



News Release

CubelQ Announces that CIIA/EMV™ Card Instant Issuance Solution is selected by Millennium Bank Greece

[EN] Athens, GR, July 29th, 2011 - CubelQ Limited, an IT company provider of software solutions and systems for financial, banking and corporate institutions, announces that CIIA/EMV™ card instant issuance solution is selected by Millennium Bank Greece for instant in branch issuance of EMV cards.

Millennium Bank is an innovative, looking forward bank, the first bank in Greece to introduce in branch instant issuance and delivery of EMV cards to her customers that enables them to use their EMV cards immediately.

CIIA/EMV™ Instant Issuance solution is part of Millennium Bank marketing strategy and card deployment practices and it differentiates Millennium from its retail banking competitors while at the same time is offering high quality of services without compromising on security or flexibility. The ability to deliver instantly a new EMV card creates a unique relationship with her customers that leads to customer loyalty which is utilized to generate new business opportunities.

CubelQ's second generation CIIA/EMV™ is the newest and most comprehensive EMV card instant issuance solution in the market today. Is a cost-effective and complete EMV personalization solution and is the only "vendor neutral" EMV personalization solution in the world which is not associated with any card personalization equipment or HSM vendor or card manufacturer.

CIIA/EMV™ is in production in bank branches for more than ten (10) months, demonstrating a remarkable performance and has been enriched with several new features accommodating Millennium Bank's requirements such as (a) minimum user interface and user intervention, (b) transactions' real time monitoring with CIIA/EMV™ Client Monitor (c) automated detection and usage of different (different vendors and types) EMV cards at the branch and other.

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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