



CORRECTING and REPLACING Commercial Bank First in Qatar to Introduce Innovative Biometric Enabled Finger Vein ATM Authentication Technology Powered by NCR and 01 Systems

August 3, 2016 at 2:19 PM EDT

NCR and 01 System's innovative technology will help customers to execute transactions faster and securely at Commercial Bank ATMs

DOHA, Qatar--(BUSINESS WIRE)--Aug. 3, 2016-- Please replace the release with the following corrected version due to multiple revisions.

This Smart News Release features multimedia. View the full release here: <http://www.businesswire.com/news/home/20160803005565/en/>



From left to right: Mohamed Hikmat (CBQ Senior Project Manager), Ahmed Tawfik (CBQ PMO Head), Hicham Yamout (NCR QATAR GM), Samir Sheikh (CBQ COO) and Hady Maakaroun (NCR Qatar Account Manager Financial) (Photo: Business Wire)

simple but powerful promise – everything is possible.

Commercial Bank Chief Operating Officer Samir Sheikh said: "Commercial Bank continues to focus on improving customer experience and providing greater convenience for customers by continuing to invest and innovate in the Bank's security system. Finger vein technology is the first-to-market innovation that will give customers easy, secure access to our ATM machines and will set a new authentication technology standard to protect our customers' accounts."

The finger vein biometric authentication technology uses pattern-recognition techniques based on images of human finger vein patterns beneath the skin's surface to identify individuals and verify their identity. This new technology allows Commercial Bank to add another level of authentication to the ATM channel over the standard card and pin verification to further promote security of the ATM and customer data.

"NCR is working closely with Commercial Bank in their transformational journey of being a truly world class bank offering the latest in omni-channel technology and innovations to improve efficiency, increase revenue and lower cost of operations," said Hicham Yamout, Country General Manager, NCR Qatar. "The introduction of the first ever finger vein biometric authentication technology reinforces the bank's commitment to offer safe banking environment and enable faster transactions."

About NCR Corporation

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 550 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

The corrected release reads:

COMMERCIAL BANK FIRST IN QATAR TO INTRODUCE INNOVATIVE BIOMETRIC ENABLED FINGER VEIN ATM AUTHENTICATION TECHNOLOGY POWERED BY NCR AND 01 SYSTEMS

NCR and 01 System's innovative technology will help customers to execute transactions faster and securely at Commercial Bank ATMs

[NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that [The Commercial Bank Q.S.C.](#), Qatar's first private bank, has become the first bank in the country to introduce finger vein authentication technology powered by an innovative solution from NCR and 01 Systems to speed-up authentication and accelerate ATM transactions making every customer interaction an exceptional experience.

NCR has also signed an agreement with Commercial Bank to help transform their banking channel with innovative software and Omni-channel technologies over the next few years to help them achieve their

Web sites: www.ncr.com, www.ncrsilver.com

Twitter: [@NCRCorporation](https://twitter.com/NCRCorporation)

Facebook: www.facebook.com/ncrcorp

LinkedIn: www.linkedin.com/company/ncr-corporation

YouTube: www.youtube.com/user/ncrcorporation

Notes to Editors

About Commercial Bank

Commercial Bank has total assets of QAR 127 billion as at 30 June 2016. As a full service commercial bank, the Bank offers a full range of corporate, retail and investment banking services as well as owning and operating exclusive Diners Club franchises in Qatar and Oman. The Bank's countrywide network includes 31 full service branches and 174 ATMs.

Profitable every year since incorporation in 1974, continual investment in technology and human capital, together with a strong capital base, provides a solid foundation for continued growth. A successful diversification strategy has expanded Commercial Bank's GCC footprint through strategic partnerships with associated banks, the National Bank of Oman (NBO) in Oman and United Arab Bank (UAB) in the UAE. NBO, the second largest bank in Oman with total assets of OMR 3.5 billion as at 30 June 2016, has 60 conventional branches and 6 Islamic branches in Oman and 1 branch each in Egypt, Abu Dhabi and Dubai. UAB is headquartered in Sharjah, with total assets of AED 22.5 billion as at 30 June 2016, and operates 25 branches across the emirates in the UAE. Building on the successful execution of the Bank's expansion strategy to date, Commercial Bank completed the acquisition of a majority stake in Alternatifbank in Turkey in July 2013.

Commercial Bank enjoys strong credit ratings of (A2) from Moody's, (A+) from Fitch, and (BBB+) from Standard & Poor's. The Bank is listed on the Qatar Exchange and was the first Qatari bank to list its Global Depository Receipts (GDRs) on the London Stock Exchange. Commercial Bank's Swiss Franc bond issuance in December 2010, listed on the SIX Swiss Exchange, was the first public bond issuance by a Qatari bank in Switzerland. Commercial Bank's latest bond issuance in June 2014 and June 2016 are listed on the Irish Stock Exchange.

Commercial Bank was awarded "SME Bank of the Year" for 2016 by The Asian Banker based on its wide-ranging achievements over the past three years, specialised team and customer focused products and services for SMEs. Commercial Bank also won the "Best Contact Centre" award at The Gulf Customer Experience Awards 2015 for outstanding customer service. In recognition of its CSR activities benefitting the Qatari community, Commercial Bank was awarded the "Best CSR Report", at the Corporate Social Responsibility awards ceremony for organisations in Qatar.

The Bank is dedicated to supporting Qatar's community and social infrastructure through Corporate Social Responsibility programmes and sponsorship of various events. Title sponsorship of the Commercial Bank Qatar Masters reflects the Bank's promotion of excellence in sports and its keen interest in enhancing Qatar's international sporting reputation.

www.cbq.qa

About Alternatifbank (ABank)

ABank was established in 1991 and has been listed on the Istanbul Stock Exchange since 1995. Commercial Bank became the majority shareholder in ABank in 2013 holding a 74.24% stake, following the acquisition of ABank shares of 70.84% from the Anadolu Group and 3.40% through a public tender offer. Anadolu Group remains a significant shareholder retaining 25% of shares in ABank. Currently the Bank owns 75% of ABank shares.

ABank is a mid-size Turkish bank that predominately serves medium-sized companies through a country-wide network of 54 branches in 20 cities. ABank provides commercial/corporate banking services and products, with a special focus on the growing segment of Small and Medium-Sized Enterprises. ABank's main product ranges cover trade finance instruments, working capital finance, cash management, and portfolio management.

At 30 June 2016, ABank had total assets of TL 14.8 billion, total loans stood at TL 10 billion, customer deposits of TL 7.2 billion and shareholders' equity of TL 1.2 billion.

<http://wwweng.abank.com.tr>

About 01 Systems

01 Systems is a leading software solutions provider, with more than 30 years of innovation in the fields of enterprise signatory management, content management, business process automation and branch digitization. Focused on the financial sector, 01 Systems assists more than 300 customers globally, to efficiently process/authorize millions of daily transactions. 01 Systems Website at <http://www.01systems.com>.

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Source: NCR Corporation

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