

PRESS RELEASE

AL KHALIJI QATAR IMPLEMENTS MESSAGE MASTER® XSP FOR MOBILE BANKING AND SMS/MMS MARKETING - MULTI-LINGUAL SMS SERVICES BRINGS MOBILE BANKING TO WIDEST MARKET

Potsdam, Germany, 27 January, 2009: Derdack, provider of mobile messaging platforms and notification workflow software today announced that al khaliji, a next generation bank based in Qatar, is live on message master® xsp. Derdack's mobile messaging platform has become an integral part of a dynamic and reliable technology base that will support the bank's strategic business objectives.

“message master® xsp met our current and future business requirements better than any other system. We were impressed with its flexibility, ease of use and range of messaging functionality. It has proved to be a reliable and stable system that is easy to configure and maintain,” said Ahmad Kandeel, Principal, Information and Communication Technology, al khaliji.

The Qatar Central Bank requires all retail banks to provide SMS confirmations and advices whenever a banking transaction or event takes place. By confirming each element of account activity suspicious transactions can be immediately queried thus minimising the risk of fraud.

message master® xsp integrates with al khaliji's core banking systems. It acts as a gateway to the mobile operators and manages the bank's SMS communications. Customers define a language preference and al khaliji uniquely provides SMS confirmations in English and Arabic thus bringing these services to the widest possible market.

al khaliji also use message master® xsp to provide 'push' bulk SMS services. When promoting new products or communicating a fraud alert, the bank can 'push' an SMS out to every customer. The bank can also use multi-media messages (MMS) within campaigns to provide rich content such as pictures, video and audio files.

The bank uses the highest levels of encryption to ensure its SMS communications are completely secure. This allows the bank to issue critical information such as activation codes for ATM cards by SMS. It eliminates the traditional printed confirmation that other banks send by post. It is faster and less prone to fraud, features that have been welcomed by customers.

message master® xsp will be rolled out to other countries as the bank expands. Kandeel concludes, “We rely on message master® xsp as a mobile gateway and for bulk marketing campaigns and I would recommend it to any company looking for a mobile messaging platform. We value Derdack as a true partner with a respected professional services team that can deliver on its promises and I look forward to a long term working relationship.”

Matthes Derdack, Managing Director of Derdack commented, “al khaliji is a genuine next generation bank that has architected its processes and exploited the power of mobile messaging to meet the needs of 21st century customers.”

ABOUT DERDACK GMBH

Derdack is an independent software vendor offering mobile messaging platforms and notification workflow software. Derdack's premium products provide clients with unsurpassed service innovation and business continuity. Derdack is headquartered in Potsdam, Germany and has several hundred installations worldwide. A thriving Partner channel extends the company's reach globally.

Derdack is recognized for its intuitive yet inspiring software products and has customers in over 50 countries worldwide and in all verticals. Clients include BMW UK, Caterpillar Belgium, Daimler, Microsoft Ireland, Roche Switzerland, Siemens Germany, Steria UK, Symantec and Telstra Australia. For further information please visit www.derdack.com.

ABOUT AL KHALIJI

al khaliji was incorporated in Doha in January 2007 with an aim to become a regional GCC bank offering conventional and Islamic banking services. Since incorporation al khaliji completed its IPO and listing on the Doha Securities Market and raised QAR 7.2bn of authorised capital, recruited 337 staff, successfully launched all four of its business lines (Corporate & Institutional Banking, Treasury & Debt Capital Markets, Premium / Business and Retail Banking). It also announced a commercial agreement to purchase the UAE assets of BLC (France) S.A. and opened an office in the Dubai International Financial Centre. For further information please visit www.alkhaliji.com.

CONTACT

Adam Osman, Rivercalm, adam.osman@rivercalm.com, +44 (20) 7152 6118, www.rivercalm.com

Kathleen Zschieschang, kzschieschang@derdack.net, +49 (0)331 29878-23