



## **G**ood News from Asseco SEE!

Asseco SEE Group ended first half of this year with good results. Sales revenue increased by 4% year on year reaching EUR 52.7 million with the highest growth recorded in the Payment business unit. Good performance of this business unit was driven mainly by an organic growth in Turkey, Croatia, Serbia and Slovenia, as well as a successful consolidation of Croatian company EŽR Croatia acquired by ASEE S.A. last October.

We continue to consistently implement our strategy which stipulates a further growth of revenue from own services and solutions, as well as offering a payment processes outsourcing as an alternative to traditional ownership of ATM and POS terminals.

In the last few months we completed successfully a number of interesting implementations across and outside the ASEE region with the recent ones including integrated end-to-end solution for the management of leasing operations Asseco SEE LeaseFlex(R) Solution at Bakheet Co. in Saudi Arabia, the new system of Tax Administration for the Ministry of Finance of the Republic of Serbia, the first on the Romanian market

innovative authentication device - the token card with display at CEC Bank, and ASEBA Web2.0 iBank solution for retail online banking in Raiffeisen BANK Sarajevo, just to mention a few.

Our solutions were recognized for their excellence and innovation with ASEPA Correspondence Management (ASEPA CM) - one of the most comprehensible system solutions for public sector document management – named the most innovative at the prestigious IT fair in Las Vegas, our CORE banking solution awarded with the “Zlatni BAM” prize by “Banke & Business” in Bosnia and Hercegovina for the excellence in quality in 2013 and our SI Voice Systems receiving The Best Complementary Solution Award in Turkey.

I expect that the second half of the year will bring even more recognition for the Asseco SEE Group including interesting news on a currently conducted complex project of the implementation of the front-office client service system integrated with a multichannel access system for Telenor in Serbia.

**Piotr Jeleński**, Group President of the Management Board of Asseco South Eastern Europe S.A.

## Bakheet Co. in Saudi Arabia will Improve Productivity of its Leasing Operations with Asseco SEE LeaseFlex® Solution



**B**akheet Co., one of the most experienced suppliers in the field concrete, road, earth, crane, light and garage equipment industries in Saudi Arabia, has chosen Asseco SEE LeaseFlex® Solution to manage and improve productivity of its leasing operations.

Khaled Ehsan Al-Rifai, Financing Group Director of Bakheet, commented on the project: "Bakheet Co. needed an integrated end-to-end solution for the management of its leasing operations. Asseco SEE LeaseFlex® Solution was chosen for its robust and scalable, web-based infrastructure and detailed ready-to-use functionality for the management and monitoring of the full lifecycle of leasing operations."

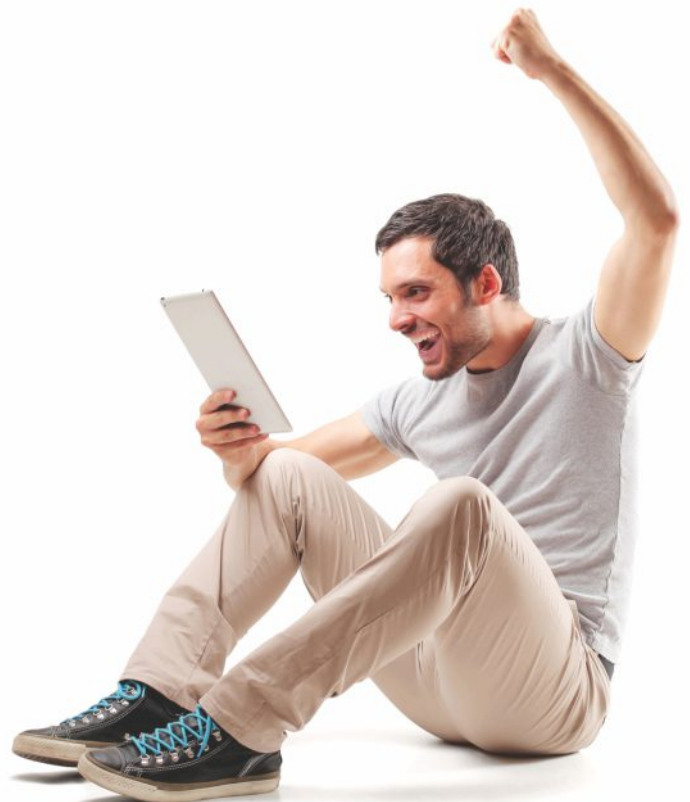
## Updated Version of Mobile B@nking from Asseco SEE at Unicredit Tiriatic Bank

**U**niCredit Tiriatic Bank has added new functions to the Mobile B@nking app, with the help of which its clients can control their banking directly from their mobile phones. *"Thanks to the new functions, the service users (Vodafone, Orange, Romtelecom, RDS&RCS, GDF Suez, Enel Muntenia) can pay their bills from wherever they are in a very short time using a smartphone or a tablet"* said Petrisor Costin, Products & Segments Director, First Vice President UniCredit Tiriatic Bank during.

