

United Overseas Bank Limited

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News Release

TMRW first bank in Thailand to enable fingerprint and facial biometrics for speedier and safer account opening

Singapore, 5 December 2019 – TMRW by UOB, the first mobile-only bank for ASEAN's digital generation, today announced that it has enabled fingerprint and facial biometrics to make it speedier and safer for customers to open their TMRW accounts.

In doing so, TMRW is the first bank in Thailand to offer both forms of biometrics to enhance the account opening experience. TMRW customers are able to use the enhanced biometric capability at all 350 TMRW authentication kiosks, located in high foot-traffic areas across Greater Bangkok.

Mr Natee Srirussamee, Head of Retail Digital, UOB (Thai) said that "At TMRW, we are committed to making banking simpler, more engaging and transparent for Thailand's digital generation. We welcome our customers' feedback as it gives us the opportunity to improve TMRW in ways that matter most to them. For example, a small percentage of customers using fingerprint biometrics to authenticate their account at TMRW kiosks found the experience not seamless enough so we enhanced this with the latest facial recognition technology to ensure a smoother account opening process for all."

TMRW enhances its suite of features beyond biometrics

TMRW's augmented biometrics capability is part of a suite of new features that the mobile-only bank has rolled out to enhance the customer experience. To do so, the Bank conducted surveys with more than 4,000 customers to understand more deeply how they engage with TMRW. TMRW then used those insights to improve its app so that it continues to be relevant to its customers' needs and priorities.

For example, TMRW customers will be able to enjoy a refreshed user interface customised for Thailand's digital generation. This includes streamlining the information that customers receive on their home page as well as reducing the number of steps required for customers to pay their bills and to manage their credit cards in real time.





"TMRW's unique data-driven business model puts the customer at the centre of all we do. To create an experience that is always engaging for our customers, we will continue to learn from the data insights we gather from their transactions. As their needs and demands change over time, so will the way in which we engage with them," Mr Srirussamee said.

As the first mobile-only bank in Thailand, TMRW has changed the way in which Thailand's digital generation experience banking since the Bank's official launch on 8 March 2019. For example, TMRW uses Artificial Intelligence to personalise the TMRW experience and to offer insights which are specific to each customer. To make savings and financial management fun for its customers, TMRW is also the first Bank in Thailand to design a money management game that helps customers meet their savings goal in fun-sized, achievable steps.

For more information please visit:

TMRW Facebook at https://www.facebook.com/tmrwthailand/

TMRW Website at www.tmrwbyuob.com

The latest version is available for download now on Apple App Store and Google Play Store.

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United Overseas Bank

United Overseas Bank Limited (UOB) is a leading bank in Asia with a global network of more than 500 offices in 19 countries and territories in Asia Pacific, Europe and North America. Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions. UOB is rated among the world's top banks: Aa1 by Moody's and AA- by both Standard & Poor's and Fitch Ratings. In Asia, UOB operates through its head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, as well as branches and representative offices across the region.

Over more than eight decades, generations of UOB employees have carried through the entrepreneurial spirit, the focus on long-term value creation and an unwavering commitment to do what is right for our customers and our colleagues.

We believe in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and in the communities in which we operate. Just as we are dedicated to helping our customers manage their finances wisely and to grow their businesses, UOB is steadfast in our support of social development, particularly in the areas of art, children and education.





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