



Volksbank Sarajevo Migrating to Assecoco SEE's Core Banking System

As a result of multi-country Master Agreement between Volksbank International AG (VBI) and Assecoco SEE concluded in April this year, Volksbank Sarajevo in Bosnia and Herzegovina is another member of VBI who has started replacement of existing core banking system with Assecoco SEE's ASEBA Banking Intranet core solutions.

This project continues VBI's intention to standardize its multi-country operations through a single highly scalable platform and to make it possible for consolidation of operation across

SEE. Volksbank Beograd, Volksbank Banja Luka are already operating on Assecoco SEE core banking system, while in Volksbank Zagreb this core system together with ASEBA Experience Branch & Customer Insight.

Assecoco SEE's core solutions are supporting scalability and faster product innovation required by the Bank.



Univerzal Banka Beograd Goes Live with ASEBA AML

"In our Bank, especially in our sector, we have always unselfishly invested effort and resources in order to be compliant with the law, but before implementation of ASEBA AML system we spent a lot of time doing all analysis and reports. Attending the ASEBA AML workshop in Belgrade, we recognized that this software can make our work

easier improving the quality of analysis, too. After the quick and efficient implementation of the software in less than two months we were very satisfied since this solution meets all our needs. Analyses are robust, but easy to understand in the same time.

We feel gratitude to the team that implemented the software and I hope that this close cooperation that paid so much attention to Bank's needs consideration will continue in the future.", said Marina Bartulović Head of AML Unit in Univerzal banka Beograd.

Asseco SEE and Univerzal banka Beograd successfully brought into production ASEBA Anti Money Laundering solution. As Bank management recognised potential risks from money laundering and financing terrorism it was necessary to establish a system for risk evaluation of clients and their transactions.

As well, Univerzal banka Beograd was aware that, due to the fierce competition among Banks nowadays, having the best net of branches and customer satisfaction is not enough, but it also requires meeting ethical aspect of operations which adds a new dimension to the implementation of this software in the process of building Bank as a brand.

Implementation process was completed in tight period of time and resulted with great

benefits for the Bank reflected in easy and yet robust analysis, legal reports generated in time and compliant with the legislation, and of course 'Know your customer' effect.



ASEBA AML is one of the newest products in Asseco SEE. It was developed by two teams, from Macedonia and Serbia, working closely together, and this has been fifth implementation in a period of one year, all of which were successful and with average length of less than 3 months.

Two more implementations are already pending and Asseco SEE already has local implementation teams in three different countries which certainly brings to the quality of the process and enables easy implementation of the product.



Asseco SEE in Kosovo Implements Utility Billing Solution



Asseco SEE in Kosovo has recently started implementation of its own

billing software solution (integrated with Microsoft Dynamics Navision) for regional water utilities of Peja and Prizren in Kosovo. The solution comprises Financial Information System, Enterprise Resource Planning, Billing and Customer Relationship Management. This all-in-one package can be integrated with GIS system, as well. The new system will provide support particularly in increasing the

level of collection, improving the service by interacting in a more dynamic fashion with customers, and in financial and statistical data accuracy. Being aware of business challenges that Water Utilities has faced during almost a decade being in service to them, Asseco SEE in Kosovo is creating this powerful tool to support utilities' business processes and growth through real-time information.



New Application from Asseco SEE Croatia: Remote Key Loading Functionality Available for Wincor Nixdorf ATMs

**WINCOR
NIXDORF**

After Asseco SEE's Remote Key Loading (RKL) Service was introduced for Diebold cash machines, it has now become available for Wincor Nixdorf ATMs, too. RKL has been successfully tested in test environment and will be soon released in production at one of Asseco SEE's biggest clients.

Remote Key Loading (RKL) enables distribution of Terminal Master Keys from centralized Key Management System to the Encrypted Pin Pad. Using existing devices for secure key storing, Host Security module and Public Key Infrastructure Terminal Master Keys are securely transferred to ATMs without any kind of data fraud. Before RKL, Terminal Master Keys were loaded into the system manually using "four eyes principle".



This means that two employees had to enter the keys in such a way that each employee held one half of the key. Asseco SEE's RKL solution eliminates security risk resulting from manual handling with sensitive Terminal Master Keys.

"RKL application eliminates possibility of human error because there is no more need for manual interventions during exchange of keys. Less human intervention brings higher security while administration console enables central administration and distribution of keys. All this results with cost reduction" said Viktor Olujić, Head of Authentication solutions in Asseco SEE Croatia.

New Customer Interaction Center at BOŚ Bank Poland

ITD Poland, member of Asseco SEE group, implemented Customer Interaction Center (CIC) 3.0 at Bank Ochrony Środowiska (BOŚ Bank).

CIC is a Unified Communication Solution enabling multiple customer contact channels. BOŚ Bank implemented inbound and outbound calls support and email queues.



"System deployment took about 4.5 months and ran very smoothly and without delays", said Jaromir Tomaszewski, BOŚ Bank. "We're planning to enhance functionality for our customers and further develop our contact center."

