

OUR STORY

ASSECO SEE (ASEE) & PAYTEN IN CROATIA

OUR STORY IN CROATIA

Asseco SEE [ASEE] | Payten



Zagreb, 2020.

PIOTR JELEŃSKI

Executive Director of Asseco South Eastern Europe

In ASEE we combine the innovation and agility of a start-up company with the stability and processes of a serious corporation. We try to have a deep understanding of clients' needs in all markets we operate on and put the complex technology to the service of excellent user experience. We achieve that through the great expertise and dedication of our whole team.

The journey we went through included transformation from small and mid-size independent companies focused on local markets to integrated internationally important for the Group Business Lines. What makes me especially happy is becoming more and more international. Thanks to this we use best Croatian capabilities and qualities internationally but also take advantage of solutions and know how coming from other markets than Croatia.

One more important thing that we treat as our differentiator on each market is ability to build, develop and rely on local resources and management.

I'm proud to see how our operation in Croatia developed and grew through the years, becoming a Group competence centre for security and mobile solutions. I thank all the employees, clients and partners who have been with us on this journey and look forward to our further joint adventures, innovations, and successes.



ASSECO SEE GROUP

*is present on four continents,
in over 20 countries and has
more than 130 clients.*



A DECADE MARKED BY BOTH UPS AND DOWNS, BUT MOST OF ALL – BY GROWTH

It has been ten years since we have been operating in Croatia under the Asseco [ASEE] brand later adding Payten brand; and twelve years since we have bought our first company there. During this period, we acquired rich experience with more ups than downs. With this book [monography] we want to celebrate our first “big” birthday and on the next pages we tried to explain who we really are, what are the most important things in our business, in company culture and which are our tested recipes for success.

Just as a lot of emotions and effort are woven into each of our products, they are woven in this book as well. Also, just like it is possible to make a tiny mistake in life, no matter how hard we work on it, it is possible that there are a few mistakes in this book. And we want to apologize about that in advance. After all, mistakes are part of us. They are, just like all of our successes, one of the main reasons for our continued growth.

IGOR GRŽALJA

President of the Management Board of Asseco SEE Croatia



When we embarked on this adventure about ten years ago, we had only one client outside Croatia. Today we have more than sixty of them, and we will certainly not stop there. Of course, in this in no way means, or is going to mean that our clients in Croatia are going to receive less attention. Because every client is much more than “just a client” to us. They are our partners, and we want to focus all the knowledge and accumulated experiences of our great staff people on the growth and development of our clients.

One of our trademarks that sets us apart from the competition is our employees who are continuously working on the realization of new trends. We are certainly among the first to always be ready to apply new technologies, knowledge and experience, which means that we always bravely enter into projects and never leave our partners stranded. In this way, we have managed to deliver the most complex software/ICT projects, gain the long-term trust of our clients and take our knowledge beyond the borders of Croatia. The credit for this goes to each of our employees who has been developing within Asseco and has continuously been applying the latest technologies on the market. But we will stop there because we have recently been recognized by the CroAI association as AI early adopters. I am especially proud of the fact that, despite the current situation with the corona crisis, we have proven that we are ready to quickly adapt and get organized within teams and continue to provide the unhindered support to customers who depend heavily on us.

Our results, employees, successful partners and - lastly - satisfied end-users show that what we have been doing for ten years under the Asseco SEE Croatia brand is a very good story intertwined with many emotions - a story with many more positive, good, innovative and successful chapters ahead.

IVAN BUŠIĆ

General Manager and Member of the Management Board of Payten Croatia

What makes Payten special? It is like asking a parent what makes their child special. I definitely want to emphasize that what distinguishes us from others and what we are recognized by on the market is the fact that we strive to have a win-win partnership with our customers in order to achieve long-term cooperation. We are here to help them in their digital transformation. We try not to look at anything in the short term, which is the biggest feature of us as a company. We grow with our partners and our partners grow with us.

When we look back ten years, I can say that the company has maintained one important aspect of continuity, and that is continuity in terms of employees. Payten has certainly continued this tradition, and I am more than happy and satisfied that our employees are not leaving us. They can grow and develop professionally within Payten. I believe that they are happy and satisfied here, and that is one of the basic preconditions for our success.

Although the times ahead of us are quite challenging and full of unknowns, especially in the context of today's corona crisis, I can be sure of one thing. The market will certainly develop with further digitalization as the aim, in the direction of online, mobile and contactless payments, and we will continue to be there to provide the 0-24 service for our customers and their clients.



How have we been developing, what has been building us up, and why are we where we are today? Many things have fit into the years of dedicated work: from the ups and downs to the success we could not even have dreamt of. However, continuity is certainly obvious from the relationships that we build and maintain with our partners and without whom today we would not be a brand with a good reputation, which makes us really satisfied and proud. Get to know our history and find out how we have been helping our partners with quality IT solutions in the financial sector, banking industry, public and general administration and telecommunications industry within the Asseco SEE brand for a decade.



AT THE TOP FOR MANY YEARS OWING TO OUR SMART SOLUTIONS AND EXCELLENCE

How we were established

Asseco SEE Croatia was established by our first acquisitions in Croatia. Our story began with the company Logos, founded in 1993, and the company Arbor informatika, founded in 1989, joined shortly afterwards by Biro Data Servis and EŽ Računalstvo. The owners of these companies actively participated in the development of Asseco SEE Croatia. In 2017, Asseco SEE organized the business area focused on sales, development and support of payment solutions and card business solutions in a separate company named Payten. Wholly owned by Asseco SEE Group, Payten offers services in the field of e-commerce, mPayments, payment security solutions and the like.

How we expanded - from 9 to currently 42 companies in the Group

The expansion of the Asseco Group began with the acquisition of nine companies from the SEE region when Asseco Poland established a single regional company, namely the Asseco South Eastern Europe Group (Asseco SEE). The Group placed its innovative solutions on the global IT market. Special emphasis was placed on services for the banking sector, insurance, procurement, installation and services related to ATMs and payment terminals, solutions and services for the telecommunications sector and business in general, as well as services for the integration and implementation of ICT systems and equipment. Our goal has always been to be number one in what we do because that is the only way we can help our clients improve their business. The combination of experience, knowledge and our way of working has proven to be an excellent strategy. The continuation of expansion from 2018 was marked by the companies that we acquired in Croatia: **Monri, Remaris, Gastrobit Grc Group.**

What services we offer

We base our operations on security and authentication solutions, mobile banking solutions and solutions that enable the management of relationships with clients and employees, the management of business processes within the company, as well as the creation of business solutions in the field of payments.

