

Nomis Solutions Introduces the Nomis Price Optimizer 3.3

SAN BRUNO, Calif. — San Bruno, CA — Nomis Solutions announced the availability of its new Nomis Price Optimizer 3.3, which helps improve a bank's ability to effectively forecast and monitor lending portfolio performance. The analytics are tailored to help simulate and optimize pricing to meet performance goals.

Currently deployed at more than 10 banks and finance companies worldwide, Nomis Price Optimizer suite optimizes more than \$4 billion in consumer lending each month. The Nomis Price Optimizer suite includes solutions for auto finance, among other markets.

"During the past five years of developing smart pricing solutions for banks and finance companies, we've successfully helped them strategically use pricing to improve portfolio performance," said Frank Rohde, Nomis Solutions' chief marketing officer and vice president of product management. "Our newest version provides an end-to-end pricing management process that gives banks a comprehensive framework to understand the impact of competitor price moves and changes in macroeconomic factors on performance, and then quantify the impact of price changes in specific segments and markets before executing them. It takes pricing to another level of sophistication and generates quantifiable results like 10-20 percent increases in profits and market share."

The three new features that set the Nomis Price Optimizer 3.3 apart include forecasting demand, monitoring performance and understanding cross price effects.

AmeriCredit Corp., which offers full-spectrum auto finance solutions, has more than one million customers and generated \$8.5 billion in origination volume in its fiscal year 2007. By using the Nomis Price Optimizer for Auto Finance, AmeriCredit can tailor the rates and terms for each dealer, customer and product combination to provide greater control over credit mix and enable better tracking and control of pricing decisions.

"By using the Nomis Price Optimizer, we are armed with a solution that enables us to better and more proactively manage the dynamic and volatile lending environment with interest rate changes, competitor moves and changing internal goals," stated Tom Schwartz, vice president of profitability analytics at AmeriCredit. "We have also improved our ability to execute on our pricing strategies across product lines and channels, which empowers us to better meet our customers' and dealers' needs and to increase shareholder value."

For more information, visit www.Nomissolutions.com.