asseco
SOUTH EASTERN EUROPE

Newsletter

SPECIAL EDITION DEDICATED TO
techn⊕bank 2013
CONFERENCE

Dear clients and friends,

Asseco SEE (ASEE), one of the largest IT industry players in the SEE region in terms of sales of proprietary software and services, welcomes you as a GeneralSponsor to Technobank 2013 conference. We invite you to opening session of the conference by Mr. Miljan Mališ, Member of the Group Board, Asseco SEE. Please feel encouraged to visit our company's booth, where you can learn about state-of-the-art trends in payment industry, mobile and Internet banking.

Asseco SEE, once again as a General Sponsor of the event, have central booth at the Technobank fair, which consist of three segments:
Home Banking Corner presenting newest payment solutions: eBanking, mBanking, eCommerce, mCommerce, eWallet, mCash, mPay, Loyalty4All. Get familiar with these applications while comfortable seated in sofa or massage chair.

Design Your Payment Future concept**:**
create your own ATM transactions, using Asseco SEE application, experiencing new customer approach.
Several machines and solutions will present all latest developed functionalities:
a) **SUPER ATM**, presenting following functionalities:
   - mCash, cash withdrawal via mobile phone
   - finger Cash, cash withdrawal via finger print
   - Exchange office, money exchange solution on ATM
   - Campaign manager
   - Fast Cash
   - eReceipt, sending data about transaction on e-mail.
b) **Info-payment terminal**, presenting functionalities of statement printing, balance inquiry, GSM TopUp and bill payment through barcode or common invoice.
c) **Integrated payment solutions** which consolidate together mPayment, Loyalty, contactless payment, providing visitors with an insight in newest ways of payment worldwide.

e-Coffee Experience is third part of our booth, with free Wi-Fi and refreshments.

Highlights of Asseco SEE Portfolio Which Will be Presented at the Technobank 2013 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 wants to ensure strong position on merchant market and to improve POS acquiring business should consider Loyalty4all solution. This way, Bank offers 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 Having 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.

Contactless implementation. As the market leader regarding POS implementation in SEE region, Asseco SEE has experience with different installation of contactless options. The main question when thinking of enabling contactless acquiring is whether to use existing POS network or to invest in the new POS terminals with this option. Asseco SEE can help customers in both decision and has the solutions, know-how and local presence to support it.

ASEBA iBank is a comprehensives suite for electronic banking providing Corporate and Retail customers with a unified view of their relationships with the bank. It supports multiple channels, including internet and mobile, and provides a consistent look and fill across all channels. ASEBA iBank solution for e-banking offers a single point access to all relationships and transactions the customer has with the bank. This unified model provides the bank the capability to launch an efficient and scalable self-service access to all banking products which, combined with personalized offering, provides a true opportunity for cross-selling of existing and future products and services.

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

NLB Montenegro Goes with Ingenico Platform for POS

After about 3000 purchased VeriFone(ex. Hypercom) POS terminals, the NLB Montenegrobank decided to go live with Ingenico Telium 2 platform of POS terminals.

The Bank finished certification with Visa and MasterCard on november 2012. and started the production.

The whole quantity of both VeriFone and Ingenico terminals were delivered by Asseco SEE.

