



Assecoco SEE Unifying Core Banking Systems in Volksbank International – Master Agreement Signed

Assecoco SEE, a leading software and IT services provider for financial institutions, and Vienna-based Volksbank International AG have concluded a multi-country Master Agreement on long-term business cooperation that will primarily focus on the replacement of Misys core banking system and other existing core banking systems within Volksbank International in selected countries with Assecoco SEE's solution. Assecoco SEE has won this deal on an international tender among all major core banking providers.

Assecoco SEE will enable Volksbank International to standardize its multi-country operations through a single highly scalable platform and to make it possible for consolidation of operation across SEE. Volksbank Beograd and Volksbank Banja Luka have already been operating on Assecoco SEE core banking system, and as the first result of this Master Agreement, Volksbank Zagreb has also signed a contract to start replacement Misys Midas core banking system with Experience Front Office and ASEBA Banking Intranet. Other members of Volksbank International are expected to follow soon.

According to Mag. Reinhold Rehbichler responsible for IT Management Volksbank International, „We look forward to cooperating with a leading IT organization such as Assecoco SEE, who shares our long-term vision for business and IT transformation. Assecoco SEE solutions already implemented in Volksbank in Serbia and Bosnia and Herzegovina have fulfilled our expectations of scalability and support for faster product innovation and maintenance of the existing products, so we expect that this unification of the system across our group will enable us to deliver premium experience to our clients.“

Aleksandar Avramović, Head of Sales and Business Development, Banking Software Unit, ASEE Group, said, „Winning the international tender among major core banking providers and raising cooperation with Volksbank International to a multi-country agreement is another confirmation of the quality of our solutions and our regional leading position. We look forward to enabling Volksbank International to meet its business objectives with the value that our state-of-the-art solutions bring“.



Asseco SEE in Serbia and Komercijalna Banka Beograd have Signed a Contract for Implementation of Data Warehouse Solution



Asseco SEE in Serbia and Komercijalna banka Beograd have signed a contract regarding implementation of Asseco SEE's advanced solution for banking data warehouse – "ASEBA Tezauri Banking Data Warehouse" (BDW). Komercijalna banka Beograd, one of the largest banks in Serbia, will use "ASEBA Tezauri BDW" to increase utilization of existing systems for business intelligence and provide valuable information and decision support to the Bank's managers and analysts.

"ASEBA Tezauri BDW" represents central repository of data aggregated from different internal and external sources. The collected data are filtered, aggregated and structured in a manner that allows fast searching

and advanced analysis. Implementation of "ASEBA Tezauri BDW" brings reliable source of information that provides unique view of Bank's customers, products and services in relation to any kind of specific user requirements. Also, "ASEBA Tezauri BDW" provides timely strategic decision making based on information obtained by scorecard methodology. Use of "ASEBA Tezauri BDW" secures compliance with regulations and standards of the National Bank of Serbia.

"With implementation of solution for banking data warehouse, Komercijalna banka Beograd receives a basis for an entirely new dimension in the reporting process. This creates opportunities for generation of very

complex and analytical reports for monitoring and performance management of risk, customers and for preparation and control of regulatory reports. In this way, quality and timely information can significantly improve decision-making process. This is a very important project considering both short and long-term goals. In the short term, it provides a new perspective on tracking and measuring profitability and in the long-term, the Bank will receive strong reporting infrastructure based on the flagship data for banks and financial institutions in general," said Đorđe Veličkovski, project leader and Head of Business Intelligence services in Komercijalna banka Beograd.

"I have to express my great satisfaction for having the opportunity to continue our long-term successful cooperation with Komercijalna banka Beograd. With this project, Bank will receive the analytical basis for reporting in order to measure profitability and to monitor key business performances. Also, the project will set solid ground for the future implementation of reporting and analytical applications in the areas of risk management, financial performance, customer relationship management and legislation" said Zoran Popović, Business Intelligence Product Line Manager in Asseco SEE.

Asseco SEE in Romania takes Document Processing in ING Bank to a New Level

Asseco SEE in Romania won a project for implementation of Kofax Capture platform at ING Bank Romania. This platform will enable decentralized scanning and centralized processing of payment orders in electronic format. This Kofax processing project is the first step in dematerializing various documents in electronic format and easier document management. Follow up business is expected to come from other departments inside the Bank once this project is up and running. Successful finalization of this project is scheduled for June 2011.



Asseco SEE in Serbia Wins New Client for e-Banking Services



Asseco SEE in Serbia has won new client to provide their corporate e-banking services through ASEBA OfficeBanking solutions. Implementation of ASEBA OfficeBanking was carried out in Piraeus bank Belgrade.

Asseco SEE solution, ASEBA OfficeBanking, is an easy-to-use and reliable solution that enables Banks to offer efficient and secure e-banking service to their corporate clients.

Some of the most important advantages of ASEBA OfficeBanking are: user-oriented application, work under different operational systems,

local administration, easy and simplified domestic and international money transfers.

