New Banking Vision[6]
Smarter. Faster. Better. Together.

From 17th to 20th September 2013, Asseco South Eastern Europe organized the 6th edition of New Banking Vision – one of the biggest regional banking conferences that gathered financial leaders and ICT experts to discuss financial industry market, challenges, latest technologies, know-how and future opportunities.

The conference was held in Rovinj, Croatia and gathered over 300 participants from 22 countries. At the conference were present representatives from 74 banks and other financial institutions, including 48 Board Presidents and Members. Experts from Gartner, Orange Poland, Agrokor Group, Telenor and Zagrebačka banka joined the panel discussion under the title "New players in payment area – Threat or opportunity".

The event was mainly focused on getting insight and fresh perspectives on global banking trends from international experts and seeing how banks in the SEE region deal with hot issues.

Participants of the conference had a chance to discover where they might need to modify their approaches and start new initiatives, and also to learn how Asseco SEE's solutions can help them in dealing with trends and issues.

Besides very interesting experts' presentations, all participants were able to experience how the solutions are working in a real environment – at specially prepared booths in the expo area, where ASEE specialists were demonstrating the practical use of our solutions.

Zagrebačka banka, Konzum/Tisak and Asseco SEE Launch the **First Mobile Payment Service based on a Mobile Application**

Zagrebačka banka, Konzum/Tisak and Asseco SEE has implemented brand new 'm-kupi' service – an innovative mobile payment method which, with the use of an application installed on a mobile device, facilitates payments in all Konzum and Tisak points of sale. 'm-kupi' is the only service of its kind in Croatia, moreover, it is considered a cutting-edge concept in Europe as well.

The 'm-kupi' service is fascinatingly simple and safe to use, with transactions that take very little time to complete. While shopping in Konzum retail stores or Tisak newsagents an 'm-zaba' Mobile Banking user announces a mobile payment, starts the 'm-zaba' service and selects the 'm-kupi' option.

After the user's payment approval has been confirmed, a salesperson scans the barcode generated on the mobile device screen and issues a receipt with the confirmation that the current account has been charged.

High-level security of the 'm-kupi' service is ensured through a token integrated with the 'm-zaba' application. A mobile token provides a secure access to accounts and payment transactions via mobile devices, without copying data to and from the token when transactions are being confirmed.

The launch of the 'm-kupi' service only confirms that Zagrebačka banka, as the leading bank in Croatia, Konzum and Tisak, as the leading retail chains, and Asseco SEE, as the leading m-payment and m-banking solution provider, have once again reinforced their positions as the market leaders in the Croatian and regional market with their innovative approach.

New Asseco SEE **Web2.0** Available to Customers at Komercijalna banka A.D.Beograd

Komercijalna banka a.d. Beograd has offered together with Asseco SEE, a completely new concept of iBanking to customers.

Web2.0 (in-house), a project solution of Komercijalna banka a.d., with its new multi-profile and multi-device approach, enables various customers and customers with different devices (laptop, tablet, PC) to use, equally efficiently, all the benefits offered by the new iBank service Web2.0.

Through the Asseco SEE's new solution of electronic bank for retail clients, KomBank WEB2.0, Komercijalna banka has provided its customers with numerous new functionalities, from choosing the solution they wish to use

- basic (for customer who are unwilling to change their habits, the Bank has selected a layout most similar to the previous solution),
- expert (offers an option to create the layout of KomBank WEB 2.0 e-banking by yourself) and
- advanced (provides the state-of-the-art design and full freedom in creating personal working environment in e-banking)

and a set of functionalities, to organizing the homepage, size and position of the window on the application desktop.

Customers can select a web e-bank solution that fully matches their needs, create the work area layout and a preferred set of functionalities by themselves. KomBank WEB2.0 service represents the fastest and the easiest method of payment intended for retail customers and their e-banking transactions, via Internet 24x7, with no fees, and with maximum business safety and security.

Asseco SEE Romania has Implemented **AB-SOLUT**®
Core Banking Application at Intesa Sanpaolo Bank

*I*ntesa Sanpaolo Bank and Asseco SEE in Romania has announced the successful completion of the implementation of the new system AB-SOLUT® Core Banking Solution, an integrated next-generation banking software that provides the necessary support for conducting commercial banking business in terms of high performance .

The implementation project was carried out throughout 2013. As of January 2014, Intesa Sanpaolo Bank has all the trading power given by the AB-SOLUT® platform. The new platform allows the bank to anticipate and meet the needs of customers more quickly, significantly increases productivity of the branch network by automating workflow and virtually eliminates the manually operator errors.

