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**Nomis Solutions' Pricing Optimization Solution Helps Ford Motor Credit Company Tailor Prices to Specific Markets and Segments**

*Nomis Price Optimizer™ Provides a Comprehensive Pricing Solution for Auto Finance*

**SAN BRUNO, CA February 5, 2008** -- [Nomis Solutions](#), the leader in Profit-based Pricing for banking and finance, today announced that it is providing Nomis Price Optimizer™ for Auto Finance to the Ford Motor Credit Company, the finance arm of Ford Motor Company and one of the world's largest automotive finance companies. Ford Motor Credit is using the Nomis Price Optimizer in its U.S. and Canadian markets to tailor standard and subvented loans and lease prices to meet volume and return on equity goals.

Currently deployed in more than 10 banks and finance companies worldwide, the Nomis Price Optimizer is a comprehensive pricing and revenue management solution that impacts more than \$4 billion in consumer lending each month. It is used by pricing and product management executives to strategically use pricing to achieve profit and volume targets and increase shareholder value, gain insight into customer and dealer preferences, and support compliance.

The Nomis Price Optimizer provides a consistent, automated and efficient pricing process that enables close collaboration between corporate and regional managers. With an understanding of market response, users can optimize prices to achieve specific goals, and run "what if" simulations to evaluate the impact of price changes on loan volumes and profitability across a mix of loan amounts and geographical regions. By using a pricing optimization solution, pricing managers can easily identify opportunities for growth and quickly respond to market changes.

Ford Motor Credit conducted a thorough evaluation of the Nomis Price Optimizer for Auto Finance and is currently in the process of deploying the solution in its U.S. and Canadian operations to consistently deliver predictable volume, mix, and profits. Nomis Solutions also allows Ford Motor Credit to store pricing inputs and link to a series of databases to incorporate deeper data analysis, modeling and simulations.

"Ford Motor Credit is a major automotive finance company with a very strong internal forecasting and optimization analytics modeling team," said Frank Rohde, CMO and vice president of product management at Nomis Solutions. "We are delighted to be working with Ford Motor Credit to help them serve their customers and dealers and continue providing value."

**About Ford Motor Credit Company**

Ford Motor Credit Company LLC is one of the world's largest automotive finance companies and has supported the sale of Ford Motor Company products since 1959. Ford Motor Credit is an indirect, wholly owned subsidiary of Ford. It provides automotive financing for Ford, Lincoln, Mercury, Jaguar, Land Rover, Mazda and Volvo dealers and customers. More information can be found at <http://www.fordcredit.com> and at Ford Motor Credit's investor center, <http://www.fordcredit.com/investorcenter/>.

**About Nomis Solutions**

Nomis Solutions is the recognized leader in [Profit-based Pricing](#) for banking and finance. Powered by price optimization technology, Profit-based pricing is an innovative approach that enables executives to strategically use pricing to achieve improved financial results, gain insight into customer preferences, and support compliance. The award-winning [Nomis Price Optimizer™ Suite](#) is a set of business solutions that combines pricing analytics, optimization, and execution into a comprehensive pricing strategy and process.

The suite includes specific solutions for auto finance, home equity lending, personal lending, mortgage, and deposits. Each solution delivers quick time-to-benefit, increases profits and market share by 10-20%, and provides valuable insights about how customer preferences impact product and portfolio performance, within a strong compliance framework. Select customers include Abbey, AmeriCredit, Ford Motor Credit Company, GE Money, HBoS plc, and WaMu. Headquartered in San Bruno, USA, Nomis Solutions has offices in Charlotte, NC and London, United Kingdom. Visit [www.nomissolutions.com](http://www.nomissolutions.com) or contact us at [info@nomissolutions.com](mailto:info@nomissolutions.com) or 650-588-9800.

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