



April 8, 2005

## **Monetrics and Fiserv Lending Solutions Launch New, Best-in-Industry Auto Loan Origination System**

DEERFIELD BEACH, Fla.--April 8, 2005--Monetrics, Inc., the technology leader in risk decisioning software and solutions, and LeMans, a unit of Fiserv Lending Solutions, a provider of information management systems and services to the financial industry, announce the launch of the most powerful loan origination system (LOS) in the automotive finance market today. The "LeMans Loan Origination System powered by Monetrics" is the initial offering stemming from a recent strategic alliance between LeMans and World Omni Financial Corp., Monetrics' parent company.

The integration of Monetrics' suite of relational decisioning and compliance tools with LeMans' industry-leading LOS has resulted in the most robust loan origination system available in the automotive finance industry. The Monetrics Decision Engine (MDE) automates every aspect of loan and lease decisioning for all credit risk tiers. With the system's proven integration to today's sophisticated dealer e-portals and e-contracting systems, the auto lender is assured a quick turnaround on an e-contract while securely managing the legally binding authoritative copy. Clients can look forward to a dramatic increase in automated decisioning through the use of the LeMans Loan Origination System powered by Monetrics, with significant gains in overall operating efficiencies.

The LeMans Loan Origination System powered by Monetrics offers a competitive advantage and "customer experience" benefits in three key areas: competitive products that are more profitable, a competitive process and system that arms lenders with the right tools throughout the life of the loan and competitive delivery offering the highest in customer satisfaction.

"We are very excited about this new product offering which is unparalleled in the industry," said World Omni Financial Corp. President Brent Burns. "Together with LeMans, we share a common goal - to offer our customers the best products and services in the industry. We leveraged our strengths by combining two best-in-class products that resulted in a stronger, more efficient and more competitive product. It will ultimately lead to increased satisfaction and profitability for our customers."

LeMans President and CEO Kevin Collins said, "We are very excited about our strategic alliance with World Omni and Monetrics and look forward to tailoring the best possible loan origination system solution to fulfill all of our clients' needs in this critical business area, while providing an operational showcase for the auto finance industry."

### **About Monetrics**

Headquartered in Beverly, Mass., Monetrics, Inc. (<http://www.monetrics.com>) is a wholly owned subsidiary of World Omni Financial Corp. Monetrics develops automated decisioning technology and decision support systems for the automotive finance industry. Stemming from its proprietary Decision Engine technology, Monetrics' suite of products enables clients to evaluate and analyze multiple risk factors in all decision-making instances, helping to better evaluate a borrower's total default risk.

### **About World Omni Financial Corp.**

World Omni Financial Corp. (<http://www.worldomni.com>) is a diversified automotive finance company which provides a broad range of financial services to consumers, dealers and lenders. World Omni is today recognized as one of the finance industry's premier providers in the areas of indirect consumer retail and lease financing, commercial dealership financing, third-party portfolio management and servicing, remarketing services, wholesale floorplan accounting and risk management systems, and field services such as floorplan audit services and vehicle inspection services. In July 2004, Standard & Poor's gave the company a STRONG ranking, the highest possible, as a consumer finance, automobile loan and lease servicer. This is the first time S&P has ever awarded a ranking of any kind in the automotive servicing industry.

### **About Fiserv Inc.**

LeMans (<http://www.fiservlemans.com>) and its VehicleLinQ offerings are part of Fiserv Lending Solutions, a suite of products and services provided by Fiserv to consumer and mortgage lenders.

Fiserv, Inc. (Nasdaq:FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-insured employers, lenders and savings institutions. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004.

Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at <http://www.fiserv.com>.