

PRESS RELEASE

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b-next and Cellent Finance Solutions: working together in the fight against financial crime

- Collaboration combines the market's leading compliance solutions
- Clients benefit from an attractive total package to combat financial crime

Herford/Stuttgart, XY December 2009 – Specialist financial consultation and software companies b-next and Cellent Finance Solutions have formed a co-operation agreement for the compliance sector.

The aim of this collaboration is to provide national and global financial institutions with a one-stop shop for integrated best-practice solutions in the field of compliance and financial crime that meet the new and more rigorous requirements of international law.

The alliance offers additional advantages for clients by combining the core competences of both companies, reducing organisational and labour costs, and providing an optimised product and service portfolio for the financial industry.

This is how the market leaders in the field of financial market compliance and AML/CFT are addressing the increasing requirements for enterprise-wide risk management.

As a market leader in risk management and financial market compliance, for more than 20 years b-next has been providing financial institutions with best-practice solutions for strategic risk management in the fields of best execution, market abuse, conflicts of interest and insider trading.

With Cellent Finance Solutions as a leading vendor in the areas of enterprise-wide analysis of risks and hazards, using IT to combat money laundering and the financing of terrorism, and monitoring embargoes and financial sanctions for the financial industry, b-next gains a powerful and competent partner with excellent solution skills and long-term experience.

Business Development Manager Stefan Queck of b-next said: *“The collaboration between b-next and Cellent Finance Solutions is a logical step, which can be seen as a milestone in*

the development of the market for regulatory software solutions. The new portfolio of application options will be the only one of its kind in the marketplace.”

Klaus Spiesshofer, Sales Manager Compliance & Financial Crime at Cellent Finance Solutions, is confident: *“We are united with b-next by a professional collaboration that ensures ongoing added value for our clients, in the shape of an effective portfolio covering all the requirements of international compliance.”*

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Press contacts:

Cellent Finance Solutions AG
Calwer Strasse 33
70173 Stuttgart, Germany

www.cellent-fs.de

Klaus Spiesshofer
Sales Manager

Email: klaus.spießhofer@cellent-fs.de

Telephone: +49 711 222 992 – 930

Elisabeth Gutscher-Wolf
Marketing/PR

elisabeth.gutscher-wolf@cellent-fs.de

b-next holding AG
Hansastraße 35
32049 Herford, Germany

Stefan Queck
Business Development Manager
Email: Stefan.Queck@b-next.de

Markus Reinhardt
Business Development Assistant
Markus.Reinhardt@b-next.de

About b-next

As a pioneer in software solutions and a market leader within the German/Austrian/Swiss region in the field of market conformity checking (CMC), for more than 20 years b-next has enabled financial institutions to manage their regulatory risks whilst meeting legal requirements, and hence to operate profitably.

b-next has in-depth and comprehensive knowledge of banking, IT and regulation. The company provides reliable, client-oriented products that deliver solutions for OTC monitoring and best execution as well as the prevention of market abuse, insider trading and conflicts of interest. Their clients include more than 150 financial institutions, ranging from small organisations to global enterprises.

b-next's CMC:Suite is a complete, cost-effective, scalable and proven solution that can be adapted to suit the size of any bank, from local concerns to worldwide organisations. All levels of risk within the enterprise can be managed from a single common platform.

About Cellent Finance Solutions AG

Cellent Finance Solutions AG, based in Stuttgart, is a specialist firm of consultants and a leading provider of software and product solutions for the financial sector. Their fund of professional and technological expertise is based on close collaboration with banks and financial service providers as well as leading providers of technology and software.

Their core business covers the use of IT in the fight against money laundering and the financing of terrorism, and the monitoring of embargoes and sanctions, which are all included in their new SMARAGD Anti-Financial-Crime Suite to provide a complete integrated package for combating fraud. Solutions based on the SMARAGD Anti-Financial Crime Suite are currently in use in around 750 financial institutions in more than 45 countries.