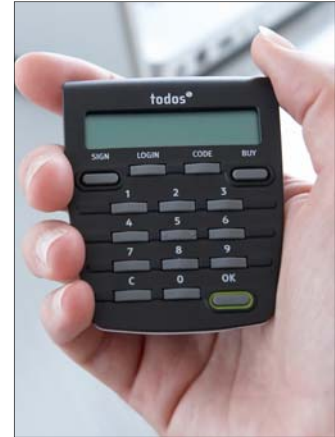


Advanced eBanking comes to Estonia - Tallinn Business Bank selects Todos AB

Tallinn Business Bank chooses Todos eCode and the new A300 smart card reader, delivering great design, advanced technology, improved security and increased usability.

GOTHENBURG, SWEDEN AND TALLINN, ESTONIA—SEPTEMBER 2, 2009—Tallinn Business Bank (TBB) Äripank is the first bank to roll-out the A300 - Todos's latest smart card reader.

Tallinn Business Bank was founded in December 1991, making it one of the oldest commercial banks in Estonia. It aims to be among the leading online banks in Estonia. In a competitive market usability is as important as functionality. This is why the bank turned to Todos. The Todos A300 combines the latest security technology with sleek Scandinavian design.



Unique features include *Secure Domain Separation*, giving more secure authentication, signing and online purchases, and *Dynamic Signatures*, which lets the bank set the level of security in line with the level of risk in each and every transaction. At the same time, the device is easy to use with a large LCD display and user-friendly buttons.

The new device is a CAP/EMV standards-compliant smart card reader allowing TBB customers to use their existing cards to authenticate themselves. Since the bank currently issues five different debit and credit cards, this makes life easier for customers. It also cuts the bank's costs because it doesn't need to issue new cards.

The A300 integrates with Todos eCode which includes the Todos VAS server and various eBanking and eCommerce add-on modules handpicked by the bank. The system future-proofs the bank's investment because it allows them to add new devices, new add-on modules, new functionality and new authentication technology whenever they want.

Todos's partner for the region, X-Infotech Ltd., played an important part in the deal and helps provide the bank with the eCode system.

"It is thrilling to see the progress made by leading Baltic banks such as TBB," says Ulf Dahlberg, Sales Director EMEA at Todos AB, "They're making a smart decision by offering their customers very high levels of security and user-friendliness. It differentiates them from their competitors and it increases customer trust and confidence. The choice of Todos eCode and our A300 underlines the banks ambition to lead the market."

Tallinn Business Bank Group consists of Tallinn Business Bank Ltd. and its subsidiaries, TBB Liisingu AS (Tallinn Business Bank, Leasing) and TBB Invest AS (Tallinn Business Bank, Real Estate). Since the very beginning the bank has focused in its operation mainly on small and middle-sized enterprises as well as private individuals.

Todos AB helps banks and other businesses create trusted, secure relationships with their customers online. Founded in 1987, Todos designs, develops, delivers and supports security solutions for eBanking and eCommerce strong authentication. We have delivered over 20m products to 100+ financial institutions in more than 30 countries. When trust matters, trust Todos.

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