



Stock Information

- Market: NASDAQ
- Ticker symbol: CHRD
- Shares outstanding: 77,008,000
- IPO date: February 14, 2000
- Shares sold: 5 million
- Offering price: \$18.00 per share

Q3 2005 Financial Information

- Revenues: \$21.6 million
 - License: \$ 9.2 million
 - Services: \$12.4 million
- License margin: 97%
- Services margin: 42%
- North America: 64%
- International: 36%
- Deferred Revenue: \$25.5 million
 - Up 42% from FY-Q2, ended March 31
- Cash Reserves: \$39.2 million

Q3 2005 Business Highlights

- New Customers
 - ABN AMRO
 - ING
 - Wachovia Corporation
 - Carphone Warehouse
- Recurring Customers
 - USAA
 - OnStar
 - Halifax Bank of Scotland
 - Fortis Bank Group
 - T-Mobile Germany
- Large Orders and Volume
 - 5 License Transactions over \$1 million each
 - 2 License Transactions over \$5 million each
- Strong Field Momentum
 - Growing pipeline for North America and Europe

Current Focus

- Compliance
 - New hires in Finance and Accounting
 - SOX plan for compliance
 - SOX project leaders in North America and Europe
 - SOX 404 consultants on-site
 - SOX training for all employees
- Profitability Task Force
 - Opportunistic savings and structural savings
 - Business model; Sales model; Implementation model
 - Flatten management levels
- Customer Excellence
 - Solid execution and customer satisfaction
- Drive Applications Strategy
 - Build further vertical market content

Investor Value

- Market
 - Multi-billion dollar market opportunity
 - Solid customer satisfaction and references
 - Compelling product offering
 - Strength in partnerships
- Finances
 - Strong Balance Sheet
 - Limited Debt
 - Proven Business Model
 - Conservative Revenue Recognition
- Strategic
 - Seasoned management team
 - Product and customer-focused
 - Consistent execution

Chordiant Solutions

Chordiant Solutions integrate existing corporate systems and applications to orchestrate and automate end-to-end operational processes resulting in applications that encompass the business and the customer.

Chordiant offers four process-centric solutions across multiple markets: Chordiant Marketing, Chordiant Contact Center, Chordiant Retail Channel, Chordiant Enterprise Platform and Chordiant Decision Management. In addition, vertical market solutions have been developed for Card Services, Branch Platform Services, Teller and Lending.

Chordiant takes enterprise solutions to the next level, which includes process-based applications that solve specific business and industry requirements. These solutions combine straight-through service processing with your business processes to power applications in marketing, the contact center, and retail channels, including self-service.

Customers and partners have the ability to quickly modify or extend operational business processes driving these applications using Chordiant's integrated tools environment. This capability enables business changes to be implemented in software within hours rather than weeks or months improving operational efficiency and customer results.

Chordiant solutions all take advantage of the powerful capabilities inherent in a common platform built to accepted industry standards. These solutions fully exploit the J2EE standards and Web Services as part of the Chordiant JX Architecture which enables real-time integration capabilities across the enterprise.

About Chordiant Software, Inc.

Chordiant Software, Inc. is an enterprise software provider of solutions that automate operational business processes to meet the needs of service-driven organizations such as retail banks, consumer credit, insurance providers, and telecommunications companies.

Chordiant automates the end-to-end operational business processes that enable the business from the back-office systems, existing applications and processes, through to the communications with customers.

The emphasis on the automation of operational business processes is designed to address employee productivity; operating costs of end-to-end processing and work management; and customer effectiveness – each a key issue faced by companies in the service industries.

Headquartered in Cupertino, California, Chordiant maintains offices in Boston, MA; Mahwah, NJ; Manchester, NH; London; Paris, Amsterdam and Munich.

Sell-Side Research

C.E. Unterberg, Towbin, Devang Kothari

CIBC World Markets, Brad Reback

Hochfield Independent Research Group, Bert Hochfeld

JMP Securities, Pat Walravens

Needham & Company, Richard Davis, CFA

Pacific Growth Equities, Patrick Mason

RBC Capital Markets, Brad Whitt

Wells Fargo Securities, Jason Lind

WR Hambrecht & Co, Karen Haus

Transfer Agent

EquiServe, Canton, MA

Legal Counsel

Cooley Godward LLP

Market Makers

Archipelago Exchange (The)

BrokerageAmerica, LLC

C.E. Unterberg, Towbin

Cantor, Fitzgerald & Co.