*"They can also make fast payments using an interactive search, ask for banking products such as loans or credit cards and create their own deposits. Besides, the clients can find out very easily the closest bank branch or ATM by using the map,"* added Petrisor. The new options are added to the already present functions of the first version of app Mobile B@nking, launched by UniCredit Tiriatic Bank in September 2012.

The updated version of Mobile B@nking is currently available for the Android and iOS operation systems. A monthly fee for Mobile B@nking is RON 2, but the app can be downloaded for free as part of the offer for the bank's products and services.

The application has been developed and implemented by Asseco SEE Croatia.



## CEC Bank Offers to its Clients First Authentication Token Card with Display



**C**EC Bank is the first bank in Romania which offers to its customers a new authentication device - the token card with display. The token card has been designed to replace the devices used so far, being much easier to use, convenient to carry and at the same time providing increased security for users' Internet banking platforms - CEOnline and TeleCEC.

The device incorporates the latest generation technology such as an eight characters ePaper display, tactile buttons and a

battery with a life expectancy of at least three years. A novelty in terms of operational safety is protecting the opening via a PIN code. Similarly to bank cards, rewriting an incorrect PIN code will lead to blocking the device and in order to unlock it the support from the Bank staff will be needed.

Using a token with a display card can be extended to becoming an instrument of payment (credit card) compatible with the standards set by Visa and MasterCard. With the codes generated by this device it is possible to authenticate both customers and a transaction signing at the Internet Banking platform level provided by CEC. Bank.

*"Through the mechanisms implemented in this project CEC Bank can diversify very easily the ways to authenticate clients with the codes sent via SMS or through generating them by the token's mobile applications installed on their mobiles" said Andrei Stamatian, First Vice-president of CEC Bank.*

*"CEC Bank continues its efforts to improve and modernize its services, allowing customers to perform transactions "remotely" using alternative channels such as Internet Banking and Phone Banking as safe as bank tellers. We want the token card to be a modern tool to log in, easy to use and to carry in the wallets of all our customers", said Mugur Podaru, Director for Distance Operations from CEC Bank.*

## Asseco SEE, Partner Who Relies on Innovation

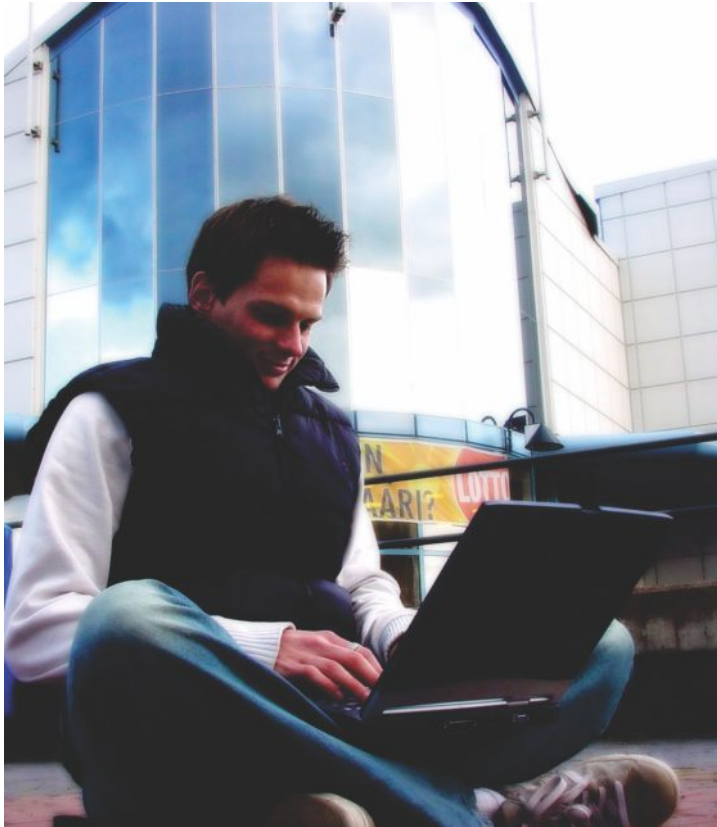


**T**he technical solution was implemented by Asseco SEE, leader in providing solutions on alternative channels (mobile banking authentication solutions) in South Eastern Europe.

