



## Save the date in your calendar for New Banking Vision 6!

In today's world, banks and financial institutions have to be innovative to keep up with the market requirements. Development and diversification of banking services and activities is a continuous process that has become especially intensified in the last years. The appearance of technical advancements is vastly changing the banking environment thus creating its totally new image.

For the 6<sup>th</sup> time, in September 2013, Asseco South Eastern Europe is organizing **New Banking Vision** – one of the biggest regional banking conferences that will gather financial leaders and ICT experts to discuss financial industry market, challenges, latest technologies, know-how and future opportunities.

**When?** September 17-20<sup>th</sup>, 2013

**Where?** Rovinj - Istria, Croatia, Hotel Lone

### Event focus

- Get an insight and fresh perspectives with international experts on hot issues in banking
- Learn how Asseco SEE's solutions match banking business priorities
- Stay up-to-date on the latest Asseco SEE's products and services
- Discover how to maximize the full capabilities of ASEE solutions

### Additional features

- Expo area
- Panel/round table discussions
- Rich after-conference programme
- International community & networking

Be a part of our successful and exciting conference and learn how to take your bank to the next level with the support of industry leaders. In order to get more information and to ensure your participation at New Banking Vision 6, stay updated at [www.nbv2013.asseco.com](http://www.nbv2013.asseco.com)

**We are looking forward to meeting you at New Banking Vision 6!**

## Asseco SEE Core Banking System in Sberbank

**A** sseco SEE in Bosnia and Herzegovina successfully implemented of Core Banking System in Sberbank. Sberbank is a Russian giant who recently joined BiH market by acquiring Volksbank a.d. Successful cooperation of Asseco SEE in Bosnia and Herzegovina and Sberbank has resulted in installation of Core systems in two Bank branches, in Sarajevo and Banja Luka. The Bank's satisfaction with our services and products is reflected in continuation of collaboration.

Asseco SEE and Sberbank engaged in project called "24 hour zone". Cooperation of Wincor Nixdorf, Germany's largest manufacturer of banking equipment and software and Asseco SEE resulted in a development of

unique solution. ASEE solution will enable Bank to offer to its customers new range of functionalities such as cash-in ATM, bill payment using bar code on ATM, print of account statements and exchange office on ATM.

This is first and only solution of this type in BiH market which offers functionalities such as bill payment using bar code on ATM, print of account statements and exchange office on ATM, available 24 hours a day.



## Financial planner - the first comprehensive e-service for Personal Finance Management in Croatia



**R** ecently Zagrebacka banka, a member of UniCredit Group, launched Financial planner – an online service for Personal Finance Management which is accessed via internet banking service e-zaba. Besides being a novelty in the offer of Zagrebacka banka and the whole UniCredit Group, Financial planner is the first comprehensive service for efficient money management in Croatia and wider.

Financial planner is based on ASEBA PFM – Personal Finance

Management Solution of our company Asseco SEE. ASEBA PFM helps bank in collecting information and creating the unique approach based on recommendations that depend on preferences and payment capabilities of each particular client. Thanks to ASEBA PFM end users can monitor the structure and relations between costs, incomes and investments and manage their money in easier way.

Many countries of south-eastern region are among the leading in Europe in the number of internet banking users. Since online solutions for analysis of personal finances are one of the top trends in the world today when we talk about money management, we believe that this service will be well accepted by end users.

More info about Financial Planner can be found at the following link:  
<http://www.youtube.com/watch?v=62w0K097nVI>

To see possibilities of ASEBA PFM solution please visit:  
<http://www.youtube.com/watch?v=QXkeHCJs-cU>

## Asseco SEE Romania has a new CEO: Vladimir Aninoiu

**S**tarting from April 16<sup>th</sup> 2013, Vladimir Aninoiu is the new President of the Management Board of Asseco SEE Romania. He will perform duties of CEO and will be responsible for ASEE operations in Romania and Moldova.

On this position Vladimir Aninoiu replaces Liviu Gheorghe who stays in ASEE Romania and will be responsible for business development.

