

10 YEARS OF DECISION INTELLECT

Hello and welcome to the return of the Decision Intellect Newsletter. October saw the 10 year anniversary of Decision Intellect. What an exciting 10 years we have had developing and constantly enhancing our flagship product Inteflow along with our analytics solutions. More than 150 companies across Australia and New Zealand are now using Inteflow.

The Decision Intellect Team continues to expand. We now have over 40 staff with team members located in Melbourne (our head office), Sydney, Brisbane and Wellington New Zealand. Our customers are benefiting from having local representatives and we now have subject matter experts in banking, mutual, motor vehicle, utility, telecommunications and commercial lending.

We are also proud of the new DNBi and Portfolio Insights products that are now available as part of the D&B commercial offerings. These solutions are built on top of our Inteflow platform and deliver key new functionality to D&B's commercial clients.

Our on-going focus as a business is to provide you with industry leading products and services, along with customer support that exceeds your expectations. We continue to invest heavily in these areas and will share more of these exciting developments through our newsletters, social media and of course your account managers.

Thank you for your continued support and we look forward to sharing more product and industry news in the coming months. As always, we value all of your feedback and suggestions, so please pass your thoughts to any of our dedicated team.

Cheers,



Vaughan Dixon
Managing Director



WELCOME CUA

Welcome to CUA (Credit Union Australia), Australia's largest customer owned financial institution with assets in excess of \$10bn, as an Inteflow user!

In July, CUA went live with our Inteflow solution to automate their credit decisioning and processing for their Personal Loan applications.

The benefits of using Inteflow for processing their Personal Loans were very quickly realised, with a significant reduction in CUA's end to end processing time achieved.

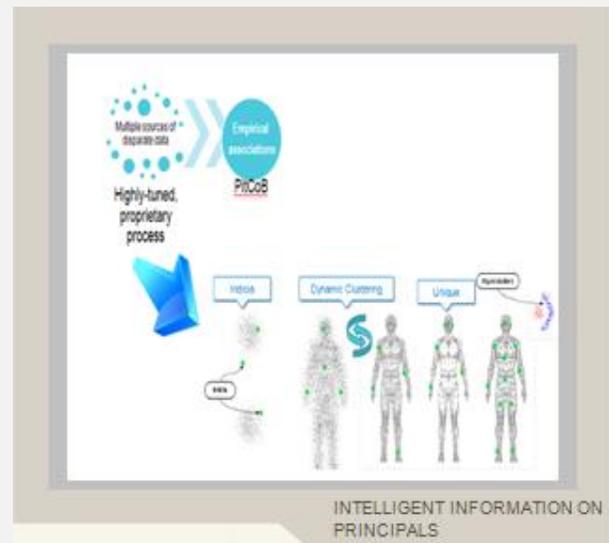
D&B GLOBAL DATA INSIGHT AND ANALYTICS CONFERENCE (GDIA) 7-9TH OCTOBER, STOCKHOLM

In early October, Brett Clarke, Manager of Analytics, and Vaughan Dixon ventured across to Stockholm for the annual D&B GDIA conference. This event brings together analytical resources from across the D&B worldwide network.

One of the highlights of the conference was the results of analytical work completed by the US team to build a single D&B Global Business Ranking score. This new capability will allow our customers to compare relative risk levels of their portfolio across borders on approximately 135 million companies. A score on an account in China means the same in Chile, or Australia.

A second highlight was the really clever stuff that the R&D team are doing in relation to using Big Data and social media to identify and classify meaningful identity to individuals. Via complex analytical techniques key principals such as CEOs, primary contacts, and identities behind small businesses can be identified. Organisations will better understand the risk and marketing potential of the individuals associated with the organisations they are dealing with. The process is leading edge and the initial results are extremely promising. It is expected that it is not that far from being commercially available.

Connecting with various people from all parts of the world only reinforced how small the world is becoming. Many of the challenges we have in Australia and New Zealand are not that different from what is happening in several other countries throughout the world. It is a very exciting time in the analytics space.





AICM CONFERENCE

Belinda Clark and Wendy Wong from Decision Intellect, along with representatives from our parent company Dun & Bradstreet, ventured to the Gold Coast to attend this year's Australian Institute of Credit Management (AICM) Conference. The AICM Conference is a highlight of the year for many Credit Professionals and is a wonderful opportunity to keep up to date with industry changes and to network with their industry peers. Dun & Bradstreet are also the proud sponsors of the Young Credit Professional of the Year Award, which was this year awarded to Anna Golubeva (Hilti) and Rebecca Edmiston (Bendigo & Adelaide Bank).

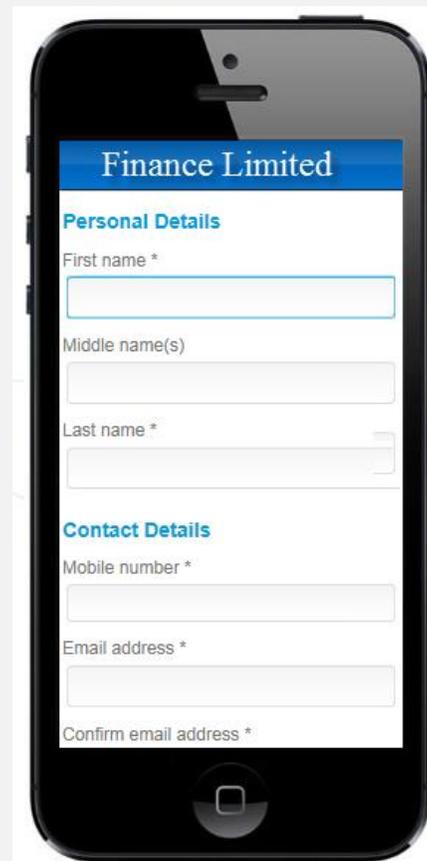
INTEFLOW ON MOBILE DEVICES

Did you know that more and more people are choosing to use their mobile devices over traditional PC's and laptops to access the Internet?

During the last six months the Decision Intellect product team have been designing and building a new look and feel for the capture of online applications. This improved functionality still supports all of the great existing functionality of Inteflow with a much improved customer experience when on a mobile device such as a tablet or mobile phone.

The technology automatically adjusts your Inteflow screen layout to suit the size of the device screen being used. This allows us to be able to scale the fields sizes, adjust the data entry method, alter the branding and in some cases minimise the data capture required.

To explore the options of upgrading your online application form to utilise this new feature please contact your account manager to discuss your requirements. Also watch out for an enhanced look coming soon to the Inteflow Designer tool.



The Inteflow Product Team

Decision Intellect is a consulting based company focused on providing a high level of value to our clients in the credit risk management disciplines.

A key driver for us is to bridge the gap between business strategies and vendor solutions.

"Our mission is to have a reputation for building long term, value adding relationships with our customers"



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