

TietoEnator's software to enhance payment card security of SEB Group bank

TietoEnator and Unibanka, a SEB Group bank in Latvia, have signed an agreement for delivery of the software product Transmaster Risk Management System, a TietoEnator solution for the tracing of suspicious payment card transactions.

Transmaster Risk Management System, designed by TietoEnator Financial Solutions, will enable Unibanka to lock transactions and investigate fraud, thereby providing payment card risk management. This Visa and MasterCard compliant solution is already in service in several banks in Central and Eastern Europe countries.

"Having implemented a new system for payment card risk management, we will be able to combat fraudulent use of cards more efficiently, minimize loss to the bank and avert stressful situations in which our cardholders might find themselves. Furthermore, the system provides monitoring more efficiently and additional control facilities for card transactions. As a result, the fraudulent use of cards will be immediately identified and preventive steps taken so as to minimize risk in relation to fraudulent transactions, says Ervins Ozolins, Head of the Electronic Services Department for Unibanka.

"Payment card systems are very complicated since many parties from different countries across the world are involved in transactions, and this fact entails engagement in corrupt practices among criminals. I am confident that Unibanka, in cooperation with TietoEnator, will succeed in the enhancement of bank's services in the area of payment cards, provide secure controls and prevent fraud in card transactions, adds Maris Ozolins, Managing Director of TietoEnator Financial Solutions SIA.

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With almost 12,000 employees and annual net sales of EUR 1.1 billion, **TietoEnator** is a leading supplier of high value-added IT services in Europe. TietoEnator specialises in consulting, building and hosting its customers' business operations in the digital economy. The Group's services are based on a combination of deep industry-specific expertise and latest information technology.
www.tietoenator.com

Unibanka is the largest bank in the country providing services to Latvian enterprises and businesses, with a wide retail network not only in Riga but also across the whole of Latvia. Unibanka has issued more than 278,000 local and international payment cards. Almost 400,000 private persons and over 35,000 businesses use Unibanka's services. Latvijas Unibanka together with other SEB Group's banks in Lithuania (Vilniaus Bankas) and in Estonia (Eesti Uhispank) constitute one of the most influential financial groups in the Baltic region.

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