Mr. Aninoiu started his career in 1987, as Customer Engineer at IIRUC (IT Services state owned company) and immediately after political and economic changes in Romania in 1990, he joined as Sales and Marketing Director one of the first established IT companies, Romanian Business Systems (RBS), an IBM Alliance Partner for Romania and Republic of Moldova.

In 1995 IBM acquired RBS and IBM Romania was officially launched on November 15, 1995 where Mr. Aninoiu was being promoted to top management positions. He was holding



Vladimir Aninoiu

the IBM Country General Manager position starting from 1998 for more than eight years, being responsible for Romania and the Republic of Moldova, while IBM registered accelerated business growth and opened several Global Delivery Centers in the country.

In 2006 he was promoted to Director of Developing Markets (DEMA) at IBM CEE HQ in Vienna, being responsible for operations in Romania, Bulgaria, Serbia, Macedonia, Montenegro, Albania,

Kosovo, Croatia, Slovenia, Bosnia-Herzegovina, Slovakia, and the Baltic states.

In January 2011 he was appointed Director of General Business Enterprise Sales, IBM CEE. In this new capacity he was managing IBM's business for large corporate and public Clients in CEE, including Russia, Turkey and Poland, being focused on sales execution and achievement of revenue, profit and services signings objectives.

## Utilizing New Asseco SEE Mobile Technologies to their potential in Macedonia



**I**n April 2012, NLB Tutunska Banka has pioneered the use of Asseco SEE Mobile Token, and mobile tokens in general, in Macedonia, as a tool for simple and secure authentication of bank's end-client on web internet banking as well as for electronic payments authorization.

In February 2013, the same client has utilized another Asseco SEE new technology, placing the Asseco SEE Mobile Banking in pilot production, making it a first of its kind in the country. These projects have proven one more time the greatest Asseco SEE strength, the ability to integrate different products and hence, enlarge Asseco SEE portfolio, as well as, integrating its teams to maximize the outcome of the projects.

Both projects have been completed by Asseco SEE Macedonia and Asseco SEE Croatia iBank and Mobile Banking teams, and with the support from Asseco SEE Serbia. Asseco SEE has introduced a new technology to the market through these projects, which is expected to become a future standard.



## UniCredit Bank Introduces 'One button bank' Concept - a Branch Automatization to Prevent Queuing

**F**ollowing worldwide trends and group strategy in customer service, UniCredit bank in Serbia has started a project called "One button Bank" in order to provide some of customer-facing, front-end operations through automated self-service solutions. By automation, standard banking transactions will become available through ATMs 24/7 without queuing and more suitable for the 'on-the-go' lifestyle of today's fast-paced world.

UniCredit bank and Asseco SEE have started this project six months ago and functionalities that are already successfully implemented are: currency exchange, bill payment, mobile top-up and cash-in option for fast and easy depositing.

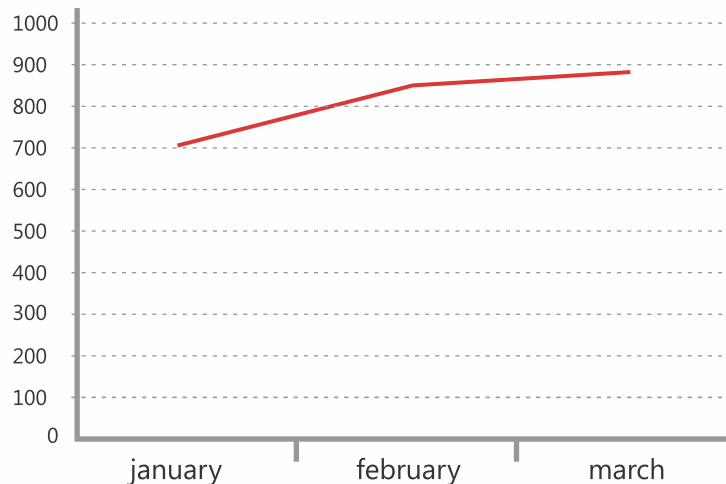
"The greatest success of bank employees is gaining the trust of a client. In order to gain the trust of the client, bank employee has to, with his knowledge, responsibility and integrity to relieve the client of any doubt, ignorance and fear of the unknown.

