

# PRESS RELEASE

## **Rifco Goes Live with Decisioning Solutions uAdjudicate™ Loan Origination Software**

Red Deer, Alberta, February 15, 2013; Rifco National Auto Finance Corporation, wholly owned subsidiary of Rifco Inc. (TSXV: RFC) is pleased to announce the successful launch of Decisioning Solutions' Automotive loan origination system, uAdjudicate™.

uAdjudicate™ provides robust credit analysis and workflow management tools in order to assist Rifco's underwriting and loan funding processes from initial application submission to funding of the loan.

The recent implementation is expected to provide Rifco with a wide variety of continued improvements in the quality and consistency of its decisions and processes. Efficiencies in both the quality of decisions as well as inter departmental tasks are underway as Rifco effectively processes credit applications. Additionally, management will have access to expanded risk management tools as it refines its credit models to improve overall profitability.

uAdjudicate™ communicates with a variety of third party data providers to efficiently deliver existing customer financial & credit data, vehicle valuation and history data, and dealership performance data to augment Rifco decisions.

Over time, Rifco expects to deliver improved response times, and improved decision consistency to its valued dealers.

Operationally, Rifco expects to achieve industry leading credit performance and efficiency as it employs rational underwriting. uAdjudicate™ will support these operational goals as Rifco pursues strong growth targets.

This new software launch will assist in a wider Company initiative to develop internal infrastructure capacity sufficient to originate up to \$500 million dollars per year in new loans.

### **About Decisioning Solutions**

Decisioning Solutions Inc. provides organizations with industry-leading state-of-the-art customer decisioning, workflow management and ancillary solutions for use throughout the customer lifecycle to clients in many industries around the world. The solutions are 100% customer-administered and configured without IT or vendor involvement and deliver unparalleled flexibility and robust capabilities with extreme ease of implementation and configuration.

Decisioning Solutions offers application processing systems, decision retrieval tools, data mining/reporting tools, fraud detection and prevention systems and predictive modeling solutions to empower the decision-making process from pre-acquisition to retention.

Decisioning Solutions is changing the way companies make customer decisions by turning data into knowledge, knowledge into action, action into profit. Visit [www.decisioningsolutions.com](http://www.decisioningsolutions.com), or email [info@decisioningsolutions.com](mailto:info@decisioningsolutions.com).



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### About Rifco

Rifco Inc. operates through its wholly owned subsidiary Rifco National Auto Finance Corporation to provide automobile loans through its dealership network across Canada.

Rifco National Auto Finance provides consumers with financing options on new and used vehicles. Rifco specializes in building long-term partnerships with dealers by investing time in personalized services through dedicated account representatives. Rifco's quick credit decisions, common sense lending, and expedited funding processes give its dealers better financing options and more closed deals. Rifco's most successful partnerships result in graduated recognition programs for its loyal dealerships.

Rifco is committed to continuing growth. Key strategies for achieving this growth include the expansion of its automobile dealer base, excellence in credit and collections processes.

**The common shares of Rifco INC. are traded on the TSX Venture Exchange under the symbol "RFC". There are 20.62 million shares (basic) outstanding and 21.80 million (fully diluted) shares.**

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