

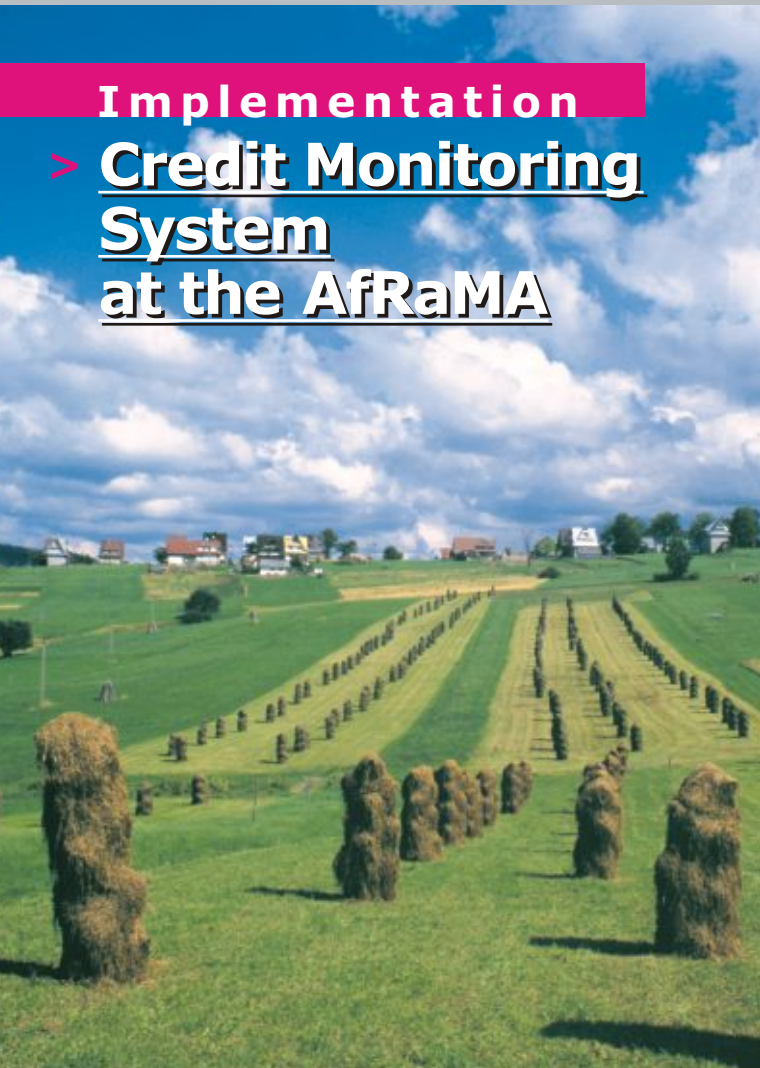
BONAIR®

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#3 > September 2005

review

Implementation

> Credit Monitoring System at the AfRaMA



We have specific information regarding buildings that were constructed or modernized for the food processing industry in order to meet the UE requirements. We know how many tractors, machines, and modern technological lines were purchased, and how many people were trained, Maria Milewska, Director of the Department of National Public Assistance in the AfRaMA. [page 3]



> Competent Partner

It is with great satisfaction that we inform you that once again we won the **Microsoft Competent Partner** competition for the most interesting implementation project. In consequence, we were rewarded with a prestigious **Recommended Partner**



by Microsoft Business Solutions title.

We won the first prize for the implementation of the ERP II class system, Microsoft Business Solutions, Axapta 3.0 in the Gamet Ltd company, which is the largest Polish manufacturer of furniture and architectural accessories. This implementation was completed by a team that was once again led by Grazyna Kubiak, Director of the Financial Systems Department (in the photo). A description of this implementation will be presented in the next issue.



Implementation

> Crediting less risky

The new system enables fast data exchange between Fortis Bank and the Bureau of Credit Information in both directions, which significantly facilitates the process of decision making while reviewing credit applications, Malgorzata Kosmala, Director of the Department of Banking Services Development and Project Management in Fortis Bank Poland S.A. [page 8]



Ladies and Gentlemen

In this issue of our quarterly magazine you will find descriptions of two interesting system implementations completed by Bonair. The first one is the Investment Credit Monitoring System (ICMS) in the Agency for Restructuring and Modernizing Agriculture (AfRaMA). This multi-level and complex system encompasses the AfRaMA and approximately 2,000 banks that grant preferential credits. In the majority of cases, these are co-operative banks that did not have their own integrated IT systems, when we first began our implementation process several years ago. It is worth noting that having implemented our ICMS, some banks gained their first real IT systems. It also needs to be emphasized that even though success did not come easily, we have managed to complete this project efficiently thanks to all the interested parties' large involvement and support. Our co-shared success is very significant also because of the fact that the Investment Credit Monitoring System in the AfRaMA is one of the largest (over 3,000 users) and most complex IT systems in Poland that overlap the administration and the financial sectors. The system is continuously growing, and at the moment we are implementing its newest version.

