



PRESS RELEASE

Al Hilal Bank Deploys Award-Winning Infosys Finacle E-banking Solution

Next-generation online banking tools from Infosys enhance corporate client experience

Bangalore and Abu Dhabi, May 29, 2014 - [Al Hilal Bank](#), one of the fastest-growing banks in the UAE, has announced that it has successfully implemented the award-winning Infosys [Finacle e-Banking](#) solution from their technology partner, Infosys. The new solution enables Al Hilal to provide a full range of internet banking services to its corporate customers in an intelligent and seamless manner, without compromising security. It also allows the bank to roll out new functionalities on a regular basis and build upon existing products to provide an enhanced banking experience, all at reduced costs.

Al Hilal Bank has seen significantly improved business volumes following the implementation of the Finacle solution. The initiative was recently named 'Best Self Service Banking Project in the Middle East for 2014' by The Asian Banker.

The solution empowers users to exercise real-time control over finances across channels and banking accounts. With this solution, Al Hilal can now offer fast, easy and anywhere banking, with a rich user experience to enable all segments of corporate customers to bank online. Some of the key corporate banking activities supported by the solution are account services, transfers, bulk payments, file upload for transactions, beneficiary management, and advanced reporting.

The Infosys Finacle e-banking solution reduces service delivery costs through the automation of functions such as online service requests, payments and salary processing. It also features enhanced security such as two-factor authentication, transaction signing, and one-time passwords. Moreover, the solution helps reduce the time spent facilitating the opening of online accounts and other critical customer requests. Another benefit is the provision of real-time information and alerts covering account details as well as financial news, market updates, exchange rates, and stock quotes.

"The adoption of the latest and best banking technologies is a priority for Al Hilal Bank, in keeping with our spirit as a progressive Islamic bank. The Infosys Finacle e-banking platform enables us to provide a customized, multi-channel experience for our corporate customers. This new and secure internet banking capability is a reflection of our continued focus on making banking as convenient, as technology-enabled and as cost effective as possible for our valued customers," said **Mohammed Jamil Berro, Group CEO, Al Hilal Bank.**



“Corporate banking customers demand real-time, holistic views of their balances across the group so that their liquidity positions can be effectively identified and optimized. By leveraging the Finacle platform, Al Hilal Bank has improved how it interacts, serves and markets to its corporate customers,” added **Venkatramana Gosavi, Vice President and Regional Head – Growth Markets, Finacle, Infosys.**

Additional resources

- Click [here](#) to read more about Finacle e-banking
- Click [here](#) to read some of the latest blogs by Finacle on e-banking

About Al Hilal Bank

Al Hilal Bank was established in June 2008 with an authorized capital of AED 4 billion and is fully owned by the Abu Dhabi Investment Council, the investment arm of the Government of Abu Dhabi. The bank is Shariah compliant and operates through a network of 22 branches strategically located across the United Arab Emirates as well as 3 other branches in major cities of Kazakhstan. Al Hilal Bank aims to become the leading financial institution in the region and is committed to increase the growth of Islamic banking by providing new direction, new technologies and special services.

About Infosys

Infosys is a global leader in consulting, technology and outsourcing solutions. We enable clients, in more than 30 countries, to stay a step ahead of emerging business trends and outperform the competition. We help them transform and thrive in a changing world by co-creating breakthrough solutions that combine strategic insights and execution excellence.

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Safe Harbor

Certain statements in this release concerning our future growth prospects are forward-looking statements regarding our future business expectations intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2014 and on Form 6-K for the quarter ended December 31, 2013. These filings are available at www.sec.gov. Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the company's filings with the Securities and Exchange Commission and our reports to shareholders. In



In addition, please note that the date of this press release is mentioned at the beginning of the release, and any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of this date. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company unless it is required by law.

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