

Nomis Payments and Recombo Announce Partnership to Deliver Higher Volumes and Profits to Merchant Acquirers through Smarter Price Negotiation and Rapid Onboarding

Nomis Discretion Manager™ Integrates Recombo Agreement Express™ to Provide Seamless Merchant Negotiation and Rapid Onboarding. The Combined Solution Provides Sales Agents with Dynamic Price Negotiation and Fast, Secure and Accurate Enterprise Workflow and Document Automation.

San Bruno, CA and Vancouver, BC April 11, 2013 – [Nomis Solutions](#), the leading provider of Pricing and Profitability Management solutions for financial services companies, and Recombo, a global leader in rapid customer onboarding smart processing applications for financial services companies, announced their partnership that automates the new merchant account sign up process for the new Nomis Discretion Manager™. Nomis Discretion Manager is the first product in a suite of solutions developed for the payments industry that enables merchant acquirers and independent sales organizations (ISOs) to increase new business while at the same time improving the lifetime profitability of the merchant.

Nomis Discretion Manager provides an optimized proposed set of terms for the sales agents based on characteristics of the merchant. The technology dynamically calculates and recalculates terms and margins to enable sales representatives to understand the profitability impact of the changes made during negotiations with each merchant. Organizations utilizing Nomis Discretion Manager can grow new business volumes and lock in higher margins from the initial point of acquisition.

“Nomis Discretion Manager revolutionizes the way that merchant acquirers and ISO sales agents work with merchants for real-time negotiations, providing optimized pricing terms to boost the profitability of each deal. Partnering with Recombo creates a system of engagement utilizing mobile devices and tablets to capture contract offer information that can be seamlessly integrated into in-house systems of record – driving increased revenue through improved sales engagement. The power of Nomis Discretion Manager optimizes pricing and quickly deploys it to field sales teams taking into account the most current business objectives and sales goals that can unlock pricing as a key strategic lever,” stated Steve Bradford, President of Nomis Payments, at Nomis Solutions.

“Merchant acquiring is an ideal candidate for a completely digital and smart process,” said, Reed Clayton, Vice President Electronic Payments & Banking at Recombo. “The sign-up involves Independent Sales Organizations (ISOs), merchants and acquirers that has traditionally involved a multitude of paper records and forms that require completion, review, additional documents, approvals and signatures. The Discretion Manager solution integrates the smart processing of Agreement Express™ to speed up the process, ensure the accuracy of contracts, and transform any document intensive process into an adaptive system of engagement. It truly empowers sales teams to smartly engage customers anywhere, anytime on any device; creating a significant competitive advantage.

Agreement Express is a cloud-based, mobile enabled, smart process platform and system of engagement combining advanced document automation, enterprise class workflow, data intelligence, digital signature, online form management and work management and queuing.

Nomis Discretion Manager was developed during the past year by Nomis Payments, a group inside of Nomis Solutions that is focused on meeting the needs of the payments industry, and gives acquirers and

large ISOs the ability to quickly capitalize on trends in the market. The integration of Agreement Express provides a centralized digital document workflow and managed access to sustain the entire organization involved in the recruitment and support of merchants.

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About Recombo

Since 2005, Agreement Express by Recombo has removed the barriers of a paper process that stand between you and your customer. Our software-as-a-service (SaaS) automates the entire customer onboarding experience, including digital signatures, and integrates the data collected with core systems of record. Every touchpoint, keystroke and signature is tracked, while providing customers a truly impressive user experience.

Headquartered in Vancouver, BC, Recombo also has offices in Toronto and London. Please visit us <http://recombo.com> or contact us at 1-877-247-3397 or sales@recombo.com.

About Nomis Solutions

Nomis Solutions provides best-in-class pricing and profitability management for financial services companies. Through a combination of advanced analytics, innovative technology, and tailored business processes, the Pricing and Profitability Management™ Suite delivers quick time-to-benefit, and improves financial and operational performance throughout the customer acquisition and portfolio management processes. With experience working on over 50 projects in the Banking and Finance world, Nomis Solutions has optimized over \$600 billion in consumer accounts and generated over \$600 million in incremental profits, through more than 100,000 pricing scenarios.

Nomis Payments works with many merchant acquirers to deliver financial benefits through the use of smarter decisions across the merchant lifecycle. To date, Nomis Payments has analyzed over 500,000 merchant accounts across the United States and Europe.

Headquartered in San Bruno, CA, Nomis Solutions also has offices in Toronto and London. Visit www.nomissolutions.com or contact us at info@nomissolutions.com or 1-650-588-9800 or +44 0207 812 7251.

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Contact:

Mark Peterson
Peterson Communications for Nomis Solutions
831-626-4400
mark@petersoncom.com

OR

Erik Wilting for Recombo
604-699-3033
ewilting@recombo.com