With the launch of this platform, which is more flexible and customizable, the bank will begin a series of projects that will bring many benefits to customers, both in launching new products and services and by improving some of the existing ones. The core banking solution has been developed by Asseco SEE Romania and represents the company's respond to the requirements of existing performance and productivity in the banking market. The products` portfolio covers all areas of business in the financial services industry and Asseco staff`s specializations allow the implementation of solutions that meet the most demanding requirements.

Currently the AB-SOLUT® Core Banking platform is used by 11 banks in Romania, being the banking system with the largest share on the local market.

Intesa Sanpaolo Bank, is the local subsidiary of Intesa Sanpaolo, one of the major international banking groups, among leaders in Europe, providing services to 20 million customers. With a history of over 400 years, the Group is present in Central and Eastern Europe, the Middle East and North Africa, with over 1,500 units of Intesa Sanpaolo subsidiaries operating in 12 countries in the region.

On the local market, Intesa Sanpaolo Bank has a nationwide network of approximately 76 units, about 800 employees and total assets exceeding 5 billion. Intesa Sanpaolo Bank Romania offers its customers a full range of banking products, guaranteeing a high quality service for all customer segments (retail, SME and corporate).

ASEBA Web iBank in Sparkasse Bank Macedonia
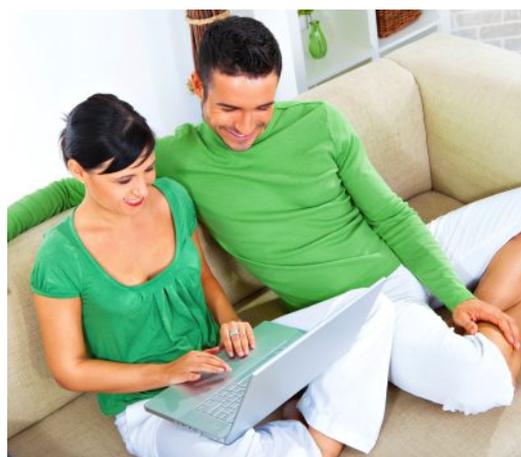
*S*parkasse Bank Macedonia AD Skopje, a member of one of the largest regional bank groups, ERSTE Group, has included ASEBA Web iBank solution in its banking offer.

This joint project of Sparkasse Bank and Asseco SEE has produced completed implementation of iBank solution, which is available to all retail customers from now on. ASEBA Web iBank channel provides customers with an array of benefits and functionalities, along with all the customizations and specific requests it covers in the market of the Republic of Macedonia.

ASSECO SEE will continue cooperating with Sparkasse Bank Macedonia a.d. regarding enhancement of the existing iBank services and introduction of new functionalities.

KBM Bank Celebrated a
Year of Successful Work on Asseco See IT System

KBM bank in Serbia, a part of Slovenian Nova KBM Group from Maribor, has been enhancing their presence in Serbia by opening new branches, and investing in the existing ones, while their business operations have been successfully performed for a whole year period now throughout a state-of-the-art ASEBA Experience IT system. This software which was developed by *Asseco SEE*, covers the most important segments of IT platform for banking operations – *Core* and regulatory reporting of KBM bank.

"Considering that this is a very dynamic period of our development in Serbia, that we opened our main branch in Kragujevac at the beginning of the year, and that we have recently opened our first branch office in Belgrade, both fully in compliance with the European standards and NKBM business operations standards, we are very satisfied with performance of the IT solution developed by Asseco SEE ", said **representative of KBM bank in Serbia** and added that *"KBM bank aims to improve its flexibility and efficiency in their offer of new products in the next period, as well as their communication with customers in order to achieve a higher competence level on domestic market and*

that therefore it requires a state-of-the-art top quality IT system and a partner who can understand Bank's long-term business vision."

"The fact that KBM bank opted for our IT system in such a sharp competition with most prominent software companies, is a great acknowledgement of Asseco-SEE experts, who have proved to be without a peer in the area of banking software development in this part of Europe," **Miodrag Mircetic,** Board Member of Asseco SEE group said and added that *"Asseco SEE proved with their projects to be the regional IT leader, a reliable partner, and also a leader in terms of technology and development of secure information systems which are essential for today's business of large corporations and financial and public sector."*

Asseco SEE's Mobile Banking Solution
Implemented in the OTP Banka

Asseco SEE Croatia and the OTP banka Croatia finished successfully the implementation of the ASEBA JiMBa mobile banking solution in the OTP banka. After the implementation of Asseco SEE's solution, the bank's clients have a new application at their disposal, which enables them to make financial and tracking transactions on iOS/iPhone and Android mobile phones.

