



PRESS RELEASE

Viveo positioned in the Gartner Magic Quadrant for International Retail Core Banking.

Paris, 23 November 2009 - **Viveo**, a major IT company and banking consultant, **has received recognition from a leading IT research and consulting firm, Gartner**. With its V.bank software solution, Viveo is positioned among the challengers on the international Retail Core Banking market, thanks to its technological relevance and functional scope. Gartner's Magic Quadrant* for the international Retail Core Banking sector, a graphical representation of the market, is based on the ability of publishers to develop a consistent and comprehensive vision, apply it to their solutions and anticipate new trends in the banking world.

In Gartner's definition, *"the challengers are suppliers who offer a range of truly innovative solutions complete with a relevant architecture and business process that reflect their agility. They also show a strong commitment to the ongoing evolution of their solutions in terms of implementation and customer help and support. Challengers are fundamentally driven to develop rapidly."* To conduct the study, Gartner selected 22 solutions/suppliers from around the world on the basis of technological criteria, the service environment, market vision and industry needs. The report notes that *"V.bank offers an advanced technical architecture using a component-based or functional banking services approach. Moreover, Viveo stands apart for its operational ability, flexible approach, customer support and vision of current and future challenges facing the banking world-qualities unanimously singled out by the banks questioned by Gartner."*

Martin Hubert, Viveo's senior VP, comments *"With the recognition from a well-known firm like Gartner, we want to intensify our presence in our sector's international standards organizations."* He adds *"We now want to capitalize on our technological leadership – highlighted by Gartner – to boost our international presence and rank within the world's Top 5 banking software solutions in the next years."*

About Viveo

A strategic partner to banks and financial establishments, Viveo is developing a comprehensive, modifiable software-package offering and services to handle all their functional, technological and/or regulatory issues. It is currently positioned as the only major European player, combining the activities of consulting and publishing in order to cover all facets of an end-to-end banking solution. Its ambitious R&D policy (with investment of over €100 million since 2000) has enabled Viveo to offer the most successful banking software packages on the market in terms of technology (Services Oriented Architecture, or SOA) and "discipline" functionalities. With over 25 years' experience in the banking world, Viveo currently has over 750 clients in more than 35 countries, some 450 employees and turnover of over €46 million.
For more information: www.viveo.com

About the Magic Quadrant *

The Gartner Magic Quadrant is copyrighted 2009 by Gartner, Inc., and is reused with permission. The Magic Quadrant is a graphical representation of a marketplace at and for a specific time period. It depicts Gartner's analysis of how certain vendors measure against criteria for that marketplace, as defined by Gartner. Gartner does not endorse any vendor, product or service depicted in the Magic Quadrant, and does not advise technology users to select only those vendors placed in the "Leaders" quadrant. The Magic Quadrant is intended solely as a research tool, and is not meant to be a specific guide to action. Gartner disclaims all warranties, express or implied, with respect to this research, including any warranties of merchantability or fitness for a particular purpose.

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