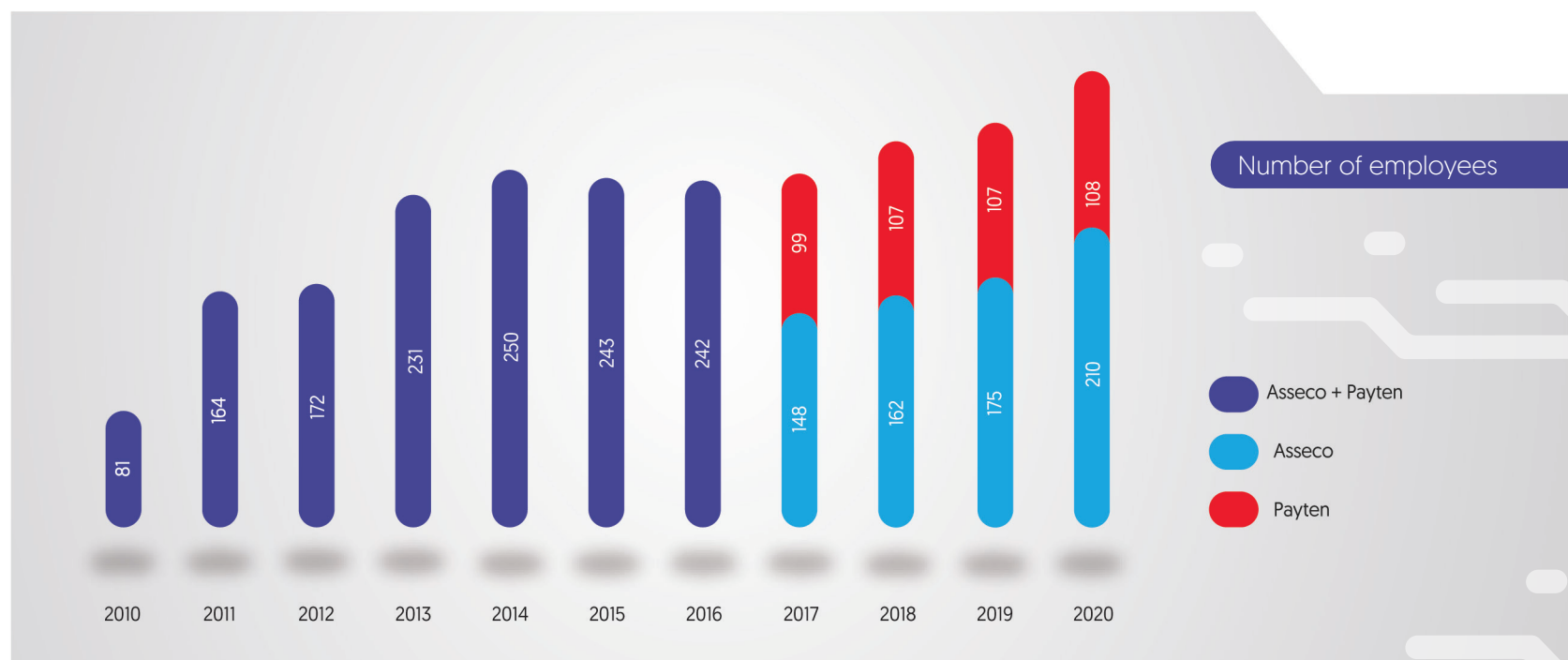
Asseco and Payten Croatia have been monitoring, applying and bringing new trends for more than 30 years. In accordance with the requirements of the market, and - of course - trends, we help our customers achieve their goals, as well as a complete digital transformation.

What makes us unique

Our software solutions are used by banks and financial institutions on four continents, in more than 20 countries, as well as more than 130 clients. We want to position Croatia as one of the leading European countries in digital financial services. This is supported by the fact that ASEE Croatia is the center of competence for security and mobile solutions in the entire ASEE Group. We are unique because we are a transparent and reliable partner focused on the success of our clients and the satisfaction of our employees.

Our Management

Asseco owes its success to all its employees without whom there would be no smart solutions, but it also owes it to the people who have been running the company for the last decade, but also the last 30 years. The current Management Board consists of Igor Gržalja - President of the Management Board of Asseco SEE Croatia, Viktor Olujić - Member of the Management Board of Asseco SEE Croatia, Marko Špega - Member of the Management Board of Asseco SEE Croatia and Payten, and Ivan Bušić – General Manager and Member of the Management Board of Payten. All of them have crowned their many years of managerial experience within Asseco with new business tasks that they continue to perform with dedication as managers.



Former owners about us:

MARINKO ČULINA

former co-owner of Arbor Informatika

I follow the work of the company and I am happy that it is constantly evolving, progressing and that it has grown into one of the strongest IT companies in the region. What I remember best from the time when I started working with Asseco is the positive energy and enthusiasm of all the owners of the companies that became a part of Asseco. From the first joint meetings, you could feel the positive vibe and the desire of everyone present to invest the maximum in the development of mutual synergy potentials, which, I believe, was an important prerequisite and the foundation for the company as it is today.

IVICA PETROVIĆ

former owner of Biro Data Servis

As for the project that I am most proud of, I would certainly single out the beginning of the 'ATM-ization' of one of the largest banks in Croatia back in 1998. The fact that Payten is still the bank's main partner in terms of ATMs speaks volumes about how well BDS did the job. In addition, the team that was built during the BDS era is still one of the foundations of Payten and the reason why Payten is the leading company in Croatia in its industry.

RENATO RUBEŠA

former co-owner of Arbor Informatika

I am most proud of the moment when Asseco showed interest in acquiring Arbor Informatika in 2007. It was proof that we had developed in the best way possible since the founding of the company, but also that we had achieved remarkable results in that period. By integrating into Asseco, our desired goal was achieved - to step onto the big stage. In addition, I can say that the experience in the initial consolidation of Asseco as a multinational company in Croatia and the region was unique and unforgettable. The results of Asseco SEE today confirm that we laid a good foundation in the very beginning.

DRAŽEN PEHAR

former co-owner of Logos and President of the Management Board of Asseco SEE Croatia until 2017

The word that would best describe Logos from the founding of the company in 1993 to the founding of ASEE Croatia in 2010 is - innovation! Innovation confirmed by the development of a series of extremely advanced IT solutions for its time, starting with Telephone Banking and Contact Center solutions, through Strong Authentication and Digital Signature solutions to Mobile Banking solutions and their successful implementation in almost all Croatian banks. As the most significant achievements in the local market in the period from 2010 to February 2017, in which I was the President of the Management Board of ASEE RH, I would single out the successful acquisitions of BDS and EPTA and their integration into ASEE RH, which resulted in the positioning of ASEE RH as a leading company in the Croatian banking industry. In the international market, contracting Mobile Banking projects with some of the leading banking groups in Europe, as well as the project of implementing the SxS Server in one of the leading Italian banks, have confirmed the quality of the solutions and the ASEE HR team.

