



ASSECO PAYMENT & DIGITAL JOURNEY.

Creating Vision Together.

Asseco SEE, General Sponsor of Technobank 2017, welcomes you to the journey through Digital Banking Ecosystem, and invites you to learn about insights into digital transformation in banking and modern concepts in the payment industry.

At our booth and presentations this year, you will have an opportunity to find out:

- How to go beyond your customers' expectations through integration of all channels
- What to expect from ATMs adjusted to the digital age
- How to reach new branch concepts and faster transactions with CINEO 2020, CINEO 4560 & mCash
- Get an insight into Asseco integrated payment solutions which are consolidating mPOS, eCommerce, uTMS and POS terminals
- Why all the buzz around 'processing',
- How to have a more thorough overview of your customers and self-service network using real-time analytics

We would appreciate your visiting our presentations in the main conference program:

Wednesday, March 29th

- 09:35 **Welcome by Asseco SEE**
- 10:00 **ATM - An Integral Part of Your Digital Banking Strategy** - Ivan Stijović, Asseco SEE
- 12:00 – 14:00 **Wine Tasting at Asseco Booth**
- 15:00 **Asseco Processing Portfolio, One Year Later** - Marko Ranković, CEO, ChipCard
- 16:35 **Get Ready for IFRS9 on Time & with Minimum Effort** - Draginja Rodić, Asseco SEE

Thursday, March 30th

- 09:30 **eCommerce: How to Make the Payment Easy** Mirjana Ćurčić, Asseco SEE
- 13:30 **Paperless and Mobile Branch (Signature Pad Success Story)** - Pietro Lanza, Euronovate, Director of Global Sales & Marketing
 Dušanka Tišma, Asseco SEE

Welcome!

Merchant Safe® Unipay is Running Toll Violation Online Payments of Eurasia Tunnel Turkey.

Another Asseco's product, this time secure e-payment solution Merchant Safe® Unipay has been chosen for Eurasia Tunnel's toll violation online payments via Eurasia Tunnel's website.

On December 20, 2016, Eurasia Tunnel, a mega project that allows automobiles transit access between the Asian and European sides of Istanbul under the Bosphorus strait, was inaugurated by President Recep Tayyip Erdogan. Selected as "Global Best Tunnel Project of 2016" by the Engineering News Record (ENR) magazine, the Eurasia Tunnel serves as a fast, economic, safe, comfortable and environment-friendly transportation alternative for the Istanbul Bosphorus route with the state-of-the-art technology.

The security of toll violation online payments and card information made through Eurasia Tunnel website is provided by Merchant Safe® Unipay payment gateway developed by Asseco SEE which is subject to The Payment Card Industry Data Security Standard (PCI-DSS) audit regularly and holds the highest level of PCI-DSS Level 1 certification. In addition, credit card information is verified by 3D Secure authentication system which provides a safe and secure online payment experience with single-use SMS password and protects cardholder against unauthorised use.



Asseco SEE Group CEO & President, Piotr Jelenski, said: *"After implementing Live Contact Center solution at Eurasia Tunnel project, we are very proud to be chosen for Merchant Safe® Unipay. Developed by Asseco SEE, both solutions serve to Eurasia Tunnel's state-of-the-art technology and advanced engineering."*

Merchant Safe® Unipay is a risk reducing payment card tokenization, management and payment integration software for merchants.

Sberbank Entrusts Asseco SEE with ATM Outsourcing.



Sberbank in Serbia has chosen Asseco SEE as a reliable IT company for ATM outsourcing. The project involves replacement of the bank's entire ATM network and delivery of state-of-the-art self-service devices, offering advanced functionalities developed locally by ASEE. The bank's network will include 40 outsourced ATMs in total.

ATM Outsourcing is a service providing plentiful advantages to customers, such as reduced operational costs and no initial investments. Furthermore, a single point of contact and having one partner responsible for everything significantly facilitate daily operations and communication related to the ATM network. Banks can also have greater possibilities to direct funds to their core business, focus on human resources and strategic plans, while Asseco SEE takes care of full ATM maintenance and staying up to date with current technologies.

Asseco SEE to Support Upgrade of Banca Intesa ATMs.

Continuing its long-standing partnership with Banca Intesa, Asseco SEE will help the bank migrate its ATM Auriga software to Diebold-Nixdorf ProCash ATM software, which will bring numerous benefits to the bank and provide possibilities for greater flexibility and efficiency. Through implementation of further upgrades, Banca Intesa will also have an opportunity to provide its clients with additional and advanced functionalities throughout its ATM network.

One of the most important advantages of the migration is that both ATM hardware and software will be provided by the same vendor, Diebold-Nixdorf [previously Wincor Nixdorf], whose first exclusive distributor and oldest partner in the region has been Asseco SEE. This will enable Banca Intesa to further consolidate its ATM network and unlock the potential for quicker integration of additional functionalities, which can also be delivered and supported by our company.



