

PRESS NOTE

Getin Point: VTM solution developed by Hitachi Europe and Wincor Nixdorf sets new trends in Polish banking

Warsaw, 27 February 2014

Getin Bank announces that it has completed the first implementation in Poland of the self-service VTM branches called Getin Point. This innovative solution has been jointly developed by Getin Noble Bank and two leading technology companies - Hitachi Europe Ltd., a subsidiary of Hitachi, Ltd. (TSE: 6501), and Wincor Nixdorf Sp. z o.o.

Getin Point is the latest generation of self-service bank branch that allows customers to perform the operations that are traditionally made in bank branches. VTM provides support for cash, payment of bills, setting up deposits, making transfers from the account, as well as setting up new accounts and instant issuance of payment cards. Moreover, at any time the customer can request for support of bank's consultants through video-conference. Getin Bank's VTM is a combination of the top innovations in the market, from Finger Vein biometric authentication to instant card issuance.

In order to provide the full service to customers, including most of the traditional bank branch services, the VTM must have the appropriate level of security. VTM implemented in Getin Bank is equipped with the latest generation of identification document scanner so that the consultant is able to verify whether the customer ID card is valid. VTM allows customers to use a handwritten signature on documents, thanks to its secure hand-writing tablet. The whole process of the customer operation at the VTM is monitored in real time. However, the most important innovation for security is the introduction of biometric authentication using Hitachi's Finger Vein technology. By using a biometric scanner customers can log on to the system and authenticate each operation. Within the project in Getin Bank, for the first time in Europe, the concept of electronic signatures authenticated by biometrics was launched so that the customer can sign a contract with the bank. Finger Vein biometrics is becoming an increasingly popular method of authentication in Poland. It has previously been used primarily in ATMs and bank branches. In Poland there are over 120,000 active users of Finger Vein biometrics among bank customers.



"Together with our partner in Poland we are introducing the most innovative solutions in Europe, and the VTM is another fruit of this cooperation. The VTM project is also another step towards the establishment of Finger Vein biometrics as a standard solution in the Polish banking sector." - said Tadeusz Woszczyński, Regional Director for the Central Eastern Europe in the Information Systems Group of Hitachi Europe Ltd.



VTM devices have so far been introduced in countries such as China, the USA and Turkey. In Europe there have been various pilot projects, however, it is Poland where Getin Bank has launched the first production network of VTM devices with Finger Vein biometric authentication.

"In recent years instead of theorizing we have focused on the real implementations of the most innovative banking solutions. The VTM project at Getin Bank is the beginning of our joint expansion with Hitachi in the Polish market for banking innovation using biometrics in self-service devices. I can assure that this will not be our last surprise for the Polish market this year." - said Adam Matyaszek, Vice President, General Manger of Banking at Wincor Nixdorf Sp. z o.o., responsible for managing the development strategy in the banking sector and financial institutions.

Getin Point project is one example of Hitachi's focus on Social Innovation Business, with the aim of delivering innovations by providing solutions that combine products, services and highly sophisticated IT. This project follows a previous partnership between Hitachi and Wincor Nixdorf Sp. z o.o., in 2013, when Hitachi's Finger Vein biometric authentication was installed in the branch network of Getin Bank.

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ABOUT GETIN BANK

Getin Bank is retail part of a nationwide Getin Noble Bank, belonging to the most dynamically developing financial institutions in Poland. Getin Noble Bank's offer is addressed to individuals, small and medium-sized businesses, local governments and large corporations. The Bank's services are used by over 2.2 million customers, and the products are available in more than 550 its own branches and franchises, self-service Getin Point branches and a broad network of dealers. Getin Noble Bank is the second largest bank with majority Polish capital. More information about the brand, the company and its offer can be found at: www.getinbank.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 (including nuclear) 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>.



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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/pl/>.