Allied Distribution Finance, Australia Matt Stevens Friday 17th February 2017



1. How did you first learn about Argos Solutions?

It was in 2002 when I joined Yamaha Motor Finance, I was introduced to Argos Solutions and Greg Beale. I was one of the founding managers of that business and immediately prior to my appointment Argos Solutions had just been appointed the software supplier.

2. What problems were you trying to solve or what business goals were you hoping to achieve by using Argos Solutions?

I have now used Argos Solutions in two separate organisations, the first one being Yamaha Motor Finance from 2002 to 2012. The second one is Allied Credit, where I am now CEO and we have had Argos since 2014. Both the businesses are consumer finance companies and we have used the Argos Software for both retail finance and floor plan finance.

3. What were some of your potential concerns around using Argos Solutions in your finance business?

The primary concerns we had initially and also when new people come in contact with Argos are that we are an Australian operation and Argos are in Christchurch, so we get the tyranny of distance question. The second concern we get is the size of the Argos organisation with it being a relatively small software company.

4. What gave you the confidence to use Argos Solutions in your business?

Initially the interaction with Greg Beale, he is incredibly knowledgeable and incredibly understanding as well as being very thorough in how he has implemented the software in both the businesses I have been involved in. Secondly over time you develop a strong rapport and understanding of each other's businesses that it becomes a long term relationship.

5. What are some of the things you like about using Argos Solutions?

The simplicity of the product is the number one comment users come out with when they start using the software, it is logical to use and it just makes sense. We have seen a lot of software over the years that look way too complicated for the task it has been dealt. The second being the service levels that I have received from Argos over the last 15 year period, they are in my mind an industry best. It is in the way in which Argos respond appropriately to different phases in your business, I have been through rapid growth companies and Argos has always been able to respond very effectively to the rollercoaster ride that those businesses are.

6. What are some of the benefits you have enjoyed by using Argos Solutions?

We have been able to have the Argos Software developed over time and fairly consistently with our own approach to business. It almost feels like a customised product, but it is definitely an industry standard product. We have been able to contribute equally to the development of the software as well as receiving the normal upgrades.



- 7. Why would you highly recommend Argos Solutions to other finance companies?

 They have an industry leading product for mid-sized financiers that is incredibly cost effective, incredibly intuitive in how it would relate to a business, and it is just straight forward to use and very reliable.
- 8. What else would you like to say to someone who is considering using Argos in their finance business?

I would encourage them to understand the multiple level at which the software operates at, and understand that the core fundamentals of the software are very strong in the context of its accounting, its cash management and its array of loan products and deposit products that are available from the software. Every time we have done comparative analysis to other products we have found that those fundamentals of it to be the strongest and it is what has kept drawing me to continue to use the software.