

DenizBank gets the golden award in EFMA for fastPay

DenizBank's innovative payment solution fastPay came first in "Best Customer Experience" category in EFMA Accenture Distribution and Marketing Innovation Awards, one of the most prestigious awards in global financial sector.

DenizBank's ground-breaking fastPay application gets a new award from international organizations thanks to its great quality service made possible by its unique technological infrastructure and ease of use.

fastPay became **the winner** in "Best Customer Experience" category in **EFMA Accenture Distribution and Marketing Innovation Awards** co-organized by European Financial Management Association, one of the most important institutions in the world of finance and banking and Accenture, an international consultancy.

252 financial institutions from 69 countries submitted nearly 600 case studies for these awards. The number of participant financial institutions from Turkey was 13 with 70 case studies in total.

Speaking of this achievement, **Murat Çelik, DenizBank's Executive Vice President in charge of Digital Generation Banking Group** pointed out that he was proud of the award granted to fastPay, developed with an innovative approach to provide maximum ease to users and added that DenizBank will continue to work on innovative solutions.

Çelik continued: "DenizBank is a ground-breaking bank in digital world with its innovation-based and user-satisfaction focused approach. With this in mind, our target is to become a pioneer in mobile banking as well. We developed fastPay to offer comfort and speed to users thanks to the opportunity of paying with a mobile phone and it has become one of the most popular applications in Turkey and abroad. fastPay provides many advantages to all users with or without a DenizBank account. Thanks to fastPay, smart phone users can send money on a 24/7 basis from a mobile phone to another without any commission, and can withdraw money from ATMs without a card and with voice recognition, can pay at more than 170 thousand member businesses of DenizBank by using their smart phone and enjoy secure shopping on internet without having to enter their card information. DenizBank Family is proud of all these facilities offered by fastPay to users along with prestigious international awards. We will continue with our innovative solutions".

The application that makes a difference among innovative payment systems: fastPay

DenizBank's mobile wallet fastPay offers an open platform reaching out to non-DenizBank customers as well. Thanks to fastPay mobile wallet to which credit cards of all banks can be linked, users can pay at 170 thousand member businesses with their smart phone.

Making life easier for physical and e-commerce payments, fastPay offers the possibility to send money from one phone to another on a 24/7 basis and cash withdrawal from ATM by voice recognition without touching the keyboard. In 2013 fastPay was chosen "Best Payment System" by the Banking Technology Awards, and won Mobile Banking Innovation Award of The Banker's Innovation and Transaction Banking Awards. In 2014, fastPay received "Market Mover" award from PayBefore Awards, and bronze medals from Stevie Awards in "Best Financial Service" and "Best E-Commerce Solution" categories.

Hungry for more awards, fastPay is available on App Store, Google Play and Windows Phone Store.

About DenizBank

DenizBank was established in 1938 as a state economic enterprise aimed at funding of the developing Turkish maritime sector. In the early 1997, DenizBank was acquired by the Zorlu Holding in the form of banking license from the Privatization Administration and in October 2006, a leading European financial group, Dexia incorporated it to its structure. For 6 years, DenizBank operated in Dexia's main shareholding and since 28 September 2012, continues providing services under the umbrella of Russia's largest and well-rooted bank, Sberbank. DenizBank has become one of the remarkable banks of Turkey in a short period of time. DenizBank Financial Services Group was established in 2003 in order to create a "financial supermarket" accumulating various financial services under one roof. There are totally 745 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing close to 15 thousand people. DenizBank Financial Services Group consists of DenizBank, seven domestic, three international financial subsidiaries, five domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Ekspres Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Destek Asset Management Company, Intertech, Deniz Kültür, Deniz Card Payment Systems, Açık Deniz Radio – TV and Bantaş are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.

www.denizbank.com, www.facebook.com/DenizBank, twitter.com/DenizBank

About Sberbank

Sberbank is the largest bank of Russia that holds about the third of total Russian banking assets. The Central Bank of the Russian Federation is the founder and major shareholder of Sberbank owning 50% plus one voting share. Other shares are held by more than 245,000 individuals and legal entities. The bank has the most extensive branch office network in Russia: about 19,000 branch offices and internal structural divisions. The foreign network of the Bank is comprised of subsidiaries, branch offices and representative offices in 20 countries, including CIS countries,



Central and Eastern Europe, and Turkey. In September 2012, Sberbank closed the deal on acquiring DenizBank, which is ranked as the 5th among private banks in Turkey and the 8th among Turkish domestic banks by the amount of total consolidated assets. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official website is www.sberbank.ru