

Special Edition Dedicated to



newbankingvision

Smarter. Faster. Better. Together.

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Assecoco SEE, one of the largest IT companies in the area of production and implementation of its own software solutions and services in the region of South Eastern Europe and Turkey, welcomes you to the New Banking Vision conference!

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

Event focus

- Get insight and fresh perspectives on global banking trends from international experts
- See how banks in the SEE region deal with hot issues
- Discover where you might need to modify your approach and start new initiatives
- Learn how Assecoco SEE's solutions can help you deal with trends and issues

SMARTER. FASTER. BETTER. INFORMED! – Through this newsletter, find out about Assecoco SEE's latest successful projects with solutions that will be showcased and presented at the conference.

KBM Banka from Kragujevac Transfers to Asseco SEE Information System



Asseco SEE and KBM banka a.d. Kragujevac (former Credy Banka), member of a leading banking group in Slovenia, Nova Kreditna Banka Maribor, concluded an Agreement on implementation of Core banking solution and solution for regulatory reporting that would speed the development process of this bank on local market.

Alojz Kovse, President of Executive Board, KBM banka says, "KBM banka aims to improve its flexibility and efficiency in terms of offering new products, as well as its communication with customers in the following period, in order to achieve a higher level of competitiveness in local market. To support these ambitious plans we needed a state-of-the-art information system and therefore, within the sharp international competition, we opted for Asseco SEE, the regional leader in this field. We are looking forward to collaborating with this company which understands our long-term business and IT transformation vision, as well as our orientation to delivery of top quality banking services to our customers."

"After a complex process of selection within the competition including most prominent international software providers, the Bank opted for the solution of Asseco SEE which covers two most important segments of IT banking platform – Core and regulatory reporting" said **Miodrag Mirčetić, Board Member of Asseco SEE Group**.

ASEBA Experience Branch & Customer Insight is a top solution

supporting banking branch offices' operations. At the same time, this is an excellent tool for transformation of banking branch offices whose role is traditionally transactional, into the branch offices with modern orientation.

ASEBA Experience provides banks with a 360° customer insight. All required data on customer are presented to bank officers throughout the applications with the aim of establishing most efficient and most profitable relationship. This application relies to the proven ASEBA PUB2000 Core banking solution of Asseco SEE which covers *back office* business segment and represents the *spine* of the whole system.

As well, for the requirements of legal reporting, KBM banka shall also implement ASEBA Tezauri Data Warehouse solution containing modules for regulatory and Basel II Reporting.



Need more info? Contact Miodrag Mirčetić, Asseco SEE @ New banking vision

ASEBA Web iBank in Sparkasse Bank Macedonia



Sparkasse Bank Macedonia AD Skopje, a member of one of the largest regional bank groups, ERSTE Group, has also included ASEBA Web iBank solution in its banking offer. It is our pleasure to acknowledge that a 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.

Find out more about ASEBA iBank and multi-channel solutions from Miša Tomašev, Asseco SEE @ New banking vision, booth C

New Asseco SEE Web2.0 available to customers at Komercijalna banka A.D.Beograd

Komercijalna banka a.d. Beograd has replaced an old, competitor's solution and, for the first time in our market, 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.

Want to know more on omni-channel solutions? Visit session "Position your multi-channel closer to omni-channel banking" by Miša Tomašev @ New banking vision, Sept 19th, 13h

The Mobile Phone Turns into a Smart Wallet: Zagrebačka banka, Konzum/Tisak and Asseco SEE Launch the First Mobile Payment Service based on a Mobile Application

Just a couple of days ago as a joint venture of Zagrebačka banka, Konzum/Tisak and Asseco SEE a brand new 'm-kupi' service was merchandized – 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.



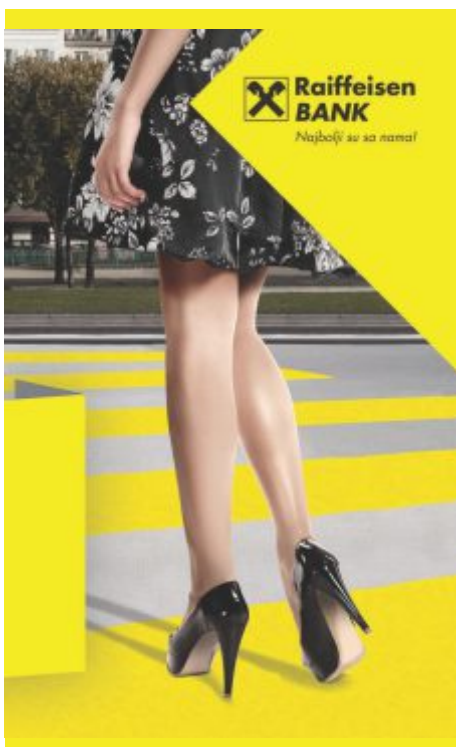
Find out more about the solution and the service at the New Banking Vision Conference: Expert Panel: New players in payment area – Threat or opportunity from banking perspective, 18.09. at 13:05

