



# Payments Like Music

Harmonize Your Banking Services - **Easy Like a Song!**

## What do listening to your favorite music and advance payment systems have in common?

Asseco SEE, the General Sponsor of Technobank 2015 conference, welcomes you to 'Payments like music' banking concept!

At this year's conference, we will showcase how synchronized payment channels in banking services can bring joy to your customers similar to listening to their favorite music.

So, at our presentations and company's booth, you will have the opportunity to learn about:

- The good beats of mobile payment changes due to appearance of HCE technologies
- The advantages of POS, mPOS, and uTMS payment systems synchronization
- The novelties of the last generation ASEBA web2.0 and JiMba solutions
- ATM's branch office costs optimization

We would appreciate your visiting our main program's presentations:

### Thursday, April 16th

- 09:55 **Are banks at the crossroads of digital disruption?** - Piotr Widacki, Head of Consultancy, **Asseco SEE**
- 15:15 **Branch Optimization** - Anna Friedrich, Marketing Manager ATMs & Branch Transformation, **Wincor Nixdorf**
- 15:35 **HCE - mobile payments for everyone** - Goran Bosankić, Solutions Sales Specialist, **Asseco SEE**

### Friday, April 17th

- 10:35 **HCE: Painless Security with Thales HSMS** - Claudio Serafini, Senior Sales Engineer - CISSP, **THALES**
- 11:55 **Push the boundaries with new ASEBA Web Corporate – multibank edition** - Miša Tomašev, Solution Sales Specialist, Multichannel, **Asseco SEE**

## Asseco SEE and Telenor Banka Move Borders of Mobile and Online Payments

**Asseco SEE** is one of few, if not the only one, global provider of software solutions enabling end-2-end **solutions for direct banking**, from advanced applications for banks' customers functioning on all devices (mobiles, computers, ATMs, etc.), to entire IT infrastructure and integration with core banking processes, while in compliance with legal regulations and business intelligence rules.

This unique portfolio of products and services has become a key advantage in the ever changing environment, where speed of changes and adjustment of new ideas and processes in all organization parts define business success.

Due to these very reasons, Telenor has chosen Asseco SEE in order to provide complete IT solution for the first mobile and online bank in the region – Telenor bank. This complete IT solution also includes a network of multifunctional ATMs enabling depositing and withdrawal of RSD and EUR, exchange operations.

The ATMs function based on new user interface which is entirely integrated with other channels so that a customer is provided with consistent and unique experience when performing banking transactions.



Telenor bank and Asseco SEE are going to continue the cooperation regarding creation of solutions meeting increasing customers' requirements for simple, easily available and interactive financial services.

## Asseco SEE and Procredit Banka: At Customers' Disposal 24X7

Asseco SEE, together with ProCredit Banka, participated in creation of automated zones project enabling bank's customers to perform advance transactions on self-service devices, such as currency conversion at ATMs.



These devices, which look like typical ATMs, provide users with possibility to pay their common utility bills, electricity, phone, cable operator, etc. and to check account balance, print statements, convert currencies, withdraw cash with their mobiles without payment cards, and even pay in, i.e. deposit cash themselves, without visiting bank teller.

The basic goal of such branches is to enable bank customers to perform transactions themselves, outside branch office working hours. In addition, all functions are available 24 x 7, there is no need for queueing, and high transaction security level and customers' privacy are guaranteed.

The plan of exponential growth of all zones indicates the innovative trend adopted by ProCredit Banka. The automated zones are equipped with the cutting edge software solutions, including state-of-the-art Wincor-Nixdorf technology.

Further plans of Asseco SEE and ProCredit Banka involve implementation of additional transaction types.

## National Bank of Serbia Certified Seven Asseco See's Devices

During many years, Asseco SEE has successfully followed all international card trends, as well as domestic regulations imposed by National Bank of Serbia.

In terms of standards, Asseco SEE meets the highest card operations standards, does business in accordance with the European standards, and owns numerous global certificates and recognitions.

In recent years, regulations of National Bank of Serbia require that cash processing machine vendors own appropriate certificates, as a basic prerequisite for delivery of such machine types.

Asseco SEE not only owns the required certificates, but National Bank of Serbia has recognized the quality and positively assessed functioning of Asseco's machines for seven different cash processing devices, which makes approximately a half of certified devices on our market.



