



News Release

CubelQ Announces CIIS™ Project Extension with IKEA Retail Stores

[EN] Athens, GR, **October 14th, 2009** - **CubelQ Limited**, an IT company provider of software solutions and systems for financial, banking and corporate institutions, today announces the extension of **Card Instant Issuance System – CIIS™** project at **IKEA** retail stores on behalf of **Millennium Bank SA**.

Following the successful and fast, in less than two months, implementation of **CIIS™** at **IKEA** retail stores in the beginning of 2009, **Millennium Bank SA** and **IKEA** extended **CIIS™** implementation to additional two new **IKEA** stores.

Using **CIIS™**, **IKEA** retail stores offer a new innovative service to their customers as the issuance of the **IKEA** credit card is realized locally at store and delivered within minutes to their customers. This new service gives to **IKEA** customers the ability of using the card for their purchases immediately; taking advantage the special benefits and promotions offered to the **IKEA** card holders.

Card Instant Issuance System – CIIS™ has been developed by **CubelQ**. **CIM's MAXIMA™** card embossing machines have been used for the physical card personalization and printing which have been provided by **IQ-Card Limited** that is **CIM's** master distributor for Greece and South East Europe region.

Card Instant Issuance System – CIIS™ is used for the local - instant issuance and personalization of bank cards in bank branches and retail stores. Numbers more than 15 successful installations in banks, financial institutions and retailers in Greece and Central and South East Europe among which is **Millennium Bank** in Greece.

IKEA card is the first credit card in Greece that is issued instantly and personalized locally at the merchant premises – retail store.



About IKEA

Inter IKEA Systems B.V. - www.ikea.com – is a privately-held, international home products retailer that sells flat pack (ready-to-assemble) furniture, accessories, and bathroom and kitchen items in their retail stores around the world. The company, which pioneered flat-pack design furniture at affordable prices, is now the world's largest furniture manufacturer. IKEA was founded in 1943 by Ingvar Kamprad in Sweden and it is owned by **INGKA Holding B.V.** a Dutch-registered foundation controlled by the Kamprad family. **Inter IKEA Systems B.V.** also in the Netherlands is the owner of the IKEA concept and trademark which franchise it to every IKEA store in the world. Today, the IKEA trademark represents the leading home furnishings brand in the world with more than 296 stores in more than 36 countries and more than 110,000 co-workers.

About Millennium Bank

Millennium bank SA - www.millenniumbank.gr - commenced its operations in September 2000 (under the brand name NovaBank) and it is recognized today as the new force in the Greek banking sector, achieving very fast rates of growth for its network and its figures, and launching innovative banking products and services. Today, Millennium bank has a network of **178 branches all over** Greece (150 Retail Banking branches, 25 Business Banking and Factoring units, and 3 Private Banking centres). Millennium bank is a member of the **Millennium bcp** Group (BANCO COMERCIAL PORTUGUÊS), which provides it with a worldwide scope and significant banking know-how.

About IQ-Card

IQ-Card Limited – www.iq-card.gr - was established in 2003 and its activities are covering the fields of plastic cards and card personalization systems production and reselling. The company is specialized in plastic cards production and plastic cards applications in the banking, public and retail market segments. IQ-Card offers complete solutions, technologically advanced, integrating with high quality products and augmented with excellent services. The company is the regional master distributor or reseller of a number of international companies among which are MF Group SpA (CIM™ & Publicenter™), IXLA SA, Fametech Inc., Dynetics Engineering Corp., Francotyp-Postalia Holding AG, Pikappa SpA, E.N.P.I. Group (FutureCard) and others.

