



GIFTS Software Inc.

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Global Integrated Funds transfer & Telecommunication System

****FOR IMMEDIATE RELEASE****

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Abu Dhabi International Bank Inc., Washington D.C. selects two GIFTS Software Products to Help Streamline and Improve its Payment and Customer Service Operations.

December 24, 2008 New York, NY - GIFTS Software Inc., a leading provider of integrated funds transfer, anti-money laundering, e-banking and customer relationship solutions, announced today that Abu Dhabi International Bank, Washington D.C. has purchased its powerful **eGIFTS** Payment & Messaging System and its **GIFTSWEB** Internet Banking System.

eGIFTS - **enhanced Global Integrated Funds transfer & Telecommunications System**, is an exciting next generation system designed to automate the Payment and SWIFT message processing of any bank. eGIFTS is built upon GIFTS Software's 13+ year heritage of developing powerful integrated wire transfer and telecommunication systems. Some of the major benefits of **eGIFTS** include:

Unprecedented System Availability & Ease of Use - **eGIFTS** utilizes the latest hardware and software technologies to support both local and remote hot backup.

Flexible Hardware Platform Choices - **eGIFTS** is hardware independent and runs on multiple platforms such as the highly scalable Windows 2003 Server family, the IBM PSeries or i5 Server/AIX Operating System and Sun/Solaris. All versions of **eGIFTS** use the robust Oracle database.

Simple Product Implementation & Rollout - **eGIFTS** is browser based with no special software required on the user PC. Instead, users connect to the **eGIFTS** server by use of a web browser such as MS Internet Explorer 6.0 and above.

Advanced Fuzzy Logic OFAC/SDN Screening - **eGIFTS** allows the Bank to adjust the degree of misspelling for OFAC entities so catching more possible OFAC/SDN hits for both payments and SWIFT messages. An exclude rule feature dramatically helps reduce false positives for known "good guys".

Standardized Interfaces to Many Popular Core Banking Systems - to simplify installation of **eGIFTS** numerous off-the-shelf interfaces to many popular core banking systems are available.

GIFTSWEB - **GIFTS Worldwide Electronic Banking System** - is a powerful next generation online ebanking system designed to replace older cash management systems. This web browser based product works with any integrated bank payment and/or accounting system. GIFTSWEB has three modules each of which can be purchased individually or as a complete solution to meet individual bank's requirements. To provide the highest level of security, GIFTSWEB supports the use of Secure Token Devices. The three modules of **GIFTSWEB** are:



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Transaction Inquire Module – Allows corporate, branches, head office, private customers and correspondents to perform their own inquiry, 7 x 24, on payment and telecommunication messages as well as other banking transactions processed into our out of their account.

Balance Statement Inquiry Module – allows remote clients to see a complete online banking statement. During the processing day, debit and credit transactions are applied to this Balance Statement within seconds of their being completed by the Bank. Full details of any posted transaction are easily displayed and printed for future reference.

Payment Entry Module – Payment Entry provides a secure mechanism for the client to directly enter payments using the Internet or bank-wide intranet. To enter a payment the customer completes a simple payment entry form. A lookup button helps automate entry of beneficiary and/or intermediary banks from a stored database or the customer can manually enter either. For AML purposes the user is prompted to enter a reason for the payment.

About the Bank

National Bank of Abu Dhabi was founded in 1968, and has become the number one bank in the UAE in terms of total assets, deposits and branch network. The International Banking Division manages NBAD's Overseas Network, which comprises 22 international branches, an Offshore Banking Unit in Bahrain and a wholly owned subsidiary in Washington D.C.

GIFTS Software Inc.

GIFTS Software has been successfully providing software solutions to the financial community since 1996. Our product line includes comprehensive compliance solutions, wire transfer, e-banking and customer relationship management systems designed to meet the demanding needs of the financial community. To discover how the GIFTS family of products can help streamline your business process, reduce costs, improve customer service and mitigate operational risks, please contact Paul Campanaro or Paul Gdanski at 646-865-1301, Ext. 217 or 240, or via email at pcampanaro@giftssoft.com or pgdanski@giftssoft.com.