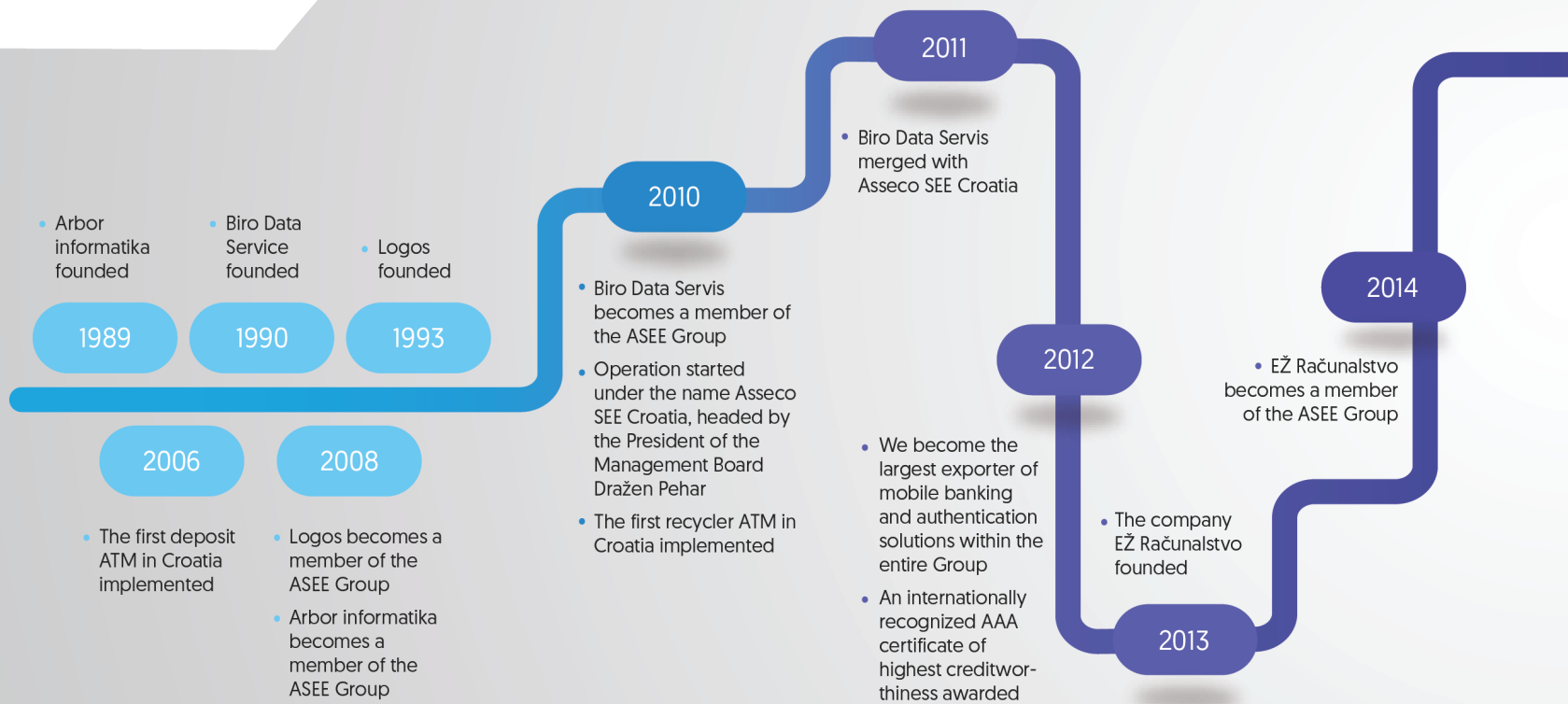
EMIR MEMIĆ

former co-owner of Logos and member of the Management Board of Asseco SEE Croatia until 2017

The path of Logos from its founding to its inclusion in ASEE lasted for 15 years. It was a period of continuous growth in the conditions when new technologies were entering the banking industry and when Logos de facto set out security standards in the financial industry in Croatia as one of the first companies in Europe to develop solutions for token authentication and digital signature validation generated by smart cards. The development of mobile banking solutions back in 2007, in the time before smartphones, was a real pioneering step in the implementation of mobile technologies in the financial industry. The quality of the solutions designed and developed at that time is reflected in the fact that they are still produced, not only in Croatian banks but also in a large number of banks from the SEE region, and that the portfolio of customers who use them continues to grow. Joining ASEE enabled the expansion of activities onto the international market, initially with a focus on the SEE region and later even beyond. If I had to single out some of the key projects from the time before joining ASEE, it would be the development and implementation of digital signature and PKI solutions with smart cards in a leading Croatian bank in 2000, and after joining ASEE, it would be the development and implementation of mobile banking solutions for one of the leading banking groups in Europe in 2011.

OUR VISION

is to be an essential producer
of SW solutions.



ASEE Croatia over the years

2015

- A contract for the delivery of authentication and mobile banking solutions signed with one of the largest banking groups in Europe
- Our business expanded to the Italian market

2016

- CIB Bank's mobile application developed in cooperation with our experts awarded Mastercard's prize for the best Retail Mobile and Online Solution of the year

2017

- The Payment business unit becomes the new Payten company, with Ivan Bušić as a member of the Management Board
- The first card digitization in mobile banking
- LIVE platform for customer relationship management implemented for Eurasia Tunnel in Turkey
- Igor Gržalja becomes President of the Management Board of Asseco SEE Croatia

2018

- A mentoring program for computer science students launched in collaboration with the Faculty of Engineering of the University of Rijeka
- The first integration of Apple Pay into mobile banking in Croatia
- The company Monri becomes part of Payten
- Viktor Olujić becomes a member of the Management Board of Asseco SEE Croatia
- The first integration of Google Pay into mobile banking in Croatia
- The first recycling ATM introduced on the Croatian market for one of the leading banks

2019

- Marko Špegar becomes Financial Director and member of the Management Board
- Remaris becomes part of Payten
- Gastrobot Grc Group becomes part of Payten
- Due to the pandemic, a contact center for the Croatian Employment Service launched in only 48 hours
- Our security solution started being used by three Nigerian banks
- The most distant project of ASEE Croatia: our authentication solution implemented in East Timor

2020

In the POS device maintenance market,
PAYTEN'S market share is over 54%.



Apart from Croatia and the countries of the region, Asseco SEE Group software solutions are also used by banks and financial institutions in Turkey, Vietnam, Egypt, Nigeria, Uzbekistan, Spain, Portugal, Andorra, Colombia, Peru, the Dominican Republic and the USA. Our goal is to make the services we provide for our clients intuitive, reliable, accessible and simple for end-users. In order to achieve this, we are continuously expanding the portfolio of services in our Group, either by developing new software or by acquiring new companies. Meet the Asseco SEE family members in Croatia.

MEET THE ASSECO SEE FAMILY IN CROATIA

Asseco SEE Croatia

There are many companies that needed products such as mobile, security and communication software solutions, and Asseco SEE Croatia was more than happy to help them. Because being a partner to our clients in order to help them grow is our main goal. For this reason, we create software solutions that will help our clients experience a complete digital transformation and will also cover all safety and regulatory requirements.

– We are a growing organization and as such apply various innovative approaches and solutions, all in order to be as efficient as possible. The most important thing for us is to continue to respond quickly to the needs of our partners and therefore continuously invest in various tools, as well as in people and the very structure of the company. However, although we are growing from year to year, we are still close and connected to each other – **says Igor Gržalja, CEO of Asseco SEE Croatia.**

Payten Croatia

Payten was formed by the spin-off of the Payment Asseco South Eastern Europe (ASEE) business unit. Payten is currently present in 14 countries around the world and employs almost 1,300 people. It is a company that offers solutions in the payment industry field for financial and non-financial institutions. With its products, solutions and services, Payten provides the highest level of expertise, as well as maintenance and support. Users who need help in the field of e-commerce, payment security solutions, transaction processing, but also services related to ATMs and POS devices, will benefit greatly from Payten.

– Today, Payten has 108 employees, and I am proud to point out that we are champions within the entire Asseco Group in terms of the lowest staff turnover within the company. Only 1 to 2 employees leave us annually, which is 1.5 percent of the total number of employees. This fact alone shows that people in our company are satisfied, and we have been awarded for that at the Asseco Group level. We are also certified partners of suppliers in the field of ATMs and POS terminals, and in order to remain so, we conduct internal training, send employees to additional training and invest heavily in the professional development of our employees - **says Ivan Bušić, General Manager and Member of the Payten Management Board.**

Monri

Because expansion and acquisitions allow us to provide our clients with a unique and complete solution system no matter what the industry, Payten has also bought 80 percent of Monri shares. It is a company that specializes in distributing SinglePOS devices to retailers, as Internet Payment Gateway and POS switching services.

– We were a group of enthusiasts who recognized market opportunities and unsaturated market niches. Our success over time has attracted Payten, a company that is undoubtedly among the top ten software vendors in Europe. For Monri, this is not only a takeover but also a recognition of our efforts, a justification for the quality of our work and the best possible opportunity for accelerating further growth and expansion on the market – **said Monri CEO Damir Čaušević.** Actually, Monri is one of the biggest omnichannel providers of payment services in Southeast Europe, processing transactions worth more than €500m annually. More than 500 retailers are satisfied users of the high-quality card transaction processing services provided by Monri.

Remaris

When someone asks you to name a leader in providing complete software solutions for managing businesses and cash registers in the hospitality industry in Croatia, Remaris is certainly the first name that comes to mind. The solutions that Remaris provides daily are used at in more than 3,000 locations in Croatia - from the smallest coffee bars, through clubs and cafes, to exclusive restaurants and festival events. In addition, Remaris is the first company to introduce the SaaS billing business model, as well as the option of running a catering facility in the Cloud.

