PRESS RELEASE

- Banco BNI Europa and NDGIT become partners and accelerate Open Banking in Europe

Lisbon/ Munich: January 31 2019. The European challenger and innovative bank in Portugal, Banco BNI Europa, became recently a strategic customer of NDGIT, provider of the first API platform for banking and insurance in Europe. BNI Europa implements "PSD2 Ready", NDGIT's smart standardized software solution following the Berlin Group RTS standard, to fulfil all PSD2 requirements – fast and efficient. This cooperation is a milestone for the future development of Open Banking in Europe and for BNI Europa the next logical step in their company's development.

Pedro Pinto Coelho, Executive Chairman of Banco BNI Europa said, "On March 14th, the implementation of the Payment Service Directive (PSD2) will enter the next phase – Banks must provide a test environment including documentation for their account information and payment initiation services. Following our strategy of open architecture, NDGIT is the best partner. In a business where time is money, an implementation in just 60 business days brings us far ahead."

Oliver Dlugosch, CEO of NDGIT states: " We are very pleased to have BNI Europa as strategically important customer in the Portuguese market. As hidden champion in API management, NDGIT is already working successfully with over 20 banks in Europe. The cooperation with BNI Europa adds another country to our map, further confirms our Open Banking competence and supports our business and international growth fundamentally."

NDGIT's out-of-the-box solution "PSD2 Ready" offers ready-made APIs with backend connectors according to the technical standards of the Berlin Group, STET or UK Open Banking. The functionality for PSD2 respecting RTS regulation is included, from third-party management to PSD2 reports. The software can be flexibly configured for all requirements of complex banking IT adapting to the various options of API standards and authorization. NDGIT implements updates and extensions centrally without having to adapt individual bank interfaces.

"It's important to remember that PSD2 not only means new obligations for Banco BNI Europa, but also great potential and development opportunities for the future. What many haven't realized is that like third-party providers (TPPs), banks can also use the data of other banks for innovative product offers - if they have implemented the digital infrastructure. For a challenger Bank like us that's a path that we want to go in order to reinforce our role as a leader in the Fintech generation"- Pedro Pinto Coelho added.

About Banco BNI Europa

Banco BNI Europa is a Challenger Bank with a discrete strategy of open architecture and differentiation and stands out as a leader in the Fintech generation. Banco BNI Europa is also specialist in providing alternative solutions to fund loans, having already established partnerships with several European Fintech's and acting in several European jurisdictions, including Germany, United Kingdom, Netherlands, Austria, France, Belgium. These credit products include consumer credit, student loans, SME lending, factoring and real estate lending.

As a result of its modern digital platform and low-cost processes with innovative products, in 2018 Banco BNI Europa received several awards in Digital Banking, including the "Consumer Choice Award" by Consumer Trends, the "Five Stars Award" by the Five Star Committee, "Bank of the Year in Portugal" and "Most Innovative Bank of the Year in Portugal" by The European, "Best Digital Bank in Portugal" by Global Banking & Finance News magazine, "Most Innovative Digital Bank In Portugal" in the Corporate Excellence Awards 2018.

About NDGIT

NDGIT GmbH stands for Next Digital Banking and provides the first API platform for banking and insurance. It connects banks and fintechs with digital ecosystems. The technology enables the bank to open up to digital partners with Open Banking APIs and PSD2 solutions. The NDGIT FinTech platform thus forms the technological backbone for new applications and IT landscapes in banking and insurance. In 2017, NDGIT, together with Hypothekarbank Lenzburg AG, implemented Switzerland's first open banking and was awarded the Euro Finance Tech Award 2017 for the best cooperation between Bank and FinTech.

For further information please contact

Banco BNI Europa | *NDGIT*
Comunicação e Marketing | *Marketing & Communications*
Paula Landeiro | Verena Steffel
paula.landeiro@bnieuropa.pt | verena.steffel@ndgit.com
T: + 351 939 007 821 | T: +49 (0)89 9982413 01