CIBC World Markets Corp.

Citigroup Global Markets Inc.

Deutsche Banc Alex Brown

Domestic Securities, Inc.

Fidelity Capital Markets

First Albany Capital Inc.

Fulcrum Global Partners LLC

Goldman, Sachs & Co.

Gunnallen Financial, Inc.

GVR Company LLC

J.P. Morgan Securities Inc.

Jefferies & Company, Inc.

JMP Securities

Jolson Merchant Partners

Knight Equity Markets, L.P.

Lehman Brothers Inc.

Merrill Lynch, Pierce, Fenner

Morgan Stanley & Co., Inc.

National Stock Exchange

Needham & Company, Inc.

Network 1 Financial Secs, Inc

Oppenheimer & Co., Inc.

Pacific Growth Equities, LLC

Prudential Equity Group, Inc.

RBC Capital Markets (Canada)

RBC Dain Rauscher Inc.

Robert W. Baird & Co, Inc.

Sandford C. Bernstein & Co.

Schwab Capital Markets

SG Cowen Securities

Susquehanna Capital Group

ThinkEquity Partners

Thomas Weisel Partners

Tradition Asiel Securities In

vFinance Investments, Inc.

Viewtrade Securities Llc

Weeden and Co. Inc.

Wells Fargo Securities, LLC

Wells Fargo Van Kasper

Wien Securities Corp.

Wm. V. Frankel & Co., Inc.

Senior Management Biographies

Sam Spadafora, Chairman

Sam Spadafora, who leads Chordiant's management team as Chairman, has more than 30 years of high-technology management experience and a proven track record in successfully developing early-stage companies. Before joining Chordiant, he was with Sun Microsystems as V.P. of WW Field Operations for the microelectronics business. Mr. Spadafora also served as Senior V.P. and General Manager of Field Operations for the Santa Cruz Operation. He was also previously a key executive for Altos Computer Systems where he was Senior V.P. of Sales and Marketing, and Memorex where he was V.P. of U.S. sales operations. Mr. Spadafora holds a bachelor's degree in marketing from Eastern Michigan University.

Stephen Kelly, Chief Executive Officer

As CEO, Mr. Kelly is responsible for the worldwide operations of Chordiant Software, focusing on our customer engagements as well as corporate governance and business development. Beginning in 1997 in London, Mr. Kelly built Chordiant's international operations, and then assumed worldwide responsibilities for Chordiant's field operations in early 2000. In addition to his Chordiant experience, Mr. Kelly brings more than ten years of senior management experience with Oracle where he held a variety of roles directing the vertical markets organization, including financial services, telecommunications and retail; European alliances organization; and government sales. Mr. Kelly also worked with British Petroleum and ICL after graduating with an honors degree in business administration and accounting from the University of Bath, England.

George de Urioste, Chief Operating Officer & Chief Financial Officer

George de Urioste joined Chordiant in November 2004 as Chief Operating Officer and assumed the role and responsibilities of Chief Financial Officer in January 2005. He holds operational responsibility over Finance & Administration, Investor Relations, Human Resources, Information Technology and Legal functions.

Mr. de Urioste is a member of the board of directors of Rainmaker Systems, Inc. (Nasdaq: RMRK) and serves as chairman of its audit committee. From 2000 to 2003, de Urioste was CEO and co-founder Aeroprise, Inc. an enterprise software company with products for mobile workflow management. De Urioste served as Chairman of their Board of Directors until 2005. From 1992 to 1998, he was Vice President of Finance and Operations and Chief Financial Officer of Remedy Corporation. During de Urioste's tenure at Remedy, he helped develop the business model and grow revenue from \$2 million to a \$200 million run rate. During his career, he also has held various finance and operational positions with other companies and was an auditor and consultant with Deloitte & Touche. Mr. de Urioste holds an MBA from the University of California at Berkeley, and a BS degree from the University of Southern California. George de Urioste is also a Certified Public Accountant.