NLB Montenegrobanka

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 Elektrodistributcija, 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
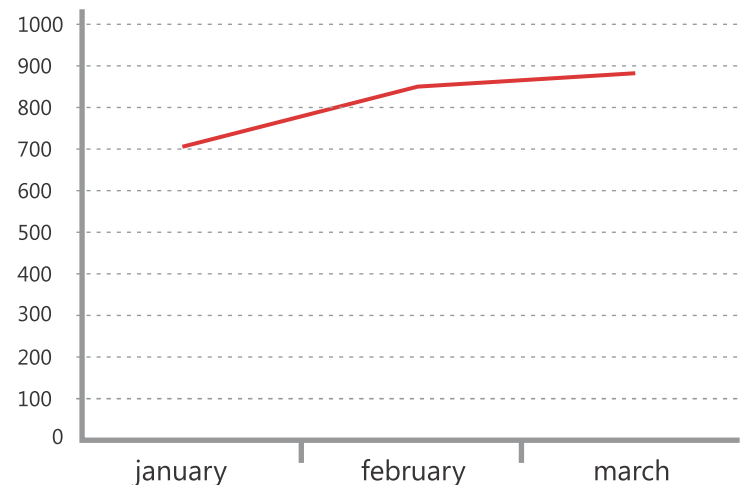
No. of transactions
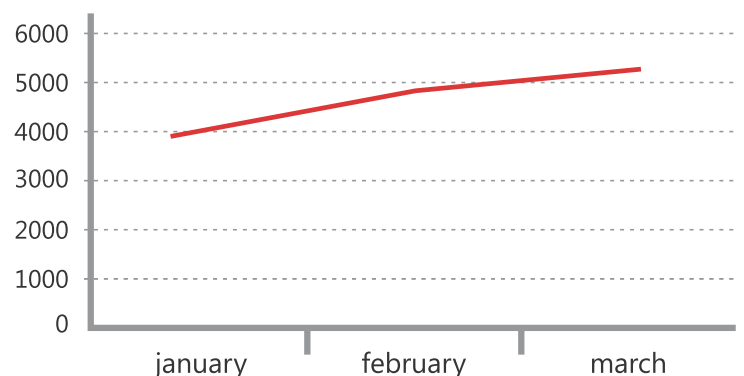
"In accordance with our strategy, we are focused on innovative and state of the art services, as well as on technological solutions which makes life of our client easer, safer and the most important which are not time-consuming. Therefore we are convinced that our cooperation with Asseco SEE for sure in the future will grow."

Zagrebačka banka Launched Financial Planner – Personal Finance Management Service Based on ASEBA PFM Solution

Zagrebačka banka
UniCredit Group

At the beginning of March, Zagrebacka banka, a member of UniCredit Group, launched Financial planner – an online service for Personal Finance Management which is accessed via internet banking service e-zaba. Besides being a novelty in the offer of Zagrebacka banka and the whole UniCredit Group, Financial planner is the first comprehensive service for efficient money management in Croatia and wider.

Financial planner is based on ASEBA PFM – Personal Finance Management Solution of our company Asseco SEE. ASEBA PFM helps bank in collecting information and creating the unique approach based on recommendations that depend on preferences and payment capabilities of each particular client. Thanks to ASEBA PFM end users can monitor the structure and relations between costs, incomes and investments and manage their money in easier way.

Many countries of south-eastern region are among the leading in Europe in the number of internet banking users. Since online solutions for analysis of personal finances are one of the top trends in the world today when we talk about money management, we believe that this service will be well accepted by end users.

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[SM] and Diners Club ProtectBuy[SM] 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

Privredna Banka Beograd Offers to Their Retail Customers New Asseco SEE Web2.0 Solution

In this year retail clients of Privredna banka Beograd a.d. are enabled to use all the advantages of Asseco SEE Web2.0 solution. Through implementation of the latest Web solution Privredna banka Beograd a.d. and Asseco SEE have jointly offered to retail customers a fast, safe and functional iBank solution. The implemented solution with its configurability and new features enables Privredna banka Beograd a.d. to offer to their customers a whole range of new functions in terms of virtual teller.

Asseco SEE Web2.0 Corporate Available in Banca Intesa Soon

BANCA INTESA

Corporate customers of Banca Intesa shall soon have available the newest iBank solution of Asseco SEE Web2.0 Corporate.

The joint project of Banca Intesa and Asseco SEE shall enable corporate customers to use a whole range of new features and functions within the new Web2.0 Corporate application.

The newest Web2.0 Corporate solution represents a novelty on iBank market. In itself it incorporates all the advantages provided to customers by other iBank solutions of Asseco SEE (Web2.0 retail and OfficeBanking) and with its state-of-the-art design it brings the whole range of new features and functions that follow global trends.

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 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 Web2.0 Solution Available to Customers of OTP Banka Srbija

otpbank

Since January 3, 2013, a new and enhanced Web 2.0 Solution developed by Asseco SEE has been available as OTP direct channel to retail customers of OTP Banka Srbija a.d. Novi Sad.

Through this new Web 2.0 solution, the retail customers of OTP Banka now have the possibility to use a whole set of benefits reflected in a great number of new functionalities, as well as a new method of transaction identification, i.e. authorization.

