

## Special Edition Dedicated to

# technobank<sup>2012</sup> Conference



Dear clients and friends,

Asseco SEE, one of the largest IT industry players in the SEE region in terms of sales of proprietary software and services, welcomes you as a General Partner to Technobank 2012 conference. We invite you to find

more about our business strategy and future investments in the region in the opening session of the conference by Mr. Piotr Jelenski, Asseco SEE Group CEO. Also, please feel encouraged to join us in our company's booth,

where we will reveal all the newest solutions and technologies related to payment solutions and Automation of Business processes inside the Bank infrastructure.

Asseco SEE's booth will be segmented in three units:

**Gift Shop** is placed in one segment of our booth simulating merchant place. Use this opportunity to get familiar with live usage of newest technologies for **non-cash payments transactions** like: mPayment application based, mPayment SMS based, mPayment NFC based, contactless card and Loyalty. All these services are integrated with traditional Cash Register.

**Cash efficient Bank Branch** is the second segment of our booth. Asseco SEE is simulating a Bank branch with 3 entities inside, all automated:

- **Self-service zone** 24h available for all clients is providing numerous services like: Cash withdrawal, currency exchange, on line deposit, off-line deposit, bill payments bill presentment, electronic service sale (top up and internet), on line ticket sale, statement print, etc.
- **Front office** with Automated teller safe for fast and secure cash deposits, dispensing and recycling
- **Back office** counters system for banknote processing (counting, fitness sorting, denomination sorting...)

And finally, after the fulfilled tour, you can sit and relax at our **Asseco SEE CAFÉ** where we can continue talking about the latest trends in payment industry or just enjoy coffee while e-shopping from our demo store.

## Highlights of Asseco SEE Portfolio Which Will be Presented at the Technobank 2012 Conference:



**Loyalty4All.** Loyalty uses standard card payment infrastructure and innovative channels for capturing purchase habits and for delivering benefits achieved through program participation.

ASEE loyalty system is the only solution which offers collecting and rewarding directly from POS terminal. Any bank who want to ensure strong position on merchant market and to improve POS acquiring business should consider Loyalty4all solution. This way, Bank is offering numerous benefits to their clients at merchant locations.

**Mobile payment.** Even though our market is not completely ready for NFC (Near Field Communication), Asseco SEE made realization of the first NFC transaction possible in Serbia. Bearing in mind the existing limitations, we have developed other technologies which are enabling mobile payment Today! Asseco SEE solution for mPayment is using current infrastructure and can be quickly implemented in the markets of SEE region. These technologies require almost no additional investments.



Please visit our Asseco SEE Shop at the Technobank and, through the live demo, get familiar with this unique solution. Also, we are using well known technologies as contactless payment with payment card. We integrated all this with cash register at our company's booth, so the experience of live demo is complete.



**eCommerce.** Asseco SEE has a complete solution that enables Internet payments. If the bank wishes to provide clients (payment card holders or Internet merchants) with 3D Secure online payment, Asseco SEE offers complete solution in two ways - through outsource and solution delivery. For eCommerce solutions, we have established a separate company within Asseco SEE called eMS, that enables Internet merchants to sell their goods and services.

**SUPER ATM.** Asseco SEE has developed a unique product in the market, unifying two devices: Foreign Exchange office and ATM. SUPER ATM cannot replace a branch office, but it can make numerous services available to your clients:

- Foreign exchange operations
- Cash withdrawal
- On-line depositing
- Off-line depositing up to 5000 banknotes
- Bill Payment
- Electronic service sale (TOP UP, internet)
- On-line ticket sale





**POS and ATM Outsourcing.** Heaving in mind our expertise and resource capacities, ASEE started with offering outsourcing model, with an option of buy-out of our clients' current ATM or POS fleet. This approach can provide several benefits to Bank:

- Lower operating costs
- No investments
- Lower risk (for the period of renting, Asseco SEE is responsible for providing all required international standards)
- More time to focus on business instead of running network
- Faster time-to-market
- Eliminate the need to coordinate activities with multiple vendors
- New services for both ATM and POS network

Outsourcing includes high-level maintenance of all system components. Our service strategy is 24x7 single point of contact for all customers, professional and managed services, the best skilled field engineers, followed by controlling and reporting at the highest level. We are ready to provide the same service level in all countries in SEE where Asseco SEE is present.

## Super ATM at UniCredit Bank



UniCredit bank Srbija and Asseco SEE in Serbia have continued with successful cooperation resulting in delivery, installation and integration of a unique device that unifies Foreign Exchange Office and ATM. Asseco SEE team developed this solution as an additional functionality to the already long list of supported transactions.

"Super ATM is a significant contribution to our self-service portfolio. This unique solution, 2-in-1 ATM and exchange office, enables us to reduce operational costs by having single monitoring, maintenance and cash management. Furthermore, because of



its multifunctionality, it is upgrading the quality of service for our clients providing them with the mostly used operations at one self-service place," said Dejan Pantelić, Head of Card departmant, UniCredit Bank Serbia.

UniCredit bank Srbija recognized this project as an opportunity for creating one more channel for its customers and started installation of this device at highly frequent locations, such as hotels and shopping malls where currency exchange services are most needed. The device is currently enabled to perform currency exchange operations from EUR, USD and CHF into RSD.

## First Statement Printing Terminal in Slovenia

At the beginning of 2012, Asseco SEE successfully concluded development and support of statement printing terminal for Slovenian market. We developed perfect symbiosis of best-in-class technology and design with built-in Asseco SEE developed application enabling this device to provide statement printing.

In terms of device delivery, our long-term partner has been Wincor Nixdorf

Gmbh. By integration of this terminal, the Bank managed to cut costs of statement printing and to optimize their resources since the terminal is self-service based, 24x7 available to the Bank clients.