A story of another implementation project that we would like share with you refers to an IT system that was designed for Fortis Bank Poland. The system supports data preparation and verification for the Bureau of Credit Information (BCI). The new system enables fast data exchange in both directions, which significantly secures, expedites, and facilitates decision making in the process of reviewing credit applications.

It is with great pleasure that we would also like to inform our Readers about recent events that were of great importance to our company. We won the first prize in the Microsoft Axapta system implementation competition, and, as a result, we obtained Status of Gold Partner Microsoft Business Solutions for the third time,



and the status of Platinum Partner of Citrix for the fourth time in a row. In July, we participated in an annual conference of Microsoft partners in Minneapolis, where our solutions, as the only ones that were created in Poland, were presented in an official catalogue of partner modules for the Microsoft Axapta system.

Once again, we also won the commercial Microsoft Business Solutions competition. Because our system implementation in the Gamet company was highly evaluated, we are obtained the title of Microsoft Business Solutions Competent Partner – Recommended by Microsoft Business Solutions. A description of this implementation that was completed by Bonair and Axacom (representing the Bonair group), will be presented in our next issue.



We hope that you will enjoy reading our magazine.

Bonair review editors

■ Axapta has a new module

Matrix price lists are a new module that has been designed by Bonair in order to expand the Axapta system functionality. This module supports creating efficient sales policies, as well as enables analyzing and reporting them. It also enables flexibility in creating price lists and in analyzing product prices. For more information, visit – www.bonair.com.pl.

Conferences, presentations, and seminars

Management of Assets and Transfer Agents in the Microsoft Environment

October 14, 2005, 9:00-14:30

Microsoft Business Solutions, AL. Jerozolimskie 195a, Warsaw

Organized by Bonair

Innovative asset valuation tools for investment and retirement funds will be presented, with a special emphasis on Bonair's Asset Valuation System AVS. [see page 6 for more information]

The 11th TeleInformatics Forum IT Success – How Is It Done?

September 27-28, 2005

Police Training Center, Legionowo

Organized by Forum-BizTech Konsulting SA

phone (22) 628 12 00, forum@biztech.pl, www.forumti.pl

Participants: Managers, administrators, IT specialists

■ New functions in applications for the banking sector

The system that enables data exchange between banks and the BCI [page 8] has been modified according to the new BCI format. It services queries regarding clients from small and medium-sized companies. This Bonair-designed system has been implemented in 6 banks, including PKO Polish Bank and Fortis Bank.

The system that services subsidies to investment credits at the AfRaMA [page 3] has also been modified significantly in order to reflect the Agency-made changes regarding the algorithm used and the methods of calculating interest rates for the Agency and credit takers. SI-BANK and SI-OKP bank systems have also been modified significantly. Next year, the system functionality will be expanded, both at the AfRaMA and at the banks.

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Subsidized preferential credit monitoring system in the AfRaMA

> Important tools

Even though Polish agriculture is provided with new forms of financial assistance by the European Union, subsidies to credit interest are still a significant and well-developed instrument that supports agriculture, the food processing industry, and providers of agriculture-related services.

Since its inception in 1994, the Agency for Restructuring and Modernizing Agriculture (AfRaMA) has been involved in granting financial assistance to farms and food processing companies via transferring subsidies to investment and disaster credits interest. This form of assistance is very extensive (at the moment it encompasses as many as 13 credit lines) and extremely important. In the last 11 years, over PLN 6 billion was spent on it. *Over 300,000 credit takers have already taken advantage of the credit interest subsidies*, emphasizes Maria Milewska, the Director of the Department of National Public Assistance in the AfRaMA. *Thanks to the subsidies, farmers and food processing companies obtain low interest credits (for the rediscount level of 6.00%, the annual interest rate ranks from 1% to 3.9%, depending on a credit line). The maximum credit repayment period is from 8 to 20 years, depending on the credit line, while a grace period may last from 1 to 3 years.*



>> Without IT? Impossible!

