



PAYMENT PIT STOP Powered by Payten & Asseco SEE.

Payten and Asseco SEE, as General Sponsor of Technobank 2019, welcome you to the **Payment Pit Stop** and invite you to learn more about latest technologies, trends, and challenges in the payment industry and digital transformation of banking.

Join us during our presentations in the main conference program:

Wednesday, April 10th

- 09:20 **Welcome by Payten**, Member of Asseco
- 09:40 **GDPR: Short horror story**
 - Aleksandar Jeftić, Asseco SEE
- 13:05 **Instant Payment Phase III**
 - Dušanka Tišma, Payten
- 15:30 **3D secure - Why you shouldn't worry about it?** - Zdravko Barec, Payten

Thursday, April 11th

- 09:45 **MasterCard & Payten Sinergy - use cases**
 - Marko Rizovski, MasterCard
 - & Branislav Popović, Payten
- 12:20 **MoneyGet, Independent ATM Network**
 - Nikola Ružić, Multicard

At all times during Technobank 2019, you are invited to visit our booth and find out:

- What instant payment at points of sale looks like in practice
- What added value functionalities are offered by CINEO 4020
- How to reach new branch concepts and faster transactions with latest technologies on Diebold-Nixdorf self-service devices
- Which benefits you can gain from mPOS, eCommerce, uTMS, Trides ACS 2.0 solutions
- How to go beyond your customers' expectations through integration of all channels

Your Payment Pit Stop

Payten Buys Necomplus to Strengthen Asseco South Eastern Europe's Payment Operations

Necomplus, the Spanish multinational with over 25 years' experience in payment solutions and customer service with presence in 6 countries, and Payten, Asseco South Eastern Europe's (ASEE) company for global payment solutions, currently delivering services to 176 million people in 13 countries, are joining forces to expand Payten payment business within Asseco Group.

ASEE has acquired 67.66% of the shares of the Spanish multinational, which operates in Spain, Andorra, Portugal, Colombia, Peru and the Dominican Republic, until now held by Asseco Poland. The transaction to incorporate Necomplus into Payten, led by Piotr Jeleński, President and CEO of ASEE, follows the logic of combining all payment related companies within Asseco Group, in order to add dynamism and accelerate Payten's geographical expansion. Necomplus, a reference within the industry in the Iberian market, with over 25 years' experience in payment and omnichannel customer service, reached a turnover of 24.6 million euros in 2018, driven by the consolidation of the Latin American markets, where it established operations in 2014. Today, Necomplus serves the main processors and payment acquirers in the region through its subsidiaries in Colombia, Peru and the Dominican Republic. Payten accelerates its growth strategy with this operation, expanding the portfolio of expert solutions in payment, as well as its global footprint.



Piotr Jeleński, ASEE Group President & CEO, commented that “acquiring Necomplus is part of Payten's strategy to grow payment business in terms of its products & solutions portfolio as well as geographical reach, in order to meet and exceed clients' expectations and follow market trends”. He added that he is convinced that entering markets outside the SEE region will allow for a more dynamic Payten's expansion.

MeDirect Bank Chooses PSD2 Enabler by Asseco SEE

MeDirect, one of Malta's leading savings and wealth management banks, and Asseco SEE have signed an agreement on the implementation of Asseco SEE's comprehensive solution, which enables banks and financial institutions to meet PSD2 requirements. Asseco SEE was chosen in a competitive procurement process among leading international vendors.

This project includes the delivery of the PSD2 Enabler package, which incorporates three market-proven products critical for PSD2 compliance; exposing PSD2 APIs and managing consents with Digital Edge, enabling strong customer authentication with SxS, and transaction monitoring with InACT.

Choosing from several international software vendors, MeDirect Bank selected Asseco SEE to support us on the path towards regulatory compliance. Asseco SEE was unique in offering the solution covering all major aspects of PSD2 – publishing APIs, managing consent, strong customer authentication, and transaction monitoring – as a single vendor. We have tackled the PSD2 challenge together, identified the necessary activities on both sides, and we are looking forward to meeting the compliance deadlines and achieving good business results together”, said Alanbek Yussupov, Head Of Business Development, MeDirect.

For more information about Asseco SEE PSD2 Enabler package, please visit digitalbanking.asseco.com/psd2enabler

Raiffeisen Bank Serbia **Selects Asseco SEE** **as the Only Strategic Vendor**

A long-term partnership between Raiffeisen Bank Serbia and Asseco SEE has been recognized through a strategic vendor management framework. Taking into account the importance of Asseco SEE's solutions and services in the bank's operations, Asseco SEE has been classified as the only strategic vendor to Raiffeisen Bank Serbia, a member of Raiffeisen Bank International (RBI), among several important vendors the bank has been cooperating with.