– *The mission of Remaris is to bring innovations to the catering cash register market. We are pleased that Payten has recognized Remaris's potential for further growth, which at the same time represents recognition for our quality work. I am sure that together we will take a leading position and facilitate the business of entrepreneurs in the hospitality industry in many countries where Payten operates –* **said Remaris's Management Board member Hrvoje Habjanec.**

Gastrobit Grc Group

Asseco SEE has also recognized the top potential in the field of payments in the Gastrobit Grc Group, wholly owned by Payten since this year. It is a leading Croatian company that develops programs, applications and ERP systems for catering, wholesale and retail, manufacturing, but also for computing and finance. In more than 20 years of operation, they have implemented their solutions in over 15,000 devices throughout Croatia.

– *This acquisition has created a synergy that will certainly be an additional force and a tool for achieving even better results in the times to come. Many new opportunities have opened up for us, which, I am sure, will result in even better business results and the satisfaction of our customers as well as all employees and business partners –* **said Tomislav Copić, a member of the Gastrobit Grc Group Management Board.**

The offer of Gastrobit Grc Group consists of two brands: SMART, a set of programs for the hospitality industry and the ERP system THOR, which is used for managing the bookkeeping inventory of small and medium enterprises or for issuing invoices and monitoring sales in service activities.

OUR GOAL IS to make financial services
or the end-user as simple, reliable
and accessible as possible.

It is said that it is not an apartment or a house that makes a home, but the people who live in it. It is the same with us. We are aware of the quality of our products and their reputation on the market. We are also aware of the importance of partnering with our clients. In fact, we are extremely proud of both. However, the wheel that is undoubtedly our great and powerful driving force is precisely our employees who are organized in 16 departments in Asseco, and in 13 in Payten.





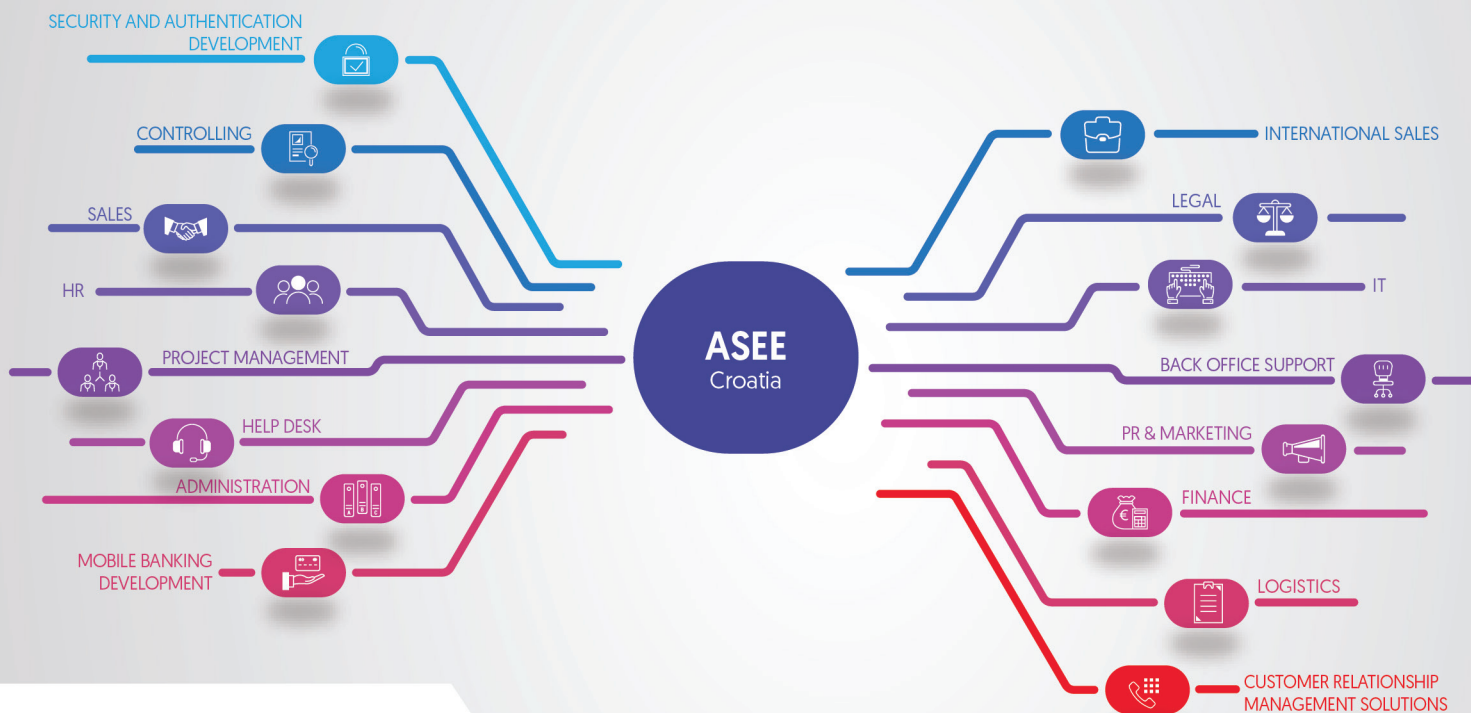
OUR EMPLOYEES ARE OUR STRENGTH

In Croatia, there are 210 employees in Asseco, more than 100 in Payten and over 70 in newly acquired companies. For many of them, these are the very companies in which they have been building their long careers. One such student came here twenty years ago, and today he is a member of the Management Board. We invest a lot in the professional development of our employees, and what makes us special is that we nurture a modern corporate way of working, or the leadership model and the responsibility model. This means that through great effort and a great number of specific initiatives, we delegate the responsibility for a certain part of the business to different parts of the organization. In this way, we want to encourage innovation. All of this means, say, in the context of product development, that we rely entirely on certain parts of the organization who have every right to say that they want to do something. We are also distinguished by our efforts to help those in need - every year we organize internal humanitarian actions and donations in which our employees participate. Through our work, we have recently participated in the renovation of an orphanage.

The organizational culture that we nurture is the foundation of our success. We are special in that we have corporate stability and start-up flexibility. We are characterized by a global approach and way of thinking, but despite this, our employees do not have the feeling of working in a large corporation. Instead, a homely spirit and culture prevail in our company. We do not adhere to strictly defined forms, quite the opposite. We try to step back and take the leap because we believe that only this way can we do new and bigger things.

– Over the years of working at Asseco, the challenges we face have changed, but the acquisition of talent is one of the constants. Not only due to the chronic lack of quality candidates on the market but also because despite that, hiring the best people has always been our number one priority. When you have a team as we have, you are not ready to make compromises in employment and consequently jeopardize what you have - said Magdalena Gligora, Head of the Human Resources Department.

- And when you ask me to describe the average Asseco employee in three words, I must say that there is nothing average about an Asseco employee, nor can they be summed up in three words. They are all really unique and 'twisted' in the best possible way. They are top experts, responsible professionals, team players who are always ready to help, but also so much fun. There is always laughter and a good atmosphere.



Departments of Asseco SEE Croatia



Departments of Payten Croatia

We look at our employees as associates, experts, professionals, but above all as people. Although it is important that we all share values that fit into the vision and mission of Asseco, we look at each employee individually. After all, we are not all motivated by the same things and that is why a personal approach within a team is also the secret that makes our employees satisfied. Such an attitude towards employees is one of the key reasons why the Asseco brand is a desirable employer and a successful partner.

A very important part of caring for people is the great number of training opportunities that we provide for them. We hold internal training where colleagues transfer their knowledge, skills and new findings to each other, but also external training that is realized through numerous conferences, certifications, academies, etc.

– We want to encourage our employees to build, develop and grow professionally here. Only in that way are we, as a Group, going to progress - Gligora points out. People have the autonomy, they decide together, and they freely express their opinions and views. We do not stick to strictly defined forms, but we are motivated to step back and take a step forward. Because that is the only way we can do new and bigger things. Some of our employees also commented on what it is like to work, grow and develop in Asseco and Payten. After all, their experience speaks best for themselves.