For more information, find us at the New Banking Vision Conference: Dražen Pehar – Asseco SEE, Robert Mihaljek – Asseco SEE

Loyalty Program in Raiffeisen Bank B&H

Asseco SEE has successfully implemented Loyalty4All solution in Raiffeisen bank Bosnia and Herzegovina and the system has been successfully in production. By implementing this solution, the Bank has got the opportunity to reward its loyal clients and merchants with special discounts for repeat buying, vouchers, as well as lower fees. The Bank made investment in acquiring by investing in Loyalty, providing additional benefits for their faithful clients at merchant locations.

"The loyalty program that Raiffeisen bank has established with Asseco SEE will enable Bank's corporate clients to attract new customers, upgrade their retention rate and reflect positively on their profits. With this new product in our portfolio, we will also have the



opportunity to increase our own client satisfaction and broaden the network. We are very happy that this solution has been successfully implemented in cooperation with the leading regional IT company such as Asseco SEE", said Enes Hecimovic, Card Acquiring Leader, Raiffeisen bank B&H.

Loyalty4all solution in Raiffeisen bank is operating in three modules – for merchants, customers and cashiers. The cashier module is the most interesting since it is the first of this kind. Asseco SEE has developed an application that rewards cashier as a final "decision maker" when they choose to make a transaction through the Bank's POS terminal, in this case Raiffeisen's POS. It is also important to say that this is the only loyalty system in B&H collecting points and rewarding directly from POS.

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. ASEBA 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

Demir Kyrgyz International Bank CJSC choose Asseco SEE for remote payment solutions

Demir Kyrgyz International Bank CJSC (DKIB), the first international commercial bank in the Kyrgyz Republic, signed service contract with Asseco SEE for its remote payments. Based on the contract, Asseco SEE 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; DKIB will also be using shared 3D Secure MPI as a service.

Thursday, September 19th 09:45 - 10:45 Modernize your payments
Online Payment Solutions - NestPay®, Burak Kutlu, ASEE
For more information please contact us @NBV: @Booth F – Payments & @Ask the Experts Session

Intesa Sanpaolo Card Chose Asseco SEE's NestPay® Solution for e-Commerce Processing BANCA INTESA

As member of Intesa Sanpaolo Group, one of the largest European banking groups, Intesa Sanpaolo Card chose Asseco SEE's Remote Payment Solution - NestPay®. Located in Croatia and Slovenia, Intesa Sanpaolo Card provides card payment solutions in a global scale and has got clients from financial and banking sector across Central-Eastern Europe and in the Mediterranean basin.

As a part of Bank Intesa Group's strategic e-Commerce expansion project in the region, NestPay® will be installed at group's processing center in Zagreb and Koper and will process the group banks' e-commerce transactions. The project will cover 9 different countries: Albania, Bosnia and Herzegovina, Croatia, Hungary, Slovakia, Romania, Serbia, Slovenia and Egypt.



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Halkbank AD Signs Up With Asseco SEE for e-Commerce Payments



Halkbank AD, Skopje (formerly known as IK Bank) has signed up with Asseco SEE Teknoloji for e-Commerce Payment processing services.

Established in 1993, Halkbank AD, is the leading bank in terms of e-Commerce payments in Macedonia. Under the contract scope, Halkbank AD will provide e-Commerce and MOTO (Mail Order Telephone Order) payment transactions to its merchants. Along with Asseco SEE's payment gateway solution NestPay®, the bank is also planning to launch new value added services for its e-Commerce merchants together with Asseco SEE.

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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

Asseco 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.



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

 **ING BANK**

Another Example of Internet Banking Authentication via Display Cards in the Region: 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.

Finance Management Solutions among the Top Trends in the World Today: What Makes the Asseco SEE Personal Finance Manager Stand out from Similar Solutions?

ASEBA PFM or Personal Finance Manager is a sophisticated online solution developed by the Asseco SEE company, which enables financial transactions analysis with the purpose of a more efficient money management. It makes an integral part of the Internet/Mobile Banking application.

What are the benefits of ASEBA PFM for a bank? The basic function of ASEBA PFM is collecting information about banking clients and presenting the tailored financial offers based on the obtained data and the services clients prefer and are able to afford.

How does ASEBA PFM help end users with finance management? ASEBA PFM facilitates personal finance management on a daily basis by providing its clients with a personalised overview of financial flows available for every bank's accounts, cards, loans and savings.

