

Prepared by:

Marketing and Communications Specialist

Tatjana Sarko

e-mail: [Tatjana.Sarko@tietoenator.com](mailto:Tatjana.Sarko@tietoenator.com)

2008-10-30

1 (1)

## **PRESS RELEASE**

### **TietoEnator delivers a loyalty programme solution to Raiffaisen Bank Aval**

TietoEnator has delivered a payment card loyalty programme solution to one of the largest banks in Ukraine – Raiffaisen Bank Aval. The present programme foresees the issuing of payment cards (both debit and credit cards) that offer customers additional advantages, in particular, collecting bonus points for each purchase and for each settlement with payment cards issued within the framework of this programme.

Card holders will be able to exchange the collected bonus points against gifts, lower credit interest, as well as to receive discounts for other bank products and services. For the bank it is a good opportunity to improve relations with the existing customers and to further expand the customer base.

Raiffaisen Bank Aval has launched this new payment card loyalty programme in co-operation with the largest mobile network operator in Russia, Ukraine and the CIS region – company MTS.

Maris Ozolins, Head of Cards, TietoEnator Banking & Insurance says: “Today it has become more and more important for banks to retain their customers and increase customer cooperation. Consumers are more likely to purchase goods and services with a payment card that accumulates loyalty points for purchases and payments that they can then redeem as a discount or a gift. Loyalty programmes are proven solutions to ensure benefits for all parties involved: a happy customer leads to a successful bank”.

#### **For further information, please contact:**

Maris Ozolins, head of Cards Latvia, TietoEnator Banking & Insurance, tel. +371 6 7286 660.

Sergey Koptik, head of Card Service Unit, Raiffaisen Bank Aval, tel. +38 044 490 8887

**Raiffaisen Bank Aval**, founded in March, 1992 — one of the major Ukrainian banks by several key operational parameters. Particularly, by volume of the combined assets, equalling 52.5 billion hryvna on 1 October 2008, which is 18% more than on 1 January 2008. The Bank takes the second position among all banks in Ukraine.

Raiffaisen Bank Aval is a subsidiary company of the Austrian holding company the International Bank Holding AG Group. Raiffaisen International manages one of the largest bank networks in Central and Eastern Europe. In the 17 markets of this rapidly developing European region, the company is represented by subsidiary banks, leasing companies, and a range of other subdivisions, offering different financial services. More than 3 thousand units provide services to over 14 million Raiffaisen International customers.

[www.aval.ua](http://www.aval.ua)

**TietoEnator** is a professional service company providing IT, R&D and consulting services. With approximately 16 000 experts, we are among the leading IT service companies in Northern Europe and the global leader in selected segments. We specialize in areas where we have the deepest understanding of our customers' businesses and needs. Our superior customer centricity and Nordic expertise set us apart from our competitors.

[www.tietoenator.com](http://www.tietoenator.com)