New Achievements on POS and ATM Market in Croatia.

Multivendor maintenance of NCR ATMs for Karlovačka banka, Delivery of new CINEO ATMs to Zagrebačka banka and Raiffeisenbank Croatia, POS outsourcing in KentBank



Asseco SEE has signed a multivendor agreement with Karlovačka banka in Croatia for the maintenance of NCR ATMs. Having in mind the availability and quality of ATM maintenance services which are provided by Asseco SEE, Karlovačka banka has decided to entrust and transfer this service to Asseco SEE. Karlovačka banka has 35 ATMs in total. In addition to mono-functional ATMs, the bank offers multifunctional ATMs to customers for advanced transactions, such as Cash deposits. Asseco SEE maintains more than 400 NCR ATMs in Croatia.

Raiffeisenbank Croatia has decided to renew its ATM network with new CINEO ATMs. In addition to standard mono-functional ATMs, RBA Croatia has decided to introduce and enable advanced ATM transactions through multifunctional CashIN/CashOUT CINEO ATMs. This is the

first delivery of CINEO ATMs in RBA Croatia. With this delivery, Asseco SEE confirmed its leading position on the ATM market in Croatia – at this moment, Asseco SEE maintains more than 2100 ATMs, including WincorNixdorf, NCR and Diebold systems.

Zagrebačka banka and Asseco SEE are continuing their cooperation in the ATM business in 2017. Zagrebačka banka is the ATM market leader in Croatia with the biggest number of installed ATMs. In 2015 the bank decided to introduce DieboldNixdorf CINEO ATMs into its business network, and this cooperation is continuing in 2017. All ATMs are equipped with advanced customer HW components, such as a touchscreen, barcode reader and contactless reader.

Kent bank is the 9th bank in Croatia that opted for Asseco SEE's POS outsourcing model. Having in mind the quality of services provided by Asseco SEE in the field of POS terminal outsourcing, which includes the POS application, POS hardware and POS services, KentBank has decided to go with Asseco SEE in the project of POS network development. On the Croatian market, Asseco is the market leader for POS terminals and POS-related services with more than 40% of the market share.

Interest in HCE Continues to Increase.



Our Survey* has shown that 72.4% of bankers see HCE (Host Card Emulation) – tapping the smartphone to a point-of-sale terminal – as the future of payments. The biggest advantage of HCE for bankers is the use of mobile devices as payment instruments which are always with us.

HCE is still young!

1. 26.2% of bankers already use some HCE solution
2. 73.8% of bankers don't use any HCE solution

HCE as the payment instrument of the future!*

1. 72.4% of bankers say yes
2. 27.6% of bankers say no

Interest in HCE continues to increase since it is a smart, simple and open cloud solution that provides security optimization!

Advantages:

- Bank:
 - Banking app can be easily enabled with HCE
 - No card issuing costs
- Merchant
 - Faster payments
 - Better customer experience
- Customer
 - Paying anywhere with their favorite device, with apps they love and trust
 - Full control over payment process – smartphone not handed to anyone

For more info about HCE please visit:

<https://see.asseco.com/payment/for-payment-financial-institutions/mobile-payment/hce-492/>

*The survey was conducted among bankers of SEE Europe by Asseco SEE

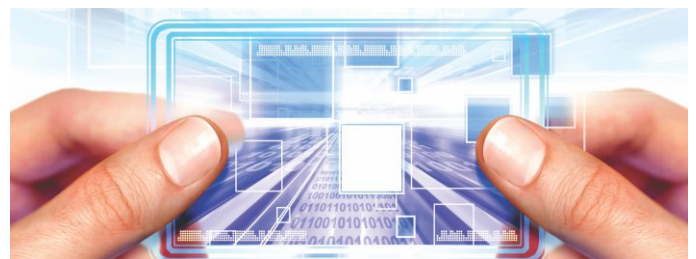
Chip Card as Payment Institution

E-commerce – a modern way of buying and selling goods & services

Chip Card, a member of ASEE Group, has been granted permission by the National Bank of Serbia to operate as a payment institution and provide payment services.

In a secure and technologically advanced way, Chip Card enables merchants to sell their goods and services through the Internet, and facilitates buyers to buy the merchandise using payment cards. This process runs fully in compliance with the applicable regulations. Furthermore, the company provides an aggregation e-commerce function for small and medium online merchants in Serbia.

Chip Card, as a payment institution, offers various payment services to e-commerce companies, such as money



transfer from one payment account to another. It also provides the service of issuing and/or accepting payment instruments based on which the payment service provider enables a payee to execute payment transactions initiated by a payer through the use of a payment instrument.

Asseco SEE

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