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NEWS RELEASE

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BANCO DE CREDITO PANAMÁ HELM FINANCIAL SERVICES S.A. LICENSES THE SPECTRUM TREASURY SYSTEM AND THE SPECTRUM REPORTING PORTAL

Banco de Crédito Helm Financial Services has licensed the Spectrum Treasury System from Financial Software Systems for managing its Treasury activities in Panamá, Colombia and the Cayman Islands. Banco de Crédito Helm Financial Services ("BDC") is headquartered in Bogotá, Colombia, and is one of the fastest growing financial services groups in Colombia. BDC has 39 offices throughout Colombia, and has international operations in Venezuela, Panamá, the Cayman Islands and the United States. BDC provides a wide range of international banking and private banking services, primarily through its 100 percent owned affiliate, Banco de Crédito Helm Financial Services, Panamá S.A. Financial Software Systems will install Spectrum in BDC's offices in Panamá City, Panamá.

To service its international corporate business, and its wealth management and private banking clients, BDC licensed Spectrum's Foreign Exchange, Structured Notes, Bond, and Equity modules. BDC will utilize Spectrum for all aspects of its Treasury operations, from trade capture in the front-office, to risk management in the middle-office to trade processing in the back-office. BDC has also licensed Spectrum's Reporting Portal, which will allow BDC's clients to see the results of their trading and investment activities in real-time over the internet.

In addition to managing financial transactions from the bank's perspective, Spectrum also incorporates a complete Client Account Management capability to allow BDC's Private Bankers to manage client accounts not only from the standpoint of trading, but also from the standpoint of effective client communications. Client Account Management functions that Spectrum will provide to BDC include on-line monitoring of clients' cash balances and cash activity, and on-line client transaction blotters for Structured Notes, Bonds and Equities. Spectrum supports multi-lingual communications, with full language and character support. BDC's clients will receive transaction confirmations and statements in their preferred language, typically English or Spanish, or both.

Mr. Gaston Peralta, Sales Manager for Latin America and the Caribbean, for Financial Software Systems, noted, "We are very pleased to have licensed Spectrum to Banco de Crédito Helm Financial Services. Financial Software Systems only began its marketing efforts in South America in the fourth quarter of 2008. To have secured a high profile client such as Banco de Crédito in such a short period of time is a testament to the capabilities of Spectrum. Banco de Crédito targets corporations and wealth management and private banking clients in South America, which aligns the bank's needs precisely with the strengths of Spectrum. Spectrum's foreign exchange management capabilities, from deal capture to back-office processing, will open up the world of investments to the bank's clients. Spectrum's Structured Note, Bond and Equity modules provide complete coverage of these international investment vehicles, including coupon payments, and cash and stock dividends. Spectrum will clearly allow Banco de Crédito to accelerate the growth of its Wealth Management and Private Banking businesses."

Financial Software Systems is headquartered in Horsham, Pennsylvania, producing Treasury and Financial Management software for banks, broker-dealers, fund managers and corporations. Financial Software Systems supports many of the leading financial institutions around the world. For further information, please contact Leigh Ann Wolfe for South America at (1) 305-789-6689, James McKeon for North America at (1) 215 784 1100, Michael Wee in Singapore at (65) 6438 3733, or Michael Snoek in London at (44) 207 709 7766. You may also contact Financial Software Systems through the internet by visiting the firm's web site at www.finsoftware.com.