Besides standard features, the OTP m-banking brings some novelties into mobile banking services available on the Croatian market in a form of functionalities which are available prior to log in even to end users who have not activated the application: location services related to the search of ATMs and branch offices in the neighbourhood or by cities, exchange rates and a demo of mobile banking service. Pre-login functionalities are implemented through "bubbles" swipe screens.

"The OTP banka works intensively on the introduction of new technologies in banking services and mobile banking is one of them. When we were developing the service, security was the most important element, but we also wanted to utilize maximally the "look & feel" possibilities offered by smart phones.

This is how we developed the attractive application that we have today. We have been cooperating successfully with Asseco SEE for many years. Their expertise and experience in the area of security and creative solutions confirmed them as a reliable partner in this project" said **Balázs Békeffy**, President of the Management Board in the OTP banka.

„Thanks to the mobile banking, monitoring of finances and payment transactions can be done on the go, what brings flexibility to end users, and this is the reason why more and more banks are introducing this service" said **Drazen Pehar**, President of the Management Board in Asseco SEE Croatia.

Volksbank Romania has moved to **complete infrastructure and print outsourcing services** from Asseco SEE

In order to solve the print and current client infrastructure challenges, Volksbank relies on Asseco SEE to manage, control and improve the way over 1,500 Volksbank employees interact with their current desktop and printing infrastructure.

Volksbank Romania had relied for years on a growing multi-vendor collection of standalone devices, from desktops, laptops, printers, copiers and fax machines to desktop scanners. With a large computer network (over 1500 units), Volksbank was facing high device downtime, increasing costs and uncontrolled print volumes that weren't in line the desired satisfaction and service levels of Volksbank business.

Asseco SEE brought to the table a game changer approach that covers the maintenance and optimization of the printing and other devices service processes throughout the device lifetime.

Asseco SEE infrastructure management proposal implemented at Volksbank includes:
- Complete redesign of printing environment using state of the art printing and scanning devices, in fact lowering the number of assets for each Volksbank employee
- Scanning and printing workflow optimization services
- Device rental services
- Device inventory services
- Remote print management and monitoring software that

helps manage the print volumes and devices in the environment
- Proactive maintenance and SLA services for a wide range of Volksbank IT assets (computers, notebooks, printing & scanning equipments)
- Proactive supplies delivery and supplies usage control services
- On site contract management team

By implementing Asseco SEE proposal, Volksbank achieved a consolidated management of their existing infrastructure and optimal resource allocation, enabling their employees to focus on critical issues at the same time with reducing the associated lifecycle management costs of the infrastructure.

Podravska Banka Introduces E-banking User Authentication via SmartDisplayer Display Cards Based on an Asseco SEE Solution

Podravska banka, one of the leading small banks in Croatia, SmartDisplayer, the pioneer and the world leader in display card manufacturing and Asseco SEE, the leading IT company in the field of Internet/Mobile Banking and Payment authentication solutions, have successfully implemented the ASEBA SxS solution that provides the Bank's e-banking users with secure authentication via chip cards with a built-in display.

The use of display chip cards for a reliable e-banking client authentication is a safe, user-friendly and technologically advanced solution. These cards have a mini display that, after the PIN has been typed in, displays an OTP (One Time Password) code important for a secure use of e-banking service.

Besides the authentication via EMV cards, ASEBA SxS enables simultaneous use of several different device types based on OTP (One Time Password) and Two Factor Authentication standards, including hardware tokens from different manufacturers, mobile token authentication, SMS authentication, as well as the digital signature based on the PKI, i.e. SmartCard, technology.

Regardless of the communication channels and application types, the SxS server can be used for user and transaction authentication to different services, like e-banking or telephone banking, where non-repudiation is guaranteed.

Podravska banka is the second bank in Croatia that has implemented a solution based on display cards.

New Country Leader in Asseco SEE Serbia: Dejan Smiljanic

Starting from January 1st 2014, Dejan Smiljanic is the new Country Leader of Asseco SEE Serbia. He will perform duties of CL and will be responsible for ASEE operations in Serbia.

On this position Dejan replaces our colleague Miodrag Mircetic who stays as Board Member of Asseco Soth Eastern Europe Group, and also in ASEE Serbia will be a Board Member responsible for business development.

Dejan Smiljanic has had an impressive experience and expertise, being one of leading managers in SEE region. He has a great practice in banking software industry, and below please find some facts from his business experience:

He started his career in 1992, as Software developer at Faculty of Electrical Engineering, one of the most prestigious educational institutions in Serbia where he also graduated at Computing Techniques and Informatics department. Looking for further challenges, he transferred to private sector starting as a Software Designer and Developer at PCExpert. Two years after, his professional path led him to a young company, Antegra, producing banking software at fast-growing market of banking technologies in Serbia.