In the beginning, the preferential credit granting system based on the Minister of Agriculture-approved regulations, was serviced by 35 banks (bank headquarters). Nowadays, as a result of constant organizational changes (such as fusions, consolidations or emerging new bank headquarters from existing structures) that occur in banks, the AfRaMA collaborates with 21 bank headquarters. Each month, approximately 2,000 bank locations all over Poland file applications for credit subsidies to the Agency, and generate reports regarding individual credits.

It is difficult to image running an enterprise of such a caliber without an IT system. Still, in the first years after this form of granting public assistance became available to farmers, some processes (e.g., calculating subsidies to interest rates, controlling legality of credit granting, or monitoring liability repayment by clients) were handled without computers. However, when by the end of the 1990s more than 200,000 people have taken credits, implementing an IT system was the only possible solution.

The system that has been designed and implemented by Bonair, consists of two major parts: one for the AfRaMA, and one for the banks. The latter one encompasses two modules: one for banks that contact credit takers directly, and one for bank headquarters, that serve as intermediaries between banks and the AfRaMA.

The transition from a paper system to a digital one, as well creating new reconciliation methods in 2000, left us in fear of a possible failure. What made us even more worried was the fact that the newly implemented system was to service processes involving financial means, says Director Milewska. *If we say that each year banks grant ca. PLN 2 billion in preferential credits, and that the AfRaMA subsidizes ca. PLN 400-500 million to investment credit interests, you see that these are significant amounts of money.*

It is not surprising that both banks and the Agency wanted to ensure that the system would work efficiently. One of the first goals was to minimize the number of critical erroneous situations that were likely to occur.

Implementation facts

> What:

- A three-level Investment Credit Monitoring System that was created by Bonair with the usage of the Select Perspective methodology. 2,500 licenses, over 3,000 users in banks, ca. 50 users in the AfRaMA. Data bases: Informix (currently migration to Oracle is underway), MS SQL, MSDE, Crystal Reports reporting software.
- Consultation cycle for the banks, solving problems and help with implementation.
- Phone and fax hotline and a special WWW service to answer questions and provide consultation.
- 420 training days for banks: over 2,400 users and 100 instructors

> Where:

The Agency for Restructuring and Modernizing Agriculture, Department of National Assistance, headquarters and locations of 34 banks (22 at present).

> When:

