

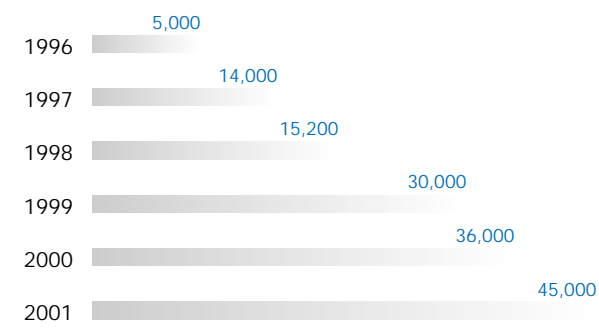
Significant Developments

- ▶ **1994.** Three Belgian banks -BBL, Generale Bank and Kredietbank- launch a development project for a common banking platform. They choose the name "Isabel", a name with Belgian connotations emphasising the initiative's origins.
- ▶ **1996.** After two years of development, the integrated multibank solution is ready for launch. Since then four other banks have decided to offer their services via Isabel.
- ▶ **November 1998.** Isabel 4.0 marks the arrival of a new modular version offering a host of additional facilities.
- ▶ **01 January 2000.** The first transfers in euros become a reality. At the dawn of the new millennium, Isabel has 25 partner banks. Its shareholders are Artesia Bank, BBL, Dexia Bank, Fortis Bank and KBC.
- ▶ **08 June 2000.** Isabel offers two solutions for secure eBusiness: the dedicated eCommerce platform, the Isabel One-to-One Server, and the electronic invoicing solution, Isabel elnvoice.
- ▶ **13 December 2000.** 21 businesses participate in the pilot electronic invoicing programme via Isabel.
- ▶ **January 2001.** Launch of Isabel 4.1. This new version offers multiple new facilities for managing large numbers of accounts.
- ▶ **September 2001.** With the launch of Isabel Business Suite 5.0, Isabel offers extended eBusiness services: Isabel eBanking, Isabel elnvoice and Isabel WebSign.

Key Figures

- ▶ **Number of Isabel user:** 45,000 companies and more than 20 banks, or 70,000 Isabel users in all.
- ▶ **Profile of Isabel users:** SME's: 90%. Large enterprises: 7%. Public administrations and institutions: 3%
- ▶ **Isabel on the world stage:** users are spread across some 40 countries.
- ▶ **2000 Turnover:** 39,195,923.34€.

Isabel-customers 1996-2001



Isabel

Partners



More and more partners offer made to measure services to Isabel users.

- ▶ Telephone Help Desk with trained operators.
- ▶ Courses given by **Training Partners**.
- ▶ **Installation Partners** trained by Isabel for installing the Isabel software.
- ▶ **Software Partners** integrating Isabel into accountancy and ERP programmes.
- ▶ **Solution Partners** developing customized solutions for companies.

List of participating banks:

- ABN AMRO Bank
- Artesia Bank
- AXA Bank
- BACOB Bank
- Banca Monte Paschi Belgio S.A.
- Banco Central Hispano Benelux S.A.
- Bank Degroof
- Bank J. Van Breda & C°
- Bank Nagelmackers 1747
- Bank van de Post
- Banque CPH
- BBL
- BNP Banque Nationale de Paris
- CBC
- Chase Manhattan Bank
- Commerzbank AG
- Deutsche Bank S.A.
- Dexia Bank
- Dresdner Bank
- Fortis Bank
- KBC
- Landbouwkrediet/Crédit Agricole
- Private Kas Bank
- Rabobank International
- Société Générale



Isabel. From eBanking to eBusiness

Since its creation in 1994, Isabel has rapidly evolved into an important virtual community, with some twenty banks, more than 45,000 customer companies and numerous information services.

Its know-how in security matters, digital signature technology and the company network set up for eBanking, today make Isabel the ideal partner for eBusiness. Electronic invoicing, electronic commerce and secure communication with public administrations have considerably enlarged the existing field of application.

Isabel's security systems are recognised beyond our borders. Isabel solutions are used in more than 40 countries.

