



# CREATING **VISION TOGETHER.**

## Next Level of Digital Banking.

Asseco SEE, General Sponsor of Technobank 2016, welcomes you to the next level of digital banking! At this year's conference we will present the latest trends in digital transformations and insights into the future of payment systems.

At our presentations in the main program and our booth, you will have an opportunity to learn more about:

- How integration of bank's distribution channels can optimize banking operations and upgrade clients' satisfaction
- How new payment institutions are going to change the banking game
- What is the value added service of the ATM of the future (regional premier of CINEO 4090)
- What are the advantages of POS, mPOS, uTMS and Loyalty solution synchronization
- How to move your digital strategy forward
- What you can learn from product life cycle simulation
- How to create stronger relationship with your clients by using real-time analytics

We would appreciate your visiting our presentations in the main conference program:

### Wednesday, May 11<sup>th</sup>

- 09:40 **Welcome by Asseco**  
 10:10 **Cards Going Digital**  
 Marko Ranković, **ChipCard**  
 12:10 **ATM 2.0** - Ivan Stijović, **Asseco SEE**  
 16:00 **Digital Transformation**  
 Miša Tomašev, **Asseco SEE**

### Thursday, May 12<sup>th</sup>

- 10:35 **New Payment Institutions according to new NBS regulative**  
 Predrag Negovan, Consultant, **Arrow**  
 14:00 **Branch Transformation**  
 Markus Overkemping, **Wincor-Nixdorf**

**Welcome!**

## Asseco SEE Wins First Client in Africa for Payment Gateway.

MTC (Maroc Telecommerce) selects Asseco SEE NestPay solution to replace their existing payment gateway platform. The main reasons for choosing ASEE solution are its rich feature set, extremely flexible architecture and strong Asseco SEE's e-commerce know-how.

E-Commerce in Morocco is growing rapidly and Maroc Telecommerce needed a partner who would not only bring an advanced technology solution, but also a proven e-Commerce knowledge. Asseco SEE was selected accordingly as the leading solution provider by MTC to bring Moroccan e-Commerce market to the next level! - added Mrs. Samira Gourroum, chief executive officer of Maroc Telecommerce.

We are very excited to win the first client in Africa. We see a huge growth potential for our payment gateway solutions on the African market where e-Commerce is growing tremendously. Our solutions are very well positioned to address the needs of the dynamically growing E-Commerce market in this region – commented Piotr Jeleński, President of the Management Board of Asseco SEE.



MTC, first e-Commerce payment service provider in Morocco, was founded in 2001 by Moroccan banks and 100% subsidiary of the Centre Monétique Interbancaire (CMI).

## ING Bank Will Have Asseco SEE as Main Provider for EFT POS Payment Terminals in Romania.



Asseco SEE in Romania has signed an agreement with ING Bank Romania for several projects that will enable reshaping of the bank's payment terminals network, both for corporate and retail divisions. ING Bank is the first international financial institution that opened a branch in Romania after 1989, and has a strong position on the local market.

Within this contract Asseco SEE provides a package of services, its proprietary software, contactless equipment (terminals and pin-pads) and associated maintenance for the ING Bank in Romania. Over 5000 Ingenico terminals was installed by December 2015. ING Bank Romania, as a bank of reference and innovation in Romania, which models the banking evolution, has already begun to benefit from the partnership with Asseco SEE.

This project has increased the market share of Asseco SEE on the Romanian IT market. With this agreement the IT integrator has strengthened its position in providing payment solutions which were among the most successful in 2014.

## Asseco SEE Promptly Enables Implementation of Legal Changes in Serbian Banks.

For the first time in Serbia all types of payment services have become available and regulated, including the latest ones. The electronic money has been introduced, and thanks to the new Law on Payment Services, which has become applicable since last October, its issuing has been regulated.

The novelties following the application of the new Law on Payment Services firstly refer to the increase of competition in the area of payment services providing, as it enables other institutions than banks, such as payment institutions and e-money institutions, to provide payment services, which is expected to lead to the improvement of the quality and service price reductions.