Guided by this logic, over time the relationship between banker and customer becomes the relationship which is characterized by mutual respect and in that moment the feeling of a new kind of connection is created. We have managed to exploit our knowledge, the power of new technologies and values to gain the trust of clients. Multifunctional ATMs developed by Asseco SEE create a simpler, faster and more convenient banking experience for our clients. Since the beginning of the "One button bank" project, number of transactions on the automated self-service has been increased more than two times which actually enabled our staff to commit to product sales and customer care", said Predrag Mitrovic, UniCredit's Branch Manager in Leskovac, Serbia.

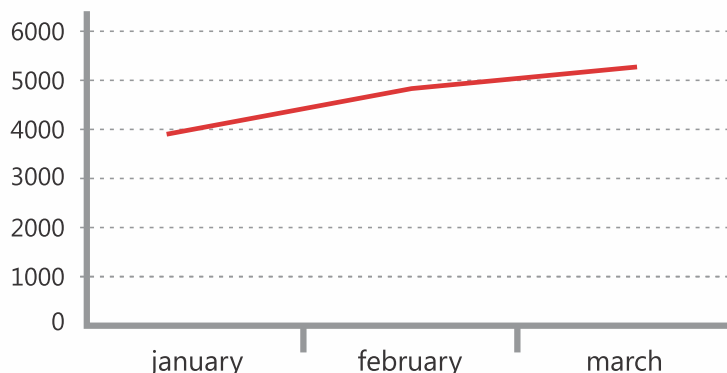
The Bank's clients can now pay bills on ATMs to all three mobile operators in Serbia, Telekom, Telenor and VIP, internet provider Verat Net, utilities services to Infostan, Power Utility Elektro distributcija, Informatika, PTT, Toplane Leskovac, etc.

Good example how customers accept bill payment on ATM is Leskovac: According to statistics, number of bills paid through this channel is over 800 per month since introduction of this service in October 2012 in Leskovac:

No. of transactions



No. of transactions



UniCredit team in Leskovac

"In accordance with our strategy, we are focused on innovative and state of the art services, as well as on technological solutions which makes life of our client easier, safer and the most important which are not time-consuming. Therefore we are convinced that our cooperation with Asseco SEE for sure in the future will grow."

## ING Bank in Romania Implemented ATM Software from Asseco SEE to Grow ATM revenue

ATM Campaign Management Solution successfully developed and implemented by Asseco SEE transforms ATMs network into sales channel to retail clients at ING Bank Romania

**A**sseco SEE and ING Bank Romania have successfully completed a project on ATM Campaign Management which is broadening the ATMs functions to increase the customer demand. With ATM Campaign management, ATMs network is transforming it into a new distribution and sales channel for Retail banking. This solution provides the Bank with a possibility to increase a profitability of ATM network and to strengthen customer relations more effectively and with greater ease.

Asseco SEE's web-based ATM Campaign Management solution enables simplified marketing campaign creation and delivery in a fast, easy and cost-effective manner. It also provides total campaign customization based on customer profile, target group or even unique client to increase sales of campaign products. Asseco SEE's ATM Campaign Management also offers a

'contact collector' for non-account holders providing the Bank with a database containing potential customers.

"ING Bank Romania was seeking a tool which could help us to upgrade customer relations in an easy and cost-effective manner. In the first three days of using Asseco SEE's ATM Campaign Management solution, our campaign was shown on 200 ATMs delivering messages and receiving feedback from over 30,000 customers. This is an excellent result which would require much more time and resources if we were implementing the campaign through some traditional channels. It shows that ATM as a channel for marketing and sales brings significant benefits to our Bank, and also to our clients", said representative of ING Bank Romania. This solution is in operation on more than 400 ATMs within INB Bank Romania.