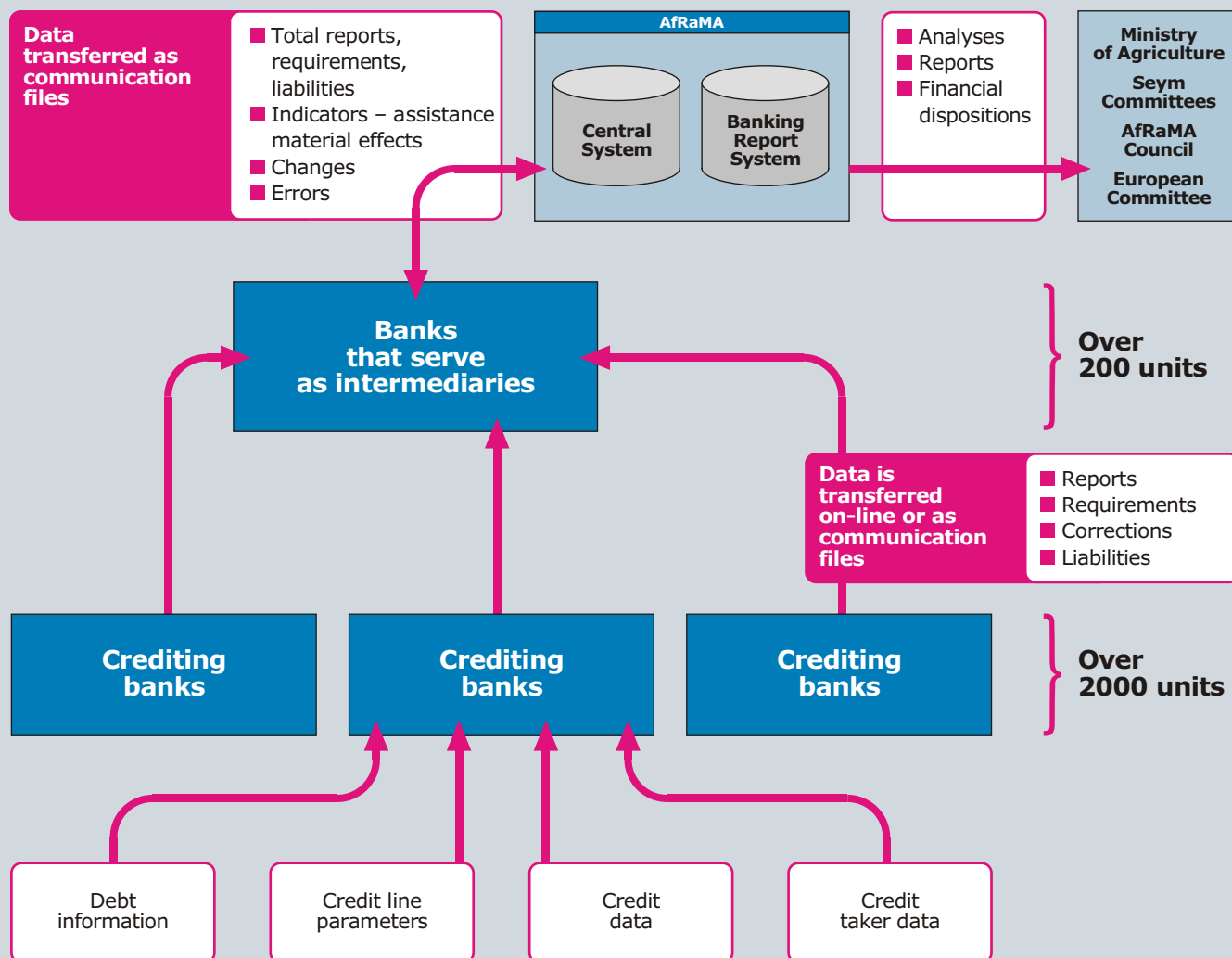
- 1997-1998: creating software
- 1999-2000: implementing and launching system
- 2003-present: system development.



For security reasons, for a certain amount of time, paper documentation was kept along with digital documents. The fact that the implementation was a success is, to a large extent, due to the fact that the banks became very involved in the process.

For some of them, and especially for the co-operative banks, this was a very innovative solution. Many co-operative banks did not own their own IT system that would service the entire institution. Instead, individual computers and printers were used by users.

The structure of the AfRaMA Investment Credit Monitoring System



The SI-ARiMR*KI system is a state of the art IT solution. It was designed with the object-oriented programming methodology and CASE tools. The system operates in the Windows environment.

SI-ARiMR*KI consists of three sub-systems that service three administration levels. The basic program operates in banks that grant credits. It is used to control data, and to create credit and credit taker data bases. Furthermore, it generates e-documents automatically, codes data prior to sending it, creates and prints reports. An intermediary application that is used in intermediary banks enables various processes, such as data decoding, reading, and control, combining reports, requirements, or liabilities data obtained from the banks that serve as intermediaries, as well as coding data prior to sending it.

A central application that is installed at the Agency consists of the Central System and the Banking Reporting System (BRS). The BRS contains the Aggregation and Basic data verification module, as well as the module responsible for intermediary data analysis and verification.

Besides registering contracts that have been signed with banks, the central application decodes, reads, and fully controls data. The application is also responsible for entering the report data into a data base. Furthermore, it services subsidy limits for particular banks, generates financial dispositions, accounting records, money transfers, and registers Agency's due amounts. Crystal Reports is a tool that supports report preparation, on both Agency the central level, as well as in banks that serve as intermediaries.

Each subsystem has a client-server architecture. The client program was created in Visual Basic. Starting from the lowest level, the data base server is MSDE (some banks are still using the Access technology), MS SQL, and Informix serve (currently migration to Oracle is underway).

In the first 4 years, the system serviced:

- 250,000 credits
- Over 150,000 credit takers
- 120,000 credit applications monthly
- 6,000 reports monthly.

> Subsidized preferential credit monitoring system in the AfRaMA

A need to implement the Bonair applications has forced these banks to implement their first IT systems ever. *They did not have another option. Co-operative banks grant over 90% of preferential credits, and they simply could not give up such a large source of income, especially since the risk was minimal,* says Director Milewska.

Another serious challenge for the banks was to create a large data base for ca. 200,000 credit contracts that had been signed since 1994. Almost all of them have been active. Each data regarding those contracts had to be entered into the system and transferred to the Agency.

