

News Release

Beam4D Enterprises and Stratagem Portfolio Services Announce Strategic Alliance

San Rafael, CA (March 24, 2008): Stratagem Portfolio Services and Beam4D Enterprises (B4E) announced they have signed an agreement to create a *first-of-kind* inline score capability within B4E's flagship ARM/Collection Software platform, called BEAM™. Under the new agreement, Stratagem will develop and make available a real-time analytics engine built and customized to the BEAM™ dataset. Called QueueScore™ and powered by InfoCentricity®, the product will be available throughout BEAM™ as a deeply integrated compliment to various implements that promote strategic account placement, optimize internal workloads, enable pre-purchase decisioning for debt purchasers and, perhaps most uniquely, utilize the dimension of *time* in the work process by re-processing account scores in real time.

“We are excited to be working with the team at Beam4D – and, frankly, to be on the cutting edge like this. We are achieving a new level of *elegance* rarely seen in product offerings like these,” Jeff Bernstein, Stratagem's CEO, said yesterday. “People who understand the power that segmentation offers know extremely well how tools like this can directly impact a firm's profitability and, believe me, those who know, *do!*”

Said Jerry Rubin, B4E's Chief Architect, “BEAM and Stratagem have already begun the integration process and it looks very promising. By partnering with Stratagem, we know we're getting a best-of-breed approach to modeling, and that can be extremely beneficial to our growing customer base.”

“Yes – and the fact is that the elements that drive an account's propensity to *pay* or *not pay* can and *do* change,” added Robert Morris, B4E co-founder. “What we're doing here is simply connecting the pieces; we are making this product absolutely transparent to the end user so that there's no effort in using it. Unlike any product on the market today, QueueScore™ is provided at a single price point that pays no regard to the number of accounts processed and – most importantly – how often the scores are updated.”

ABOUT *Stratagem Portfolio Services, LLC*

Stratagem Portfolio Services™ provides scoring and strategy tools and services for financial institutions, debt purchasers, collection agencies and others to enable more effective decision-making on credit accounts. The company's Strategy Director™ service allows clients to optimize

portfolio treatment strategies and decisions by sending data to Stratagem's hosted service where they create predictive and decision analytic components designed to provide optimal treatment recommendations. Strategy Director™ provides a mutually agreed, pre-defined collection action set and/or score for each valid and complete customer record. Stratagem provides monthly performance reporting as well as client risk management consulting. The company also provides more traditional consulting services in credit risk, collections, and credit risk management.

Stratagem Portfolio Services is headquartered in San Rafael, CA. For more information, visit www.stratagem-sps.com or contact Jeff Bernstein at 415-259-6660, or jbernstein@stratagem-sps.com.

ABOUT *Beam4D Enterprises, LLC*

BEAM™ is a comprehensive family of integrated software applications with solid General Ledger Accounting underpinnings. BEAM™ achieves a unique balance in ease-of-use, security and database expandability that defies the extensive design that exists beneath the surface. Available in virtually any configuration, BEAM™ was designed serve the entire spectrum of enterprises that work and live in the ARM/Collection Industry.

BEAM™ is lowering the bar on new ARM/Collection platform software by (1) eliminating any form of a capital investment to become a new user, (2) delivering a full version of the software with all of the software's functionality - no need to purchase modules - and (3) providing free updates in real-time for as long as a user remains a client.

Beam4D Enterprises, LLC is headquartered in Sarasota, FL. For more information, visit www.beam4d.com or contact Bill Becker, Vice President, Sales for more information at 508-294-1100 or wbecker@beam4d.com.

###