*"CEC Bank is launching a unique product on the Romanian market, becoming a pioneer of new technologies. The display card is a new authentication method in internet banking applications, that combines usability and design with the latest features in security. Asseco SEE will continue to provide to its partners innovative solutions for online banking, which is one of the strategic directions of the company's development", said Adrian Nastase, Business Developer within Asseco SEE Romania.*

*"In order to obtain top level availability and security for remote payment solutions, we have to use the latest technologies and approaches. You must be prepared to allow your clients an access to financial services, even if they are in the subway, on the bus, in the pool, on the plane and, why not, during deep dive sessions ... If the owners of our product are willing to provide mobility and diversity, our concern as security information experts remains the identification modality by which this can be possible in the safest conditions", said Mr. Razvan Grigorescu, Manager for Information Security / CISO CEC Bank.*

## Boosting Online Functionalities in Raiffeisen BANK Sarajevo



**O**ne of the largest banks in Bosnia and Hercegovina, and member of a large international group, Raiffeisen BANK Sarajevo, has signed an agreement with Asseco SEE on the implementation of the ASEBA Web2.0 iBank solution for retail online banking.

With ASEBA iBank WEB2.0 banks can improve their understanding of customers and provide them with offers which are tailored to suit their needs better and therefore help fostering bigger customer loyalty. Thanks to the Asseco SEE solution Raiffeisen bank's clients in BiH will have an on-line access to savings and foreign currency accounts, so that they can inspect their account statements, do internal settling in foreign exchange transactions between accounts, perform exchange operations, and have the option to customize the bank's home page according to the functionalities they use the most.

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. As a truly multi-channel enabled solution it integrates with existing channels in banks and helps delivery of a coherent, consistent customer experience across all channels.

## New System for Unified Taxes and Contributions in Serbia

**T**he new system of the Tax Administration of the Ministry of Finance of the Republic of Serbia for the unified collection of taxes and contributions, whose full implementation began in March this year, is a huge technological and infrastructural step forward for the Tax Administration and the State as a whole. The implementation of the new system will simplify and reduce the cost of disbursement of wages and taxes, and at the same time it will increase the efficiency of government revenue.

Asseco SEE was included, together with other three IT companies, in this big project of developing a special software that replaced the existing payment methods with a simple form of a consolidated billing system of withholding tax for the first time in Serbia. This project is very important for the country in terms of the eGovernment development.

According to a Tax Administration representative, close to 130,000 applications were submitted in the first 13 days, out of

which 95 percent were correct, paying an average of two billion per day, which is significantly more than in the same period of the last year.



## Halkbank Cooperated with Asseco SEE to Renew its Contact Center Infrastructure



Turkey project team

**H**alkbank, state-owned, one of the biggest banks in Turkey, collaborated with Asseco SEE to renew its contact center infrastructure. The bank has chosen Genesys technologies in order to meet customer needs for advanced innovative technologies. The bank also aimed to differentiate among competitors with its new Genesys infrastructure.

Genesys Contact Center infrastructure provided by Asseco SEE is technology focused on customer experience aiming at providing a 100% customer satisfaction. Under the project, the existing contact center infrastructure was replaced with a flexible infrastructure using advanced technologies. The solution was configured to meet the needs of both the bank and its customers.

Halkbank Call Center Dialog is a channel that predicts the needs of the customers instantly. With the new infrastructure the customer validation work processes will be renovated and much more efficient and customer information will move without interruption across all platforms.