Implementation of ASEBA OfficeBanking in Piraeus bank is finished and the advantages of this new service have already been recognized by Bank's corporate clients from the telecommunication and energy sector.

Beside successful implementation, Asseco SEE will work, in cooperation with the Bank, on popularization of these services and their availability to end-users.

Asseco SEE Mobile Token Solution Implemented in Croatian Postal Bank is Now Available for iPhone Users

Asseco SEE in Croatia has finished implementation of ASEBA mobile token solution, in Croatian postal bank. Croatian postal bank is the largest Croatian-owned bank which now offers, besides hardware tokens and PKI cards, additional authentication method to retail and corporate users of the bank's Internet banking service. After making it available on Java phones, mobile token is now active for iPhone users too.

ASEBA Mobile Token enables authentication of users of e-banking and e-commerce applications directly from their mobile phones which act as ordinary token devices. It integrates perfectly with other security solutions and is the most suitable option for organizations seeking to implement two-factor authentication without deploying new devices to end-users.

"Asseco SEE has been our partner in the area of security for our Internet banking service for several years and work with them is a very positive experience for us. Besides technical expertise that they have in mobile and security technologies, they have an impressive reference list in the financial industry that confirms their understanding of banking business processes, which is very important to

us", said Milja Biondić, Manager of Direct Banking Support Department of Croatian postal bank and added: *"We implemented mobile token solution in a very short period of time. Our clients now have additional authentication method for HPB Internet banking service available on their mobile phones without any need for other devices."*





PCI DSS Certificate Granted To Asseco SEE in Serbia

Asseco SEE in Serbia has been granted PCI DSS Certificate - the certificate of compliance with PCI DSS standards related to raising the level of security prescribed by leading card organizations, such as VISA, MasterCard, etc.

Being granted by a certified auditor (QSA), Asseco SEE in Serbia continues its activities in following the latest technologies and meetings its clients' requests.

"We are very proud that, as the leading company in the region dealing with maintenance, development and



delivery of ATM and POS terminals, we have successfully overcome the obstacles to establishing compliance of our business activities with the PCI DSS standard. Observing strict requests imposed by VISA and MasterCard in relation with storing, processing and distributing sensitive card user data (card number, expiry date, cryptographic elements, etc.) and

being the PCI DSS certified company, we assure our clients that they do not have to take care of card data security. In that way, they can focus on their primary activity and thereby generate higher profit," said Igor Matijaš, Technical Manager and Project Manager for the introduction of the PCI DSS standard in Asseco SEE Serbia.

Identity and Central Access Rights Management System in Macedonian Telekom

Asseco SEE in Macedonia has signed a contract for delivery of licenses and implementation of technologies for Identity and Central access rights Management System.

The project is scheduled to be finished in May 2011 and Macedonian Telekom, a longstanding client of Asseco SEE, will gain many benefits from this new system. Identity and Central Access Rights Management

System will reduce overhead costs by automatically managing roles, accounts, and access rights, manage and prevent business process conflicts, centralize user access rights control while maintaining local autonomy and many more. Also, this system will enable Macedonian Telekom to be audit-ready and compliant with regulations by quickly producing detailed reports.



Banking through Skype



ITD Poland, a member of Asseco SEE, has completed a project at ING Bank Śląski that comprehended integration of CIC (Customer Interaction Center) system with Skype software.

This project results in easier communication between the bank and its clients who are now able to communicate for free with the bank's

Contact Centre consultants. For the implementation, ITD Poland used gateway which is Skype-certified hardware. The installed gateway converts incoming Skype calls to a secure, encrypted protocol of Euro ISDN, which fully protects client's confidential data. Such an implementation is first in Poland.





Companies in Bosnia and Herzegovina Merge into Asseco SEE



Asseco SEE in Bosnia and Herzegovina was represented by three independent local companies: Ibis, Cardinfo BDS and Pexim Solutions. At the end of the last year, companies reached the set ASEE group standards. Consequently, the merger procedure started and is expected to be completed by the end of July, resulting in one company having its headquarter in Sarajevo and office in Banja Luka.

This consolidation will position Asseco SEE in Bosnia and Herzegovina as a strong leading company and valuable

and preferred partner covering four business segments:

- Banking software
- System Integration
- Card business
- Mobile banking, security and authentication solutions.

Service centers for Asseco SEE clients already exist in Sarajevo, Banja Luka, Tuzla, Mostar, Bihać and Zenica. Asseco SEE in B&H employs more than 60 professionals.

Asseco SEE in Kosovo Renews Contract with Kosovo Government

For the seventh consecutive time, Asseco SEE in Kosovo has signed a contract with Kosovo Government for the supply of Licenses and providing Professional Consulting on Microsoft Products - Platforms for the Kosovo

Institutions. Asseco SEE will supply licenses for all Institutions of the Republic of Kosovo, including 18 Ministries with more than 10,000 users. Also, Asseco SEE will create a modern and standardized

infrastructure to provide delivery of Governmental services. Asseco SEE is being named by the Kosovo Government as one of the preferred partners for cooperation.