Apart from the existing functionalities which have been offered so far,

the new Web 2.0 Solution provides customers with inquiry into savings and foreign exchange accounts, overview of statements by accounts, performance of exchange transactions, and overview of provisioning. In addition, the new form of authorization via SMS has enabled a significantly improved the level of protection and security.
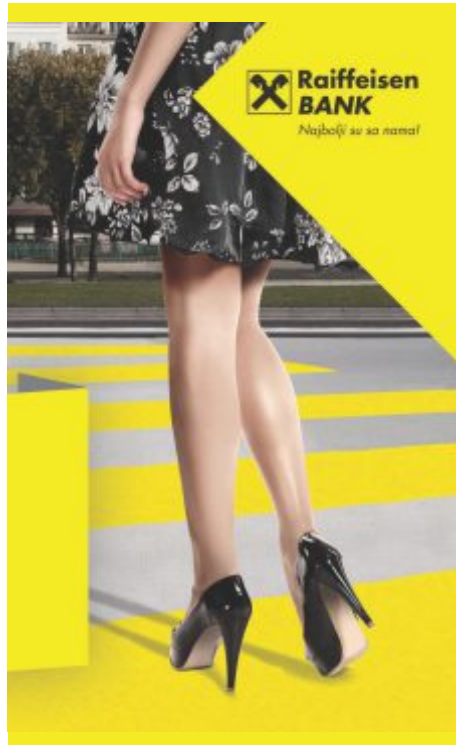
With the new Web2.0 Solution, i.e. through OTP direct channel, customers can be provided with most of the banking services without visiting the Bank.

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.

Kombank mBank Service Promotion
"GOOD PRODUCT IS ALWAYS EASY TO SELL"

This April Komercijalna banka included in their offer an attractive, functional and state of the art Kombank mBank solution designed for private individuals. As we can conclude by people reactions, mBank equally appeals to the employees and customers.

In order to bring this service closer to both groups, Bank organized an action of stimulating employees to promote mBank service to customers in the period from September 15th to October 15th, and the employees with most applications were to be awarded with mobile phones Samsung Galaxy 2. The results were great – in one month number of mBank users increased by 1.144.

OfficeBanking and Web2.0 in Sberbank a.d. Banja Luka

Asseco SEE iBank services have proven their value and quality once again and will soon be available to clients in another commercial bank in the region.

It is our pleasure to confirm that Sberbank a.d. Banja Luka and Asseco SEE have contracted implementation of new iBank services in the Bank. These are state-of-the-art channels offered by Asseco SEE, or, more precisely, Office Banking, a solution intended for corporate clients, and Web2.0, a solution aimed at Bank's retail customers.

Through these new channels, Sberbank a.d. Banja Luka will provide its clients with simpler, more efficient, quicker and more secure iBank operations along with a range of new functionalities and benefits they offer.

Asseco SEE's Presentations at Technobank 2013

PRESENTATION	PRESENTER	DATE AND TIME
Introduction speech	**Miljan Mališ,** Member of the Group Board Asseco SEE	10.04.2013. // **09.40h**
Creating greater value for the clients: Personal Finance Management solution ASEBA PFM	**Robert Milaljek**, Solution Sales Specialist Asseco SEE Croatia	10.04.2013. // **10.10h**
MultiChannel iBank solution	**Marko Todorović,** Senior Consultant, E-Solutions Asseco SEE Serbia	10.04.2013. // **14.10h**
Ecosystem for Secure Card Payments	**Inga Soboleva,** Account Manager TIETO, Latvia	10.04.2013. // **16.40h**
How to get mass market share by leveraging NFC Technologies with Value Added Services	**Erdal Yazmaci,** Executive Vice President Cardtek Group, Turkey	11.04.2013. // **11.55h**
Loyalty4All	**Goran Bosankić**, Solution Manager Asseco SEE, Croatia	11.04.2013. // **13.15h**

www.asseco.com/see

Visit Asseco SEE Branch and Shop @ Asee Premisess!

IMPORTANT NOTE: During Technobank 2013, several tours of Asseco SEE Branch and Shop will be organized in Asseco SEE headquarters in Belgrade. Transport for interested visitors will be provided by Asseco SEE in shuttles form Hotel Metropol to Asseco SEE headquarters in Milutina Milankovića 19g street. Whole self service branch concept will provide you with insight of how can you upgrade and optimise your retail business using CINEO self service platform, CashCycleManagement system, security platform innovations and Asseco SEE knowledge and experience.

Asseco Shop is simulating merchant place, providing opportunity for our visitors 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 this services are integrated with traditional Cash Register.

Wednesday 10.4. @ 12.45h and 15.45h
Thursday 11.4. @ 11.00h and 15.00h
Please contact Ms. Jelena Nedeljković (+381 64 8645 066) and book your tour!

BANKING @ YOUR HAND

Home Banking Corner

SUPER ATM

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