

FROM THE MD'S DESK

Hello and Welcome,

With the year coming rapidly to close, it is a good time to reflect on what has happened during the year. From a Decision Intellect perspective the following have been some of the key developments for 2015:

- The acquisition of D&B Australia and New Zealand (including Decision Intellect) by Archer Capital;
- Decision Intellect growing from 43 staff to present 65 staff;
- The continued advancement of Comprehensive Credit Reporting in both New Zealand and Australia;
- Continual advancement of the Inteflow product including:
 - Mobile device friendly screens
 - Comprehensive reporting enabled for all 3 credit bureaus
 - Enhanced base Personal Loan and Home Loan products
 - Multi-product assessment
 - Land Titles Office Interface
 - Lixi Interfaces

We look forward to delivering many more initiatives in 2016!

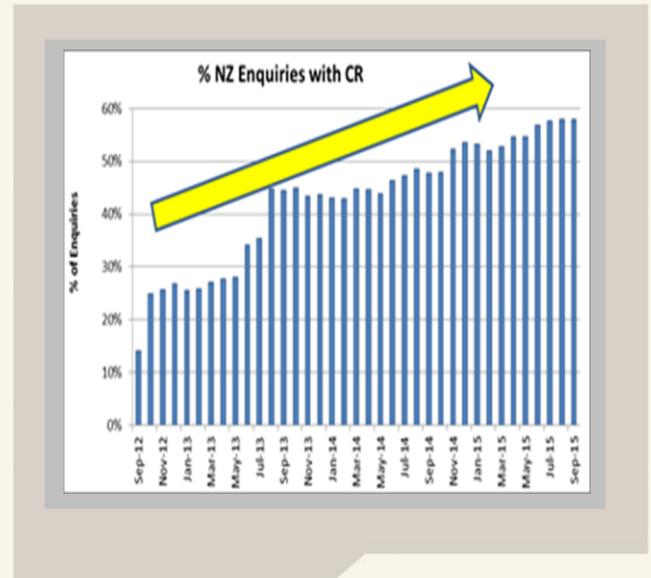
If you have any questions on this please contact your Decision Intellect account manager.

Cheers,



Vaughan Dixon
Managing Director

COMPREHENSIVE CREDIT REPORTING



With one of the big 4 banks in Australia already loading Comprehensive Data, there is a real momentum shift in the marketplace. Customers are now placing more urgency on their Comprehensive Reporting projects in recognition of the fact that they do not want to be left behind.

In NZ, 57% of enquiries in October were hitting a file with CR data, Australia is building with 31%.

Whilst data loading is the first critical step, consumption is now becoming the focus for Credit Providers who are now ready to take advantage of benefits such as:

- Better identification of high risk and low risk customers
- Verifying the existence of a customer based on the presence of accounts with other credit providers
- Verification of exposure and commitments based on data provided by other credit providers
- Debt collection tool – repayment history discrepancies are evident

There is a real need in the marketplace to assist credit providers to meet their CR data loading and ongoing account management requirements. DI have a tool to enable easy upload of CR Data and ensuring compliance with the data standards. For further information on the CR Portal Tool or to see whether we can provide further assistance, please contact your DI account manager.

INTELLECT NEWS

DECISION INTELLECT NEWSLETTER

CHRISTMAS, 2015

STAFF PROFILE

Name:

Aaron "Kiwi" Killick

Role:

Solution Analyst

When did you join DI:

2009

Where were you before DI?

Studying and drinking in Dunedin (in that order of course)

Why did you join DI?

Because of their very good sales pitch and I couldn't say no

What is the best thing about working at DI (apart from having the editor as a colleague):

Getting out and meeting the clients and working with them to deliver a desirable solution

Marital Status/kids:

My partner Marina and 2 kids Austin and Emelia

Tell us something we didn't know about you:

I have seen Cher in concert and she was fantastic 😊

Favourite Food:

My mum's roast

Favourite Drink:

Anything from Côtes du Rhône Villages

Favourite Football Team:

All Blacks

Favourite Movie:

'Goodbye Pork Pie', a "great" kiwi car chase movie



AARON KILLICK



QUEENSLAND CREDIT UNIONS

Senior Solutions Consultant Phil Anderson attended a meeting of a number of Queensland Credit Unions in October to deliver a presentation on Automated Loan Origination Solutions.

The presentation covered topics including:

- Why use automated loan origination?
- Benefits of integration with external data providers
- Big data use in credit decisioning
- Case studies demonstrating benefits of automation
- Comprehensive credit reporting
- Tablet and mobile friendly application forms

If you have any questions on this presentation please contact Phil (PhillipAnderson@decisionintellect.com.au)

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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