

Reference letter

In 2015 "BMS-Consulting" LLC has performed security assessment of online banking system and mobile applications of **Raiffeisen banka a.d. Beograd**, Serbia.

The goal of the audit was to check the information systems' resilience against the attempts to break-in using vulnerabilities of web-applications and mobile applications.


The result of the assessment provided us with the summarized information about the current systems' security level, detailed information of identified and evaluated vulnerabilities (risk levels) in IT systems and recommendations on remediation of identified vulnerabilities.

High quality of the security assessment has been backed by the completeness of the resulting report, which contained results of web-applications and mobile applications penetration test, the analysis of identified vulnerabilities and their categorization and severity rating, measures to be performed to reduce corresponding information security risks.

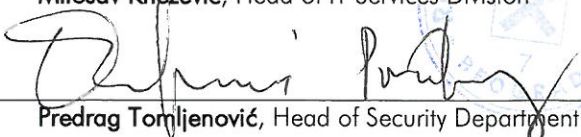
Information about identified deficiencies and corresponding recommendations had helped us to get the whole overview internally and to present, discuss and improve solution with our vendors, which have been crucial for correction of the issues.

Raiffeisen bank a.d. Beograd is fully satisfied by the process and execution of the security assessment, reporting process and quality of provided results in terms of details and recommendations, and is looking forward for future cooperation with "BMS-Consulting" LLC.

Sincerely,



Milosav Knjević, Head of IT Services Division



Predrag Tomljenović, Head of Security Department