

nomis solutions™

Profit-Based Pricing for Banking and Finance

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Chrysler Financial Selects Nomis Solutions to Optimize the Short and Long-Term Performance of its Auto Finance Portfolio

The Nomis Price Optimizer™ for Auto Finance Bolsters the Pricing Processes and Enables the Company to Simultaneously Meet Dealer and Customer Needs

SAN BRUNO, Calif. June 24, 2008 -- Nomis Solutions, the leader in Profit-based Pricing for banking and finance, today announced Chrysler Financial has selected the Nomis Price Optimizer for Auto Finance to invest in new pricing technology. The solution will provide Chrysler Financial with improved continuity and efficiency in each of their eight regional business centers. By leveraging this more advanced approach to pricing, Chrysler Financial is better positioned to evaluate and quickly respond to changing regional market conditions in order to meet dealer and customer needs.

The Nomis Price Optimizer will enable Chrysler Financial to gain margin improvements, better control the mix of their portfolios, and mitigate any additional risk through adverse selection.

“A new, collaborative pricing model enables us to take a more proactive approach and use pricing strategically to drive performance,” stated Kelly Mankin, vice president of marketing at Chrysler Financial. “We chose to work with the Nomis Solutions team because of their proven track record and experience in pricing optimization as well as their solid understanding of the auto finance business.”

The Nomis Price Optimizer automates and streamlines the pricing process from performance monitoring through price execution. All pricing information and profit models reside in a central system, which eliminates the need for version control and eradicates errors due to manual entry, which are common when using several separate spreadsheets.

As market demand fluctuates, economic factors change, and internal goals evolve, the Chrysler Financial team can use the Nomis Price Optimizer to run “what if” simulations to evaluate the impact of these changes on loan volumes and profitability across a mix of segments, loan amounts and regions. Goals for the entire portfolio or a particular micro-segment can be quickly updated and rates can be optimized automatically to achieve those new goals.

Once prices have been distributed into the market, the team can monitor the affect the new rates have on performance and quickly make changes if they are not achieving their desired results. Because the solution continually updates and calibrates the models, the team is continuously learning more about market response to pricing and using that information to improve results.

“This is a challenging time for the Auto Finance industry overall. The organizations that invest in gaining additional insight into profitability drivers and adopting innovative pricing strategies will secure significant rewards both now and in the future as economic conditions improve,” said Karen Beale, vice president of sales at Nomis Solutions. “The Chrysler Financial team recognizes this advantage. By leveraging pricing best practices and proven technologies they are positioning themselves to achieve sustainable financial performance improvements. We look forward to working closely with them to ensure their success with this strategic imperative.”

Nomis Solutions is well established in the auto finance industry with more than \$1 billion in auto finance contracts being optimized each month using the Nomis Price Optimizer.

Chrysler Financial

Chrysler Financial offers automotive financial products and services to both dealers and consumers of Chrysler, Jeep and Dodge vehicles in the U.S., Canada, Mexico, Puerto Rico and Venezuela. In addition to offering vehicle wholesale and retail financing to more than 3,500 Chrysler, Jeep and Dodge dealers, Chrysler Financial also provides fleet management and lines of credit to dealers. Currently, nearly three million drivers enjoy the benefits of leasing or financing with Chrysler Financial. Chrysler Financial has an employee base of 4,000 and supports a global portfolio of \$70 billion. For more information visit corp.chryslerfinancial.com.

About Nomis Solutions

Nomis Solutions is the recognized leader in Profit-based Pricing for banking and finance. Profit-based Pricing is an advanced approach to pricing, powered by pricing optimization technology 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 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 dealer and/or 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, Ford Motor Credit Company, GE Money, 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 or contact us at info@nomissolutions.com or 650-588-9800.

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