Halkbank Call Center Department Manager Kadriye Bozaci commented on the project: *"Thanks to our new and more stable system infrastructure I am pleased to say that our accessibility is increasing. Rather than IVR forcing customers to self-service directly, our innovative approach redirect them to self-service with a calculated wait period only if a customer service representative is unavailable."*

Asseco SEE Technical Coordinator Cem Atik added *"Each project we implement, gives us an opportunity to share our 23 years of knowledge and experience in the field of voice automation solutions with our customers. As a result of our successful business cooperation, Halkbank can bring its customers a new generation of contact center technology. We are happy to provide infrastructure that is flexible and easy to use for our contact center employees"*

Genesys Sales Manager Enda Kesim said: *"Genesys aims at protecting the world from a bad customer service, and we are taking important steps with Halkbank who has adopted our vision as much as we have. With this project we manage customer interactions from different channels. Our goal is to provide Halkbank with perfect customer services at every contact point in order to provide the best customer experience. At this point, it's satisfying to see Halkbank's management team embracing this goal."*

## New Client in Asseco SEE iBank Family

**W**e are proud to announce that Erste banka Novi Sad, Serbia, a member of the Austrian Sparkasse group, has chosen Asseco SEE as the provider of its new iBank services. Erste banka Novi Sad will offer to its corporate clients ASEBA Office banking, Asseco SEE solution for corporate online banking.

The joint project of Erste banka and Asseco SEE will enable the bank's corporate customers to use the whole range of features and functionalities within the new Web2.0 Corporate application.

New Asseco SEE Web2.0 Corporate solution represents a new standard when it comes to corporate customers, enabling

them to review all their business operations by using the online Web application with any operating system at any time, allowing them to make timely and correct business decisions in real time.



## Asseco SEE Implements ASEBA AML Solution for the First Time in KBC Group

**C**i Bank Bulgaria, part of KBC Group, is already using ASEBA Anti Money Laundering Solution.

The joint team from Asseco SEE Bulgaria and Asseco SEE Macedonia co-operated on the implementation of ASEBA AML, one of the strategic products for Asseco SEE in Bulgaria, at KBC Group. Such an approach enabled to combine the knowledge and experience of the Macedonian colleagues with the local presence of the Bulgarian part of the team. The implementation phase was done on time and with excellent quality making Asseco SEE a reliable partner and opening the doors for a future successful partnership with KBC and other potential clients on the market.

A fully automated Anti Money Laundering process enables the Bank to more deeply observe all potential money laundering cases meeting both local and corporate requirements. The data collected is a good source for new analyses and for the enrichment of the existing information. All reporting to the



local and EU authorities is automated which guarantees a low risk of making a mistake as well as is minimizing the reporting time.



## The Project Between Asseco SEE Payment Business Unit and OTP Bank

**E**arlier this year Asseco SEE Croatia and OTP Bank Croatia have signed long-term contracts for the maintenance of ATMs and POS terminals outsourcing. A crucial factor determining the selection of Asseco SEE Croatia was the quality of services and the solutions that the company provides and ensures on the market.

The POS project between OTP Bank and Asseco SEE included the replacement of the 1,500 existing POS terminals with the Ingenico POS terminals via an outsourcing model. Upon

completion of the project OTP Bank will be the first bank in Croatia that will have a 100% ready POS network to accept contactless payment method based on the Asseco SEE solution. The outsourcing service also includes a field remote support for the Bank and its traders.

With the POS outsourcing project, which involved the replacement of the existing POS network, Asseco SEE Croatia started a maintenance service of 250 NCR ATMs of OTP Bank. The maintenance service is carried out through field and remote support.

## Excellency Award for ASEE CORE Banking Solution in Bosnia and Herzegovina



The "Zlatni BAM" award for ASEE CORE Banking Solution was given by specialized local magazine "Banke & Business" for the excellency/quality in 2013. The selection was based on the survey and interviews with banks operating in BiH on the best "banking operations support system/application". It was the 12<sup>th</sup> edition of "Zlatni BAM" for which the magazine introduced a new classification/award – "best IT solution for banking" for the first time this year.



While collecting the Award at the prize giving ceremony held at the National Art Gallery in Sarajevo on 23<sup>th</sup> July Darko Glamočanin from Asseco SEE thanked for this prestigious acknowledgement of the company's excellence within core banking. He added that Asseco SEE took the award as the confirmation of the partnership that had been developed for many years with the banks in BiH and in the region. He also said that for Asseco SEE the award would be an incentive to continue to support numerous clients in the banking sector and be part of the joint success.

The ceremony was attended by the winners from the banking sector which included Bobar bank in Bijeljina, Turkish Ziraat Bank in Sarajevo, UniCredit Bank in Banjaluka, Raiffeisen Bank in Sarajevo, UniCredit Bank in Mostar as well as by high officials from the industry bodies, academic institutions and the government such as the President of Agency for Deposit Insurance, the Dean of the School of Economics and Business at University of Sarajevo, the Chairman of the Council of Ministers and the Governor of the Central Bank of BiH who were giving the Awards.