**ING BANK**



ATM Campaign Management:

- Provides new distribution and sales channel for retail banking
- Increase profitability of ATM network
- Promote banking products to active ATM users to benefit from sales opportunities
- Collects contacts and promotes the Bank to non-client ATM users to exploit sales opportunities
- Increase sales for campaign products
- Gain new clients, cardholders

## OTP bank transfers to Asseco SEE's latest generation of e-banking solution



**O**TP bank in Serbia has decided to upgrade its e-banking service and transferred to Asseco SEE's solution for retail clients, ASEBA iBank WEB2.0. With ASEBA iBank WEB2.0 banks can broaden their understanding of customers and provide them with offers which are tailored to suit their needs better, and therefore help fostering of greater customer loyalty. From now on, OTP's Clients will have on-line access to savings and foreign currency accounts, they can inspect their account statements, do internal settling in foreign exchange transactions between accounts, perform exchange operations, and have insight in posting changes. In addition, the new type of authentication through SMS provides best-in-class protection through its level of protection and safety.

ASEBA iBank WEB2.0 is built on a robust, scalable and extensible architecture, it is easily configurable and allows for seamless deployment with multiple host systems. A truly multi-channel enabled solution, it integrates with existing channels in banks and helps deliver to the customer a coherent, consistent experience across all the channels

## Successful implementation of ASEBA Tezauri BASEL II Solution in 6 banks in Macedonia

**A** sseco SEE Macedonia has signed 6 different contracts in the last quarter of 2012, regarding the implementation of ASEBA Tezauri BASEL II application as a consequence of a very demanding legislative requirement from the National Bank of Macedonia. Banks were supposed to report under pre-specified capital adequacy requirements under very short deadlines that amounted to reporting as of 31.12.2012.

The team that has made this reporting and the implementation of our BASEL II solution possible has been comprised of a variety of individuals from both Asseco SEE Macedonia and Asseco SEE Serbia, BI and Core Banking teams, that have put a lot of energy, inventiveness and intelligence together in order to make this possible. Both Asseco SEE Macedonia and Asseco SEE Serbia have envisioned the successful outcome of such a project and, hence, utilized their most effective planning in order to conduct what is called a parallel implementation in all 6 banks using and creating an even greater Knowledge Base for future referencing in other projects.



## ASEBA SxS solution successfully implemented at Erste & Steiermärkische Bank d.d.



**A** sseco SEE Croatia and Erste & Steiermärkische Bank d.d. (Erste bank), one of the leading banks in Croatia, have successfully completed the implementation of the ASEBA SxS/CAP solution at the bank. It is related to MasterCard and Maestro chip cards with built in display, intended for Erste bank's users of internet banking for even safer authentication.

The project will take place in two phases – in the first one that has just started, all corporate clients will get the new authentication card, and it will serve them exclusively for authentication. In the second phase that will start at the end of summer, retail clients will receive the authentication card too, with which they will be able to withdraw cash at automatic teller machines and pay at all points of sale in the country and the world where Maestro is accepted.

Besides the authentication using EMV cards, ASEBA SxS enables simultaneous usage of several different types of devices founded on the OTP (One Time Password) and TFA (Two Factor Authentication) standards including hardware tokens of various producers, authentication using a mobile token, SMS authentication and a digital signature based on PKI i.e. SmartCard technology. Regardless of communication channels and types of authentication, the SxS server may be used for authentication of users and transactions when using various types of services such as internet banking or phone banking, where it ensures non-repudiation.



## Asseco SEE's Solution for Content Management Received EMC Certificate



**A** sseco SEE's proprietary software solution for Content Management, ASEBA Banking Process Suite (ASEBA BPS), has been accredited by EMC, a globally leading technology corporation for content management. ASEBA BPS is one of the most comprehensive banking solutions certified by EMC and included in the EMC solution sales catalog available worldwide now.

