



Assecoco SEE developed e-democracy Web Portal

"The portal represents a modern method of public debate through which the citizens, through an easy and easily accessible means, can give their opinions about the government's proposed decisions and documents, as well as participate in the decision-making process" Information Minister Ivo Ivanovski told the SETimes.

Assecoco SEE in Macedonia has the pleasure to announce the successful completion of one of the region's first e-democracy Web Portals, developed for and in cooperation with the Macedonian Ministry of Information Society and Administration. The project was contracted in November, 2011, and publicly launched at www.e-demokratija.mk last week.

The project was developed and executed by Assecoco SEE's Customized Application Services (CAS) team and it was one of the recent exciting joint ventures we have had with the public sector in the region. Assecoco SEE is proud to be an active participant in the furthering of democratic process and looks forward to new projects and collaborations ahead.



Asseco SEE e-tax for Physical Entities

The e-tax portal for physical entities was commissioned in May, 2011; developed and executed by Asseco SEE's Customized Application and System Integration Services teams, and publicly launched in February 2012 at www.ujp.gov.mk/e-danoci.

The system allows for different types of submissions and confirms if the application is accepted and correct; informs about errors during fulfilling the application and corrections which were made; provides different types of reviews of submitted forms; and informs about each change of status



applications. It then sends an information message to the mailbox of users tax calendar. Additionally, e-tax allows the use of digital certificates in the process of registration and submission of applications, which provides complete user protection.

The e-tax system eliminates the need for company employees to waste priceless time getting to and waiting in front of Public Revenue counters and further benefits the public sector by reducing the need for administrative workers and eliminating technical possibilities for corruption.

ASEBA Banking Intranet Implemented in "Bosna Bank International"



„Bosna Bank International“ from Sarajevo (B&H) and Asseco SEE have successfully finished the implementation of ASEBA Banking Intranet, one of Asseco SEE's core banking systems.

Being integrated is one of the most important features of ASEBA Banking Intranet system, so the Bank now has the same data available to all modules

and all functions. The modularity of the system will allow further step by step implementation based on the Bank's business development.

In addition, for „Bosna Bank International,“ Asseco SEE has developed 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 are satisfied that the project was carried out by Asseco SEE in the best practice manner“, said Semir Ibrahimović, Director of the IT Division at „Bosna Bank International“.

Halkbank AD Signs Up With Asseco SEE for e-Commerce Payments

Halkbank AD, Skopje (formerly known as IK Bank) has signed up with Asseco SEE Teknoloji for e-Commerce Payment processing services.

Established in 1993, Halkbank AD, is the leading bank in terms of e-Commerce payments in Macedonia. Under the contract, Halkbank AD will provide e-Commerce and MOTO (Mail Order Telephone Order) payment transactions to its merchants. Along with Asseco SEE's payment gateway solution NestPay™, the bank is also planning to launch new value added services for its e-Commerce merchants together with Asseco SEE.





Second Display Card project in Romania for Asseco SEE Croatia: Banca Comerciala Carpatica Implemented New Authentication Method for Internet Banking Users

At the end of last year, Banca Comerciala Carpatica implemented a new authentication method for Internet banking users. Besides tokens, they can now use E-Smart Display Cards for authentication when approaching their finances through Internet banking.

The display card authentication method is part of Asseco SEE's authentication solution ASEBA SxS, which, besides support for display cards, offers support for other authentication methods too (hardware tokens, EMV CAP, mobile token, SMS). This is the second display card



implementation for Asseco SEE's Mobile and Security team in Romania and the fourth display card implementation in the world.

E-Smart is a MasterCard debit card that offers the usual functionalities of debit cards, plus token functionality. For example, it may be used for purchasing goods and services at point of sale or on the Internet, or for withdrawing money from ATMs. At the same time, E-Smart can be used for authentication because of the display located on the card. When activated, it displays a security code required by the Internet banking service.

Asseco SEE's Mobile Banking Solution Implemented in Croatian Postal Bank



Towards the end of last year, Asseco SEE Croatia successfully finished the implementation of the mobile banking solution ASEBA JiMBa at Croatian Postal Bank. With the implementation of Asseco SEE's solution, the bank's clients now have a new service called HPB-mBanking at disposal. The service enables easy and fast tracking and management of finances on all types of accounts opened in the bank through mobile phones.

