

UNiQUARE Newsflash

December 2007

The ZKB decides for the web-based transaction-frontend UBM Counter/Teller

After a six months evaluation phase, in which 20 vendors have been regarded, the Zurich Zürcher Kantonalbank (ZKB) decided for UNiQUARE in December 2007. In the future the ZKB, the fourth largest bank after UBS, Credit Suisse and the Raiffeisen-Group at the financial market Switzerland, will equip all counter and teller workstations with a web-based transaction-frontend from UNiQUARE. The gap analysis as the first step of the project is planned for the first quarter in 2008.

November 2007

UNiQUARE enters Asseco Group

Asseco Group is gaining 60% stake in UNiQUARE Software Development and is heading to establish the next national pillar in Western Europe – Asseco Austria. UNiQUARE becomes thereby a component of a group, which will rank 2008 among the Top 10 IT enterprises of Europe. Local operational presence in important markets, a strong market capitalization and synergies in solutions and services open completely new business opportunities to UNiQUARE.

November 2007

Go-Live of MiFID analysis tool at HVB Luxembourg

UNiQUARE has developed an individual MiFID (Markets in Financial Instruments Directive) analysis tool for the specific requirements of HVB Luxembourg. It went successfully live by the beginning of November.

October 2007

DZ Privatbank decides for migration of the client/server solution of UBM CRM to the web-based solution

DZ Privatbank Switzerland, a long-term customer of UNiQUARE, decided to replace the currently productive UNiQUARE Business-Management CRM on client/server basis by the web-based version CRM 5.20. Go-Live of the new web-based solution is planned for May 2008.

September 2007

UBM Loan for the real estate loan processes at the Degussa Bank has been enhanced and now includes comprehensive approval and dynamic contract issuing processes

The UBM Loan at the Degussa Bank has been enhanced and now includes workflow-based approval and variable contract issuing processes. The J2EE application with browser user interfaces uses the standard XPDL for the definition of the processes. Thus it is possible to

replace the workflow engine due to customer individual situations. At Degussa Bank the open source engine Enhydra Shark is in use. Integrating the document management system enables a closed straight through loan process and therewith immediately access to the entire loan record.

The new components are successfully in operation since the beginning of September.

September 2007

Sparkasse Hannover started the roll-out of UBM CRM Savings-Banks for the whole branch network

After the successful pilot for 60 users during the last few weeks the roll-out of UBM CRM started at Sparkasse Hannover in September for all customer segments. The innovative CRM application with modern web user interfaces is in operational mode at retail-, private- and corporate banking.

By the end of 2007 all users will get their initial training. Concomitantly the CRM philosophy is taught during the change management process. After data migration all old systems will be shut down by the beginning of 2008. At this point of time 1,200 advisers in the consulting centers and 75 agents in the contact center will manage 1.25 million customers by the means of UBM CRM.

August 2007

UBM QuickWin Release for UBM CRM Corporate-Banking goes into full operation at RZB

The UBM QuickWin Release for UBM CRM Corporate-Banking (CLEO Release 2007) goes into full operational mode at the RZB in August. UBM QuickWin was developed to meet specific requirements of the RZB and to achieve an immediate added value. The release includes enhancements for customers, persons, relations, contacts, tasks, documents, opportunities, balance sheet and overall functions.

July 2007

CRpm (Customer Portfolio Manager) has successfully been implemented at the HVB Luxembourg

The advisory solution CRpm was developed based on the partnership of UNiQUARE with vwd Group. CRpm (Customer Related portfolio manager) allows the encompassing management of customer relations, supplies all relevant data concerning bonds and securities of the customer and triggers important, time-critical activities in private banking automatically.

The Portfoliomanager of vwd group represents an ideal supplement to UBM CRM Private Banking for competent customer advice. Comprehensive analysis and reports, for example about maturity, profits or professional portfolio analysis are just a few examples of the functionality of vwd Portfoliomanager that completes holistic customer advice.

In July CRpm went successfully live at the HVB Luxembourg.

Krumpendorf, in December 2007

June 2007***UBM CRM went live at the DnB Nord in Latvia***

In June UBM CRM (Version 5.10) and UBM CRM Contact-Center for inbound operation went successfully live at the DnB Nord in Latvia. The DnB Nord in Latvia now has a modern, J2EE based CRM solution with web user interfaces, that will also be used in other countries.

The next roll-out for Lithuania is planned in autumn. In Latvia and Lithuania two different kinds of CTI systems come into operation. UBM CRM is open to integrate both of them.

