

Press Release

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Qatar National Bank receives the Mobile Banking Application of the Year Award in the Middle East Awards for 2017

- **Qatar National Bank's new fingerprint-enabled authentication system, the first in the region, provides an alternative to passwords and pins**
- **The bank's fund transfer mechanism via its mobile application allows access to cash in any of its automated teller machines**
- **For its premium customers under the QNB First program, the bank has offered personalised banking and complementary services that fit to their lifestyle**

Dubai, UAE, April 20th 2017— Qatar National Bank (QNB) received the **Mobile Banking Application of the Year Awards** for 2017 at The Asian Banker's Middle East and Africa Regional Awards Programme 2017. The awards ceremony was held in conjunction with the region's most prestigious retail banking event, The Future of Finance 2017 Middle East and Africa Convention, held at The Ritz Carlton, DIFC, on April 20th 2017.

QNB's new fingerprint-enabled authentication system, the first in the region, provides an alternative to passwords and pins

After QNB experienced a possible data breach in April 2016, the bank was prudent to roll out a biometric-enabled log-in for its mobile application and reduce the possibility of identity theft. For its second factor authentication, the bank implemented fingerprint log-ins as an alternative to the common practice of requiring a one-time SMS pin. This mechanism allows faster log in and eliminates SIM or SMS-related risks.

The bank's fund transfer mechanism via its mobile application allows access to cash in any of its ATMs

QNB has capitalised on the high mobile penetration rate of 176% in Qatar, especially by telecommunication companies Ooredoo and Vodafone, to allow more accessible cash transfers and withdrawals within the country. As an added feature to its mobile application, the bank allows existing users to transfer funds to any Ooredoo or Vodafone Qatar mobile number, while proceeds can be withdrawn from any of its over 410 automated teller machines (ATMs) nationwide.

For its premium customers under the QNB First program, the bank has offered personalised banking and complementary services that fits their lifestyles

In partnership with telecommunications firm Ooredoo, QNB designed a mobile package plan for its QNB First debit and credit cardholders that includes local and international calls and

SMS, and mobile data. This personalised package fits the daily communication and banking needs of its QNB First customers, who are mostly businessmen and women.

About 70 senior bankers from award-winning banks in the Middle East and Africa attended the Middle East and Africa Regional Awards Programme 2017, which recognises banks' efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants, and academics, is the most prestigious of its kind.

A stringent three-month evaluation process based on a balanced and transparent scorecard determines the winners of The Asian Banker International Excellence in Retail Financial Services Awards, and the positions of various retail banks in the region is attached.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The company is headquartered in Singapore, with offices in Manila, Malaysia, Hong Kong, Beijing, and Dubai, as well as representatives in London, New York, and San Francisco. It has a business model that revolves around three core business lines: publications, research services, and forums.

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