Solution for PKI Smart Card Management and Issuing of Certificates Successfully Finalized in Croatian Financial Agency

Asseco SEE Croatia, an expert in the field of PKI SmartCard Digital Signature and Encryption solutions, has successfully finished implementation of ASEBA PKI CMS in Croatian Financial Agency (FINA). Implementation of Asseco SEE solution enables FINA's clients, which use PKI smart cards for access to e-government services of Republic of Croatia, on-line registration, issuing and renewal of certificates. FINA offers this concept also to the banks for e-banking authentication and transaction signature.

ASEBA PKI CMS offers support for issuing and storage of certificates on different crypto devices which are used today for creation of electronic signatures (standard and qualified).

Solution acts as a central management system which utilizes PKI CA, user registration repositories and crypto devices. Depending upon registration model, certificates can be issued on cards on central location or users can get cards that are not initialized and register and issue certificates remotely.

ASEBA

Implementation of ASEBA LEX & ActivIdentity Card Management System in Croatian Ministry of Defense

ASEBA LEX CMS & ActivIdentity ActivID CMS, which Asseco SEE implemented in Ministry of Defense of the Republic of Croatia (MORH), is a complete, flexible, and highly configurable solution for management of biometrics data enrollment, issuance and administration requirements of military ID card deployments.

With this solution MORH replaced old military ID card with new complex device which is used as a general identification card. Also, new device is used for work with multiple business applications:

- Network login, remote access and secure Web access;
- E-mail signing, encryption and decryption;
- Access to restricted buildings and other physical areas.

Thanks to the ASEBA LEX CMS & ActivIdentity ActivID CMS MORH can now manage their ID cards, biometrics and demographic data, applets loaded in ID cards and digital certificates throughout their entire life cycle."

SIMT Cardinfo, Member of Asseco SEE, Won Major POS Delivery Deals in Slovenia

SIMT Cardinfo, member of Asseco SEE in Slovenia, is an exclusive reseller and service partner of Hypercom and beside certification of the Hypercom terminals within all processors, it simultaneously develop excellent relationships with all banks. In the second half of 2010, SIMT Cardinfo succeeded to win contracts on POS terminals delivery to the last two acquiring banks – NKBM and Banka Celje, which previously weren't its clients. With this achievement, SIMT Cardinfo became the first choice provider for all acquiring banks in Slovenia and brought product portfolio far in front from the competition.

Slavica Pertinač, Head of Card business in Banka Celje, explained the reasons why they decided for SIMT Cardinfo and Hypercom: *"There was quite a lot of reasons why choosing SIMT Cardinfo - good references, very strong local support and also the fact that Hypercom is the only POS terminal which is supported with all Slovenian processors, with some of them exclusively. This is certainly the factors which cannot be neglected when choosing the long term partnership."*

"ASEBA Tezauri", Business Intelligence Platform in Three Bosnia and Herzegovina Banks

Asseco SEE in Bosnia and Herzegovina has concluded three ASEBA Tezauri Scoring and Rating solution agreements with Komercijalna bank Banja Luka, Ik Bank Zenica and Sinergija Plus Banja Luka. Credit risk management improvement and harmonization with IAS39 are main drivers for new clients to decide to go with this solution. For the first time in Bosnia, Asseco SEE implements latest applications on ASEBA Tezauri platform, which are more customized to the local regulatory (Banking agency of the Republic of Srpska, Banking agency of B&H) and market requirements. ASEBA Tezauri module PCA (Provision Calculation Analysis) offers impairment calculation according to IAS39.

Those implementations introduce several new features such as multidimensional credit risk analysis, "what-if" analysis and discounting of future cash flows. This is important, because most of the banks have at least three methodologies for impairment calculation. Asseco SEE solution has the capacity to integrate all these methodologies into single and proven business intelligence platform – ASEBA Tezauri, which is now more customized for bank's specific credit risk models.

Infrastructure Project in Romania Health Care Sector

Asseco SEE in Romania successfully continues installation of NetApp storage project at National Institute for Infectious Diseases "Prof. Dr. Matei Bals". After completing the first phase of the NetApp implementation project last year, Asseco SEE continued to expand the storage project at Institute National de Boli Infectioase "Prof. Dr. Matei Bals". This was achieved by expanding the storage capacity and also assigning new roles for the NetApp FAS2050 system, meeting the customer's demand to have a centralized storage for radiology files and also for the inter-department file exchange.

The Asseco SEE Professional services engineers performed all the stages of the implementation and configuration and also the training for the IT Administrators for the Hospital. Using NetApp technology, the Hospital achieved the ease of overall file sharing administration as well as better access and retention for critical files, such as medical records and radiology files.
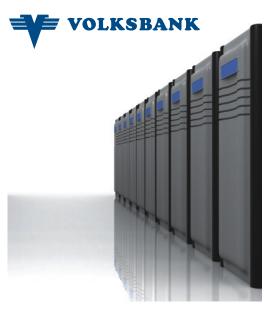
Data Centers and Server's Virtualization at Volksbank Romania

Project target for Asseco SEE at Volksbank Romania was to create a disaster recovery twin data center in order to generate costs reductions through elimination of old hardware components, optimization of software parts, improvement of infrastructure quality, better availability, standardization and more secure management changes – roll-back. Server's virtualization project has been a success and virtualization generated significantly better performance. VMotion technology servers allowed maintenance of VMware clusters components without downtime, disaster Recovery solution was implemented as planned and server's provision process is now less than 5 min.