>> Detailed, fast, economical

Nowadays, thanks to the system, banks are able to prepare individual subsidy requests. In the past, the banks used to send paper documents containing collective balances and charts. Consequently, it was difficult to present in such documents information regarding individual contracts, and to transfer it to the Agency via bank headquarters. *The main rule is such that we subsidize a credit whenever a credit taker pays the interest on time, and realizes his/her enterprise according to the schedule. We are knowledgeable of activities of each of our active credits,* claims Maria Milewska.

The system checks basic conditions for subsidy granting, such as a credit repayment period, a grace period, or the age of people who qualify to receive preferential credits. Such a preliminary verification occurs in bank headquarters. A credit limit level is also defined, for example farms can obtain up to PLN 4 million, while food processing companies that meet the EU requirements – up to PLN 16 million. Based on the data gathered at the Agency it is possible to check if an individual requesting a preferential credit has already applied for one in a different bank, and if the available credit limit has not been exceeded.

Thanks to the system, the condition of each credit is known, which makes it easier to reconcile subsidies and control them at both the Agency and bank levels.

Following the Minister of Agriculture’s decision, information regarding material effects has also been entered into the system. The Agency part of the IT system that monitors credit interest subsidies is used by several employees who manage



**Maria Milewska,
Director
of the Department
of National Public
Assistance
in the AfRaMA**

” We have specific information regarding buildings that were constructed or modernized for the food processing industry (companies that process meat, milk, potatoes, and other produce) in order to meet the UE requirements. We know how many tractors, machines, and modern tech-nological lines were purchased, and how many people were trained in the HACCP system, etc. ”

the rules of granting assistance, contracts with banks, and reconciliations.

It is difficult to believe that during its first years, the Agency employed 150 people and the majority of them serviced preferential credit interest subsidies. Nowadays, ca. 50 employees perform the same work.


But the Department of National Assistance uses the system not only for reconciliations. Based on reports from banks, we prepare information for the Ministry of Agriculture, for the Sejm Committees, and for the Agency Advisory Council. Also, [thanks to the system] the European Committee received its first report regarding national assistance that was granted in the form of preferential credits subsidies in 2004, says Maria Milewska.

>> Perspectives

Because the system was created before 2000, it needs to be modernized. First of all, the system should become more efficient at the Agency level. Secondly, data transfer between the Agency and the Ministry of Agriculture should also be facilitated. Furthermore, it is necessary to increase the level of security of sharing information by banks and the Agency and to digitize data that was earlier available only in a paper form. *This information expands our knowledge of credits and proper subsidy granting. Changes to regulations and rules make it necessary to implement changes in the system, which means that we are dealing with the system that is constantly developing,* says Maria Milewska. Poland can use the same (unchanging) state-granted assistance, such as preferential credit interest subsidies, for 3 years, starting with the accession. Until April 30th, 2007, there is time to change the rules that govern granting public assistance and to adjust them to the EU requirements. Only when the new programs are approved by the European Committee, it will be possible to create a suitable IT system to manage them.

Implementation benefits

- > Easier control of subsidy realization and of using public means legally by credit takers and banks
- > Fast access to the up-to-date information regarding preferential credits and credit takers
- > Uninterrupted access to information regarding expenditures and requested amounts
- > Facilitated servicing of subsidy applications, automated accounting and payment
- > Ensuring security of data that is transferred to the Agency
- > Facilitated report preparation, including reports for the EU
- > Reduced amount of time and effort needed to service credit interest subsidies.



Investment fund Asset Valuation System (AVS)

> Fast, reliable and flexible asset valuation

Asset valuation is a key business process that takes place in investment and retirement funds, as well as in banks that serve as depositaries. Bonair's Asset Valuation System (AVS) efficiently supports this process. The fund's results and clients earnings depend on how flexible and fast are funds reactions to ever-changing financial world environment.

The system operates in accordance with all the regulations that govern the valuation of fund assets, participation units, and investment certificates that are issued by the Polish Securities and Exchange Commission (KPWiG), the National Depository for Securities (KDPW), the Warsaw Stock Exchange (WSE) and the CeTO market.

>> A convenient module structure

The AVS system was developed in Microsoft Business Solutions – Axapta environment. It consists of the following specialized modules.