Luka Mićanović

Outsourcing Unit Manager, Security&Compliance
[5 years at Asseco]

I have been here for 5 years and I can freely say that the best part of going to work is that I have the opportunity to work with people who are super-intelligent, motivated, witty, modern, different and full of experiences. Moreover, I came here as a lawyer and everything I learned about IT, I learned right here at Asseco.

Mateja Pejčinović

Team Leader, Security&Compliance
[4 years at Asseco]

I came to Asseco as a student 4 years ago. Coming from university, it was very important for me to be confident in the knowledge I had acquired so that I could apply it in practice. From the beginning, I have been involved in challenging projects, which allowed me to upgrade my knowledge and to develop professionally, and today I work as a Team Leader.

The work is quite dynamic and interesting, and everyday learning is an integral part of it. Of course, there is also time to hang out with colleagues over, say, lunch, coffee, or table football. But other than that, working at Asseco is an ideal example of an environment that fully allows for a work-life balance.

Lea Rački

Software Developer, Security&Compliance
[3 years at Asseco]

Asseco is a very good place for the professional development of young people because, from the very beginning, they have the opportunity to work on real projects with large clients where they can see first-hand how things work in practice. I have been here for 3 years and I am happy to have the opportunity to work at a place where I can become a versatile engineer, just like my role model, and I believe the role model of most of my colleagues, Karlo Levak. I hope that here I will really be able to say with feeling "I have to do everything around this company".

Perica Šimundić

Senior System Engineer, Security&Compliance
[1 year at Asseco]

Relationships among colleagues are excellent. That is one of the things I noticed when I got there, to my new workplace. Indeed, everyone is focused on getting the job done as well and as quickly as possible. Within the team, there is quality communication and exchange of ideas so that any misunderstandings are minimal. Of course, new technologies also contribute to good communication, as well as a heap of communication channels through which information is exchanged, which sometimes creates noise, but never misunderstandings.

Goran Božić

Account Manager, Sales Payment
[5 years at Payten/Asseco]

A company is nothing without its people and their diversity. This is something that is especially pronounced in our company because we encounter so many different business segments employing people who, with their knowledge, make a company like ours successful and recognized on the market. No one needs to be singled out because we are significant only as a whole, and I think that our clients see us that way. That is our biggest advantage, and it is nice to be a member of such a team.

Karlo Radmanić

Business Analyst, Voice
[1 year in Asseco]

The Asseco scholarship is something that has helped me immensely in important moments, not only because of the financial support but also because of the very opportunity to get to know Asseco and get involved in working in the most interesting market. Today I can say that my favorite part of going to work is that I do not actually go to work, but that every day I do something that I love and that fulfills me. I do not look at work as something that should be a burden, but as a new challenge that I face every day. Besides, the fact that I am surrounded by geniuses certainly contributes to that feeling.

Delivery Unit Manager, Mobile
[8 years in Asseco]

A good work atmosphere first and foremost requires a good team along with a good spirit, which we do not lack here at Asseco. Although the atmosphere, as the name suggests, is connected with work, there is always time for a joke, not to mention a prank, especially if you leave the computer unlocked and step away from your desk [for example, I personally resigned via e-mail].

At Asseco, I have worked in several departments - from Payment, through HR, Mobile to Authentication - and I can say that each department represented an opportunity to learn and grow, both professionally and personally.

Software Developer, Mobile
[3 years in Asseco]

At Asseco, I learned that to be a complete developer, it is not enough just to know how to program, but also to communicate well with people different from yourself. In doing so, I had the support and patience of more experienced colleagues who revealed to me a number of little secrets to good practice. To paraphrase an old saying: "Solve a man's ticket and you got rid of him for the day; teach a man to deal with tickets and you can calmly take a vacation".

Damir Čop

Mate Pipunić

Senior System Engineer, Payten
[2 months at Payten]

For me personally, the work atmosphere and the colleagues I work with are very important. I would describe the atmosphere in Payten as professional, stimulating, friendly and relaxed. In addition, I would recommend working at Asseco or Payten to everyone. Why? Because here you get the opportunity to work in a winning team, on the most complex projects in Croatia and the region in the field of payment.

Team Leader, ATM department [24 years at Payten]

I started my career in 1996 at BDS, and I would single out my colleagues as one of the biggest constants in the company. In addition, the daily challenges are another constant. There are almost no repetitive tasks in this business, which is why working at Payten is extremely dynamic. Namely, new technologies are released every few years, and this certainly presents another challenge but also contributes to the need for continuous learning.

Robert Mihaljek

Sales Manager, International Markets
[9 years at Asseco]

For me, Asseco represented a great opportunity that I would wish for everyone when choosing their first employer. Large and recognizable enough and with enough international reach to give young people the opportunity to work on projects and gain experience that would be hard to come by in a smaller local firm. I have been here for over 9 years and I am still looking forward to every new challenge and common success. We work on technological innovations and set up projects in new markets around the world - this makes our everyday life in the company rather interesting. Personally, I am a fan of digital services and everything that can make my life as a user easier. It is a pleasure to work on such projects and see how we help our clients.

Financial Controller, Controlling [3 years at Asseco]

I came to Asseco 3 years ago - from a small company to a company with over 200 employees. At first glance, I immediately saw that this is not a classic corporation but a company that is in its initial stage of growth with an open door, both for the development and expansion of the business itself and for the development of the individual. I believe that a great benefit of working at the company is that individuals, regardless of their position, are valued and that every quality idea is heard and realized. As every story has a challenging side, Asseco celebrates intensive Financial Reporting Days every quarter in the Finance Department, and after the holiday mood and Christmas, New Year's Eve is the time when the Asseco Finance family comes together and continues the battle to close the year and submit reports. This is not a problem when there are people around you who will make you coffee when you are tired, tell a joke when you are sad, and if that does not work, going for a drink together is a 100% guaranteed success. Although I have always been among the youngest in the team, the colleagues from the department have always valued me for my knowledge and have always been willing to help me.

Martin Grmek

Software Architect, Mobile
[14 years in Asseco]

I came to Asseco after graduating from college and have been here for 14 years. With so much experience, I think I could apply for an inventory number - I hope they approve it this year. The biggest advantage of working at Asseco is definitely the openness of people who are ready to help you at any time. When demanding projects are assigned to such colleagues, then 'fun' is guaranteed, and all problems become 'challenges'. Due to certain project requirements, I have been working in most of the development departments in the company and eventually came to the Mobile Department as an Android and Backend Developer. During these years, the company recognized my potential and provided me with the courses I needed for further professional development. The acquired knowledge and variety of projects have enabled me to progress all the way to the current position of Software Architect. As for colleagues, I work with dedicated people who are unfamiliar with the terms 'there is no time' when help is needed or 'it cannot be done' when something comes up.

Domagoj Vuletić

Sales Manager, Sales Payten
[10 years at Payten]

The workforce at Payten is a blend of experience and youth. The fact that the largest number of employees who come here stay here speaks volumes about what it is like to work in this company. The business itself is extremely dynamic and that is why it is difficult to single out the biggest challenges in the last 10 years. However, what I can say is how interesting it is to have seen the department evolve. Ten years ago Sales was Sales, and today it is more like consulting. But in all changes, it is certainly best to always see the fruits of your labor, which there are plenty of.