The selection has been made based on the strict criteria and high standards which Raiffeisen Bank International applies to the vendors of its member banks across European regions in which it operates. The strategic vendor management objectives include, among others, achieving operational excellence, meeting business needs through efficient procurement, securing the best possible value for both participants, establishing regular and frequent mutual communication, engaging in key strategy sessions, etc.

The cooperation between Raiffeisen Bank Serbia and Asseco SEE has been running successfully for more than 15 years. The bank has been relying on Asseco SEE's core banking system since the bank began its business activities in Serbia in 2001, as the first local bank founded with 100% foreign capital. Over the years, numerous other solutions and services have been provided by Asseco SEE to the bank, supporting its position among leading banks in the country.

Raiffeisen Bank Serbia and Asseco SEE will continue fostering successful and long-term collaboration with active involvement and dedication to mutual goals and requirements, while also ensuring best-in-class banking products and services with a strong IT foundation to the bank's customers.

HCE Solution Brings **Innovation** **in Zagrebačka banka and UniCredit Bank B&H**

Asseco SEE and Payten continue successful cooperation with the banks within the Unicredit Group, this time by implementing HCE solution that introduces innovation in banking services and enables usage of mobile devices as a replacement for plastic payment cards owned by cardholders.

Zagrebačka banka, part of UniCredit Group, in collaboration with Asseco SEE in Croatia is once again bringing innovation to the Croatian banking market. Asseco SEE has implemented the HCE solution for all MasterCard and Maestro cards of Zagrebačka banka.

By implementing the solution, clients of the bank can use their mobile phones at the point of sale in the same way as they would use physical cards. Unlike plastic cards, mobile phone payment provides an additional form of security, allowing instant insights into spending as well as post-payment notifications.

UniCredit Bank B&H has also started offering contactless payments to its clients through POS terminals by means of Android mobile phones, supported by the HCE solution developed and implemented by Asseco SEE and Payten. A new mobile wallet has been integrated with the existing mobile



banking application, m-ba, which was previously developed by Asseco SEE experts as well.

All Payten/Asseco SEE HCE components are certified by MasterCard and installed in the UniCredit environment. With the goal to be the best technological partner to banks, Payten and Asseco SEE also provided support to UniCredit Bank B&H in terms of the MasterCard certification process.

MoneyGet ATM Network: Reaching the Milestone of 100 Locations!

Multicard, member of Payten, has rebranded its shared ATM network and became part of **MoneyGet**, an international Payten ATM network spanning across the SEE region. Shared among multiple banks in Serbia, MoneyGet ATM network offers high-quality ATMs equipped with the latest technologies.

Constantly on the lookout for new locations convenient for banks' customers, MoneyGet has increased the availability of its ATMs and **reached an important milestone of 100 locations!** The ATMs have been deployed in carefully chosen and easily accessible places - near supermarkets, in the city centers, near touristic landmarks.

The value of this network has been recognized by **new partner banks** over the past year. At the moment, six successful banks, listed alphabetically, have opted for the service of MoneyGet ATM network renting in Serbia – **AIK banka, Banka Poštanska štedionica, Direktna banka, Erste bank, Sberbank, and Societe Generale bank**. One of the main advantages that banks gain with this approach is optimization of costs related to the ATM network. At the same time, they can achieve a wider reach without making investments in the infrastructure.

The customers of MoneyGet member banks enjoy many benefits provided by this shared network, such as money withdrawal from MoneyGet ATMs without any additional commission, and availability of MoneyGet ATMs at most convenient and busy locations. Also, customers of the banks

which are not currently members of the network can use MoneyGet ATMs at the same fee as the one applied by their bank for using other banks' ATMs.

MoneyGet is always striving to bring the best service to its clients by expanding the number of ATM locations and deploying ATM models aligned with the highest security standards. Banks interested in adding a MoneyGet ATM to their touchpoints can find more information about the network and how to become a partner at www.moneyget.eu.



UniCredit Bank Deploys Cash Recycling ATMs in Serbia

Payten, member of Asseco, continues delivering cash recycling ATMs in the region.

UniCredit Bank in Serbia has recognized the advantages brought by this type of ATMs and has expanded its ATM network with fifteen new cash recycling machines.