## ASEPA Correspondence Management Software Solution for Public Sector Awarded at Prestigious USA IT Fair

ASEPA Correspondence Management (ASEPA CM) software developed by engineers of Asseco SEE, which represents one of the currently most comprehensible system solutions for public sector document management, was awarded as the most innovative at a prestigious IT fair in Las Vegas organized by the most successful company for information management - EMC.



Vladan Atanasijevic

ASEPA CM has already been successfully implemented in the Republic Agency for Electronic Telecommunications (RATEL), and it is expected that this sophisticated solution shall be exported throughout our region, to other European countries.

Vladan Atanasijevic, Asseco SEE, said *"In order to develop the public sector document management software solution efficiently, we had to follow the latest global practice in this area, and to identify the real requirements and demands at the local level. We have devoted special attention to adjust to the standards applied in the European Union"*, and added *"This award represents a great acknowledgement for our engineers who worked on ASEPA CM development"*.

Michael Kan, Director of Channels and Alliances for EMEA of EMC's Information Intelligence Group said *"Real innovations in contents management have transformed the industry and business processes, and they have brought considerable benefits to our global customers and their businesses,"* and added *"Asseco SEE has shown a great value to our customers and extraordinary commitment. We are very pleased to award them as innovators and respectful partners"*.



## Turkey SI Voice Systems Team Received **Two Awards**

**S**I Voice Systems Team received two awards during Genesys Turkey Partner Day in Istanbul held in June. Voice Systems Team received "The Best Complementary Solution Award" and Özdemir Sarioğlu, Product Development Specialist received "The Best Solution Implementation Award" from Genesys.

Genesys is the market leader in multi-channel customer experience and contact center solutions in the cloud and on-premises. Genesys is trusted by over 4,500 customers in 80 countries to orchestrate more than 100 million digital and voice interactions each day. Asseco SEE sells and implements Genesys contact center solutions since 1994 in Turkey.



**PRODUCT**

**CORNER**

## Lease & Asset Management Solution: LeaseFlex® ERM Suite

**L**easing today is facing competition from banks and other providers of financial services. To provide specialized services based on equipment and industry know-how, the leasing industry is leveraging web technologies to differentiate itself.

### Major advantages of LeaseFlex®

LeaseFlex® is a solution for management of the complete lifecycle of leases, assets, guarantees and insurances.

- Facilitates pricing with advanced pricing options, enabling flexible payment plans
- Increased speed and quality of application and credit evaluation processes with front-end system
- Improved monitoring of sales activities
- Integrated management of contracts, customers, assets and monetary flows
- Advanced tools for due-debts collection management
- Provides the tools for effective strategy making (managerial reporting)
- Enhanced compliance with streamlined financial processes
- Portals for customers and dealers for enhanced services

As Asseco SEE, we have been providing business process consultancy and software services to the leasing industry since 1988. LeaseFlex® is an integrated suite for lease and asset management, comprised of front and back office modules.

LeaseFlex® differentiates itself on the market by leveraging the latest SOA-based web technologies for end-to-end management of the lease and asset lifecycle. Its robust infrastructure platform provides fast adaptability for tailor-made solutions for the customers as well as for changing requirements within the industry.

LeaseFlex® has specialized for the needs of financial leasing, operating leasing and equipment finance companies. Also has specialized modules for consumer finance and fleet management. It certainly increases operational efficiency with a centralized, flexible and ready-to-use platform with best business practices.

For more information please contact [marcom@asseco-see.com.tr](mailto:marcom@asseco-see.com.tr)

### Events where you can meet us:

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|-------------------------------|---|
| <b>October 13 - 14, 2014</b>  | <b>10<sup>th</sup> Turkey Call Center Conference and Expo</b> , Haliç Congress Center, Istanbul   |
| <b>October 15 - 16, 2014</b>  | <b>12<sup>th</sup> Annual CEE Retail Banking Conference</b> , Radisson Blu Carlton Hotel, Bratislava,<br><i>"Telenor bank Serbia &amp; Asseco SEE - Running the Bank, thinking like a Telco"</i> by Robert Mihaljek (Asseco SEE), Marko Carevic (Telenor banka) |
| <b>November 18 - 21, 2014</b> | <b>The Third Annual Operating Lease Conference</b> , Divan Hotel, Istanbul  |