Human Resources Manager, Human Resources
Department [10 years at Asseco]

When we talk about challenges, apart from the relationship between supply and demand on the labor market, one of the big challenges in my work is managing HR operations for 7 separate companies in the Group and, in addition to Croatia, for two other member countries of the Asseco SEE Group. However, when we talk about challenges in general, they are somehow easier to face in a company like this. I am happy that during these 10 years I have had the unreserved support of both group and local management. I have an outstanding international HR team whom I work with on a daily basis, who are always there when I need them, and with the vast majority of them, relationships have long since surpassed the professional level and grown into a friendly one. In addition, what is most valuable to me, what motivates me the most and what I consider to be my greatest asset is my local HR team. There is so much integrity, responsibility, sacrifice, positive energy, the complementarity of forces and mutual support in my girls, that I could only have dreamt of such a team 10 years ago, and today I am living that dream.

Magdalena Gligora

THE SUCCESSES OF OUR PARTNERS ARE ALSO OUR SUCCESSES

Just as we would not be where we are today if it were not for our employees, we would not be here without our clients. In fact, we prefer to call them partners. Because we look forward to each of their successes as our own. After all, their every success is actually our success. When we see how our partners' business has been facilitated, improved or simplified thanks to the solutions we have offered them, there is really no greater motivation to continue this way of doing business, in which we will strive to be even better.

Our partners are leading financial institutions, and some of them have shared their view of our successful partnerships.

CREDEM BANK:

ROBERTO PANISI

Head of Payments Systems, Credem bank

Asseco displayed an admirable level of expertise and desire to evolve our user experience with online payment authentication when we discussed options and steps of 3DS1 upgrade and TriDES2 inclusion. Their dedication and unique flexibility solved the majority of our problems even before the update since they emulated TriDES2 authentication process within 3DS1, thus reducing friction and increasing merchant results and satisfaction. Incredible effort and level of cooperation on their behalf.

MEDIRECT:

ALANBEK YUSSUPOV

Head Of Business Development, MeDirect

Together with our partner Asseco, we have tackled the PSD2 challenge, identified the necessary activities on both sides, and we are looking forward to meeting the compliance deadlines and achieving good business results together. Asseco SEE implemented their solution, which covered all major aspects of PSD2 and enabled us and other financial institutions to meet PSD2 requirements.

PRIVREDNA BANKA ZAGREB:

DRAŽENKO KOPLJAR

Member of the Management Board and COO, Privredna banka, Zagreb

Our path to the very top of Croatian banking is paved with work focused on our clients' needs, but also with good collaborations. One of them is our collaboration with Asseco. As our longtime partner, Asseco has helped us digitize front-end channels and provide customers with easy, fast and secure access to banking services. In addition, thanks to the development and management of the ATM and POS network in which Asseco helps us, our business is much easier and simpler, and our clients are more satisfied. As an example of our good cooperation, I would like to point out the implementation of Apple Pay, with PBZ as the first bank in Croatia to offer this option to their clients.

ADDIKO BANK:

MARIJA BAUER

Director, Group Card Business / Retail and Small Business Development of the Group

Addiko Bank d.d. has been operating on the Croatian market since 1996, offering financial products and services to legal entities and individuals. The network of Addiko bank includes 42 branches and five mobile teams, as well as more than 200 ATMs throughout Croatia, whereas our financial services are provided for more than 250,000 clients. In order to provide our clients with a safer and higher quality service that will be available 24/7, in 2017 Addiko bank decided to completely modernize its ATM business network, and we chose Payten as a partner to accompany us in this demanding business process. The business model we requested from Payten at the time included more than just the classic ATM network outsourcing. Payten has successfully responded to all these challenges and it continues to follow us today in our efforts to provide our clients with the highest level of service - both by supporting ATM operations and by supporting our clients who purchase products using Payten eCommerce solutions.

AGRAM BANKA:

BORIS ZADRO

President of the Management Board, Agram banka

Agram banka has been developing a successful business collaboration with Payten in the field of ATMs and EFTPOS terminals for years. Moreover, we were one of the first banks in Croatia at that time to opt for a new service of outsourcing ATM and EFTPOS networks, which we entrusted to Payten. In all our operations, Payten has been providing the highest standard of service and support, which is extremely important to us as a bank that is constantly working to improve products and user experience, a bank that is highly oriented to an individual approach to each client.

*Payten has a 49%
market share in
the ATM market.*

HRVATSKA POŠTANSKA BANKA:

MATIJA ČUKMAN

Executive Director of the Direct Channels Sector, Hrvatska poštanska banka

When it comes to digital business, it is extremely important to us because it allows us to step into the world of global banking by being available to clients 24/7, regardless of where they are located. For example, the Virtual Branch Office that we have implemented with Asseco in our business allows us to do just that. All our current and future clients can securely use our services in their own home, which is very important in these uncertain and challenging times. From the beginning of the cooperation with Asseco, it was clear that this is a company that is synonymous with innovation. Their employees have always been available to us with their knowledge, advice and experience. Asseco has thus proven to be a reliable partner for a step further in the world of digital business.

RAIFFEISENBANK:

EMIL SAPUNAR

Business Network Coordination Director, Raiffeisenbank Croatia

Cooperation with Payten as a technology partner further emphasized the so-called customer-centric branches. The new design is focused on the advanced user experience and the constant availability of certain banking services. The novelty that RBA presents and introduces to the market is reflected in the technologically advanced wide range of services available to clients throughout Croatia.

FIRST CARD CLUB:

ANITA MARKOTA ŠTRIGA

Member of the Management Board of Erste Card Club

Erste Card Club is part of the Erste Group in Croatia, which bases its business on knowledge and experience leaning on the 50-year tradition of Diners Club's card business in Croatia. In order to ensure the best user experience, ECC continuously works on customizing products and benefits in accordance with the needs of private and business users, as well as on providing services through the latest digital solutions. In order to enable clients' card to be accepted at their preferred points of sale and ensure payments in accordance with all modern trends, ECC, in addition to extensive experience in contracting card acceptance, also has an extensive network of reliable business partners with whom it cooperates so that it would be able to provide these services. Thus, a few years ago, cooperation with the company Payten began in the field of delivery of EFT POS terminals and application solutions, as well as maintenance and support of the ECC's EFT POS network. Throughout this period, which included a very challenging migration, Payten has proven to be a reliable partner that responded to all the business challenges that were put in front of it.

FINA (Financial Agency):

ANDREJA KAJTAZ

Sector Director, FINA

The Financial Agency is the leading Croatian company in the field of providing financial and electronic services. Our national coverage and information system require a stable and experienced partner, whom we have found at Asseco. In our 10 years of cooperation, we have worked together to build a demanding system that allows the issuance of qualified digital certificates. In addition to saving our customers a lot of time while doing business, this solution also significantly reduces the amount of paperwork.

PODRAVSKA BANKA:

MR.SC. GORAN VARAT

President of the Management Board of Podravska banka d.d.

Continuous digital transformation is a basic prerequisite for creating long-term added value for our clients, employees, shareholders and the society as a whole. To realize our vision of a modern, creative and stable leading medium-sized bank in Croatia, it is very important to have a reliable, proven and competent partner such as Asseco who fully support us in this.

PAN-EUROPEAN BANK:

ANDRONIC OVIDIU

Head of CEE Digital Channels at a pan-European winner bank

Implementation of Asseco's Adaptive Elements Platform widely improved user experience and the reliability perception among our customers, which is also reflected in the store's ratings. Additionally, the Adaptive Elements solution's adoption brings our Mobile Banking app for CEE to the top of the market for mobile banking apps. This solution provided us with fresh UI & UX and quick time-to-market delivery of new features. As our reliable partner, Asseco brought many benefits to our Mobile Banking: from speed, agility, stability to low user intrusiveness. We can say that we share and transfer both ways the huge amount of knowledge & expertise, to further build the best banking user experience for our clients.

PBZ CARD:

MARIO JURIŠIĆ

Member of the Management Board of PBZ Card

We are proud of our collaboration with Payten and that our partnership is part of their successful business story. As a leading card organization that issues Premium Visa cards and provides the service of accepting and building a sales network for Mastercard, Visa, UnionPay and American Express cards through the largest EFT POS network on our market, it is extremely important for us to have a reliable and professional partner who will be able to respond to our business needs but also to further improve our point-of-sale service with their advanced technological solutions.