The Financial Module is used to store and analyze accounting events. The system supports unlimited number of funds. It automatically computes commissions on transactions, generates fees, and values disbursements. Furthermore, the system is able to register various operations in different currencies (such as purchase and sale, dividend, split, assimilation, and exchange). Automated accounting is available for repetitive actions. The system also enables detailed analysis of events that involve both posted and non-posted data. Thanks to the system's flexibility in assigning access rights, a multi-level transaction control system can be implemented.

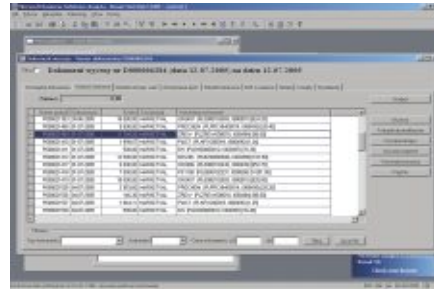
The Financial Valuation Module is responsible for asset valuation according to the user defined parameters. In the valuation process both the current and predicted investment fund

The benefits of the Asset Valuation System

- > Virtual company mechanism that allows sharing data among funds
- > Possibility to service unlimited number of funds
- > Full integration with the MS Windows and MS Office environment
- > Embedded EDI standards, COM and XML technologies
- > User friendly interface
- > Intuitive mechanisms enabling ad-hoc reporting
- > Internet (or Intranet) access available
- > Automatic data processing mechanism
- > Tracing mechanism provides information on: who, when, and how modified the data
- > The OLAP data warehouse mechanism that enables multi-dimensional data analysis
- > Advanced data search and filtering mechanism

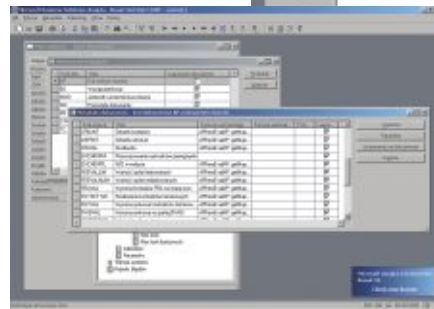
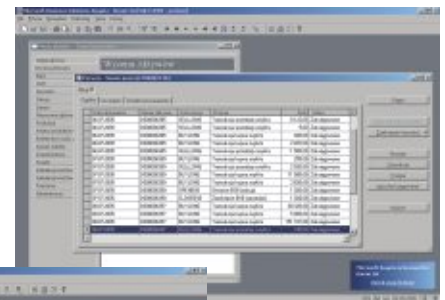
Potential users of the AVS system

- > Bank that serves as a fund depository
- > Investment Fund, Pension Fund



Picture 1
Sample daily asset valuation document generated by the system. Valuated stock quotes visible.

Picture 2
List of accounted transactions involving securities. Visible acquisition and sales data, as well as BSB transaction opening data.



Picture 3
Accounting documents definition in the system, on the administration side.

costs and earnings are taken into consideration. The module functionality consists off transaction registering and valuation of the following financial instruments: stocks, acquisition rights, warrants, bonds, mortgage bonds, treasury bonds, deposit certificates, participation units, term deposits, commercial papers, bank deposits, currencies, credits, and loans. The module services all the fund bank accounts: term deposits, investment accounts and current accounts. Flexible parameters enable modeling of valuation methods and financial instrument groups.

The System Administration Module – access rights can be granted to either individual or group of user's level. This feature of the system enables management of data accessibility to the particular person and fund. The flexibility is further enhanced by assigning access rights to specific menu positions. System administrator can easily perform data import/export from and to external systems (GPW, CeTO) and broker's systems (transactions information).

>> Expanded reporting capability

The AVS system includes a wide range of mechanisms that enable creating various financial reports based on the existing chart of accounts. A dedicated custom report creator enables the creation of personalized non-standard reports. Custom reports can be saved, presented on the screen, printed, e-mailed or exported to a file.

For **more information** regarding the AVS system, please contact: Piotr Puszcz@bonair.com.pl

[Continued from page 8]

However, errors are impossible to eliminate altogether. In the first months of the real cooperation, the information batch quality was as high as 98.5%, which means that only 1.5% data contained errors.

According to its procedures, the BCI creates a return error report, which is then imported to the SI-BIK*WSAD system. Next, the system generates a report for a unit that is responsible for error correction.