Isabel
13-15, Boulevard de l'Impératrice,
1000 Brussels

Info Line
0800-25 233 (FR) - 0800-25 235 (ENG)
0800-25 232 (NL)
+32 70 222 180 (outside Belgium)

E-mail
info@isabel.be

General website
www.isabel.be

eInvoice website
www.isabel.be/einvoice

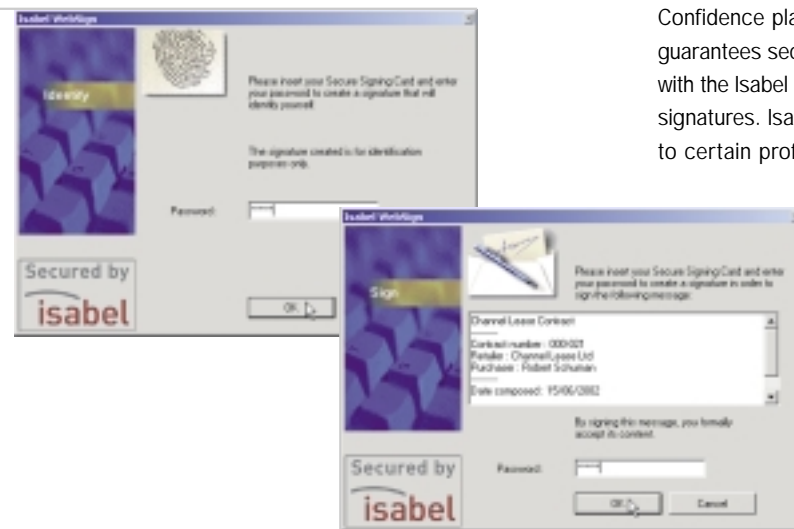
From complete software to a made to measure solution

The Isabel software offers each company an efficient and flexible total solution. At any time, the basic package can very simply be broadened and completed with optional modules. Large companies can integrate Isabel into their mainframe platforms. There are also made to measure solutions developed by Isabel for the largest organisations.

Isabel offers several products to carry out electronic transactions in total security:

- ▶ The **Customer Solutions** run just as well on PC (Isabel Business Suite 5.0) as on AS/400 (Isabel 400).
- ▶ The **Server Solutions** enable secure on line electronic transactions such as purchases, contracts,... (Isabel One-to-One Server).
- ▶ The **Gateways** (IsaGate) are intended for large companies that need to send large quantities of e-mails and electronic payments.

1 Secure eCommerce identifies you by your digital signature



Confidence plays a pivotal role in business. Which is why Isabel guarantees security by dint of digital signatures, which, in keeping with the Isabel contract, have the same legal worth as handwritten signatures. Isabel's security is consequently of particular interest to certain professional people who wish to exchange sensitive personal information.

This irrefutable identification also enables personalised information to be displayed on a secure webpage.

Isabel. The eBusiness solution for small and large enterprises

Offers, contracts, orders, invoices and payments are part of any company's routine. To choose Isabel is to choose simplicity. With Isabel, "paper" procedures can be dealt with more efficiently. And as an Isabel user, you do not have to worry about the security of your electronic transactions.

