

News Release

FOR IMMEDIATE RELEASE

Taiwan's CTBC Bank Adopts Finger Vein Authentication Solution for ATMs *Enters service for the first time in Taiwan*



Finger Vein Authentication Solution for the ATMs
(operating at CTBC Bank)

Tokyo, July 12, 2016 --- Hitachi-Omron Terminal Solutions, Corp. (Hitachi-Omron Terminal Solutions) is pleased to announce that CTBC Bank Co., Ltd. (CTBC Bank) of Taiwan has adopted the Finger Vein Authentication Solution for the ATMs in operation at its branches totaling 148. The solution began full-scale operation on May 31, 2016. Hitachi's Finger Vein Authentication Solution will be the first of its kind ever implemented in Taiwan.

CTBC Bank, which is one of the leading banks in Taiwan, has long provided its customers with cutting-edge services, such as banking services through ATMs installed at convenience stores. CTBC Bank decided to begin offering ATM banking services that customers can use without an ATM card, seeking to further enhance the services. To this end, CTBC Bank has adopted Finger Vein Authentication technology that realizes high-level security by making it extremely difficult to counterfeit or falsify data related to user identification while the bank needed a customer

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authentication method that combines a passcode and a personal identification number to ensure the convenience and security of customers.

Hitachi-Omron Terminal Solutions implemented this biometric technology on a trial basis at CTBC Bank. The trial run was conducted from August 2015 to January 2016 at the bank's head office, and involved employee workers who actually used ATMs. The pilot proved to be a success, and Finger Vein Authentication technology was highly regarded for its accuracy and security, leading to the rollout of ATMs at all branches of the bank.

Finger Vein Authentication technology is developed and patented by Hitachi, Ltd. (Hitachi) that is used to authenticate an individual based on vein patterns. This technology uses near-infrared light to capture an individual's vein patterns beneath the skin and matches them with previously registered data stored as a template. Finger Vein biometrics is based on the unique patterns inside the human body. This technology provides the highest level of security for bank customers because of its extremely strong ability to reject counterfeiting and spoofing. Hitachi first commercialized Finger Vein Authentication Device in 2002, and since then the use of this technology has spread to user identification for ATMs, PC log-in, room access control, and other applications.

In Japan, approximately 80% of all financial institutions that operate biometric ATMs use the Finger Vein Authentication system. Many financial institutions in countries such as Poland and Turkey also use Finger Vein Authentication. In 2015, the Finger Vein biometric devices were integrated with ATM and POS terminals in Bangladesh, and are now being used more extensively in the global arena.

Going forward, Hitachi-Omron Terminal Solutions will remain committed to expanding its Finger Vein Authentication business globally, while providing security management and other solutions for financial institutions in Taiwan that ensure the security and convenience of their customers.

Comment from Kokichi Murayama, Executive Operating Officer and General Manager of the Global Business Group of Hitachi-Omron Terminal Solutions:

It is an honor for us to have CTBC Bank select our Finger Vein Authentication system with its biometrics technology for ATM card-less transactions, which is the first of its kind in Taiwan. We aim to help create a safer and more secure banking infrastructure in Taiwan.

About Hitachi-Omron Terminal Solutions, Corp.

Hitachi-Omron Terminal Solutions, headquartered in Tokyo, Japan, is member of Hitachi Group and a leading vendor of cash recycling ATMs in the world. Hitachi-Omron Terminal Solutions provides highly reliable ATMs and bank systems that embody real user needs. The company supports a secure, safe, and comfortable society through our prominent technologies and innovative solutions.

For more information about Hitachi-Omron Terminal Solutions, please visit the website at <http://www.hitachi-omron-ts.com/>

For more information about Finger Vein Reader, please visit the website at <http://www.hitachi-omron-ts.com/products/fingervein/index.html>

For inquiries regarding this matter

https://www8.hitachi.co.jp/inquiry/hitachi-omron-ts/products/en/form.jsp?UM_Qno=2

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