



***With remote digital signatures UBI Banca is increasingly more paperless and without limits***

*As of today products and services can be subscribed online 24/7 without the need to go to the bank*

*Milan, 21<sup>st</sup> November 2013*

The habit of Italians of making purchases online and using banking services remotely or with mobile devices has led **UBI Banca to develop a multichannel strategy. Today this is enhanced by the ability to use a remote digital signature**, which makes online purchases of the bank's products and services even simpler, faster and more convenient. It is estimated that purchase times are reduced by 70% compared with the traditional procedure of mailing a hardcopy contract.

Those who use the Internet banking platform will in fact be able to **complete a subscription entirely online from any part of the world, 24 hours round-the-clock, seven days a week.**

*"With a remote digital signature", commented Elisabeth Rizzotti, Head of Direct Channels and Communication at UBI Banca, "we are bringing a **significant boost to the use of our remote selling platform** by simplifying purchases, which take place entirely online in an easy-to-use and secure manner. Furthermore, this improvement will allow us to support the availability of products which we will make available for purchase online even more effectively. In fact **we have an important development programme in place** which will allow not only the different versions of our prepaid Enjoy card with IBAN and the Qui UBI Internet banking services to be purchased, but also current accounts, payment cards, non-life insurance policies, mortgages, loans and investment products".*

The entire process is very simple. Once remote digital signing has been enabled, each subsequent purchase or activation of a financial or insurance product takes place without the need to print the relative contract, to place a signature on it and to send it by mail to Customer Services. It is a **fast, simple and secure process** guaranteed by the use of a **personal PIN and a "one-time password" code** which protects customers from any attempts at fraud.

*"With this new system", continued Andrea Gorlato, responsible for Direct Channels at UBI Banca - "we are further consolidating our 'multichannel banking model' which allows services to be provided 24 hours round the clock, seven days a week, by means of a complete and innovative platform of channels which work side-by-side in synergy with the branch network: computers, tablets, smartphones, telephones, SMS, email and self-service facilities. **Today our customers can come into the bank by the door that they prefer**, choosing the way which best suits their service needs. **We are proceeding with great belief in the development of a "made-to-***



*measure” service model for each customer, which involves the delivery of “simple, customisable and accessible” services.*

It is a **decision which also goes in the direction of reducing the use of paper** by applying a paperless approach, and therefore as a consequence of also **reducing the impact of the bank’s activities on the environment.**

At this initial stage, remote digital signatures are available through the Qui UBI Internet banking service for existing Group customers. By the end of the year they will also be available to those who are not already existing customers or not yet users of the Qui UBI service.

***For further information***

***please contact: UBI***

***Banca***

*Simone Zavatarelli – Media Relations Officer*

*030/2433591 – 335/8268310*

***Havas PR Milan***

*Marco Fusco - 02/8545701– 345/6538145 – marco.fusco@havaspr.com*

*Diletta Puglisi - 02/85457034 – diletta.puglisi@havaspr.com*