June 2007***UBM Counter/Teller is successfully implemented at the Bank Coop***

UBM Counter/Teller, the new web frontend for teller and counter workstations at the Bank Coop with its headquarters in Basel went into full operational mode in June. The graphical user interfaces in internet based browser technology are used at about 120 workplaces in 32 branches. They replace the 17 years old client/server solution at its total.

Since June 2007 the new frontend system is rolled out all over Switzerland. It runs via an internet browser on a central application server. By the means of using graphical user interfaces via internet browser there are no restrictions compared to the long-time existing client/server solution. The project sponsor of Bank Coop calls the replacement a quantum leap for Bank Coop.

May 2007***The QNB (Qatar National Bank), a leading regional universal bank, is a new UBM Counter/Teller customer for UNiQUARE in the Middle East***

UNiQUARE wins the QNB (Qatar National Bank) as new customer for UBM Counter/Teller in the Middle East. Qatar National Bank was established in 1964 as the country's first Qatari-owned commercial bank, with an ownership structure split between the Government of Qatar (50%) and the private sector (50%). QNB has the largest distribution network of 42 branches and offices (including 3 mobile branches), in addition to 10 Islamic branches and offices and is one of the biggest financial institutions in this region.

In June the project definition workshop happened in Qatar together with GBM, our partner in this area. The milestones have already been defined and the analysis phase has been planned in detail. In 2008 UNiQUARE will have the first reference installation in operation in the new market at the golf region.

April 2007***Daniel Hügli, from the Luzerner Kantonalbank, wins the award for the best Swiss call center at the Bank Call Center Forum 2007 for the UBM CRM Contact-Center solution***

The banking Call-Center-Forum 2007 took place in Nürnberg and tied up to a 20 years tradition. Alternate two years trend-setting news are presented there. Besides that the forum has emerged to a platform for communication for the attendants from business and technical side.

- One of the high lights is the bank marketing award, which was this year themed “best bank in customer service” and was awarded on Wednesday, the 18th of April. Daniel Hügl from the Luzerner Kantonalbank wins the award for the best call center in Switzerland.

- <http://www.bankencallcenterforum.de/>

- **February 2007**

- *Another project successfully completed now after the smooth implementation of UBM CRM Corporate-Banking at RZB (Raiffeisenzentralbank) in December 2006*

The Raiffeisen Zentralbank Österreich AG (RZB) acquires, services and advises corporate customers. The core competences are consulting services, foreign markets, investment banking, cash management and financing management.

To carry out the business strategy UBM CRM Corporate-Banking was set up to operate as uniform, future-oriented and universal platform to manage the customer relations of blue chip corporate customers. The n-tier based browser application follows the standards of J2EE and went live in December.

After successful project completion the next release is already in progress and further releases are also fixed.

February 2007

UBM Counter/Teller implemented at the Bank Coop as part of a successful pilot project

Bank Coop has decided for UBM Counter/Teller out of the UBM Business-Management Suite by the end of 2005. The internet technology based web frontend supports the business processes of the teller and counter operation.

Up to this time Bank Coop used a client/server based application which was totally replaced within the project that lasted from January till December 2006. In February UBM Counter/Teller went successfully into pilot operation.

In the course of this spring the new frontend system will go into full operational mode all over the country.

January 2007

The Sparkasse Hannover, part of the German savings banks group, chose UNiQUARE as provider for their new CRM solution

The Sparkasse Hannover is about to reduce its product portfolio and therefore decided for UNiQUARE Business-Management CRM inclusive UBM CRM Contact-Center. The uniform and encompassing CRM solution will be realized by the means of web technology and will operate in over 100 branches for all strategical business units and sales channels. Against the background of the ongoing consolidation of the savings banks sector the new solution will be customized and implemented as highly innovative standard for the German savings banks sector.

Krumpendorf, in December 2007

- Figures of the Sparkasse Hannover
Figures at the 31.12.2005 in Mio. Euro / Numbers
- - Volume 13,574
 - Balance sheet 13,374
 - Liability 7,631
 - Savings 4,050
 - Outstanding debits 9,125
 - Employees in total 2,802
 - Branches 106
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January 2007

UBM Loan went live on time to support the real estate loan processes and is compatible with Basel 2 conventions at the Degussa Bank

UBM Loan went live at the Degussa Bank at the end of the year 2006 and will support the whole real estate loan process starting from the advisory to the completion of the loan relation. The solution is set up in a modular way, has web user interfaces and is controlled by a workflow system.

The open architecture of the UNiQUARE solution allows tight integration of UBM Loan into the environment of the Degussa Bank.

By integrating the core systems (customer administration, account administration, payment, etc.), the scoring/rating system, the document management system and the calculation modules the entire loan process is continuously supported by software.

The overall completion is planned for the end of this year.

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