Despite the fact that the BCI uses various control mechanisms, in reality it is bank's responsibility to ensure that correct data is transferred. *This is the data regarding our clients, and other banks make their decisions based on this data. We simply cannot afford to share data that is contains errors* explains Malgorzata Kosmala. Needless to say, clients also have an access to their own data, and once every 6 months they can verify it at the BCI.

>> Reasons to be content

After the system implementation has been completed, data is transferred to the BCI in such a manner that it does not affect the bank activities. In other words, bank units that are responsible for commercial activities are not involved in this process. None of the 37 Fortis Bank locations had to participate in data preparation for the BCI, because such data is received directly from the central data base of the bank system. *Cooperation with operational units was necessary only in one circumstance, when we found errors in the process of data verification. Consequently, they had to be removed,* says Director Kosmala.

Thanks to the fact that Fortis Bank transfers its data to the BCI, the bank can monitor the up-to-date information that is stored in the BCI data base, using BCI's tools, such as an Internet browser. Eligible persons can enter client's name in the browser and receive a report that contains extensive information regarding this client's financial liabilities. Needless to say, such information is useful while credit applications are reviewed.

Another advantage is such that the SI-BIK*WSAD system implementation did not require a significant financial investment.

Implementation facts

> What:

SI-BIK*WSAD system that supports creating and verifying information batch content for the Bureau of Credit Information (BCI). The system works with the data base server with MS SQL, using the fat client technology.

> Where:

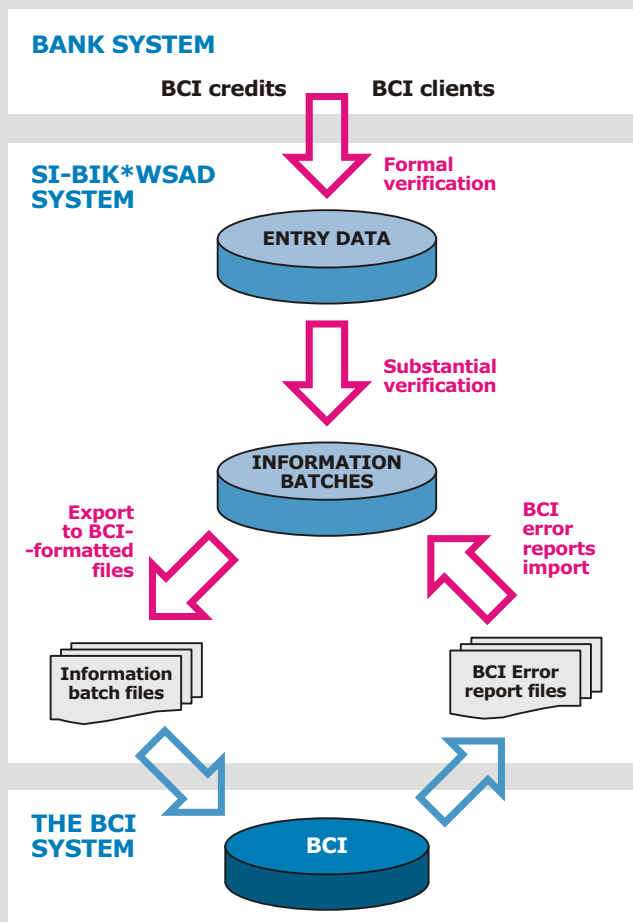
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> When:

June - August 2004: pre-implementation work completed by Fortis Banks, including selecting data for transfer to the BCI, designing an application that automated data exporting from a central data base of the bank system to the SI-BIK*WSAD data base;
 September - November 2004: installing SI-BIK*WSAD, programming, testing;
 January 2005: launching SI-BIK*WSAD and data transfer to BIK.



The model of the SI-BIK*WSAD system in Fortis Bank



The bank-owned data regarding bank clients and their accounts is imported to the SI-BIK*WSAD data base as entry data. Next, this data is verified formally (e.g., the way the dates and numbers are registered) and substantially (e.g., relations among various fields). After the verification process is completed, the data is saved in information batch registries. Erroneous data can be either corrected in the application or reported. Correct data can be exported at all times from the information batch registries to text files, whose structure is defined by the BCI. After these files are saved to a disc, they are consequently transferred to the BCI, according to the BCI-specified procedures.

Errors found by the BCI (error reports are also saved), are imported to the SI-BIK*WSAD system as text files. The system interprets and correlates them with its own data.

The system was installed on the already operating data base server. The only investment was to install the data backup device.

