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Credit Industry Veterans Launch Company To Provide Credit Analysis Services

CreditPointe to address the growing need for timely, thorough and cost-effective analysis of credit risk around the globe through in-depth credit risk analysis products and client-specific services

February 6, 2006 – Westwood, MA – An experienced team of credit industry veterans led by Dr. Venkat Srinivasan launched CreditPointe Inc., to address the growing need to provide corporations and financial institutions with timely, cost effective, thorough business credit risk analysis services on companies around the globe. CreditPointe intends to provide a set of credit analysis products and services that comprehensively address the issues of timely analysis, resource availability within the enterprise, regulatory compliance, e.g., Sarbanes-Oxley requirements in the U.S., and information availability.

CreditPointe has been founded by Dr. Venkat Srinivasan, who will serve as the company's Chief Executive Officer. Venkat was the founder and CEO of eCredit.com, a leading provider of credit, financing, and receivable management solutions for the business enterprise. Venkat is an internationally recognized expert in credit risk management and has pioneered the innovation of knowledge-based decision support technology for credit risk analysis. His research on credit related topics has appeared in a number of prestigious academic and practitioner journals.

Dr. Srinivasan will be joined by a highly experienced team that has significant exposure to the credit industry. Joining Venkat in this endeavor is John LaRocca, CreditPointe's Senior Vice President, Marketing and Business Development. John is an accomplished executive with decades of experience in various leadership positions in the credit industry. John is currently a founding partner at Quote To Cash Solutions, a firm dedicated to providing solutions to help corporations improve their quote to cash business processes. Previously John was a Senior Vice President for De Lage Landen Financial Services preceded by 22 years with Hewlett-Packard in global credit, leasing and sales management positions.

"CreditPointe has been founded to provide Corporations around the world with best-in-class credit analysis products and services on a cost-effective basis. We see a significant opportunity to provide a complete range of outsourced credit risk management services to our clients by leveraging our highly skilled analyst teams, the information and preferences of our clients and at their direction from third party information providers, the insight we develop from our independent analysis, and our proprietary knowledge-based technology. We hope to dramatically reduce the cost of credit management for our clients. In addition, working in collaboration with our information partners, CreditPointe will be issuing detailed credit risk reports on public and private companies around the world. We have a robust analyst group that is focusing on unsecured credit risk and is developing insights and models of credit risk on an industry by industry basis," said Dr. Srinivasan.

CreditPointe is focused to form partnerships with industry leading providers of information and technology solutions to effectively distribute its products and services. "We are not a software company. Rather we seek to use the technology/data that our clients have at their disposal and complement it with our expertise, data, technology and analysis, to perform our services. Our

goal is to become a valued partner to a company's internal credit organization by helping them optimize orders while managing risk," said John LaRocca.

CreditPointe hopes to alleviate the resource pressure that most credit groups face internally to adequately analyze credit risk at the individual account and portfolio level. "Most companies that I have seen have inadequate resources to monitor credit risk on their entire portfolio. The credit team often has ideas on how to add value through their insight but is frustrated at their inability to not even be able to conduct basic credit risk analysis on a timely basis. The result is that the credit team is usually left dealing with fires after the fact. This also exacerbates the perception that they are not strategic. CreditPointe addresses this issue comprehensively," added Dr. Srinivasan.

About CreditPointe, Inc.

CreditPointe, Inc., is a private company specializing in providing credit risk analysis products and services. CreditPointe is a subsidiary of Rage Holdings, LLC, a business incubator focused on incubating capital efficient, process-aware businesses. To learn more about CreditPointe, visit www.creditpointe.com.