The capacity of up to 4,000 A4 pages equips the system to handle large print volumes fast, quietly and without the need for frequent paper replenishment. Our team also developed bill payment

on the terminal, while integrated scanner allows quick and easy transactions.

Asseco SEE used web technologies of the latest generation, enabling NLB Bank to have the first banking terminal which supports statement printing in Slovenian market.

## 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.

## Automation of Cash Registry at UniCredit Bank

UniCredit bank in Bosnia and Herzegovina entrusted Asseco SEE with decreasing extensive cash manipulation in the Bank's branches. The integration of automatisatoin optimized cash handling, decreased malversation and improved security at cash desk points. With the integration of the Automated Teller Safe (ATS) and UniCredit teller application provided by

UGIS, speed of operations has significantly increased. Also, this integration enable teller to focus more on customers and to low the pressure of handling cash. This ATS can handle two currencies and all cash-in and cash-out go through ATS while the teller only inputs the amount into the application. Only one ATS is needed for two tellers. With ATS, "End of day" is a process that

now only takes seconds instead of hours. ATS also represents a "cash recycle machine" which significantly reduces costs of cash management and security. ATS has CEN III safe that meets Bank's strict security standards.

Asseco SEE partner on this project is Wincor Nixdorf gmbh.

## Mobile Banking in NLB Montenegro

NLB  Montenegrobanka



At the end of 2011, Asseco SEE and NLB Montenegrobanka successfully finished implementation of mobile banking solution ASEBA JiMBa at the Bank.

"NLB Klik", what is a commercial name of the service toward end-clients, enables easy and fast tracking and management of finances on all types of accounts opened at the Bank, through

the use of mobile phones. The service is available on all popular mobile platforms of different mobile phone manufacturers (both "just" mobile phones and smart phones) and in all mobile networks of all mobile operators. It is simple to use, fast, available always and everywhere, and extremely secure."

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

Banca Intesa a.d. Beograd and Asseco SEE have established the first self-service branch in Serbia. In this undertaking, Asseco SEE in Serbia has developed the complete solution and provided equipment.

Milos Nedeljkovic, Head of Payment Cards and direct channels department, Banca Intesa a.d. Belgrade: "We recognized this project as an opportunity for creating one more channel for Banca Intesa customers in Serbia. We are glad that we can continue providing the added value to our self-service portfolio and most importantly, to our clients. I would like to point out that Banca Intesa will continue investments in this direction and I hope these solutions will become a standard with most of the members in Intesa SanPaolo Group."

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 an 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.

## First ATM with Statement Printer in KBC Banka Beograd



In order to fulfil the newly imposed regulations, KBC Banka has implemented statement printing options on its ATM devices.

Asseco SEE has developed this solution which enables Bank's clients to receive monthly statement prints that have not been received through other channels already (delivered by post mail, etc.). When a client inserts the card, the statement printing begins. Currently, Asseco SEE is developing another option for clients to choose a month for

which they wish statements to be printed.

"We are very glad to provide our clients with this easy and convenient way to receive statement prints, so they can always have updated information about their accounts. Together with Asseco SEE, we are working on upgrading client satisfaction through projects like this", said Maja Vezmar-Ristic, Director of Retail Banking, KBC banka Beograd.



# Asseco SEE's **Presentations** at Technobank 2012

## PRESENTATION

## PRESENTER

## DATE AND TIME

"Innovation and growth perspectives  
in SEE - based on Asseco SEE experience"

**Mr. Piotr Jelenski,**  
Asseco SEE, Group CEO

3.4.2012. // 09.25 - 09.40h

Mobile Payment

**Mr. Nenad Subotic,**  
Regional Sales Manager, Asseco SEE

3.4.2012. // 10.05 - 10.25h

Cooperation for Ultimate Cash Efficiencies

**Mr. Josef Schoettl,**  
Regional Sales Director, Giesecke  
& Devrient (Asseco SEE's partner)

3.4.2012. // 15.40 - 16.00h

Loyalty4All

**Mr. Darko Todorovic,**  
Head of ELS, Asseco SEE

3.4.2012. // 16.00 - 16.20h

E commerce (3D Secure)  
for banks and internet merchants

**Mr. Branislav Popovic,**  
Sales Manager, Asseco SEE

4.4.2012. // 11.30 - 11.55h

ATM & POS outsourcing

**Mr. Miloje Dzelebdzic,**  
Sales Manager, Asseco SEE

4.4.2012. // 15.05 - 15.20h

Internet banking version 2.0

**Mr. Miša Tomašev,**  
Senior Consultant Asseco SEE

4.4.2012. // 16.45 - 17.05h

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

## Technical Presentation on Specific Topic will be Organized on Asseco SEE Boot According to the Following Schedule:

Presentation	Presenter	Wednesday, 4 <sup>th</sup> April
Loyalty4all	<b>Darko Todorović,</b> Head of ELS	10.00h
mPayment	<b>Mirko Kiso,</b> CTO POS profit center	10.30h
Mobile Banking	<b>Maja Bajza,</b>	11.30h
ATM campaigns	<b>Igor Matijaš,</b> CTO ATM profit center	13.00h
Cash Cycle Management System for efficient branch	<b>Igor Matijaš,</b> CTO ATM profit center	14.00h

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

### Asseco SEE

Bulevar Milutina Milankovica 19g, 11000 Belgrade, phone: +381 11 2068 900, e-mail: [office@asseco-see.rs](mailto:office@asseco-see.rs)  
Bul. Mihaila Pupina 10 b, 11070 Belgrade, phone: +381 11 2099 601, e-mail: [office\\_cbu@asseco-see.rs](mailto:office_cbu@asseco-see.rs)