



Profit-Based Pricing for Banking and Finance

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## Nomis Solutions Bolsters Industry Expertise in Banking and Finance

*Nomis Solutions Augments Team with Industry-Specific Experts to Support Continued Global Growth and Adoption of Pricing Optimization Solutions*

**SAN BRUNO, Calif. August 20, 2008** -- Nomis Solutions, the leader in Profit-based Pricing for banking and finance, announced today the hiring of three key positions within its Global Services organization. Hired directly from banks such as National City, Lloyds, and GMAC, these financial services industry experts bring a wealth of experience in consumer lending, mortgages and deposits. In their new roles, they are helping Nomis Solutions' customers successfully adopt pricing optimization technology, pricing process best practices, and advanced analytics to drive increased profits and volume.

In addition to a proven track record of successful customer implementations and best-in-class technology and science, one of Nomis Solutions' core differentiators is the collective banking and finance industry expertise and the deep understanding of the business processes that Nomis Solutions' personnel bring to each customer engagement. The Company continues to build knowledge and experience in pricing strategy, pricing process best practices, customer and/or dealer response analysis, customer segmentation, and profit, volume and conversion modeling in order to improve financial performance. Nomis Solutions has demonstrated its expertise through pricing optimization implementations in the following areas: auto finance, home equity lending, unsecured personal lending, mortgages and deposits.

"Especially in today's turbulent market, when banks and finance companies need to make a positive impact quickly, they are looking for partners that don't require a lot of ramp up time, but can jump in and provide immediate results with a knowledgeable and experienced team," said Matthew Kuckuk, vice president of Global Services at Nomis Solutions. "We are excited to grow our global services team and continue to provide industry-specific expertise directly to our customers as they adopt and expand the use of pricing optimization technology, tailored business processes, and advanced analytics to drive financial results."

Peter Ungerleider assumes the role of director, Global Services at Nomis Solutions. Reporting directly to Matthew Kuckuk, he leads engagements in the eastern U.S. and Canada. Mr. Ungerleider brings over 20 years of retail banking and professional services experience to Nomis Solutions. Prior to joining Nomis, Mr. Ungerleider served as Senior Vice President of Strategic Customer Management at National City Bank. During his tenure there, Mr. Ungerleider was

instrumental in launching National City's customer-based strategy program, which included the development and implementation of customer relationship pricing for core deposit and lending products. Prior to that, Mr. Ungerleider held senior level services positions with Intelligent Results, a mixed-data analytics and modeling firm and American Management System's CRM practice where he was responsible for leading large customer strategy engagements for the largest 20 banks in the U.S. and the five largest banks in Canada.

Liz Clarke joins Nomis Solutions' European office as a senior business consultant responsible for ensuring that customers in the mortgage business maximize financial benefit and customer insight from their pricing optimization solution. She reports directly to Director of European Services, Alan Swindells. Ms. Clarke brings 20 years of experience in credit risk business solutions to the post. Most recently, Ms. Clarke was responsible for determining collections strategies for GMAC-RFC. Prior to that, Ms. Clarke worked as an independent business consultant, as well as Director of Advanced Data Analytics at Barclays Bank.

Paul Wootton, senior business consultant, Unsecured Personal Lending, spearheads implementations of the Nomis Price Optimizer for unsecured personal lending in the European market and also reports to the Director of European Services. Specifically, Mr. Wootton leverages his extensive experience both within business and analytical teams in the consumer banking sector. Prior to Nomis Solutions, Mr. Wootton served as Senior Pricing Manager at Lloyds TSB where he had profit and loss accountability for the UK's biggest lender of unsecured personal loans (annual loan originations of £6billion) and managed and implemented optimized pricing solutions across the personal loans business utilizing various profit and demand models. Mr. Wootton also helped set up further optimization programs across other consumer banking products.

### **About Nomis Solutions**

Nomis Solutions is the recognized leader in Profit-based Pricing for banking and finance. Powered by pricing optimization, Profit-based Pricing is an advanced approach to pricing that provides the insights, automation and capabilities necessary to use pricing as a strategic lever to achieve performance objectives and implement price changes more dynamically and frequently. The award-winning Nomis Price Optimizer™ Suite including Nomis SmartRanges™ and the Nomis Offer Optimizer™ 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 through a consistent, repeatable and efficient pricing process that supports compliance. Select customers include Abbey, AmeriCredit, Chrysler Financial, HBOS plc, Royal Bank of Canada, and Washington Mutual Bank. Headquartered in San Bruno, CA, Nomis Solutions also has offices in 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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