Equipped with the latest Diebold Nixdorf technology, the cash recycling ATMs yield plenty of benefits for the bank, such as optimization of the cash management process and a lower number of ATM replenishment instances. Another important advantage is a significant reduction of bank's costs due to transaction migration from branches to self-service devices.

In addition to the delivery of cash recycling ATMs, Payten organized for the second time a special training and workshop for UniCredit Bank's employees related to the advanced usage of these devices. More than 30 bank employees participated in the event.

Standard ATMs have crossed the path from an ordinary cash dispenser to cash recycling devices as a new market trend. This type of ATMs is increasingly in high demand thanks to the benefits they offer to the banking and payment ecosystem, such as automatic recirculation of deposited cash, simplified cash handling, and risk mitigation. For more information about the advantages and installation of cash recycling ATMs, please email to sales@payten.com.

Payten Signs Agreement with Erste Card Club in Croatia for POS Terminal Delivery and Maintenance

Erste Card Club, part of Erste Group in Croatia, and Payten have signed an agreement for the delivery and maintenance of POS terminals.

These POS terminals will be driven by Payten POS application PayPro and Payten Terminal Management Application UTMS. Based on the franchise agreement with Diners Club International®, Erste Card Club has the exclusive right to

negotiate the acceptance and issuance of Diners Club cards in Croatia as well as card business management.

With this contract, Payten continues to strengthen its leading position on the Croatian market with regard to the POS installed base, and once again gains recognition as a reliable partner of its customers.

Raiffeisenbank Croatia Chooses Payten as Technology Partner in Bank Digitisation Project

Raiffeisenbank Croatia has chosen Payten as Technology Partner in Branch Digitisation Project encompassing the delivery of ATMs, automated teller systems, and application solutions which transform an ATM into a multichannel communication point between the bank and its clients.

To be precise, as part of the Branch and Business Digitisation Project, Payten will implement Diebold Nixdorf CINEO deposit-withdrawal and recycler ATMs as well as Diebold Nixdorf CINEO automated teller systems which enable cash dealings automation. The new deposit-withdrawal and recycler ATMs are equipped with the latest technology, such as contactless card readers, touch screens, barcode readers, etc., which provide their users with a unique experience and simplified access to banking services.

"Our cooperation with Payten as technology partner is a part of a wider project comprising branch concept transformation into a so-called "customer centric" branch. The newly designed branches are aimed at advanced user experience and 24/7 availability of particular banking services. The innovation presented and launched to the market by RBA reflects on a wide range of technologically advanced services to be available to our clients throughout Croatia." **Emil Sapunar, Raiffeisenbank Croatia's Sales Network Coordination Director, pointed out.**

The implementation of the application solution developed by Payten's experts will enable the bank's clients to deposit cash at the new ATMs 24/7 and manage all their deposits online. All cash deposits are immediately visible and available for use on the client's bank account. Another advantage of this ATM type is easier cash management, thanks to its automatic cash recycling feature.

"The trend of digitising all banking segments has been present in our market for a couple of years. The development of new technologies has provided banks with an opportunity to offer a diverse range of services beyond the scope of the traditional ones offered in their branch offices. We are also pleased with RBA's decision to implement in its branch offices the premium ATM line supplied by our partner Diebold Nixdorf, as part of this project. Being chosen as RBA Croatia's technology partner in this project, which brings added value to bank service users in the Croatian market, makes us proud." **Ivan Bušić, Payten Croatia's Management Board Member.**



Implementing mCash Service in Sberbank



As a long-standing partner of Sberbank in the segment of business process digitalization, Payten in B&H has implemented another major and significant project at Sberbank - mCash service.

The aforementioned service enables the clients of the bank to withdraw funds at ATMs using a mobile banking application, without the necessity to use payment cards. MBanking service is a significant step forward in innovative solutions for the financial services which strengthens the existing image of Sberbank in Bosnia and Herzegovina as the bank which follows modern business trends with innovative approach and solutions for the daily needs of its clients.

A successful realization of the project demonstrates the willingness and ability of Payten to respond to the needs of banks beyond ordinary requests, which proves the company's leading position in the market in this segment of business.

Sparkasse Bank in Bosnia and Herzegovina Started Migration to the Latest Generation of Diebold Nixdorf ATMs

Payten has strengthened its market position in Bosnia & Herzegovina in ATM business by migrating ATMs of one more bank to Diebold Nixdorf equipment.

The contract includes replacement of more than 90 Banqit ATMs in Sparkasse Bank with new Diebold Nixdorf's devices with advanced configuration. Implementation of this project provides a possibility to extend services for the bank's customers by adding new functionalities to the Sparkasse Bank's ATM network.