It is also possible to use chat for communication.

In addition to this, BOŚ Bank chose to implement Interaction Recorder module enabling call recording and encryption and Interaction Dialer, supporting advanced outbound campaigns. Easy Scriptor functionality simplifies consultants' work, allowing

simple and dynamic script creation for specific telemarketing campaigns or inbound calls.

Two locations, main and auxiliary, have been covered by the project managed by ITD Poland, member of Asseco SEE group, allowing system operations continuity in case of any problems.





Broader ATM Functionalities in NLB Montenegrobanka

Asseco SEE in Montenegro and NLB Montenegrobanka successfully completed implementation process of WEB Extension at the Bank's ATM network, a software that enables Asseco SEE developers to produce new functionalities for ATMs. One of the main advantages of this project is that the Bank's Clients will have the possibility for advanced transactions on ATMs and it will enable bank to use ATMs as a sales channel, not service only.



Mile Grbin, Head of Card Department of NLB Montenegrobank, expressed his satisfaction with the implementation of the Web extension on ATM network, as it will facilitate wider and more

comfortable creating of new ideas and ways of utilizing the ATMs.

With WEB Extension and new functionalities developed on the ATM

network, the Bank will be able to propose: Top up, Bill payment and other electronic payments, money transfer, ticketing, direct marketing etc.

Erste Bank Acquiring New EFT POS Network



Erste Bank a.d. Novi Sad has decided to establish own acquiring EFT POS network. To be their partners in this big step, Erste Bank has chosen Asseco SEE in Serbia, as a trustful, efficient company with long and successful reference list.

Contract implies delivery of 3000 EFT POS terminals, EFT POS application,

software for POS management, installations, merchant training, and consultancy during certification and on-site maintenance during five-year period.

Asseco SEE 24x7 Call Center, with Help Desk secures to deliver good SLA's to all of our clients. Merchants are calling Asseco SEE certified technicians if any

problem occurs on the field, so the Bank will entrust Asseco SEE with all additional services of POS acquiring network.

Asseco SEE is already providing Erste Bank with ATM network and maintenance and this new contract is another confirmation of successful long-standing cooperation.

Demir Kyrgyz International Bank CJSC chooses Asseco SEE in Turkey for Remote Payment Solutions Project

Demir Kyrgyz International Bank CJSC (DKIB), the first international commercial bank in the Kyrgyz Republic, has signed a service contract for remote payments with Asseco SEE from Turkey. Based on the contract, Asseco SEE from Turkey will integrate DKIB to its Shared Virtual POS infrastructure (NestPay) and provide full range of e-Merchant services including merchant integration and merchant support. Having agreed to



outsource all e-Commerce and MOTO payments processing to Asseco SEE (Turkey), DKIB will also be using shared 3D Secure MPI as a service.

Demir Kyrgyz International Bank CJSC will be the first financial institution offering Virtual POS services in Kyrgyz market. The bank has already started to establish its merchant base along with the technical integration project.



Successful cooperation of Asseco SEE in Croatia and Zagrebačka banka: e-zaba Internet banking service now available on LINUX platform

„Our partnership with Asseco SEE on the project of Internet banking for corporate clients has lasted for more than a decade. It is logical that we are continuing collaboration with Asseco SEE. With their help we managed to offer, first in Croatia, Internet banking service to companies and entrepreneurs that are using Linux Kernel. Linux Kernel operating system intended for desktop computers is becoming more and more popular in business environment“ said Nevena Stulić, Director of Transaction products and electronic banking in Zagrebačka banka.

After implementation of Asseco SEE's solution, corporate users of Zagrebačka banka Internet banking service can now use e-zaba on Linux operating systems.

Zagrebačka banka Internet banking service for corporate users, which is being used by more than 45,000

companies and entrepreneurs, was in the past ten years available to users of Windows operating systems only.

By adding support for Linux, bank made the service available to corporate clients that have Linux distributions Red Hat, SUSE or Ubuntu installed on their computers.



„Zagrebačka banka once again proved itself as a leader in the Croatian financial market in introducing technological novelties. This time they are expanding existing and very popular e-zaba service to the segment of corporate clients that was not able to use it until now. We are glad to say that for many years now Zagrebačka banka recognizes Asseco SEE as a good and reliable partner for development of services and their adjusting to the needs of end users“ said Viktor Olujić, Head of authentication solutions in Asseco SEE in Croatia.

One of the Largest IT Infrastructure Projects in Romania

National Institute of Statistics, a long-standing client, and Asseco SEE in Romania undertook one of the largest IT infrastructure projects in Romania in 2011. For this undertaking, Asseco SEE in Romania provided the National Institute of Statistics with IT system installation, configuration and complete integration. Equipment was delivered and installed at the



headquarter and in 42 locations across Romania. Upgrade of NetApp FAS2040 storage's operating system and virtualization licenses and 3-year on-site warranty are also provided. This large IT infrastructure project will support Romania's population census, a nation-wide program that includes a lot of data and statistics and is scheduled to be done in 2011.