About CubelQ

CubelQ Ltd. - www.cubeiq.gr - is a leading provider of software solutions, systems, business process re-engineering solutions and professional services to banks, financial institutions and corporations in South and East Europe. CubelQ's portfolio of solutions and systems include: Item & Document - Cheque Processing Systems, Cheque Book Issuance Systems, Fraud Detection & Prevention Systems, Anti Money Laundry Systems, Electronic Transaction Processing & Card Management Systems, SWIFT Reconciliation and Messaging Applications, Document



Management & Electronic Workflow Systems, Prepaid Services Electronic Distribution Systems, SMS Messaging Systems, Electronic Loyalty Systems and a number of specialized equipment such as Cheque Scanners, Encoders, Sorters, Cheque Book Issuance Machines, Single & Dual Terminal Cash Dispensing - TCDs and Cash Recycling Machines - TCRDs, Cheque Book Dispensing - Cheque Deposit, Bill Payment and Multifunctional Terminals, specialized Automatic Teller Machines - ATMs, Cash Deposit, Cash Recycling and Multifunctional ATMs. CubelQ was established in 2003 by a group of professionals with long and successful presence in the Greek banking market. The company is specialized in Business Process Re-engineering focused in the Banking and Electronic Transaction Processing Market. Our leading-edge software solutions can transform business processes in a more efficient, more productive and cost saving way.

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[EL] Αθήνα, 14 Οκτωβρίου 2009 - η CubelQ Ltd εταιρία πληροφορικής με προσανατολισμό προς την Τραπεζική και Χρηματοοικονομική αγορά ανακοινώνει την επέκταση του έργου της τοπικής έκδοσης πιστωτικής κάρτας “IKEA”, για λογαριασμό των καταστημάτων **IKEA** και της **Millennium Bank AE**.

Σε συνέχεια της επιτυχημένης και άμεσης, σε λιγότερο από δύο μήνες, υλοποίησης του συστήματος τοπικής έκδοσης πιστωτικής κάρτας στα καταστήματα **IKEA** στην αρχή του 2009, η **Millennium Bank AE** και τα καταστήματα **IKEA** επέκτειναν την εγκατάσταση του συστήματος τοπικής έκδοσης πιστωτικής κάρτας σε επιπλέον δύο νέα καταστήματα.

Με τη χρήση του συστήματος τοπικής έκδοσης, τα καταστήματα **IKEA** προσφέρουν μια επιπλέον πρωτοποριακή υπηρεσία στους πελάτες τους, καθώς η έκδοση της πιστωτικής κάρτας γίνεται πλέον τοπικά στο κατάστημα και παραδίδεται μέσα σε λίγα λεπτά στον πελάτη, προσφέροντας του την δυνατότητα να την χρησιμοποιήσει άμεσα για τις αγορές του επωφελούμενος από τα ειδικά προνόμια που προσφέρονται στους κατόχους της κάρτας.

Το σύστημα τοπικής έκδοσης κάρτας (**Card Instant Issuance System – CIIS™**) έχει αναπτυχθεί εξολοκλήρου από την εταιρεία CubelQ (www.cubelq.gr) ενώ για την εκτύπωση και προσωποποίηση των πλαστικών καρτών χρησιμοποιήθηκαν οι ειδικοί εκτυπωτές καρτών “MAXIMA” κατασκευής της εταιρίας CIM™ την οποία εκπροσωπεί για την Ελλάδα και τις χώρες της Κεντρικής και Ανατολικής Ευρώπης η εταιρεία IQ-Card (www.iq-card.gr).

Το σύστημα τοπικής έκδοσης κάρτας της CubelQ χρησιμοποιείται για την άμεση έκδοση και προσωποποίηση πλαστικών καρτών σε υποκαταστήματα Τραπεζών και καταστήματα λιανικής πώλησης και αριθμεί ήδη περισσότερες από 15 εγκαταστάσεις στην Ελλάδα και στην περιοχή Κεντρικής και Ανατολικής Ευρώπης συμπεριλαμβανομένης και της Millennium Bank στην Ελλάδα.

Η πιστωτική κάρτα “IKEA” είναι η πρώτη πιστωτική κάρτα στην Ελλάδα, η οποία εκδίδεται και προσωποποιείται τοπικά στο χώρο του εμπορίου.

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