The cooperation between Payten and PBZ Card in the field of EFT POS terminals began back in 2013 when we decided to be the market leader in introducing a new way of doing business with EFT POS terminals. Our new business model included outsourcing the entire EFT POS network of PBZ and PBZ Card. We chose Payten as a partner in the new business model, and they have shown many times over the years that it can fully support us in all segments of business and the development of the acquiring network.

SBERBANK:

TONI GLAVINIĆ

IT Director, Sberbank

Sberbank is a modern bank with a long tradition and we are continuously working on accelerating and optimizing business processes and improving the protection of our systems from attacks, all in order to provide clients with a secure environment and the best possible user experience. It is Asseco that supports us on our path as a stable and innovative partner who is always ready to help and offer their solutions and services.

86% of banks on
the Croatian market
are **OUR CLIENTS.**

So far, we have produced
approximately 15 million
LINES OF CODE.





MEET OUR DEPARTMENTS

How our products, and thus our teams, have developed

Sixteen departments at Asseco SEE Croatia and thirteen at Payten form a whole in which we successfully create all our innovations. Each of the departments occupies a very important part in our entire system and each of the employees in them creates our success through their work.

Although Asseco deals with IT solutions for 'serious' industries such as banking, telecommunications, insurance and the like, in each of these solutions there is great expertise, but also the emotions and passion with which Asseco employees go about the business. When having a lot of dedication, loving your job, and being an expert come together, we get a winning combination. Find out exactly what our smart solutions, projects and products are and how they have been developed. Projects and products have been developed in parallel with our teams, and vice versa. The fact is that without our departments, their structure and the teams that make them up, no product would be so successful and accepted. Therefore, get to know our departments so it is clearer how ideas for innovation appear and how they are realized.

SECURITY AND AUTHENTICATION DEVELOPMENT DEPARTMENT



VIKTOR OLUJIĆ

**Business Line Manager,
Member of the Management Board**

The Security and Authentication Development Department was created due to the need for authentication of users in call centers. In 1997, we started with the SxS product, after which all other products were developed. SxS was created out of the need to reduce the number of frauds in financial operations. At the time, scams were common, and they would happen when a user called a bank and wanted to make a transaction. That is why we introduced a one-time password system. It is important to point out that Croatia was still the first in the region at that time, and the third country in the world to have hardware token technology.

Hardware tokens as calculators

It is interesting to note that in those years, all of that looked pretty extravagant. We also had problems with the import of tokens into Croatia because the customs administration did not know how to classify them at that time. So, we classified them as calculators. It was the only model that allowed us to import a couple of thousand devices. At that time, there was not so much need for security, i.e. people did not feel that need. However, as the internet evolved, security became more and more important. Today, more and more companies are asking for the strongest possible authentication that will ensure the security of their users and clients.

Moreover, 10 years ago there just were not that many services that needed security. Today, we are developing business, entertainment and everything else with con-

fidence because there is a growing awareness of the importance of security on the Internet. When it comes to some of the latest trends, one of them is certainly authentication without user involvement. The goal to be reached is the perfect UX because no one wants to worry about security, no one wants to enter passwords and the like. More and more people want the issue of security to be handled by computers while staying fully protected so they can use the services they want and when they want.

Always one step ahead of time

When it comes to our innovations and products, the idea for a vast majority of them comes internally from our great team. One part of the ideas come from clients and one part from partners such as Visa and Mastercard. More specifically, thanks to these partners, we were one of three companies that participated in the development of specifications and later in payment card authentication products in 2007. It was a project on a global scale, which makes us very proud. In fact, we are proud of all our projects: from participating in the protection of payment transactions, through cooperation with the Financial Agency in building the Certificate Authority infrastructure... There is also mobile banking, internet payment. There is so much we do that we are proud of, but also that always brings us one step ahead as a team.

We are a multidisciplinary team

Our department is divided into three lines of business. When someone comes to us, they can choose where they want to work. We have a team that develops products, a delivery team and a cloud team that provides customer service. We have 80 percent of highly educated people, and we also have lawyers and biologists. We are multidisciplinary, we include constant learning and fun in our work, and our average age is around 30 years.

Today, about 100 people are involved in the work and operations in our department, of which 20-30 are students. Students often stay in Asseco after graduation. Here they have the opportunity to work in an international team in which they can develop and grow. In addition, they have the opportunity to work with partners who are ready to try all our innovations and whom we find not only in Croatia but in countries around the world.



Business Line Manager

MOBILE BANKING DEVELOPMENT DEPARTMENT

The period after my arrival to Asseco was extremely dynamic because at that time there was an expansion on the market of mobile banking applications. Of course, the department already existed when I came to the company, but everything got rolling with the first implementations of our solutions for the largest Croatian banks, namely for mobile phones with Java Micro Edition support. However, the real expansion happened with the popularization of the first smartphone devices (Android and iPhone) for which we were also among the first to develop solutions and were market leaders.

How the risk paid off

The management at the time realized that developing custom applications for each bank is not sustainable, so our first standardized mobile banking product was created, which we have implemented in more than 40 banks in the SEE region. Later, with the development of the platforms themselves and increasingly powerful devices, we developed as well.

Personally, I made the biggest contribution when we started developing a completely new solution for one of the largest banking groups in Europe. It started with pilot implementation in Hungary. It was very challenging, but we managed to set up the complete architecture in a very short time, which allowed us to deliver the application on time. In Hungary, the application was a great success, and, among other things, it was chosen as the best mobile banking application by Mastercard. After that, we implemented it in Croatia, Egypt, Albania, Slovenia, and now we deliver it to Serbia as well. I would especially like to point out the application for the Egyptian market, which is specific in terms of additional security mechanisms, the Arabic script and right-to-left information display rule.

As for the development of our mobile solutions, the basis for each of them is the so-called Adaptive Elements Platform. It is a platform for the development of native applications so that the already developed elements for iOS and Android are used as building blocks for the development of the screen, just like Lego bricks. This way of development allows our clients to introduce minor changes or improvements without re-approving the process on the App Store or Google Play. When we started this way of working, it was a big risk. However, it turned out to be the right decision. Not only are we unique on the market in this regard, but thanks to this platform we have won a contract with another banking group and implemented the solution in eight countries in the region. Of course, none of that would be possible if we did not have such a well-coordinated team of professional and ambitious people.

Highly-rated applications

When it comes to ideas for our products, they are created by following market trends, but also by talking to clients and each other within our team. All our teams are multidisciplinary, which is why they deliver even the most complex projects. And the quality of the projects is also supported by our mobile banking applications, whose high rating is an indicator of great popularity with end-users.

As for the trends then and now, it can be said that in 2012 the main trend was to have any mobile banking application whatsoever. At that time, there was a struggle to capture the market with standard products. Today, there is probably no bank that does not have digital banking. At the moment, the main question is what novelty to offer to end-users and how to distinguish yourself from the competition. What is very important here is user experience, but also application design. In addition, the trend is for banks to literally move all their services to digital channels, with mobile as the most popular one today. Therefore, it is not at all strange that nowadays it is possible to open an account, take a loan or save money through the application, even pay in the store using Apple Pay or Google Pay. It is precisely the trend of digitalization that will continue to grow, and which we, as before, are successfully going to follow. However, not only are we going to follow it, but we are also going to try to set new trends as before. One of the current trends is the application of Artificial Intelligence [AI] and Machine Learning [ML] in order to improve the user experience in modern banking in which Asseco is actively investing through R&D projects.



