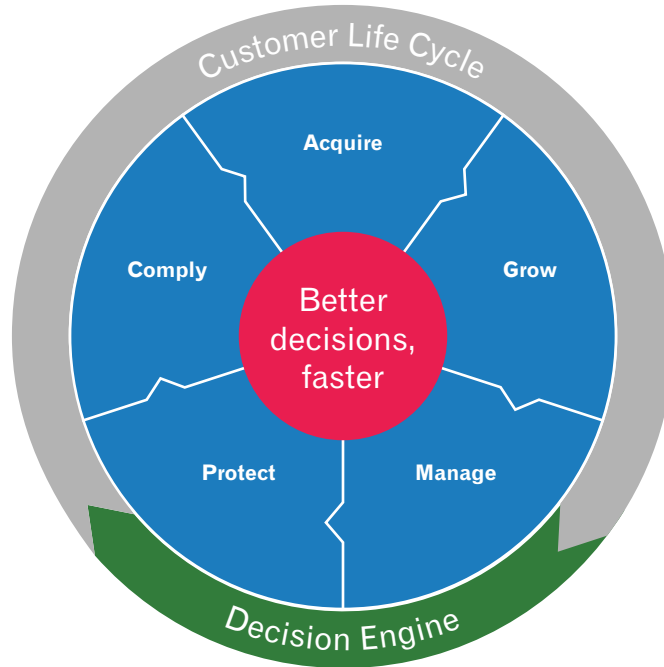


Agility

- Rapid strategy design
- Anticipate changes and react quickly

Insight

- Assisted strategy design
- Integrated analytics
- Market-tested content



Flexibility

- Component based architecture
- Unified design environment

Control

- Strategy design with business owners
- Minimise exposure and risk

Delivering Business Impact

PowerCurve™ Originations



Increase in sales through improved accept rates

5%

Reduction in bad debt through better exposure management



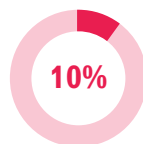
Reduction in processing time through automated decisions

PowerCurve™ Customer Management

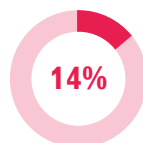


10%

Increase in acceptance rate for cross sell/up sell



Increase in profitability through risk-based pricing



Increase in profit with better limit setting strategies

PowerCurve™ Strategy Management



Improvement in delinquency rate

25%

Increase in efficiency with an improved collections process

PowerCurve™