SPECIAL EDITION DEDICATED TO

techno bank 2014
CONFERENCE

EspressoBank

Can Banking Services be as Easy and Fast as Sipping Espresso?

Dear clients and friends,

Asseco SEE, a General Sponsor of Technobank 2014 conference, welcomes you to the new concept of banking – Espresso Bank!

Unique concept of fast and easy banking, in a branch or everywhere, through omni-channel approach will be presented at our company's booth during Technobank 2014.

Also, strategic directions on how bank should position themselves between fully digital direct banking and traditional channel will be subjects of our presentations in the official program.

Join us, and let us know how do you like our espresso?

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-acco*unt 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.

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

KOMERCIJALNA BANKA
Meni najbliža

BASIC   EXPERT
ADVANCED

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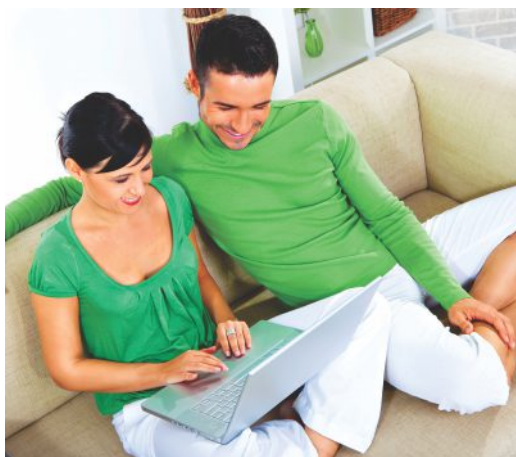
*S*parkasse Bank Macedonia AD Skopje, a member of one of the largest regional bank groups, ERSTE Group, has included ASEBA Web iBank solution in its banking offer.

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.

UniCredit Bank Introduced 'One button bank' concept
– a Branch Automatization to Prevent Queuing

Following worldwide trends and group strategy in customer service, UniCredit bank in Serbia introduced a successful project 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 are 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 successfully implemented functionalities such as: currency exchange, bill payment, mobile top-up and cash-in option for fast and easy depositing.

The Bank's clients can 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.

"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.

"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. "

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.

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.

VISIT ASSECO SEE BRANCH AND SHOP @ ASEE Premises

For those who didn't visit our Branch during last Technobank, please note that during Technobank 2014, several tours of Asseco SEE branch and Asseco SEE Shop will be organized in Asseco SEE headquarters in Belgrade. Transport for interested visitors will be provided by Asseco SEE in shuttles form Hotel Crowne Plaza to Asseco SEE headquarters in Milutina Milankovića 19g street. Whole self service branch concept will provide you with insight of how can you improve and optimise your retail business using CINEO self service platform, CashCycleManagement system, security platform innovations and Asseco SEE knowledge and experience.

9:45h Opening of Technobank: Nenad Subotić, Group Sales Director, Payment

PRESENTATION	PRESENTER	DATE AND TIME
Asseco SEE Direct Banking concept	**Miodrag Mirčetić**, Group Board Member, Asseco SEE **Nenad Subotić**, Group Sales Director, Payment, Asseco SEE	09.04.2014. // **10.25h**
ATM Unique Customer Experience	**Snežana Bubanja**, Deputy Head of Card Department UniCredit Bank a.d Belgrade	09.04.2014. // **15.55h**
mPOS in your hands	**Mirko Kiso**, CTO, Payment Asseco SEE Serbia	09.04.2014. // **16.15h**
ASEBA MultiChannel- True iBanking experience	**Miša Tomašev**, Solution sales specialist, Asseco SEE Serbia **Robert Mihaljek**, Solution sales specialist, Asseco SEE Croatia	10.04.2014. // **12.55h**
Innovative Payment Solutions	**Murat Tukel**, Manager, Merchant Sales & Marketing & Product Development, Asseco SEE Turkey	10.04.2014. // **14.15h**
Efficient processing of checks and payment orders	**Ivica Muruzović**, Program manager Asseco SEE, Serbia	10.04.2014. // **14.35h**