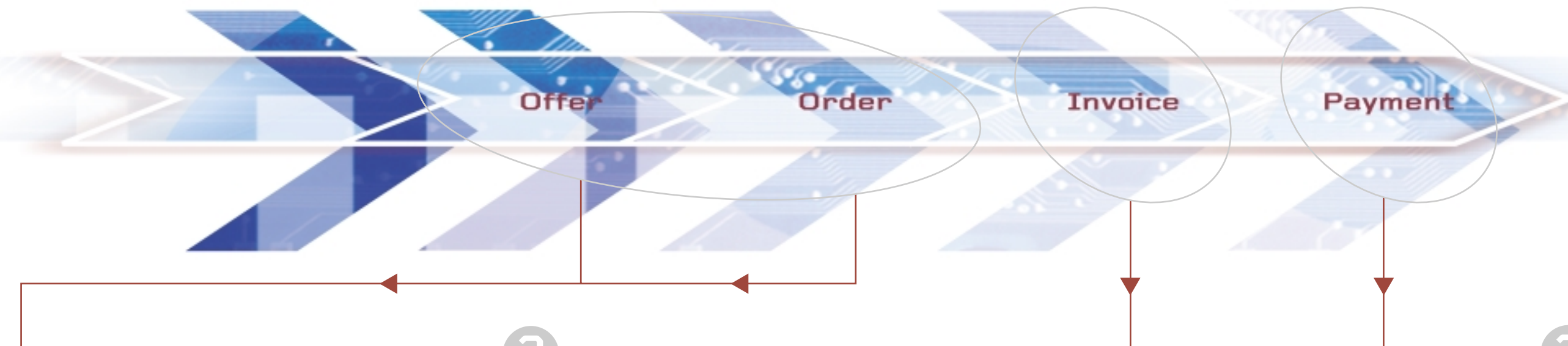


Security first

Isabel develops, integrates and markets advanced security products and services to enable companies to take part in eBusiness in total security. Some tens of thousands of companies and more than 20 banks rely on Isabel as a secure gateway for their electronic transactions.

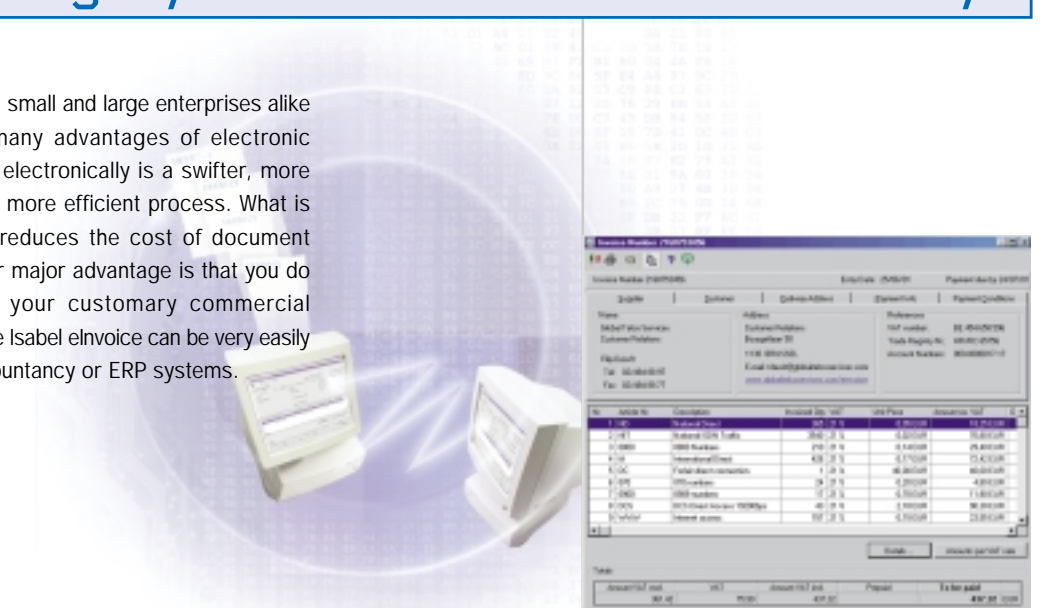
The signing of electronic transactions is performed with the help of a Smart Card (Secure Signing Card) and a secret password. In the context of an Isabel contract, a digital signature is as valid as a handwritten signature.

A digital signature is prepared and checked with the help of an Isabel digital certificate. This can be compared with a digital identity card, which brings you certainty as to the counterpart with whom you exchange data. Isabel is one of the main certification authorities for issuing digital certificates in Belgium. Isabel manages this security system with the help of an impressive infrastructure. Today, Isabel has some 70,000 certified customers, including some 50,000 who use digital signatures on a daily basis.



2 Isabel eInvoice: exchange your invoices electronically!

With Isabel eInvoice, small and large enterprises alike benefit from the many advantages of electronic invoicing. Invoicing electronically is a swifter, more comprehensive and more efficient process. What is more, it distinctly reduces the cost of document processing. Another major advantage is that you do not have to alter your customary commercial procedures, because Isabel eInvoice can be very easily integrated into accountancy or ERP systems.



3 Isabel eBanking: 25 banks at your disposal

Isabel has collected together the eBanking applications of more than 20 banks to create a single, multibank solution. Consulting bank statements, making domestic or international payments, processing direct debits, importing and exporting files from Isabel into your accountancy programme and vice versa. All these applications can be run – whether or not in association with a back office – 24 hours a day and 7 days a week.