Considering that there are many banks in Serbia using Asseco SEE software solutions, our engagement and commitment contributed to the smooth implementation of the new Law on Payment Services. When these bylaws were rendered at the end of June 2015, Asseco SEE changed its approach towards its customers in order to enhance the service quality and customer satisfaction by conducting the implementation of all the legal changes in the banks using its software in the shortest possible time.

The main difference of the approach was that Asseco SEE created a special team designated to interpret the Law. There were over 100 participants in the project who were fully committed to the implementation of the new regulations, which facilitated a successful completion of the project and enabled the banks to continue with their work from 1<sup>st</sup> of October 2016 fully in compliance with the new regulations. The project was successfully completed in all the banks which were Asseco SEE's clients in the record time of three months.



## Asseco SEE's POS Outsourcing Model Brings Cost Reduction to NLB Banka in Montenegro.



Asseco SEE signed a 5-year contract for the outsourcing of the entire POS network with NLB Banka. The project includes buy-out and replacement of the existing 2100 POS terminals with the Ingenico terminals via outsourcing

model. Asseco SEE's POS outsourcing model comprises POS renting, HW and SW maintenance, POS technical monitoring and reporting, as well as POS Lifecycle management.

NLB Banka is one of the leading POS acquirers on the Montenegrin market with a wide and complex POS network. Thanks to the confidence, which Asseco SEE gained during many years of a successful cooperation, NLB Banka has chosen Asseco SEE as a partner for the POS outsourcing project. Along with the replacement of the entire POS network with the Ingenico terminals, NLB Banka enabled contactless payment method based on the Asseco SEE solution on 100% of its POS network.

This new business model reinforced the partnership between NLB Banka and Asseco SEE and confirmed a high quality of services provided by Asseco SEE.

## Asseco SEE Implemented New Cash Recycling Devices for ProCredit.

Over the last decade, ATMs were considered to be the source of cash dispenser, but with a lot of technological advancements of the banking and financial institutions, they have become a definite advantage for corporate customers, enabling them to easily handle a broad range of transactions, including withdrawal of funds and deposits to the accounts.

Customers always focus on three things which include convenience, efficient services and availability of cost-saving measures. Since these things are also very important for corporate banking clients, ProCredit bank in Serbia keeps with the trend as well and provides the most convenient service to this segment.

The latest bank's project was raising the number of cash recycling systems to over 70 recycling units. The cash recycling system, mainly used by ProCredit's corporate clients, allows them to make cash deposits outside their regular business hours. For example, store owners in shopping centers can use the system to deposit their daily takings after the store closes. When a deposit is made this way, the user immediately receives a slip confirming the

deposit, and the funds are automatically available at the user's account. On the other hand, cash recycling systems shorten the cash cycle by testing deposited banknotes for authenticity and condition, and then making them available again for dispensing, which significantly decreases the bank's cost of cash handling.



## Multivendor ATM Maintenance in Podravska Banka.



The ATM maintenance service, which was until recently provided exclusively for the Wincor Nixdorf ATMs, now covers the NCR ATMs of Podravska banka as well.

Asseco SEE has signed an agreement with Podravska banka for multivendor ATM maintenance. Being the general representative of Wincor Nixdorf on the domestic market, in the past Asseco SEE provided maintenance services for Wincor Nixdorf ATMs only, whereas upon signing the new contract the service encompasses the Bank's NCR ATMs as well.

Taking into consideration the availability of ATM maintenance services in Croatia and the general quality of services provided to financial institutions, Podravska banka has decided to entrust Asseco SEE with the ATM maintenance service provision.

Asseco SEE currently maintains over 1,900 ATMs on the Croatian territory, with NCR ATMs accounting for more than 360 of these devices, and is considered a market leader for this kind of service.

Besides Podravska banka, Asseco's NCR ATM maintenance service has been used in Privredna banka Zagreb and OTP banka.

## Societe Generale Banka Boosts Efficiency Through Loan Origination.

Societe Generale banka in Serbia successfully implemented Asseco SEE's solution - Loan Origination, which consisted of Product Delivery and Experience Scoring. Thanks to using the solution produced by Asseco SEE, excellent results have been achieved since then.

