



## **Provenir Partners with Jaywing to Provide Credit Decisioning Products as SaaS**

*Jaywing to provide innovative products for the financial services industry using Provenir's hosted software technology*

**London, UK and Parsippany, NJ, USA – August 12, 2008** — Jaywing, the UK's leading analytics and consultancy services specialist in marketing, credit and fraud and Provenir, a leading provider of enterprise customer lifecycle management software, today announced that they have entered into a partnership. The partnership will allow financial services providers to take advantage of both Jaywing's advanced data analytics and industry expertise combined with Provenir's industry-leading technology in a robust managed infrastructure.

Under the agreement Jaywing will be able to deliver its smartdecisions product as a SaaS (Software as a Service) on Provenir-provided software and infrastructure. Jaywing's smartdecisions gives lenders access to multiple data sources, including credit bureaus, combined with powerful analytics and decision rules to provide real time credit application decisions through a single online client link. The agreement envisages the introduction of other products in the UK later this year, with possible plans to expand into the rest of Europe.

As partners, Provenir will leverage Jaywing's strong financial industry expertise and presence to penetrate markets outside the US, while Jaywing will benefit from Provenir's flexible and configurable hosted software platform for rapid and accessible delivery of some of its products to its clients.

“We are delighted to have Jaywing as a partner,” said Jeffrey Oulton, COO of Provenir. “The powerful combination of our customer lifecycle management platform and Jaywing's precision strategic and customer data analytic capabilities, along with their impressive market insight, will enable more clients outside the US to benefit from innovative financial solutions.”

“Our relationship with Provenir is designed to provide our clients with easy to implement products and makes the most of our complementary capabilities,” said Andy Gardner, CEO of Jaywing. “It was important for us to find a partner we can work well with and who will allow us to focus on our strengths in providing accessible and executable analytical insight. We have definitely found that in the Provenir team.”

## **About Jaywing**

Jaywing is the UK's leading data services specialist, working mainly in the areas of marketing and risk in a wide range of sectors including financial services, retail, utilities and telecoms. The Jaywing team has a wealth of expertise and works with organisations to make sure they get the most out of their data strategies through sourcing and managing data, meaningful analysis to provide insight and the execution of customer strategies based on such insight. Jaywing does smart things with data.

Jaywing's pragmatic approach focuses on delivering tangible benefits to clients, achieving their objectives by interpreting data in a fresh and intelligent way that is specific to each client. Jaywing's unique structure and culture facilitates a way of approaching client work that is unlike anyone else in the market.

Clients include many blue chip organisations such as, Egg, Alliance & Leicester, Barclaycard, Kaupthing Edge, Permanent TSB, Cheltenham & Gloucester, Thomas Cook Financial Services, NHS Supply Chain, British Gas, E-on, The Electoral Commission and Ace Insurance.

Jaywing is a member of Digital Marketing Group plc. For more information please visit: [www.jaywing.com](http://www.jaywing.com)

## **About Provenir**

Provenir is a leading provider of enterprise software for managing the customer lifecycle. Founded in 1992, the company's historical focus on solutions for the financial industry has led to successful implementations at major banks and credit institutions. This proven ability to handle key financial data and processes is now enabling companies in other industries to make use of the Provenir Platform to manage their customer lifecycle interactions.

Companies use Provenir software to create customized systems from a common architecture, letting IT and business collaborate to maximize profitability of operations that impact financial performance. Business applications of Provenir technology include originations, prospecting, account management, collections and recovery, customer service, and compliance. Information about Provenir, the Provenir Platform, and professional services are available on the company's website at [www.provenir.com](http://www.provenir.com).

## **PRESS CONTACTS:**

Provenir

Ankush Khurana

Director, Product and Partner Management

Phone: 973.316.8680 ext 126

Email: [akhurana@provenir.com](mailto:akhurana@provenir.com)

Mark Peterson

Experience Communications for Provenir

Phone: 831.626.4400

Email: [mark@experiencecom.com](mailto:mark@experiencecom.com)

Jaywing

Phil Borge, Claire Burgess, Elizabeth Mercer

Eulogy! for Jaywing

Phone: 020 792 9999

Email: [jaywing@eulogy.co.uk](mailto:jaywing@eulogy.co.uk)