The mobile banking solution ASEBA JiMBa and HPB-mBanking service offer different functionalities that can be performed on the go, from any place and at any time, regardless of branches' working hours and in situations when clients don't have computers near them. It works on all popular mobile platforms of different mobile phone manufacturers and in all mobile networks of all mobile operators. Some of the available functionalities of the solution and service are: checking of balances and transactions on all accounts opened within the bank, insight into balances of savings, installments and credits; tracking of limits and transactions related to debit and credit cards; current payments and payments that will be performed on a particular date in the future; purchase of GSM prepaid vouchers; checking of exchange rates and purchase and selling of foreign currencies.

"HPB-mBanking is another innovative service of Croatian Postal Bank intended for users of modern and popular technologies. It is simple to use, fast, and available always and everywhere, and what is most important, extremely secure. Security of the application is the part that was very important to us. We were looking for a solution that was supposed to be very secure and easy to use at the same time, while the price was also a very important element. Asseco SEE is a leading company in the region in the area of security solutions for on-line business and mobile banking applications. Because of their expertise and experience, but also because of our successful cooperation with them on different projects in the past, we decided to implement Asseco SEE's solution", said Nina Solomon, Executive Director in Croatian Postal



Asseco SEE recognized amongst top Warsaw Stock Exchange companies



Asseco South Eastern Europe (Asseco SEE) has the pleasure to announce that it has been ranked 17th out of the 400 companies listed on the Warsaw Stock Exchange for the most competent management board and CEO in 2011. This evaluation was done by Puls Biznesu, Poland's leading business and financial daily newspaper, in cooperation with Pentor, one of largest independent Polish research institutes. This is one of the most prestigious rankings in which the companies listed on the WSE are evaluated in a clear and detailed manner based on an anonymous vote, this time by 180 analysts and consultants.

The management board of Asseco South Eastern Europe, presided by Mr. Piotr Jelenski, is consisted of the Asseco SEE directors from Croatia, Romania, Serbia, Turkey and Poland. Asseco South Eastern Europe has been listed on the WSE since 2009.



ASEBA Banking Process Suite generates large interest at EMC FSI Summit in Barcelona

In February, during the EMC IIG Financial and Insurance Summit, in Barcelona, Spain – Asseco SEE presented its ASEBA Banking Process Suite (ASEBA BPS) to an attentive international audience. The solution was extremely well received and generated large interest among the participants. The ease and speed of deployment of the ASEBA BPS solution, as well as Asseco SEE's deep understanding of the Financial Industry, impressed many and raised interest from attendees from as far as Australia.

"We are looking forward to publishing this solution in our Solutions Catalog," says Catherine Weiss, EMC IIG Partner Manager Eastern Europe, *"We are pretty sure this will resonate well among Banks and not only in South Eastern Europe."*

The solution is presently going through the EMC certification process.



Srdjan Ungurjanovic, IIG Sales Manager, stated: *"Asseco SEE's deep financial services expertise, together with EMC as a worldwide leader in Enterprise Content Management, helps financial services customers gain real value by saving cost and improving operational efficiency while reduce operational risks."*

"I strongly believe that the ASEBA BPS solution is the answer to the challenges faced today by Financial Institutions", says Carsten Hunfeld, OEM IIG Sales Manager for Germany, Austria, Switzerland, Eastern Europe & Russia

"Our solution has been in production for over a year in Komercijalna banka and Postal Saving bank, Belgrade. Those banks are market leaders in optimizing their cost and improving customer satisfaction using advanced technology in daily business." said Vladan Atanasijevic, a director at Asseco SEE.



PRODUCT CORNER

ASEBA Banking Process Suite (ASEBA BPS)

ASEBA Banking Process Suite (ASEBA BPS) improves and modernizes banking businesses by furthering the automation of their existing procedures. ASEBA BPS represents the optimal integration of a Document Management Solution with a Core Banking system and Business processes.

ASEBA BPS provides the following benefits for customers:

- Increase in working efficiency, reduction of operational costs and integration of resources, information, work processes and documents from any location in a unique documentation system on the level of the business system of the Bank
- Automation of bank's business procedures with full integration with the banking core system
- Centralization of data and content
- Processors can access all files as needed – providing a holistic view of the customer – both data and documents
- High availability and security of structured and unstructured information (customer case files)
- Risk reduction during the distribution of documents within the Bank

ASEBA BPS Modules:

- New Account Opening
- Loan Origination
- Module for Foreign Exchange Documentary Business
- Imaging - Input Management Module
- Deposit Operations Module
- Card Management Module
- Financial Reporting Module
- Board Meetings Automation Module
- Invoice & Contract Management Module



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