## Mango, One of the Largest Retailers, Prefers Asseco SEE Solution in Turkey



Mango, one of the largest clothing retailers and a popular brand in Turkey since 1997, selects Asseco SEE as a payment partner to provide payment gateway services for its new Mango e-commerce website in Turkey.

Mango will use Asseco SEE Merchant Safe® Unipay Platform for accepting payments on its new e-commerce website. The company will also take advantage of Asseco SEE's tokenization technology in order to improve customer loyalty on e-commerce platform.

## The First 3in1 Atm in the SEE Region: Erste&Steiermärkische Bank Croatia Installs a New Wincor Nixdorf Model

In the first quarter of 2015 Erste&Steiermärkische Bank Croatia ordered 40 new Wincor Nixdorf ATMs, 25 of which are CashIN ATMs.

Among the ordered ATMs there is a 3in1 model - a unique Wincor Nixdorf ATM that combines 3 services: CashOUT, CashIN and Business deposit. This ATM model will enable Erste&Steiermärkische Bank Croatia to be the first bank to offer this specific range of new services to end users in the South Eastern Europe region. 3in1 ATM application development is provided by Asseco SEE.



## Cashless Payment Solution from Asseco SEE Implemented in McDonald's Restaurants Across Romania



As a leader in the fast food industry, McDonald's was keen to be perceived to have an innovative, top-of-the-range payment solution to improve customer satisfaction and differentiate from their competitors. The company wanted to provide fast food as well as fast payments. The requirement of the fast food leader was to offer to its customers a new, fast and market-leading payment experience. In fact, almost all turnover of the McDonald's restaurants is made during a lunch time. In order to serve as many customers as possible, McDonald's wanted to deploy a seamless payment solution in all 67 restaurants across Romania.

The best solution that could respond to McDonald's requirements was the application developed by Asseco SEE. The solution had to meet the challenges of the project to



provide fast and efficient services in order to strengthen McDonald's position as a leader in the fast food industry. In a fast food restaurant it is important for customers to get their food as quickly as possible and to avoid queuing. To process orders faster, it was critical to be able to take payments faster. By making all payment terminals compatible with new contactless technology, a payment processing time could be dramatically reduced.

The rollout began with 14 terminals in 2 restaurant locations, and then 217 terminals had been installed at a rate of 2 restaurants per week, with 400 units scheduled to be installed in McDonald's restaurants across Romania.



The benefits of the solution for the client include:

- Increasing security in the payment process. Placed in front of a cash register it enables the customer to only touch the terminal without a necessity to hand their card over to a staff member. This is a big improvement in autonomy and security for the customer. A general education is constantly provided by banks and card providers to reassure the public that contactless cards are secure and to increase awareness and adoption of contactless cards.
- Providing fast service. Speed is vastly improved: payments are now processed in under 3 seconds. And by unifying a cash register and a terminal in one unit, only one printer is needed which simplifies the payment process and maintenance requirements.
- Ensuring optimum hygiene conditions. For staff the new payment solution means improvements in hygiene and speed, allowing them to focus on preparing food and keeping the restaurant running instead of handling cash.

## Podravska banka - New Branch Design and New Customer Experience Developed by Asseco SEE

Bill payment on ATMs and info terminals (the first bank on the Croatian market to offer the service to end users)

- Statement print on info terminals

Over the past year the hottest topic in the ATM industry and banks in general has been the *bank branch of the future* with a new customer approach. All banks on the market are looking for ways to introduce the *bank branch of the future* concept and to make it part of their internal processes.



By using this Asseco SEE solution, Podravska banka became the first bank on the Croatian market that has introduced a new customer approach in a branch and new customer experience on ATMs and info terminals.

The project goal was to stand out among other banks on the market with a unique customer approach.

Project implementation had two phases:

- **Phase 1:** new customer experience on ATMs and info terminals - with introduction of the new ASEBA TermHost generation, Podravska banka became the first bank on the Croatian market which offers a completely new approach and new user experience by means of self-service equipment providing services such as bill payment, statement print, offline PIN check and others.
- **Phase 2:** new branch design which includes integration of Automated Teller Safe (ATS) with the ASEBA Experience - by introducing ATS in a branch, all processes that involve teller cash handling become automated.

ATMs and other self-service equipment are playing the main role in enabling branch evolution. Improvements in technology brought about new functionalities such as: CashIN deposit, business deposit, bill payment, statement print and offline PIN checking, which enable FIs to push transactions from teller to ATM and self-service equipment, and focus teller activities on personalized customer service and product sales. This approach has been introduced in Podravska banka with a unique Asseco SEE solution.