Future plans include:

*   Higher consolidation rate
*   Migration of more than 40 Windows servers until the end of 2011
*   Migration of more than 58 virtual servers from a ESXi platform
*   Site Recovery Manager and VMware View implementation
*   Virtualization as preferred type of architecture for new solutions

VOLKSBANK

New Contracts for Card Business Unit in Serbia

Asseco SEE in Serbia continues successful cooperation with Alpha Bank by signing a 3 year ATM maintenance contract which will extend activities not only for hardware maintenance, but also by adding software maintenance. Alpha bank has one of the largest ATM network in the country, counting around 200 devices, and it is very important long-term client of Asseco SEE so we are delighted to continue successful cooperation in years to come.

In addition, Asseco SEE also signed EFT POS terminals maintenance contracts with NLB Montenegro Bank for next 4 years and with Prva Banka Crne Gore for 3 more years.

Mobile Banking Solution at Banca Intesa Beograd

Owing to the "Intesa Mobi" service based on the Asseco SEE Mobile Banking Solution, the Banka Intesa clients now can pay their monthly bills, carry out unlimited transactions between their own accounts or towards third party's accounts, perform exchange operations, check balance and turnover by accounts and payment cards, etc, at any time and place via their mobile phones.

"As the leader in the area of providing Internet banking services, with more than 100.000 active users, Banca Intesa has recognized 2010 as the key year, both in terms of increasing the number of users, and expanding services to new channels and new functionalities. Intesa Mobi service, based on Asseco SEE Mobile Banking Solution represents a state-of-the-art e-banking service which enables users to pay their monthly bills, carry out unlimited transactions between their own accounts or toward third party's accounts, perform exchange operations, check balances and turnover by accounts and payment cards, etc, via their mobile phones. While implementing the service, we were governed by the fact that only about 40% of the population has access to the Internet, whereas almost every Serbian citizen has a mobile phone. Furthermore, security, low operational costs, costs of using the service (mobile Internet costs), straightforward user interface and availability of functions, were also the factors which guided us while selecting Asseco SEE solution.

By introducing Intesa Mobi, we did not want to create a product which would be used by one part of the existing users of Internet banking, but, by modifying clients' awareness, to make this channel attractive to a broad portfolio of users and make it a primary communication channel with the Bank in the forthcoming period." said Žarko Vukadinović, Head of eBanking Unit, Banka Intesa Beograd.

BANCA INTESA

Reduced Costs and Increased Efficiency in the Ministry of Public Administration of Kosovo

This system provided the Government a new way of secure and low cost communication, while improving existing services, enabling new innovative procedures and providing a strong infrastructure for future growth. Functionality of the VoIP system includes encrypted communication, advanced call forwarding and electronic messaging, custom auto-attendant, three-way conferencing, videoconferencing, and Advanced Call Distribution (ACD). The VoIP system will also help in lowering the total cost of ownership by reducing startup costs for new branches and institutions, as well as lower maintenance costs. This will enable the Government save thousands of taxpayer euro in infrastructure.

Asseco SEE in Kosovo has recently implemented Voice over Internet Protocol (VoIP) project where the Ministry of Public Administration of Kosovo, responsible for the e-Governance implementation was the beneficiary. First phase of the project has covered central governmental institutions, including Kosovo Assembly, Prime Minister's Office, Ministries and municipalities.

Integrated Health Information System at Macedonia

Asseco SEE has signed final acceptance protocol for infrastructure project which will be used for eHealth cards in Macedonian Ministry of Health. The eHealth cards should facilitate the operations of doctor's offices, increase the service quality and improve information flow within the healthcare system.

The EHC introduction would facilitate the movement of patients within the system and reduce the administrative work of doctors, who would be able to pay more attention to patients' treatment.

This project includes ICT equipment installation for central location and 30 sites around Macedonia. Implementation covers servers for virtualization, data base servers as well as storage and SAN switches.

ProCredit Bank Bulgaria Becomes Client of Asseco SEE

Asseco SEE in Bulgaria and ProCredit Bank Bulgaria concluded agreement for purchase of ProPrint 1000/2000 Wincor Nixdorf terminals. As a silver partner of Wincor Nixdorf for Bulgaria, Asseco SEE was chosen by ProCredit Bank because of the outstanding service and support for the entire Wincor Nixdorf hardware and software portfolio. With client oriented approach, the installation of equipment in ProCredit Bank was finalized in record time and customer expectations were completely met.

