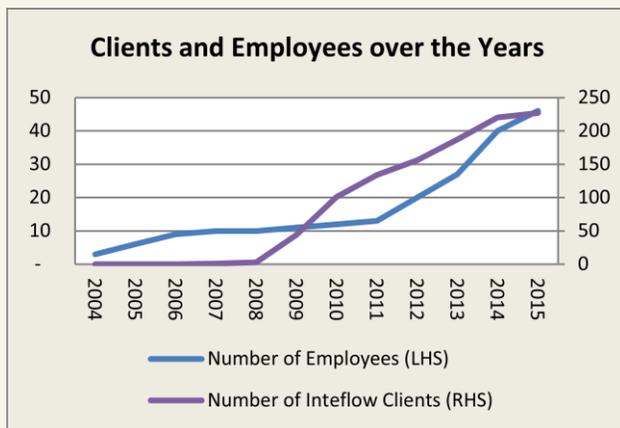


WELCOME TO 2015

Hello and welcome to the first Decision Intellect newsletter of 2015.

There are very exciting times ahead for this year for the team at Decision Intellect. Not only will we continue to enhance our keystone product Inteflow, but the credit industry as a whole now has comprehensive bureau data available for use in both Australia and New Zealand, plus the D&B greenID as our new customer Id verification tool. Further information on both of these new developments is in this newsletter.

The Decision Intellect Team continues to expand, with 45 current staff with recruitment underway for more team members to meet the increased demand for our solutions. The chart below shows our increasing staff numbers and increasing number of clients on Inteflow since inception.

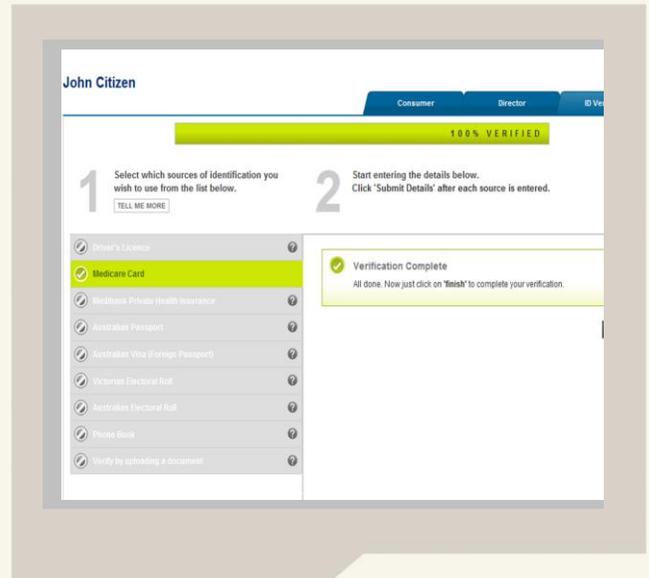


Thank you for your continued support and we look forward to sharing more product and industry news in the coming months

Thanks,

Vaughan Dixon

D&B GREENID



One of the key issues facing lenders today is establishing the identity of who you are dealing with. In a joint venture with Edentiti, D&B now provide the industry-leading solution D&B greenID that brings together D&B's unique datasets and Edentiti's multi-stage electronic verification offering.

Available across Australia and New Zealand, D&B greenID will facilitate a more comprehensive electronic verification solution that will assist you in complying with your AML/CTF requirements. D&B greenID will also:

- Improve overall customer experience
- Maximise acceptance rates
- Reduce referrals and drop-offs

D&B greenID can be accessed directly through Inteflow via a minor enhancement to your Inteflow system. Access is also available via a direct interface with your front end web screens.

For further information on D&B greenID and how to incorporate it into Inteflow please contact your Decision Intellect/D&B Account Manager.

THE NEWS

DECISION INTELLECT NEWSLETTER

QUARTER 1, 2015

COMPREHENSIVE REPORTING TAKES OFF

Comprehensive Credit Reporting (CCR) commenced on 12 March 2014 and is the most significant change to Australia's credit reporting system in over 25 years. Previously personal credit files could only hold 'negative' information like credit enquiries and defaults. Under CCR a person's credit history will include 'positive' credit information such as if credit card and loan repayments are being made on time.

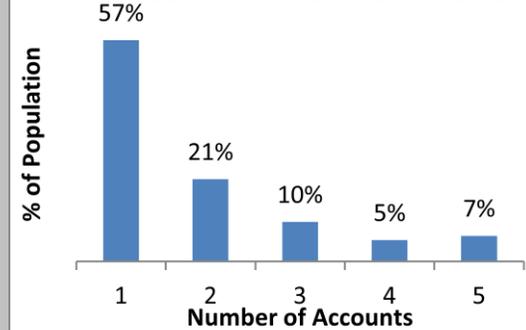
2015 has seen a dramatic build in momentum in relation to CCR. Since November 2013, when the first loads of CCR data landed on the bureau in NZ, there has been exponential growth in the quantity of CCR data now held on the bureau. With six providers loading data in NZ, the likelihood of hitting a file with CCR data increased to 50% in January 2015. In addition to the high hit rate, it is exciting to find that nearly half of those with CCR data have more than one account recorded. In Australia, which continues to gain more providers, the likelihood of hitting a file with CCR data has increased to 15% as at January 2015 with 43% of those files having at least one missed payment.

This depth of data is paving the way for some clear 'early adopter' advantages for those Credit Providers who have started utilising CCR data. With the use of Inteflow, consuming CCR data is straightforward to access and clients will see the real benefits immediately.

The Decision Intellect CR Portal product has paved the way for data loading in both New Zealand and Australia by providing credit providers with a web based tool which allows them to load CCR without the need to format according to the strict Data Standards format.

For further information on CCR please contact your Decision Intellect Account Manager.

Number of NZ accounts on each consumer with CR data



ALIGNED RISK ACROSS THE GLOBE

Company-Portfolio: [Redacted] User: [Redacted] | Log Out
Configuration

Account Search

Customer Number:
Account Number:
Customer Name:

Batches

Company-Portfolio	Batch	Partial Receive Date	Accounts	Bureau Errors	Status
[Redacted]	5	2015-02-04 01:13	407857	2020	Response Received
[Redacted]	4	2015-02-17 11:17	407897	2404	Response Received
[Redacted]	3	2015-02-13 08:43	405132	16349	Response Received
[Redacted]	1	2014-12-16 08:51	624227	11238	Response Received

INTELLIGENT INFORMATION ON PRINCIPALS



CLEAR SIGHT OF CUSTOMER PERFORMANCE

Being able to quickly pin-point the financial risks and opportunities across your customer base is critical to effective account management and business growth.

Dun & Bradstreet's Portfolio Insight tool provides clear visibility on how your customers are performing by using powerful analytics that merge your accounts receivable data with D&B's predictive failure and late payment scores.

Please contact your Dun & Bradstreet Account Manager to arrange a demonstration of Portfolio Insight.

www.decisionintellect.com.au

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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