## State-of-the-Art Application for Web Banking in Vakufska Banka Sarajevo

Customers of Vakufska banka DD Sarajevo are now able to use applications ASEBA iBank OfficeBanking and WEB 2.0 which will enable them to manage their finances in an economical, efficient and simple manner. By usage of these applications, intended for electronic banking, bank's corporate and retail customers will have more simple and efficient system, customized to suit a modern user.

ASEBA OfficeBanking, ebank solution implemented in many large companies, enables corporate customers to perform their business activities in a fast, efficient and secure method. With its usage of a simple user interface intended for businesses, installation involving minimum users' participation, upgrades not requiring customer's effort, and its fast and reliable system response, ASEBA OfficeBanking considerably facilitates system usage to corporate customers.

On the other hand, WEB 2.0 enables retail customers to obtain the information they need in the simplest manner – starting from the fact that application usage enables communication with bank from any place with Internet connection, throughout



any browser, to the fact that user can have insight into all its accounts without limitations such as working hours, and with maximum system security.

Introduction of these products by Vakufska banka DD Sarajevo meets most important requirement of its customers – time and money savings.

## UniCredit Becomes Tablet-Friendly with Asseco SEE!

Asseco SEE, a leading end-to-end digital banking solution company, and **UniCredit CEE** have successfully rolled out a fully native **New Generation Tablet Banking** solution in six UniCredit CEE countries (Bulgaria, Czech Republic, Romania, Serbia, Slovakia, and Slovenia). Apps for iPads and Android tablets are now available in the iTunes and Google Play stores, respectively. These apps offer a new experience for clients who need a mobile banking app optimized for larger screens.



Because customers in Central and Eastern Europe increasingly use tablets at home more often than PCs, UniCredit decided to offer a dedicated, modern app for customers who prefer doing their banking on a tablet while sitting on the sofa with their families. Like the iOS and Android apps for smartphones, the new tablet app will soon add new services and functionalities addressing the specific use context and technical capabilities of each device. These features will include money management, geo-located services, and barcode payments.

Asseco SEE and UniCredit CEE have a successful, long-term partnership in mobile innovation and security. Asseco SEE is a trusted partner and is responsible for the delivery of mobile banking and tablet apps for 11 UniCredit banks in the CEE region, most of which are serviced through UniCredit Business Integrated Solutions in Vienna, Austria. Asseco SEE was tasked with delivering a state-of-the-art native tablet banking application that would differentiate UniCredit CEE on the digital banking market.

### Focus on user experience

The new app is designed to keep up with the fast pace at which online services are evolving and to meet the rising expectations users have for digital banking experiences.

The UniCredit CEE app for smartphones offered a solid base framework for the new tablet app. Browsing products and services is easy when long, cumbersome menus are replaced with gestures by leveraging the "m-plane," which is UniCredit's innovative navigation approach to digital banking.

After a couple of sessions, users can memorize how to navigate the application and consistently find what they are looking for on a smartphone or tablet. With this "finger memory," once a user learns a particular gesture, he or she can easily repeat it without thinking. For example, all payments can be immediately completed in the payment box, an interactive tool that removes the complexity of transactional banking.

Robust technology, an advanced front-end development framework, agile methodology, and the constant involvement of qualified UX designers and mobile developers help ensure that the end product fulfills the modern user's needs.

**Mauro Maschio**, Head of Retail UniCredit CEE, said:

*"As a market leader in the CEE region, our constant objective is to deliver the best modern technology to our end customers. For this reason, part of our digital banking strategy was to offer to our clients unified user experience through all channels and on as many end user devices as possible, trying to meet the expectations of all segments of our customers."*

*Together with Asseco SEE we successfully delivered end product which will refine the digital banking experience of our clients and is ready to raise the bar high for tablet banking market in Europe."*



### VISIT ASSECO SEE BRANCH AND SHOP @ ASEE Premises

As well, if you would like to learn more about our new banking concept, self-service branch, there is an organized shuttle bus from the hotel Crown Plaza to Asseco SEE's show room in Milutina Milankovica 19g. For details regarding timing, please ask at Asseco SEE's booth.

**Synchronize your banking services - Easy like a Song!**

#### Asseco SEE

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