*"We are pleased to welcome Asseco SEE's solution ASEBA BPS to the EMC Certified solutions family. The in depth technical review performed by IIG Certification experts gives banking industry customers high level of confidence in quality of ASEBA BPS", said Sylvie Pichot, Partners Solutions Certification, EMC.*

### Key characteristics and benefits of ASEBA BPS:

- Data integrity with core banking system
- Compliance with legislations, National bank procedures, and international standards in banking and document management operations such as Basel II and MoReq2
- Archive revision security
- Business process automatization and optimization
- Significant decrease in operation cost with increase in efficiency
- More efficient business decisioning based on real time information

Asseco SEE has implemented this solution in several banks in the south-eastern Europe. For example in Postal Saving Bank in Serbia, for processing of 70,000 documents it used to take 38 people daily. After implementation of ASEBA BPS solution, it takes 24 persons to process 170,000 documents in one day. This clearly shows that productivity is upgraded for more than 3.5 times. Other ASEBA BPS references include Komercijalna banka a.d. Beograd, Societe Generale bank in Serbia and Albania, EFG bank a.d. Beograd...

## Zagrebacka banka, in association with Asseco SEE Croatia, provides e-zaba for Apple computers

e-zaba Internet banking for Zagrebačka banka corporate clients now available for Macintosh too.

**T**hanks to the implementation of the solution by Asseco SEE Croatia, corporate users of Zagrebacka banka internet banking can now access e-zaba from Mac OS too.

Last year Linux OS users joined Windows users as e-zaba clients. This year support was extended for one more platform, so e-zaba - introduced more than 12 years ago - is now also available to businesses, entrepreneurs and clients who use Apple computers in their daily operations.

*"e-zaba is used by more than 48,000 corporate clients. It provides simple, fast and efficient financial operations online. With the support for Macintosh, e-zaba becomes available to one more segment of corporate clients who have not been able to use it until now," says Nevena Stulic, Head of Cash Management and Electronic Banking. "We are confident that Apple users will recognize the value of e-zaba and be satisfied with the features it provides. We have been successfully co-operating with Asseco SEE on the internet banking project for years. With their help, we have upgraded the service in several instances and were the first in Croatia to introduce a number of new features. This is the latest fruit of this successful partnership."*

"With our solutions we are trying to facilitate our clients' business processes, enhance their operations and reduce security risks, with the focus on business development," says Viktor Olujic, Head of the Authorization Solutions in Asseco SEE Croatia. "Implementation of the Macintosh support as part of corporate internet banking enables Zagrebacka banka to do just that - expand the service to new clients and facilitate business development."



## ASEBA Trides certified by American Express and Diners Club International

Asseco SEE's 3D Secure e-commerce/e-banking solution is now completely certified by 4 leading card companies

**A** SEBA Trides is a complete 3D Secure solution providing ACS (Access Control Server) and MPI (Merchant Plug-In) functionality that offers issuers and merchants secure and unique platform which authenticates cardholder identity and reduces card fraud.

Both modules of the solution – ACS and MPI – are certified according to Verified by Visa™, MasterCard SecureCode™, American Express SafeKey™ and Diners Club ProtectBuy™ programs.

Besides cardholder authentication, Trides ACS provides integrated enrolment service, enabling Automated Enrolment and Activation During Shopping. It has built-in Attempts Access Control Server and Authentication History Server. User authentication page layout and authentication mechanisms are configurable at several administration levels and they are financial institution, card portfolio and/or user dependent.

Trides MPI implements support for Directory Server storage and multiple payment schemes. Multi-language support is built-in all solution components. E-mail notifications can be configured both for administrators and cardholders in order to inform them on specific events recorded by solution. Different access rights and roles provide different administration levels and data separation for different financial institutions.



### Key references:

- ISP Card (Intesa Sanpaolo Group), Croatia
- Privredna banka Zagreb (Intesa Sanpaolo Group), Croatia
- Slovenska Sporitelna, Slovakia
- Zagrebačka banka (UniCredit Group), Croatia

## Asseco SEE and Fundtech Signed Partnership Agreement for mRDC



**A** sseco SEE and Fundtech, a market leader in global transaction banking solutions, have signed a partnership agreement to develop products for the USA market.

Through this agreement Asseco SEE and Fundtech will work together to develop and deliver mobile, card and banking solutions by combining complementary technologies, people and experience. Both companies believe that the development partnership will bring added value to their Clients.

The partnership will combine Asseco SEE's mobile and security technology, which has been deployed in banks in Europe, and Fundtech's mobile remote deposit capture and payment technology expertise, significant market presence, and distribution capabilities in the USA. The partnership will initially deliver a mobile Remote Deposit Capture application with a roadmap of future applications to include additional mobile services to USA customers.