Improved Customer Sale and Service through Customer Interaction Center



ITD Poland, a member of Asseco SEE, has signed a contract to introduce an integrated communication system (CIC - Customer Interaction Center) in the contact center of the leading educational publishing company Nowa Era. The aim of the project is to improve its customer sale and service.

The main reason to introduce Customer Interaction Center is to intensify the work of agents in the contact center as well as to increase the sale. The software will include service of incoming and outgoing phone calls and faxes.



The project also deals with the implementation of extended modules of reporting and billing, which is to facilitate costs management, and with Interaction Recorder application to

record calls and to control the contact center's quality policy. The system is redundant, which means that in case of emergency or a crisis, a backup server will be able to take up communication functions.

"We have chosen ITD Poland for this project because their engineers have huge experience in handling advanced and difficult technological projects. ITD Poland also presented us with the most advantageous price offer" – said representative of Nowa Era Publishing House.



Asseco SEE in Croatia Implemented ASEBA SxS EMV CAP/DPA Authentication Solution in Raiffeisenbank



In February, Asseco SEE in Croatia completed the implementation of ASEBA SxS EMV CAP/DPA authentication solution in Raiffeisenbank Croatia. When approaching Internet banking and/or eBroker service, the Bank's retail clients can now authenticate

themselves by using their MasterCard or Visa payment cards in combination with card readers which they receive from the Bank.

Besides EMV CAP/DPA authentication, which is just one authentication method supported within the solution, ASEBA SxS enables simultaneous use of other types of end-user devices and OTP standards including hardware tokens from different vendors, ASEBA Mobile Token authentication, SMS based authentication and PKI/SmartCard based Digital Signature. Being channel and application independent, ASEBA SxS server represents "Single Point of Strong Authentication" for different applications and services, such as

Internet and Phone banking services, enabling implementation of the basic requirement of any financial transaction – non-repudiation.

"Before implementation of EMV CAP/DPA module, for more than ten years Raiffeisenbank's clients have been using hardware tokens for identifying themselves when approaching e-services. Now they can authenticate themselves also by using their payment cards in combination with card readers. Once again, the bank decided to implement Asseco SEE solution which is another confirmation of quality and reliability of our solutions" said Viktor Olujic, CTO of Asseco SEE in Croatia.

„Bosna Bank International” Transfers to ASEBA Banking Intranet



„Bosna Bank International” from Sarajevo (B&H) and Asseco SEE concluded an agreement on purchase and implementation of ASEBA Banking Intranet, Asseco SEE core banking systems.

Being integral is one of the most important features of ASEBA Banking Intranet system which means that the same data are available to all modules and all functions. Modularity of the system allows step by step implementation based on the business development.

In addition, for „Bosna Bank International,” Asseco SEE will develop products which function according to



the principles of Islamic banking and which comply with the applicable legislation of Bosnia and Herzegovina.

"ASEBA BI solution is expected to provide us with considerable opportunities helping us to improve our operational efficiencies and provide a platform from which we can grow our business. We carried out an extensive analysis of vendor-based systems and Assecco SEE proved to be the only company able to provide a solution which would support both local regulations and Islamic banking products", said Semir Ibrahimović, Director of IT Division „Bosna Bank International”.



PRODUCT CORNER

SO EASY

ASEBA Mobile Token

ASEBA Mobile Token enables authentication of users of e-banking and e-commerce applications directly from their mobile phones which act as ordinary token devices. It integrates perfectly with Asseco's other security solutions and is the most suitable option for organizations seeking to implement two-factor authentication without deploying new devices to end-users. ASEBA Mobile Token has two editions: standard and customized. Supported mobile phones: J2ME mobile phones, iPhone and iPad, Android, Blackberry, Windows Mobile.

ASEBA Mobile Token Standard Edition

- Event-based
- Configurable response length (6 to 10 digits)
- OATH or CAP cryptography
- Triple DES/AES
- PIN protected (4 to 8 digits)
- PIN hint feature
- PIN change option
- No client-side PIN check
- OTP - One-Time Password
- CR - Challenge-response
- MAC - Message Authentication Code with multiple data entry
- Option to display event counter value to resynchronize with server
- Reactivation option in case of lost or forgotten PIN
- Multi-language support
- Custom logo and visual layout



ASEBA Mobile Token Customized Edition

Extends the capabilities of Standard Edition to customized signature mode and host verification, allowing integrators to fully adapt messages and layout to their specific needs.

- MDS - Multiple Data Signature with customized data entry (What You See Is What You Sign)
- HV - Host Verification enables end-user to authenticate service accessing to
- Combining HV with CR, MAC and MDS
- Automatic upgrade option

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