What is no less important, the future prospects for the SI-BIK*WSAD system are also very favorable. Even though the BCI changes its requirements once in a while, SI-BIK*WSAD is prepared for this (it stores format and field definitions in a data base, which means that particular formats can be easily modified or expanded). Furthermore, Bonair's solution enables parallel servicing of more than one CDEF format, and the BCI permits communication using either an old or new format during a transitional period. SI-BIK*WSAD stores various format versions, ensuring service in an indicated one.

Fortis has implemented an information exchange system with BCI

> Crediting less risky

A bank that intends to use information regarding reliability of clients of other banks, has to be able to share its own data with others. In Fortis Bank, preparation of such data is supported by the SI-BIK*WSAD system that was designed by Bonair.

The Bureau of Credit Information (BCI) receives information regarding credits that were granted to individuals, along with data that shows their payment history from as many as 34 banks. Fortis Bank (FB) is one of these banks since January 2005, when it sent its first information batch regarding FB-granted credits that were active at the end of 2004.

>> An experienced partner needed

When we were making a decision regarding our collaboration with the BCI, it was clear that certain communication activities and data transfer between banks and the BCI had to be automated. Because we did not have a previous experience regarding such data sharing, we were looking for a company that had the 'know-how,' and that could help us create a data transfer mechanism that would enable us to share data with the BCI, says Malgorzata Kosmala, Director of the Department of Banking Services Development and Project Management in Fortis Bank Poland S.A.

Bonair was regarded as the best partner because it was experienced, and equipped with the right tool – the SI-BIK*WSAD system that supports creating and verifying the information batch content for the BCI. For FB, the money criterion was also important in the process of choosing the partner.

>> Necessary condition – data quality

Each month, the banks that cooperate with the BCI are obliged to supply to it certain quality data. The structure of information batches and the manner of transferring them have to meet the requirements of the Credit Data Exchange Format (CDEF). In order to meet this condition, Fortis Bank has completed a significant amount of substantial data processing. We had to decide which data in our system matches the data in the BCI system and to examine if it meets the substantial requirements. In other words, we had to ensure that this is the same information. *We had to do this work prior to the implementation, because the application that generates information batches cannot solve this problem on its own,* states Malgorzata Kosmala. At the same time, it was decided which information, besides the standard information, was to be shared with the BCI. *Only after all these tasks had been completed, an FB software programmer could de-*

SI-BIK*WSAD implementation benefits

- > Transferring information to the BCI without involving operational units
- > Serviced Credit Data Exchange Format easy to expand or to modify



Malgorzata Kosmala
Director
of the Department
of Banking Services
Development
and Project
Management in Fortis
Bank Poland S.A.



„ The new system enables fast data exchange between Fortis Bank and the Bureau of Credit Information in both directions, which significantly facilitates the process of decision making while reviewing credit applications. Even though the BCI modifies its requirements once in a while, we hope that together with Bonair we will be able to adjust our system fast, and that such a modification process will not affect the activities of bank employees, the way the system implementation hasn't. ”

*sign an application that almost automatically, after certain options have been selected, exports information from the banking system to the SI-BIK*WSAD data base,* claims Robert Januszewski, a new banking products expert at Fortis Bank Poland S.A. The SI-BIK*WSAD system verifies information that is stored in the data base with the help of the Bonair-designed software. For example, it controls date and number formats, relations between fields, and accordance with the remaining data that were transferred to the SI-BIK data base earlier.

At the end, the system generates an error report. Next, the errors are corrected by employees responsible for entering data and maintaining operational data quality in the bank system. These employees have an access to the source data regarding bank clients. Correct data is saved by the system into a BCI-defined text file. Consequently, such a file is sent, following the BCI procedures.

>> Never enough testing

The SI-BIK*WSAD system implementation lasted from September to the end of November 2004. Programming work was completed within one month, and the remaining two months were dedicated to information batch tests. The entire system was also tested, including the processes of exporting, importing, and reporting.

Several tests were also conducted at the BCI. Trial information batches were tested to make sure that they meet the office requirements. Unfortunately, the verification process was completed only in the off-line mode, which means that only one information batch was tested at a time according to the BCI regulations. There was no possibility to conduct tests on-line, to check if a particular information batch was in accordance with the previously sent ones. *There was a risk that in the production mode, when a new information batch is sent to BIK, errors will occur,* admits Malgorzata Kosmala.

[continuation on page 7]