



## EPAM Presents NAMU Systems With Most Personalized Banking Experience Award at Citi Mobile Challenge

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NEWTOWN, Pa., July 28, 2015 (GLOBE NEWSWIRE) -- EPAM Systems, Inc. (NYSE:EPAM), a leading global provider of product development and software engineering solutions, announced today that NAMU Systems, a fintech start-up offering a revolutionary mobile banking solution, has won its "Most Personalized Banking Experience" award.

The award, offered by EPAM at the 2015 Citi Mobile Challenge in EMEA, was based on user experience, business impact, innovation, implementability, speed to market and cross-industry pollination. As a participant, NAMU presented a cutting-edge mobile banking platform that caught the attention of many attendees at the event, including EPAM.

"We created the award to recognize the solution that offers the most personalized experience for banking customers," said Yev Galper, Head of EPAM Mobile Practice. "The quality of the platform presented by NAMU was exceptional and if their vision is fully realized, it has the potential to become a cornerstone in banking's digital transformation."

"We are excited to receive this award and very happy that EPAM recognizes how NAMU continues to revolutionize mobile banking through delivering an exceptionally engaging user experience," said Piotr Budzinski, NAMU's CEO and Co-Founder. "We plan to use the award money to further refine our platform."

### About EPAM Systems

Established in 1993, [EPAM Systems, Inc.](#) (NYSE:EPAM) is recognized as a leader in software product development by independent research agencies. Headquartered in the United States, EPAM serves clients worldwide utilizing its award-winning global delivery platform and its locations in over 20 countries across North America, Europe, Asia and Australia. EPAM was ranked #6 in [America's 25 Fastest-Growing Tech Companies](#) and #3 in [America's Best Small Companies](#) lists by Forbes Magazine.

For more information, please visit <http://www.epam.com/>.

### About NAMU

NAMU is a revolutionary, white-label, mobile banking platform addressed to consumer banks and credit card issuers. It reinvents the bank's business model by using intelligent behavior modeling to focus on customer behavior and make banking customer-centric. The product highlights include: visually rich and engaging user experience, so far known only from the top social media apps, where the customer's transactions are supported by image memories, Google-like search through the entire transaction history and across all banking products, new data organization, contextual, personal and relevant permission-based advertising as well as a virtual personal branch.

### Forward-Looking Statements

This press release includes statements which may constitute forward-looking statements made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995, the accuracy of which are necessarily subject to risks, uncertainties, and assumptions as to future events that may not prove to be accurate. Factors that could cause actual results to differ materially from those expressed or implied include general economic conditions and the factors discussed in our most recent Annual Report on Form 10-K and other filings with the Securities and Exchange Commission. EPAM undertakes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise, except as may be required under applicable securities law.

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