

## Commercial Bank of Qatar chooses 01 Systems' Biometric Finger Vein Solution for card-less ATM Authentication



Qatar, Doha, August 14, 2016

01 Systems, the regional leader in banking software solutions announced today that Commercial Bank of Qatar, is the first bank in the country and the Middle East to introduce its innovative Biometric solution that enables card-less transactions on ATMs.



Implementation of this technology means customers will be able to use this new security feature to access their account at Commercial Bank branches and ATMs with finger vein scanners without need for a bank card or PIN number.

The technology maps the internal vein system within a finger, and will only accept a living finger unlike fingerprint scanning. The technology is secure and eliminates fraud as the pattern of blood vessels in fingers are unique to each individual and finger vein patterns cannot be reproduced or forged.



This technology incorporates finger vein devices from [mofiria Corporation](#), a biometrics hardware manufacturer coupled with 01 Systems highly efficient biometric servers to produce an outstanding identification and authentication solution. Additionally, the solution is integrated with ATMs from NCR Corporation.

In the same context, 01 Systems has also signed an agreement with CBQ for the Business Process Management transformation project. CBQ banking operations will be automated based on 01 Systems BPM system to deliver an unparalleled next generation banking experience.



Commercial Bank CEO Joseph Abraham said: “Biometric security features are an important tool to combat financial fraud and identity theft. Enhancing the client experience without compromising customer security is a priority at Commercial Bank. Introducing finger vein scanning technology to the local market and region is not only innovative but also provides an effective way for customers to access their accounts securely without the need for a card or PIN. Commercial Bank is proud to introduce another ‘first to market’ technology to the Middle East and we are committed to a continual investment in technology as part of our digital transformation journey to provide the best and safest experience for our loyal customers.”



Samir El-Sheikh, COO of Commercial Bank of Qatar 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.”

Ali Sharif, CEO of 01 Systems said: "We are delighted to announce our strategic cooperation with Commercial Bank and look forward to working with such a professional team. Together, we can enable the successful deployment of advanced security systems for Commercial Bank customers. Finger Vein technology is already widely used in international markets and provides customers with easy and secure access to thousands of ATMs. This is an exciting opportunity to set new standards for authentication technology, and more importantly to protect the customer's identity."

Satoshi Amagai, CEO of Mofiria said: "We are thrilled to work with the market experts 01 Systems to introduce the finger vein technology in Commercial Bank. This finger vein authentication module, co-developed by mofiria using finger vein patterns for authentication, tackles forgery and identity theft. It is designed to minimize the calculations required for authentication for a faster and more secure banking process."

### **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.*

*Website [www.01systems.com](http://www.01systems.com)*

### **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 147 ATMs.*

*Website: [www.cbq.qa](http://www.cbq.qa)*

### **About Mofiria**

*Founded in 2010, mofiria has been focusing on the unique finger vein authentication technology which is recognized as one of the most accurate forms of biometric authentication. The motto "Compact, Fast and Comfortable", tells our story that "mofiria" finger vein authentication technology taken over from Sony Corporation will provide the best biometric solution for global security needs. Website at [www.mofiria.com/en/](http://www.mofiria.com/en/)*

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