

## **Rifco Signs Agreement with defi SOLUTIONS for Loan Origination and Analytics Software**

**Red Deer, Alberta. Feb 14, 2018; Rifco Inc. (TSXV: RFC)** the largest publicly-traded alternative auto finance company in Canada, is pleased to announce that its wholly owned subsidiary, Rifco National Auto Finance (“Rifco”), has signed a contract with defi SOLUTIONS for its leading edge loan origination and analytics software packages – defi LOS and defi ANALYTICS.

Rifco is excited to realize the benefits of best-in-class loan origination and analytics software. Both solutions promise to be quickly implemented, instantly configurable, natively integrated with each other, and immensely scalable.

The company expects to realize the following benefits from defi LOS:

- Improved integration with new and existing data providers
- Enhanced capability for multiple, complex and sophisticated underwriting and pricing models
- New capability for automated underwriting and pricing
- Improved adjudication turnaround times, pricing consistency, and cost efficiency
- Improved loan funding workflow solution, turnaround times, and compliance consistency
- Enhanced adjudication integration with company servicing software
- Improved loan funding costs efficiency

The company expects to realize the following additional benefits from defi ANALYTICS:

- Upgraded integration of reporting from multiple data sources
- Greater speed and insight into credit application trends, close rate trends, pricing trends, results of underwriting, and lost sales analysis
- Improved credit model revision cycle time
- New management information reporting opportunities into underwriting and loan funding efficiency

### **About defi SOLUTIONS**

defi SOLUTIONS provides the only leading edge, browser-based loan origination system (LOS) platform that is completely configurable by lenders. The defi loan software system allows lenders to manage the application lifecycle and receive analytics from a single, highly flexible platform. defi SOLUTIONS services are affordable, scalable and easily changed with market demands. For more information, go to [defiSOLUTIONS.com](http://defiSOLUTIONS.com), [defiANALYTICS.com](http://defiANALYTICS.com), [defiSERVICING.com](http://defiSERVICING.com) or [defiEXCHANGE.com](http://defiEXCHANGE.com).

### **About Rifco**

Rifco Inc. is focused on being the best alternative auto finance through its wholly owned subsidiary Rifco National Auto Finance Corporation. Our mission is to help deserving Canadians own automobiles. Rifco is Canada’s largest publicly traded alternative auto finance company.

Rifco seeks to create sustainable long-term competitive advantages through personalized partnerships with dealers, innovative products, the use of industry-leading data and analytics, and leading collections practices. Rifco’s corporate culture fosters employees that are highly engaged, innovative, and performance driven.

Rifco is committed to creating value for all stakeholders through profitable growth and predictable credit performance, while pursuing its long-term vision of \$500M in annual loan Originations.

**The common shares of Rifco Inc. are traded on the TSX Venture Exchange under the symbol "RFC". There are 21.60 million shares outstanding and 23.23 million (fully diluted) shares.**



# PRESS RELEASE

**CONTACT:**

Rifco Inc.  
Warren Van Orman  
Vice President and Chief Financial Officer  
Telephone: 1-403-314-1288 Ext 7007  
Fax: 1-403-314-1132  
Email: [vanorman@rifco.net](mailto:vanorman@rifco.net)  
Website: [www.rifco.net](http://www.rifco.net)

*Neither TSX Venture Exchange nor its Regulation Services Provider (as that term is defined in the policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.*



**It's about time.**