CUSTOMER RELATIONSHIP MANAGEMENT SOLUTIONS DEPARTMENT

The whole story with our LIVE platform, or 4in1 software, as we like to call it, which covers contact centers, operational CRM, Service Desk and Virtual Branch, began in the mid-90s when we implemented IVR – an interactive voice response - in a couple of major banks in Croatia. It later expanded to a contact center with telephone and fax support. All of these were then advanced functionalities that laid the foundations of the system that we have today.

DOMINIK GALINEC

Business Line Manager

We are the best at the hardest times

There are 25 employees in our department. We are divided into four subdivisions: System Integration, Business Analysis, Developer Delivery Team that deals with the delivery and implementation of projects to end clients, and a Development Team that deals with the development of the product itself. In addition, a dozen people work in Macedonia, and next year we are planning to expand the team by another 6-7 people.

Our team is a combination of experienced experts and motivated and ambitious young people. We develop our own product and we put a lot of energy into it, which is why the end result and success come without fail. If we did not have such a good team, it is unlikely that we would succeed. We would hardly be able to put our users first, and that is also one of the keys to our success. We have shown many times, both to employees and partners, that we are the strongest at the hardest times. I am really proud of my team. One of the most significant moments this year, which best illustrates this, was the project in which we set up a government contact center in Croatia and Macedonia during the pandemic. While such projects require months and months of work, we were able to complete and deliver it in 48 hours.

How we provided communication context

When it comes to LIVE, today it is used by about 60 users in more than 10 countries around the world. No matter where and who our users are, they are all equally important to us and we always strive not only to meet but also to exceed their expectations and needs. When we started with IVR, which in turn transformed into a contact center, we realized that communication with clients was extremely important. However, all this was not enough because there was no communication context. The agent in the contact center in most cases cannot immediately provide the client with complete information without checking the response with other sectors. That is why we have developed a whole communication context that allows our users to have all their processes implemented in one place.

The phone as the main channel

If we need to list the trends ten years ago and today, it is safe to say that the situation has not changed significantly. Namely, in 2010 we had basic communication that includes IVR, and now we have a Virtual Office, LIVE platform and the like. When all social channels started about ten years ago, everyone thought they would take over so much that the phone would become completely irrelevant. However,

this is not the case because even today, despite machine learning, AI and other innovations, the phone is still considered the most-used channel whose popularity is not waning even with the new generations. Yet, this does not mean that the share of other communication channels is not growing. This year we have realized a lot of projects that have enabled our clients to communicate via social networks, chat, video chat, chatbot, etc.

Virtual Branch slowly but surely coming to the fore

When we look at that digital transformation, we can say that we have taken one additional step. Because the question that is still asked today is, for example, why a bank client would have to go to the bank if they want to perform a transaction or take out a loan. That is why 3-4 years ago we developed Virtual Branch that allows a personal banker or end-user to do absolutely everything online through video communication and digital certification. In Croatia, this is just coming to the fore, but it will certainly shine in its full glory due to the pandemic and everything that the pandemic brings.

However, what is always popular is the trust that our partners have in us. We not only give them our expertise, but also the experience we have been building over the years. Simply put, our users can rely not only on our platform but also on us and the fact that we will streamline their processes.

MARIO MAJCEN

Service Manager



ATM AND POS DEPARTMENT (PAYTEN)

At the time when I took over the management of the POS team last year, my goal was to merge that department with the ATM department, taking into account all the specifics, but also the challenges of both jobs. There are currently 100 employees in the departments - 47 in the ATM and 53 in the POS department. These are teams that are characterized by great flexibility and the ability to adapt to new challenges that are presented to us on a daily basis. We have demonstrated this during the lockdown when the whole system functioned smoothly and made it possible for citizens to continue using ATM and POS devices.

Successfully responding to challenges

The biggest challenges for the ATM/POS team are the continuous technological development, security requirements and the increasingly demanding SLA (service-level agreement). Namely, the technology of devices is becoming more and more complex with each new generation, and thus the attacks on them are becoming more and more complex. All of this requires the implementation of demanding security systems and processes for the organization, and we need to respond to those needs. In addition, we are challenged by users who have high expectations for the SLA to be shortened to the minimum possible time in order to maximize the availability of ATMs and POS devices. But our team handles all the challenges very successfully.

When we recall what it all looked like 10 years ago, we can say that ATMs and POS devices have evolved from those we used to see on the facades of buildings or store counters to one of the most essential infrastructures on which trade and exchange of goods depend. The coronavirus situation has only shown how important ATMs and POS devices are,

as well as how important it is to have unhindered access to cash at times when banks are closed. In addition, POS devices are becoming increasingly desirable because they enable contactless payment, which we can today say is the most desirable form of payment that respects all epidemiological measures.

POS and ATM transformations process


One of the most important moments during the evolution of POS ATMs is the moment of transition from devices that have one functionality to multifunctional devices. So today, ATMs are no longer just there to pay out money, but they are performing more and more roles that were previously possible exclusively at bank counters. Today ATMs have large touch screens, modern user interfaces, banknote recycling modules, cash payment directly to the account, bill payment, loan installment payment...

POS devices have also been transformed. Today, instead of the once simple payment, they offer more and more options. Thus, for example, individual POS devices are able to offer all the options of POS, but also of cash registers.

Each project is special in its own way

Today, Payten is without a doubt the market leader in the sale, delivery and maintenance of ATM and POS solutions. As such, the company has accomplished an array of significant projects. Each project is special in its own way; however, a few of them are of great importance to the whole company. Delivery of recycle ATMs certainly falls into this category. There is also an ATM kiosk project whereby we have enabled clients to install ATMs in public areas. In this way, of course, we have made it possible for end-users to have the device available 0-24 in locations where this was not even conceivable until a few years ago.

When it comes to POS projects, it is worth emphasizing the continuous support to one of the largest banks in Croatia as a receiver that has the largest base of POS terminals on the market. We are also proud to have a 54% share in the POS device maintenance market in Croatia, as well as a 49% share in the ATM market.



We would like to thank our employees whose personality is our company's soul and their expertise our company's brain. Without each of them - whether they were here only for a day or they have been with us from day one - we would not be where we are today. We will do our best so that our employees continue to work in an international environment that allows them to develop skills and knowledge that cannot be developed at the local level.

AT THE ASEE GROUP, we are known
as a competence center for security,
mobile and contact center solutions.



GRATITUDE.

We would like to thank our clients whom we present as our partners always and everywhere. Without their faith in our products and services, but also their confidence that the digital transformation will bring only positive changes to their business, we would not be where we are today. We are going to continue being there for them at all times. We will offer our strategic clients in the financial sector a platform on which they can base the digitalization of their business, which will provide them with security, reliability and innovation with our help.

We would like to thank the end-users of our products. Without their positive reactions and acceptance of the changes that we have provided them with, and which are above all easy to use and extremely intuitive, we would not be where we are today. We expect that the next period will be marked by an explosion in the number of digital services, the openness of organizations to digital integration, the collection of a huge amount of individual data and more significant use of artificial intelligence. We are going to continue to be there in order to simplify it all for end-users.

From day one, these three components have been creating space for our innovations, so we cannot say anything else except that gratitude is also our motivation for the future. With such solid foundations, no risk is too great, no failure is a reason not to get back up and become even better after it. After all, we have proven countless times that we are the best at the hardest times. We are going to continue exporting our gained experience. We are going to work on all continents and in this way we are going to contribute to the accelerated development of the industry, but also to the proper application of technologies in the sector in which we operate.

And that is why we thank everyone who, for the past decade, has been making our brand in Croatia reliable, professional, current, innovative and always open to everyone.

assecO
SOUTH EASTERN EUROPE

Payten
MEMBER OF assecO

REMARIS
MEMBER OF **Payten**

monri
MEMBER OF **Payten**

gastrobit grc grupa
MEMBER OF **Payten**

ASEE family in Croatia