The new client joined Asseco SEE in Bulgaria and this is very important step towards the future cooperation in other business areas with the ProCredit Bank.method of preventing unauthorized access and improving network resiliency for Macedonian Telecom.

ProCredit Bank

EST Launched Turkey's First Credit/Debit Card Tokenization Solution for Merchants and Financial Institutions

ES MERCHANT SAFE

EST (member of Asseco SEE in Turkey) tokenization technology called Merchant Safe, enables merchants to avoid storing credit/debit card data within their software environment and significantly reduces the scope of PCI-DSS compliance.

The industry standard of PCI-DSS (for merchants) has strict requirements concerning the storage of sensitive cardholder information. Merchant Safe, based on what is more commonly known as tokenization in the industry, works by moving the actual cardholder data to EST's PCI DSS compliant environment. EST creates and then returns a unique identifier (token) to the software application. Using the token (which contains no actual cardholder data itself), merchants can perform online/recurring payments. Tokenization thus protects cardholder data at rest. As the responsibility to protect stored sensitive data is transferred to EST, liability of merchant is dramatically reduced which also eases financial institutions' PCI-DSS requirements.

How Merchant Safe Works?
- EST transfers existing credit card data from merchant to EST environment (bulk load)
- EST creates a unique identifier (token) for each card. Using EST's Merchant Safe solution, merchants can store their customers' card data at EST based on different parameters like: Customer number, mobile number, social security number etc.

- Merchant can start sending transaction to any bank's Virtual POS using these tokens instead of actual credit card data (card number, expiry date etc.)
- New card enrollment, card update and card cancellation can be done via online messaging over the Internet (no need for file transfer)
- Web based system administration & reporting

Modernization of ICT system in Agrobanka Belgrade

Agrobanka Belgrade and Asseco SEE have concluded an agreement regarding upgrade, modernization and implementation of integrated ICT.

Software implementations will include:
- „Experience Branch" and „Customer Insight"
- „ASEBA TezauriTM Enterprise banking Business Intelligence Solution
- „Document Management System"
- Upgrade of existing modules of „ASEBA PUB 2000" core banking system

Agrobanka has also procured the latest IT and communication equipment (IBM, EMC, Cisco) in order to upgrade and modernize existing IT system infrastructure. The implementation included server's platform virtualization at the primary and the secondary sites as well as implementation of IP telephony and contact center.

"The effects that Agrobanka expects from this implementation are the upgrade of banking technologies, more efficient client service and operational costs reduction. Even the implementation of the first phase of ASEBA PUB2000 project and implementation of one part of the ICT equipments in Data center brought significant improvement of efficiency in processing and reporting... The full effect of this projects the Bank will benefit after the realization of all planned activities in the first half of 2011", said **Mihajlo Radić, Executive Director of IT.**

Customer-tailored ATM's

Cardinfo BDS, a member of Asseco SEE in Bosnia and Herzegovina, has concluded an agreement for the implementation of „Pro-view" software with Unicredit, one of the leading banks in Bosnia and Herzegovina. The ATM's with this software will provide our clients (the Bank) with information regarding the condition of the ATM and the changes made in real time. It enables Cardinfo BDS to program the ATM's in accordance with the client's preferences by giving the client a detailed analysis via e-mail, SMS or voice mail. This pilot project began in July 2009. Since then,the pilot project has been successfully finalized and the implementation of this software is planned to be completed by the end of 2010.

DEAR READERS,
THIS IS A NEW PLACE IN OUR NEWSLETTER, A PRODUCT CORNER. HERE, YOU CAN FIND OUT ABOUT PRODUCTS FROM OUR PORTFOLIO AND HOW THEY CAN BENEFIT TO YOUR BUSINESS. IN THIS EDITION, WE ARE PRESENTING "ASEBA TEZAURI SCORING AND RATING", BUSINESS INTELLIGENCE SOLUTION.

ASEBA Tezauri Scoring and Rating Business Intelligence Solution

"ASEBA Tezauri Scoring & Rating" represent powerful Credit Risk Management Solution which enable Risk department to implement business policies and procedures with ease. Ability of solution to support complex scoring models with over hundred criteria is key support factor for Internal Rating System in banks. Solution is optimized for fast processing and massive scoring, so advanced portfolio analyses internal rating & classification can be done quickly with rich and informative reporting.

Customer impact and benefits:

- Reduced credit risk
- Increased profit from loans
- Fast and effective credit processing and approvals
- Improvement of credit scoring models

"ASEBA Tezauri Scoring & Rating" streamlines the entire analysis process from data access to model deployment by supporting all necessary tasks within a single, integrated solution, all while providing flexibility for efficient collaboration among business analysts and IT professionals. It is powerful scoring solution with unparalleled model development and deployment alternatives and extensive integration opportunities. Delivered as a distributed n-tiers system, it is especially well suited for scoring in large organizations.

For more information please visit www.asseco-see.com, or call directly Asseco SEE in Serbia +381112013111.

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