## First Card Payment Solution for Unattended in Bulgaria, Powered by Asseco SEE Bulgaria

**I**n July 2012, Asseco SEE Bulgaria successfully completed all required certifications of **ARTEMA** (Card Payment terminal) for unattended machines – VISA ADVT, MasterCard M-TIP (LoA N° LMC\_FIM\_1207\_058), as well as successfully passed the certification procedure of Borica - Bankservice (Card Processor in Bulgaria) by specification EMV2000 Compliant Messaging Protocol Acquirer Interface for POS terminals. Asseco SEE Bulgaria invested in the development and certification of software payment solution for acceptance of bank cards payments at ARTEMA terminals, which could be integrated in any vending machine (kiosk, parking machine, petrol station, food & drink etc.) and work with any bank in Bulgaria, served by Borica - Bankservice.

Asseco SEE Bulgaria fulfilled the first card payment unattended project in Bulgaria integrating **ARTEMA POS terminal in Ticket Vending Machines (TVM) for lift pass at Pamporovo -**

one of the biggest ski resorts in Bulgaria, located in the interior of the Rhodopi mountain at 1650 meters above sea level, at the foot of the mountain peak Snejanka (Snow-white). With the completion of the project the Bulgarian and foreign tourists will be able to pay by card the ticket for use of lift equipment during summer and winter ski seasons. The project is supported by the acquirer, UniCredit Bulbank, served by the authorization system of Borica-Bankservice (Host). The TVM, model Axess AX500 is provided by EWcG in Bulgaria.

The second unattended project is coming soon with the opening of the biggest Mall in Sofia City. The next project is for integration of **ARTEMA in Parking Kiosk Amano**.

The project participated in the traditional contest for "IT Project of the Year - 2012", organized by Computerworld Bulgaria and supported by DSK Bank.

**POS Vendor:** Asseco SEE Bulgaria, **Integrator:** Axess (EWcG), **Acquiring Bank:** Unicredit Bulbank AD, **Card Processor:** Borica-Bankservice AD, **Retailer:** Pamporovo AD (ski resort)



## Fidelity Asset & Spend Management

**F**idelity is a web-based enterprise Asset and Spend Management solution. It enables you to make your expenses in line with your budget, to minimize your costs by a detailed analysis of your spend types. It provides advanced business management functions integrated on a single platform. Fidelity automates the full lifecycle of a company's asset and spend processes enabling better control, visibility, analysis and management of all purchases and expenditures. Fidelity is a robust, scalable and proven Spend Management platform, empowering institutions with tools to optimize their process performance and achieve sustainable cost savings.

Fidelity Asset & Spend Management system comprises the following main modules:

- Asset Lifecycle Management
- Fixed Asset Management
- Budget & Performance Management
- Demand Management
- Procurement Management
- Contract Management
- Supplier Management & Supplier Portal
- Real Estate Management
- Construction Services Management
- Communication Cost Management
- Fleet Management
- Insurance Management
- Services and Maintenance Management
- Self Service Portal

### Customer benefits:

- Provides sustainable cost savings of up to 10-20% on inventories and operational/ administrative expenses (non-personnel), and a return on investment within the first year
- Spend visibility and analysis tools for all expenditures to identify savings opportunities and to decrease maverick spends
- Proactive, budget-controlled spend and cost management including demand and procurement approvals
- Strengthens a company's decision support system by enabling real time performance management of the budget
- Integrated platform of managerial accounting for accurate distribution of costs to cost centers and rebilling
- Provides compliance and standardization of procurement processes
- Central management of contract and monitoring of vendor compliance
- Reconciliation between accounting and operational data for assets
- Improve Supplier Performance and Mitigate Supplier Risks
- Management of insurance policies, risks and coverage for all assets
- Central management, reporting and analysis for the real estates and related expenditures as well as maintenance and construction processes

[www.asseco.com/see](http://www.asseco.com/see)

For more information please visit [www.asseco.com/see](http://www.asseco.com/see) or contact:

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