Asseco SEE Statutory Reporting Solution in BNP Paribas Bank



Asseco SEE in Romania and BNP Paribas Bank (former Fortis Bank SA/NV Bruxelles – Bucharest Branch) have successfully completed "ASEBA abSolut SGMR" project started in January this year. The scope of the project was to deliver and implement a

solution for local statutory reporting, based on ASEBA abSolut engine and integrated with the Bank's Core System. The project ran between Q1-Q3 2011 and was sustained, on Asseco SEE side, by the new BI & Reporting team. This was the first project started and

achieved by this new team and managed by Asseco SEE Project Office in Romania. The project was fully completed on time and it was considered a success by Asseco SEE beneficiary.



Banca Intesa and Asseco SEE Establish First Self-Service Branch in Serbia

Banca Intesa a.d. Beograd and Asseco SEE in Serbia have continued with successful cooperation and partnered in development of an innovative solution for modernizing banking operations.

In this new undertaking, Asseco SEE in Serbia has provided Banka Intesa Beograd with the complete solution and equipment for a self-service branch. The whole self-service branch concept is quite new in Serbia, but, on the other hand, quite needed. The Bank has recognized this, and the automated branch is already in production in one of the biggest shopping malls in Belgrade.

The Self-Service Branch offers plenty of functionalities on several devices. Asseco SEE has equipped the branch with ATM Exchange office machine, which enables money exchange with no need for using credit cards (no authentication), accompanied with safes for deposit and offline money deposit for legal entities available 24/7. Money deposit in night safes is an option which provides legal entities with a opportunity to have fast, easy and reliable consignment without queuing.

In addition, the Branch is equipped with high-end Kiosk terminals offering numerous benefits to the Bank's clients. Now, clients can view and print their account statements for each type of their credit cards (Master, Maestro, Credit, AmEx,



etc.), pay their bills at the Kiosk terminal using blank or six predefined slips from service providers (Telekom, Utilities, Electricity, etc.), while information is generated from barcodes contained in these slips (for example, for cable operators, bills are generated from the Bank's database). Money transfers from one account to another are also available in this Self-Service Branch.

The project of self-service branch is just first in line and Asseco SEE is pleased that similar projects of automated operations are waiting for their implementation.

Asseco SEE Supports Development of Macedonia's Young Leaders



Invited by President of Republic of Macedonia, Mr. Ivanov, Asseco Group President, Adam Goral, visited "**Second Summer School for Young Leaders**" to give a lecture on his view of leadership and how to become a leader: "**From Office with 4 walls – to Global IT Leader**".

During the lecture Mr. Goral was joined by Mr. Piotr Jelenski, CEO of Asseco SEE who presented how leaders with great vision from different countries can work together to achieve the same goal.

"The Summer School for Leaders has the same goals as we do and that is to enable ambitious young people from

the country to develop their skills and managerial capabilities" said Mr. Goral.

During his two-day visit to Macedonia, Mr. Goral met with President Ivanov and also with the Prime Minister, Nikola Gruevski, Deputy Prime Minister for Economic Affairs, Vladimir Pesovski, and Minister of Information Society, Ivo Ivanovski.

During separate meetings, along with the group management team, they presented experiences from their investment in the country, and offered assistance in sharing this success story in order to attract foreign investment, and promote progress in introducing modern ICT systems.



PRODUCT CORNER

ASEBA AML Anti-Money Laundering Solution IS A TOTAL END TO END SOLUTION FOR PREVENTION & DETECTION OF MONEY LAUNDERING

ASEBA AML

The solution is designed to operate independently of the existing Core Banking system, and does not depend on its structure. Integration with the existing Core Banking system is done through implementation of appropriate interfaces, and there is possibility for interoperability with any banking system.

AML System feature and functional characteristics are:

- Integrated solution for Detection & Prevention of Money Laundering;
- Effectively assisting banks to comply with AML regulations in different countries and international standards;
- Monitoring of all customers, accounts and transactions data and delivering accurate, prioritized alerts directly to desktop application in real time;
- Generating specific reports imposed by local regulatory authorities and reports based on defined suspicious activity criteria;
- Robust analytics for Clients and Transactions;
- Determining the Client and Transaction Risk Score;
- Management of customer Peer Groups;
- Analysis of relationships among different transactions;
- Visual comparisons of risk profiles;
- Sanction lists management (blacklists, white lists, PEP lists, internal sanction lists, etc.);
- Document management system – archiving of exchanged files, possibility for their re-generation and the ability to search through their content;
- Multi-language support.



ASEBA AML provides advantages:

- Enhanced risk monitoring of clients and the transactions that they made
- Timely detection of suspicious behavior
- On-line control of transactions
- Minimized necessity of technical personnel for configuring AML system
- Solution is easy expandable and can be easily integrated to external systems

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