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Crednology Holding Corp Enters Into Agreement With Kalypso Investments LLC

On October 4th 2014, Crednology Holding Corp enlisted into a five year performance agreement with Kalypso Investments LLC, to market and sell CreditDNA and ScoreNavigator services. Kalypso's management team brings a vast array of experience in building businesses to their full potential. Kalypso has brought their already established business relations with the top student loan consolidation, debt management, and credit counseling companies on board to market our products to their huge client databases. Expanding from the current credit and financial management platform, we have now opened the door to not only consumer product awareness, but we will also generate a profitable revenue stream.

There has been continuous news, partnerships, and credit scoring changes happening in 2014 that will be rolling out starting January 2015. Citigroup, the fourth-largest credit-card lender in the U.S., is partnering with Fair Isaac Co., the provider of the credit score most widely used by lenders, to provide its customers with their FICO score. FICO says its credit score will be available on some 32 million credit accounts by the end of the year. Since then, the following lenders, Discover Financial Services; SLM Corp, the largest private student-loan lender, better known as Sallie Mae; and Pentagon Federal Credit Union, the third-largest credit union have come on board. These participating lenders all agreed to provide the exact FICO score they have on their customers. Prior to this program, consumers weren't able to view those scores for free, unless they were denied for a mortgage.

Right now there are currently over 50 algorithms of its general risk score and its industry-specific credit scores, each one unique to Equifax, Experian, and TransUnion produced by FICO. Although there is a variety of different scores, they all share one major common element; the data being used to create the scores are not 100% correct. Consumers and lenders are forced to make decisions based on erroneous data and incorrect scores. Too much focus has been put on scores rather than on the credit data, which is why our CreditDNA and ScoreNavigator products are being recognized in the credit industry as a game changer.

CreditDNA and ScoreNavigator uses proprietary Point Deduction Technology®, a Scientific Analytical Mathematical Software, based on rigorous credit weight algorithms, analyzes credit

data to identify where the impacts are placed on a credit file. The software analyzes an electronic version of a credit report and assigns a point deduction number per item, both positive and negative. The numbers assigned range from 0 to 100+ depending on the type accounts being reported. The software also determines where most errors occur on a credit report and how many points may be recovered by having the credit data corrected. It's my opinion that every credit report distributed should also include our analysis so consumers and lenders can better understand the report and score.

About Crednology Holding Corp

Crednology Holding Corp, a Delaware corporation, a leading provider of technology and software to the credit industry which offers developmental solutions worldwide for real estate professionals, mortgage originators, property management and financial advisers. Its subsidiaries, ScoreNavigator and CreditDNA, utilize the company's exclusive Point Deduction Technology. This technology has the unique ability to analyze a credit report and give full visibility to the points being deducted for each account. For further information, visit www.credholdingcorp.com.

About ScoreNavigator

ScoreNavigator, a wholly owned subsidiary of Crednology Holding Corp, is a credit analysis tool designed for consumers and loan originators. It analyzes the electronic version of a credit report and recommends the quickest way to achieve a credit score and to achieve the score needed for loan approval. It is a scientific analytical tool. Its recommendations are based on the understanding of credit score calculations and how different factors affect scores either positively or negatively. ScoreNavigator can only suggest actions a consumer can take. ScoreNavigator itself cannot directly cause credit scores to rise or fall. ScoreNavigator is a tool used by consumers and loan originators to maximize a credit score resulting in more approvals and closed loans. For further information, visit www.scorenavigator.com.

About CreditDNA

CreditDNA, Inc., a wholly owned subsidiary of Crednology Holding Corp, is a Credit Management company with exclusive technology that other companies do not have. We help you establish or re-establish a good credit history, and provide ongoing training and support. CreditDNA, Inc. provides you with up-to-date credit education material and your own credit coach to assist in keeping you on the right credit path. For further information, visit www.creditdna.us.

Safe Harbor Statement

Matters discussed in this press release contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. When used in this press release, the words "anticipate," "believe," "estimate," "may," "intend," "expect" and similar expressions identify such forward-looking statements. Actual results, performance or achievements could differ materially from those contemplated, expressed or implied by the forward-looking statements contained herein, and while expected, there is no guarantee that we will attain the aforementioned anticipated developmental milestones. These forward-looking statements are based largely on the expectations of the Company and are subject to a number of risks and uncertainties. These include, but are not limited to, risks and uncertainties associated with: the impact of economic, competitive and other factors affecting the Company and its operations, markets, product, the impact on the national and local economies resulting from terrorist actions, and U.S. actions subsequently.

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