Dejan's first position in Antegra was Leading software designer of bApO system (which still exists within Asseco SEE portfolio), and after only three months he has become CEO of the company. At CEO position he stayed until Antegra was acquired by Asseco SEE and merged with two other Serbian companies, Pexim and PeximCardinfo. After establishment of Asseco SEE in Serbia, Dejan has become one of the local Board Members in charge for Banking Business Unit.

New Country Leader in Asseco SEE Bulgaria: Assen Boradjiev

Since June 2013, Assen Boradjiev is the Country Leader and President of the Management Board of Asseco SEE Bulgaria. He is responsible for ASEE operations in Bulgaria.

Assen started his career in 1997 as Technologist of production in **Besttechnica TM – Radomir**, one of the biggest enterprises in the field of Heavy machine building industry on the Balkan peninsula. Than in October 1999 he started work for **Prosoft JSC** as Sales representative. In January 2001 he was promoted to Autodesk Channel Manager and was responsible for development of Autodesk distribution network in Bulgaria, as well as business analyses, strategies for development and whole relations with Autodesk.

In April 2003 he joined **Rightnet JSC** (now Grawis Bulgaria) as Technical Director and after 5 months he became a board member – CEO. He was responsible for all process from identification of the potential opportunities on the market through the commercial activity, software development, negotiation with vendors to the project delivery. In the same time keeping a position of CEO in Reghtnet, as a Sales Director he managed a sales activity of company system **Latona Bulgaria JSC** (acquired by Siveco Romania).

From October 2007 he worked as Key Account Manager in **Technological LTD**. He was responsible for business development in a define businesses: public sector, FMCG, energy, utility, manufacturing, construction. With a lot of success on this position, after one year, Assen was promoted to the Sales Director position (February 2009). He was responsible for sales strategy development and implementation. He managed a matrix structure of the commercial and technical people responsible for business and product development in defined sector of economy or product lines.

Assen Boradjiev is a graduate of Sofia Technical University where he earned a Master of Science, Engineer. He also graduated from Warwick Business School with Master of Business degree.

asseco
SOUTH EASTERN EUROPE

Multi-channel enterprise fraud prevention - InACT®

*I*nACT® has been developed to overcome extreme flexibility needs, tighter and wider integration to enterprise systems and rapid deployment with pre-integrated nature. When an institution runs 7x24 and runs a wide range of channels from mobile banking to card issuing, acquiring, InACT® is needed to overcome all risks within one solution. InACT®- with its tighter integration to backend systems, wider integration to front-end system- provides multi-channel, multi-purpose enterprise fraud and misuse prevention.

InACT® Flavors

InACT includes following flavors / applications:

- **InACT® as an internal audit tool:**
  - Investigation of internal fraud
  - Review of system and operational failures
  - Review of procedures contrary to the legislation
- **InACT® for fraud prevention and monitoring:**
  - Prevention and monitoring of credit card transactions fraud
  - Prevention and monitoring of bank card transactions fraud
  - Prevention and monitoring of internet banking transactions fraud
  - Prevention and monitoring of phone banking transactions fraud
  - Prevention and monitoring of other banking activities fraud
- **InACT® for AML:**
  - Investigation of money laundering activities
  - Report transactions, customers according to each country's legislation

Remarkable Features:

- Users can create flexible scenarios by using flexible data structure
- Measuring risks by assigning scores to scenarios
- Scenario results can be analysied in various aspects
- Statistical formula definition, intermediate table creation and using this table in new scenarios, results of scenarios can be used in other scenarios
- Scenarios can run over the daily difference data
- Analyst's own files can be uploaded to InACT and be used in scenarios
- Able to follow-up cases
- Be able to segment customers and merchants
- Black lists can be defined
- Easy integration to different applications
- Multi-language support for user screens

InACT® supercharges fraud operation

- 2X improved fraud detection efficiency
- 10x outbound fraud check with IVN and TTS

InACT® helps you prevent fraud across channels and situations

- Higher efficiency with automated workflows like IVR outbound check, call center, scheme hot list declaration, EFT hold&release...
- Reduce losses by detecting fraud earlier, with fewer false positives
- Specialised workflow for external and internal fraud which enables fraud analyst to focus on important risks
- Combining all channels enables risk in one channel invisible to others becomes visible

NBV^6 Photo Gallery

For more information please visit www.asseco.com/see or contact:

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