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Raiffeisen International sign up to RiskNet fraud protection

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Raiffeisen International Bank-Holding AG, one of the leading banking networks in Central and Eastern Europe, are stepping up its fight against card fraud by signing up to the RiskNet system, provided by The ai Corporation (aiCorp), a leading provider of card fraud detection and prevention software.

The deal was negotiated through aiCorp's Central and Eastern European agents, The Communications Group (TCG), from their head offices in the Czech Republic.

Rudolf Fontijn, CEO of TCG who is responsible for sales and first line support of RiskNet systems in Central and Eastern Europe said 'We have worked long and hard with the team from Raiffeisen International to put this framework agreement together. This is a very positive 'next step' in the relationship with Raiffeisen International, which allows the current installed base of three countries to grow substantially. TCG is ready to roll out the RiskNet system to other Raiffeisen International branches that would like to strengthen their card fraud detection capabilities.'



Mark Carter (left), CEO of aiCorp & Aris Bogdaneris (right), Member of the Managing Board, Raiffeisen International

Mark Carter, CEO of aiCorp, who joined TCG and Raiffeisen International at the signing of the agreement in Vienna, said 'Raiffeisen International was already an important customer for us, the expansion of RiskNet into 15 banks in the group clearly demonstrates the strength of our fraud detecting and monitoring capabilities.' He went on to say, 'We have had a long and fruitful working relationship with TCG and they are ideally placed to oversee the installation of RiskNet.'

RiskNet already provides fraud protection for Raiffeisen International's subsidiaries in Romania, Croatia and Kosovo. RiskNet comes in versions for both Acquirers and Issuers. The system monitors, detects and manages all types of card and payment fraud.

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For further information on The ai Corporation please contact Gillian Lomax on +44 (0) 1392 279042 or press@aicorporation.com. Alternatively visit our website at www.aicorporation.com.

For further information on TCG please contact Rudolf Fontijn on +420 233 340 851 or Rudolf.fontijn@tcg-net.com. Alternatively visit our website at www.tcg-net.com.

Notes to Editors

About The ai Corporation

The ai Corporation (aiCorp), based in UK, was formed by a team of technical and fraud experts to provide state of the art fraud management systems and consultancy. Since the launch of their flagship product RiskNet, a system for Acquirers and Issuer, aiCorp have broaden their suite of fraud management applications to include RedFlag, a centrally hosted web based service and SmartAuth, an online service designed specifically to deal with the threat of card fraud over the Internet and CNP Merchants.

aiCorp have earned a reputation for providing high performance, user friendly systems. Their customers include some the worlds leading financial institutions, Payment Processors and online Merchants. Each year aiCorp systems help to protect over 8 billion transactions and authorisations for more than 2 million Merchants worldwide. For more information please visit their website at www.aicorporation.com.

About The Communications Group

The Communications Group (TCG) head office is in Prague, Czech Republic. TCG were founded in 1996 to specialise in the creation, development, deployment and maintenance of banking software applications. TCG clients are mainly international banks, who find it reassuring to work with a company that not only has extensive banking knowledge in-house but is also capable of translating requirements into practical solutions.

TCG have been working in more than 30 countries over the years and with local offices in France, Kazakhstan, Russia, Spain and The Netherlands. In addition, TCG have representations in locations such as Bratislava, Bucharest, Budapest, Kiev and Vienna.

About Raiffeisen International

Raiffeisen International operates one of the leading banking networks in CEE with subsidiary banks and leasing companies in 16 markets. More than 10 million customers are attended through approximately 2,700 business outlets. In seven markets, the respective Network Bank ranks among the three largest local banks. Representative offices in Lithuania and Moldova complement the Group's presence in the region. Raiffeisen International is a fully consolidated subsidiary of Raiffeisen Zentralbank Österreich AG (RZB), which owns 70 per cent of the common stock. The remaining 30 per cent is free float, the shares are traded on the Vienna Stock Exchange. RZB is a leading corporate and investment bank in Austria and the central institution of the Austrian *Raiffeisen Banking Group*, the country's largest banking group.

Raiffeisen International's balance-sheet total amounted to € 41.9 billion at the end of the first quarter 2006. Consolidated profit (after minorities) increased by 34 per cent to € 124 million, compared with the first quarter 2005.