Ivan Bulajić, Director of Client Services, says: - *"Within nine months, Societe Generale Banka Srbija together with Asseco SEE successfully completed the implementation of the new Loan origination solution. Today, after a year of using this tool, internally named Hermes, we can claim with certainty that the sales efficiency of our Retail commercial team has boosted drastically. Loan production has raised by more than 15% with simultaneous slight decrease in the number of employees.*

*The system has contributed to significant savings by increasing the automation degree in the entire process of loan origination, both in front and back office. At the same time, it has caused significant reduction of operational risk through better exploitation of data available from the Bank's core system and by embedded controls.*

*As a consequence, according to the conclusions arising from the Finalta Sales Effectiveness 2015 research, SGS is ranked at the very top in the banking sector concerning the efficiency of the Retail sales team."*

As a result of this successful cooperation, the existing solution has been upgraded in 2015 with Digital branch and POS loans.



## POS Outsourcing in Istarska Kreditna Banka.

Istarska Kreditna Banka is the 6th bank in Croatia which opted for the Asseco SEE's POS Outsourcing model. Having considered the quality of services provided by Asseco SEE in the field of POS terminal outsourcing, which includes the POS application and other services, Istarska Kreditna Banka (IKB) in Umag decided to replace the current provider with Asseco SEE. The migration of the entire terminal network was carried out in the second quarter of 2015. Today IKB boasts a completely new network of the Ingenico POS terminals with the POS application developed by Asseco SEE, which is in conformity with all relevant standards regulated by card organizations.

## NLB Tutunska Bank to Expand ATM Network with Asseco SEE.



NLB Tutunska Bank, one of the largest banks in Macedonia, continues the activities to extend its ATM network. NLB has chosen Asseco SEE as a long term reliable partner for the supply of ATMs and ATM additional services and solutions. In November 2014 NLB decided to expand its network further with 46 Wincor Nixdorf ATMs.

Beside standard Cash Out ATMs, NLB decided to add to its network 36 Cash In ATMs. Thanks to Asseco SEE Macedonia these Cash In ATMs are fully integrated with Cash In functionalities through the special software solution of Asseco SEE which allows a complete integration of Cash In functionalities with the Core Banking system of NLB.

The decision of NLB to collaborate in integration of Cash In ATMs with Asseco SEE Macedonia strengthened the position of Asseco SEE Macedonia in the market, hence Asseco SEE continues to remain the main supplier of ATMs and ATM additional services and solutions in Macedonia.

## Zagrebačka banka to Introduce Service of Cash Withdrawals in Euros from Wincor Nixdorf ATMs.

Cash withdrawals in euros have now become possible at any time, without the need of visiting the Bank's branch office.

Zagrebačka banka (ZABA) branch office located in the Korzo street, Rijeka, has introduced a new service provided via a Wincor Nixdorf ATM – cash withdrawals in euros, that can be made by means of using ZABA debit cards. ZABA's clients can therefore obtain cash in euros at any time 24/7, without queuing at the Bank. The new ATM has a "touchscreen" display which makes ATM services easy to use, by running one's fingertips over its surface.

The bank intends to implement this service in ATMs across Croatia. Beside this, over 1,700 Wincor Nixdorf ATMs have been installed in Croatia so far and the Bank has appointed Asseco SEE, the exclusive regional representative of Wincor Nixdorf ATMs, as the supplier of new ATMs which will replace the existing ATMs of another supplier.



## Newly Opened Ziraat Bank in Montenegro Chooses Asseco SEE as Partner for Core Banking.



One of the leaders in banking sector in Turkey, Ziraat Bank, decided to expand its operations in the Balkans by opening a new subsidiary in Podgorica, Montenegro. The bank has chosen Asseco SEE's PUB 2000 Core Banking solution for its division in Montenegro.

The implementation of Pub 2000 was successfully completed in less than 3 months, and the Bank officially started to work in July 2015. Thanks to the Asseco SEE's PUB 2000 Core Banking solution the Bank has achieved a full compliance with local regulations and applications in Montenegro. Core banking systems are the heart of modern banking and with Pub 2000 Ziraat Bank is able to provide a wide range of high quality services to its customers in the area of corporate and retail banking.