Robert Mullen, President of Worldwide Field Operations

In his role as president of worldwide field operations, Mr. Mullen is responsible for sales, pre-sales and delivery activities in Western and Continental Europe as well as in North America. Mullen has been part of the Chordiant management team for the last six years and has been closely involved with the majority of Chordiant's enterprise customers in North America and Europe.

Prior to joining Chordiant, Rob spent eight years with IBM in the Financial Services Sector as Sales Manager of the Solutions Group. Rob spent several years at a number of large multinational corporations as an IT Project Manager responsible for implementing service- and sales-based call centers and customer interaction systems. He holds a Bachelor of Science, Honors Degree in Computer Science.

Representative Customers

Financial Services	Telecom & Media	Consumer Direct
3 Suisses Assurances	AIS	Air France
Abbey National	Bouygues Telecom	Bauer Verlaqsgroupe
ABN AMRO	British Telecom (BT)	Boots
Achmea Holdings NV	CellCom	Butagaz
Advance Bank	Covad	Carphone Warehouse
AEON Credit Services	Cox Communications	CVS Pharmacy
AIG / 21st Century	Eircom	Edgars Stores Limited
Allianz	Era	Fairmont Hotels
Alliance Leicester	Hutchinson 3G	Fauriel Informatique
Aviva	KPN	FIAT
AXA	Nokia	Forte
Banca Popolare di Novara	Mobile One	Haufe Mediengruppe
Banco Bilbao de Vizcaya y Argentaria	Music Alliance	John Lewis Partnership
Banco Comercial Portugues	O2	Littlewoods
Bank of Ireland	Omnitel	Metro
Bank West	One	Northern Ireland Social Security Agency
Banque Populaire Assurances	Orange	RAC
BarclayCard	Proximus	Scottish Power
Canadian Tire	Rogers AT&T	Texas Instruments
Capital One	Sky Broadcasting	Thomson Travel
Chase	Telenor	United Parcel Service
CIBC	Telstra	Yves Rocher
Deutsche Bank	The Boston Globe	
Direct Line	Time Warner Cable	
Fortis Bank Group	T-Mobile	
Gen America Financial		
Gothaer Group		
Harris Direct		
HBoS		
ING Canada		
Lloyds TSB		
MetLife		
National Savings & Investments		
New Century Mortgage		
Ohio Savings Bank		
Principal Financial Group		
Provident Bank		
Prudential		
Quick & Reilly		
Signal Iduna		
Standard Life		
The Royal Bank of Scotland Group		
Touring		
Unicredito Italiano		
USAA		
Wachovia Corp.		

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Safe Harbor

This news release includes "forward-looking statements" that are subject to risks, uncertainties and other factors that could cause actual results or outcomes to differ materially from those contemplated by the forward-looking statements. Forward-looking statements in this release are generally identified by words, such as "believes," "anticipates," "plans," "expects," "will," "would," "guidance," "projects" and similar expressions which are intended to identify forward-looking statements. There are a number of important factors that could cause the results of Chordiant to differ materially from those indicated by these forward-looking statements, including, among others, potential difficulties in the assimilation of operations, strategies, technologies, personnel and products of acquired companies and technologies, the impact of perceived or actual weakening of economic conditions on customers' and prospective customers' spending on Chordiant software and services; quarterly fluctuations in Chordiant's revenues or other operating results; failure by Chordiant to meet financial expectations of analysts and investors, including failure resulting from significant reductions in demand from earlier anticipated levels; risks related to market acceptance of Chordiant's products; customization and deployment delays or errors associated with Chordiant products; impact of long sales and implementation cycles for certain Chordiant products; reliance by Chordiant on a limited number of customers for a majority of its revenues; Chordiant's need to retain and enhance business relationships with systems integrators and other parties; Chordiant's use in its products of third-party software; activities by Chordiant and others regarding protection of intellectual property; and competitors' release of competitive products and other actions. Further information on potential factors that could affect the financial results of Chordiant are included in risks detailed from time to time in Chordiant's Securities and Exchange Commission filings, including without limitation Chordiant's Annual Report on Form 10-K and Quarterly Reports filed on Form 10-Q. These filings are available on a Web site maintained by the Securities and Exchange Commission at <http://www.sec.gov>. Chordiant does not undertake an obligation to update forward-looking or other statements in this release.

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