Additionally, the application offers the possibility of manual input of the transactions, debentures and property the client has outside the bank. By monitoring the structure and relations between costs, investments and income ASEBA PFM helps the user recognise his or her own spending habits. In the application a user can define financial goals and follow the process of their realisation.

Many SEE countries are Europe's leaders in the number of Internet and Mobile Banking users. Since online solutions for personal finance analysis are among World top trends today, when money management is considered, and ASEBA PFM plays a key role in e-banking and m-banking applications, the service has a huge end-user appeal. The confirmation of this statement lies in the implementation of ASEBA PFM in one of the leading banks in the Region, where the service has been active for only a couple of months and yet well-accepted by the bank's clients as additional support for simpler money management.

Find out more about the solution and the service at the New Banking Vision Conference: Customer touch point solution showcase: Help your customer manage their finances, 19.09 at 13:00

For more information, find us at the New Banking Vision Conference: Robert Mihaljek – Asseco SEE, Martina Galić – Asseco SEE



A New „look & feel” of the Asseco SEE Mobile Suite: „All in one” Solution that Includes Mobile Banking, Mobile Token, Mobile PFM, Mobile Loyalty and Mobile Payment



Asseco SEE started developing mobile applications for the banking industry in 2007. At that time we were the only company in Croatia and beyond in that line of business. We started with Mobile Banking, went on with Mobile Authentication, and, having followed and sometimes even set trends in banking business, today our offer boasts highly popular solutions like Mobile PFM (Personal Finance Management), Mobile Loyalty and Mobile Payment. In more than seven years of our mobile applications development, they have undergone various changes in their design and appearance.

Today's applications focus on advanced options of smart phones,

and Asseco SEE, with a new generation of Mobile Suite applications that keep pace with market trends and needs, sets a new framework for mobile services.

What is the most interesting aspect of our latest 'mobile factory' products?

- the applications offer the same „user experience” on different mobile platforms, by using maximum advantages of every platform
- Intuitive application navigation
- A greatly reduced number of clicks for performing a single functionality or for reaching information, which saves end-user's time
- High scalability and ability to adapt to a bank's visual identity
- Personalization of application's appearance by end-users according to their preferences

Find out more about the solution and the service at the New Banking Vision Conference: Mobile world in finance, 19.09 at 15:05

For more information, find us at the New Banking Vision Conference: Igor Gržalja – Asseco SEE, Robert Mihaljek – Asseco SEE

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

Following 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 relive 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.

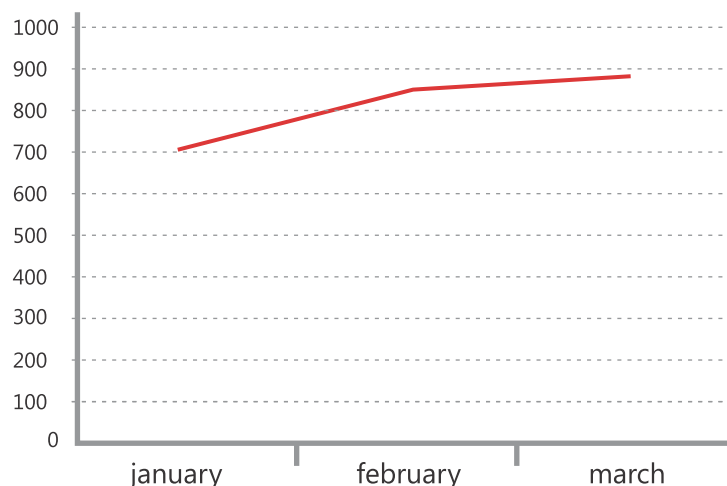


UniCredit team in Leskovac

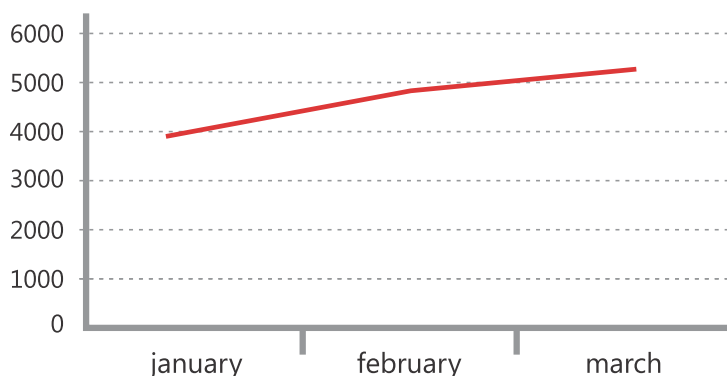
The Bank's clients can now pay bills on ATMs to all three mobile operators in Serbia, Telekom, Telenor and VIP, internet provider Verat Net, utilities services to Infostan, Power Utility Elektrodistibutcija, Informatika, PTT, Toplane Leskovac, etc.

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



"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."