

PRESS RELEASE

BPH Bank (GE Capital Group) in Poland begins implementation of first biometric branch network in Europe based on Finger Vein technology

Warsaw, 19th of September, 2012

Bank BPH, a member of GE Capital Group, as a first bank in Europe is introducing customer authentication based on Finger Vein biometrics into their branch network.

The bank's target was to provide the highest possible level of security of branch transactions and to make the bank branch services more efficient and friendly for the clients. *"Thinking about increasing the comfort and security of our clients, we are implementing the biometric authentication in branch offices. I am convinced the clients will accept and like this comfortable, fast and secure way of using of bank services in our branches"* – said Krzysztof Nowaczewski, Deputy President of the Management Board of Bank BPH, responsible for the Operations Division.

Biometrics is the technology that measures and analyzes unique physical and behavioural human characteristics, such as fingerprints, iris, signature, voice or finger and palm vein patterns and many others. Biometrics are considered nowadays as the best authentication method in a number of applications, banking transactions (ATMs, bank branches, e-banking), access control, time & attendance systems, etc.

After carefully studying the advantages of each available technology on the market, Bank BPH has selected the Finger Vein biometric authentication system, developed by Hitachi in Japan, as the most suitable solution for deployment across their network. The Finger Vein authentication system is based on the vein patterns inside the human finger, which are truly unique for every human being. *"The main advantage of Finger Vein technology is the fact that it is a privacy compliant biometric solution, based on biometric data that is inside the human body. This is why the solution is one of the safest and most reliable biometric authentication technologies. You cannot capture Finger Vein data and use it without the awareness of the individual. Finger Vein technology has nothing to do with Finger Print biometrics."* – said Tadeusz Woszczyński, Head of the Security Solutions Group of Hitachi Europe in Poland and CEE region.

Since June 2012 this innovative authentication is running as pilot in several Bank branches. Bank BPH will implement system to 22 branches until the end of





September 2012. Till December 2012 all Bank BPH branch offices in Poland will use Finger Vein biometrics as a main method of authentication. In total approx. 1800 Finger Vein devices will be implemented in the Bank BPH branch network. Thanks to this, thousands of clients will have the opportunity to carry out banking transactions without showing any identity documents and without additional passwords or PIN numbers. The only thing they will need to do is to declare their identity (by name and surname or PESEL number) and put their finger on the Finger Vein device in the Bank BPH branch, At the same time clients still keep the right to use the traditional way of authentication.

The Finger Vein system in BPH was delivered by a Consortium of Hitachi Europe Ltd. and Wincor Nixdorf Sp. z o.o. , the Polish branch of the worldwide manufacturer of ATMs and IT solutions – dedicated for the banking and retail sectors. *“We believe that this great project will show how the Finger Vein biometrics impacts on improvement in the effectiveness of the processes taking place in branch offices of the bank. We strongly recommend this interesting solution as it seems to be the perfect fit for financial services.”* – said Adam Matyaszek, Vice President, Director of Banking Division in Wincor Nixdorf Poland, responsible for managing the strategy of development in the area of banking sector and financial institutions.



ABOUT BANK BPH

BPH Bank offers its products and services to individual customers, small and medium enterprises and corporate clients. A wide range of the Bank includes: loans, including cash and mortgages, personal accounts, savings accounts and deposit and credit cards. Bank BPH is also active in the field of integrated brokerage services, banking, treasury and asset management via BPH TFI subsidiary. Bank customers can use the network of nearly 300 branches themselves and partner institutions and agencies of the universal, as well as a modern internet banking and telephone.

Bank BPH is present on the Polish market for over 20 years. Bank BPH is a listed company, with its stock traded at the Warsaw Stock Exchange and is a part of Respect Index. Bank's registered office is located in Krakow, office headquarters is located in Warsaw, and the main operational centres in Gdansk and Krakow.

Bank BPH is part of GE Capital Group, one of the largest corporations in the world.

For more information about the company, please visit <http://www.bph.pl>

ABOUT HITACHI EUROPE LTD.

Hitachi Europe Ltd., headquartered in Maidenhead, UK, a subsidiary of Hitachi, Ltd., and its subsidiary companies offer a broad range of information & telecommunication systems; power and industrial system; rail systems; digital media and consumer products; industrial components and equipment; air conditioning and refrigeration systems; manufacturing systems; and procurement and sourcing with operations throughout 12 countries across Europe, the Middle East and Africa. Hitachi Europe also has three Research and Development laboratories and a design centre. For more information, visit <http://www.hitachi.eu>. For more information on other Hitachi Group companies in Europe, please visit <http://www.hitachi.eu/network/index.html>



ABOUT WINCOR NIXDORF

Wincor Nixdorf is one of the world's leading providers of IT solutions and services to retailers and retail banking. The extensive company's portfolio is centered around optimizing business processes at banks and retail companies. It is aimed mainly at cutting costs and complexity and improving service to the end customer. We leverage know-how from our core business with banks and retailers to diversify into related sectors. These include postal companies as well as hospitality and service station chain operators. For more information about the company, please visit <http://www.wincor-nixdorf.com>.