

Shaping the next generation of digital banking: GFT and Fidor form an innovation partnership

Stuttgart/Munich, 13/09/2016 – Together toward the future of digital banking. Effective immediately, Fidor AG and GFT Technologies SE have reinforced their cooperation and signed a strategic partnership agreement to focus on developing mobile financial and banking apps, as well as the related sales and marketing. It's an initial step to shape the next generation of digital banking within a strong network. One main pillar will be GFT's Digital Innovation Labs, where both parties will combine their expertise to develop ideas, innovations and prototypes. The team will employ agile development to make the prototypes market-ready, and the resulting products will be put on the market quickly as possible. GFT and Fidor have already developed the new O2 Banking' solution together, which will be Germany's first mobile-only, full-service bank account. Since last week, the app is available within the Apple Store.

The partnership also includes the sales and marketing of Fidor Operating Systems (fOS). "Both parties had very positive experiences together during our first cooperation, O2 banking. It's simply a matter of logic to continue working together. Our cooperation with GFT will allow us to be even more efficient in developing new offerings for the future of mobile banking", says Matthias Kröner, CEO of Fidor AG. "We'll be pursuing new paths together primarily in the areas of prototyping and international sales". After the recently announced acquisition by the second-largest banking group in France, BPCE, the Fidor Group plans to not only develop domestic markets and expand internationally, but continue focusing on technological advancement as well. "We're well-positioned for the future and we want to be the leaders in innovation so that we can continue to spearhead contemporary banking", adds Kröner.

GFT is a renowned industry specialist in the financial sector that operates worldwide. A team of 4,500 employees in 12 countries supports leading banks and insurance companies with advisory, creative and technology capabilities. "The market for IT digitalisation solutions continues to grow – particularly in the financial sector. GFT has almost 30 years of experience in implementing complex IT projects. Fidor will ideally complement our solution portfolio in the digital banking area. It's set out to be the perfect match", says Marika Lulay, COO of GFT Technologies SE. GFT's Innovation Labs are already a proving ground for today and tomorrow's digital banking environment. "Everything revolves around co-innovation, ensuring all key stakeholders are included in the design of the customer experience right from the very start. We've got a lot of plans to shape the digital future of banks!"

Customer needs are changing as the possibilities of digitalisation continue to grow – and it's more than a matter of keeping pace; it's about shaping new developments for the long term.

About Fidor AG

Fidor AG is a global service partner that provides banks and non-banks with customer-oriented, strategic infrastructure solutions for the digital future of banking. The foundation of the offering is the Fidor Operating System (fOS). This system facilitates open and state-of-the-art API banking, which allows the user to provide comprehensive banking services with a tailored look & feel. Alongside the technology, the associated services are also central to Fidor AG's offering. The company's core products are the "Digital Banking Accelerator" and "No-Stack Banking". The "Digital Banking Accelerator" (DBA) is a product and service collection with a modular structure that can be tailored to fit any existing core banking system. Users must have a banking license. DBA catapults banks into the digital age. In June 2016, Fidor signed an agreement with a bank in the United Arab Emirates. Other partners will follow shortly. "No Stack Banking" is a service for non-banks that want to offer their customers banking services. Telefónica Deutschland uses "No Stack Banking" for the first fully mobile bank account "O2 Banking" – available since 25 July 2016 in all major App stores. www.fidor.com

Fidor AG

Nick Riegger | Sandstraße 33 | 80335 Munich | Germany
tel: +49 89 189 085 157 | fax: +49 89 189 085 199 | press@fidor.com

Press contact:

Ralf-Dieter Brunowsky | Martinsstr.17 | 55116 Mainz | Germany
| tel.: +49 6131 930 2831 | mobile: +49 170 462 1440 | brunowsky@brunomedia.de

About GFT

GFT Technologies SE (GFT) is a business change and technology consultancy trusted by the world's leading financial services institutions to solve their most critical challenges. Specifically defining answers to the current constant of regulatory change – whilst innovating to meet the demands of the digital revolution. GFT brings together advisory, creative and technology capabilities with innovation culture and specialist knowledge of the finance sector, to transform the clients' businesses.

Utilising the CODE_n innovation platform, GFT is able to provide international start-ups, technology pioneers and established companies access to a global network, which enables them to tap into the disruptive trends in financial services markets and harness them for their out of the box thinking. Headquartered in Germany, GFT achieved consolidated revenue of around EUR 374 million in 2015. The company is represented in twelve countries with a global team spanning approx. 4,500 employees. The GFT share is listed on the Frankfurt Stock Exchange in the TecDAX (ISIN: DE0005800601). www.gft.com

GFT's press contact:

Anja Ebert | Schelmenwasenstraße 34 | 70567 Stuttgart | Germany
tel. +49 711 62042-108 | anja.ebert@gft.com