



CubelQ Limited

Of equal importance, and deeply embedded within the employee mentality is the dedication in offering high quality products and services of the latest technology, in order to maintain the best possible customer and vendor relationship

Introduction

CubelQ Limited operates in the field of information technology and has been founded by a group of professionals with long and successful presence in the European and Greek banking market.

Company's head office is in Athens Greece and its associates are highly qualified professionals of eminent academic caliber and profound practical experience.

The company focuses in providing turnkey solutions, consulting and system integration services mainly to the financial, banking and securities industries.

Market Approach

The company has a number of full time employees, permanent full time associates and a large number of part time associates (individuals or companies), and the approach that is used towards the client is the one of task teams.

The senior project manager is always responsible for putting together the team that will implement each project. The team understands that the most important factor in the success of the project is the complete understanding of the real needs and requirements of the client and the proposed solution is always tailored in order to best meet those needs.

This flexible organization structure allows the company to maintain low operational costs and offers the necessary versatility to conduct each individual project in the most cost effective and beneficial to the client manner, ensuring the successful and timely completion always within budget.

The company mainly targets banks, securities, investment, brokerage and credit card companies but also institutions of the private and public sectors requiring development, supply, installation, operation and maintenance of integrated computer financial solutions, as well as consulting services.

Markets

Though a network of partners, value added resellers and agents we are conducting business in the following countries:



CubelQ Ltd.

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Albania, Armenia, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, F.Y.R.O.Macedonia, Georgia, Jordan, Kosovo, Moldova, Montenegro, Poland, Rumania, Serbia, Slovakia, Slovenia and Ukraine.

Egypt Branch

Due to the growing banking sector in Egypt, and following its expansion plan, CubelQ established a branch office in Egypt in September 2008 offering the full range of products and solution to the Egyptian and multinational banks.

Business Expertise

CubelQ business expertise expands to the following areas:

- » **Electronic transaction processing:** payment systems, funds transfer terminals (ATM, eft/pos), alternative channels (internet & mobile), authorization and switching systems.
- » **Card processing:** card management and authorization, card issuance and personalization, EMV card issuance, EMV migration, centralized or distributed processing.
- » **Transaction security:** Fraud detection, fraud prevention, encryption, key generation and remote distribution systems, crypto devices - HSMs.
- » **AML systems:** on-line transaction analysis, client profile generation and maintenance, transaction filtering against SDN watch lists (OFAC, BoE, UN, FBI, Interpol, World Bank, EU, DTC, etc.)
- » **Cheque processing:** private and manager's cheque IBAN and data generation (ECB & HBA specifications) and printout. Cheque book issuance authorization with centralized or distributed printing. Centralized or distributed cheque processing (digitizing, OCR, ICR, IWR data extraction, image and data archival) with clearing and settlement interfaces.
- » **SWIFT Interface:** intra-day reconciliation, cash reporting on SWIFTNet, on-line duplication detection, message archiving, STP messaging.
- » **Simulation & Testing:** ATM application configuration, simulation and testing. POS simulation and testing. Host 2 host simulation & testing. Stress test on high volume transaction processing systems.
- » **Retail applications:** consumer loyalty schemes, electronic bill payment and pre-paid services distribution systems
- » **Process Management:** business process management, workflow management, document and document image processing, content management.



CubelQ solutions, products, services and expertise are helping leading banks, financial institutions, and independent service providers around the world to achieve their business goals. Learn more about how CubelQ can have a significant and positive impact on your organization's operations.

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