



AssecO South Eastern Europe implemented a Mobile Token Solution at Banca Carpatica in Romania

Adrian Nastase, AssecO SEE Romania: *"Mobile Token is part of AssecO SEE's authentication solutions and proved to be a very successful product with implementations in most countries from South Eastern Europe. This year we have managed to implement a Mobile Token solution at Intesa Sanpaolo Bank as well. We will continue to innovate and offer to our clients new solutions for alternative channels area".*

Banca Carpatica announced that it is offering to its clients a new technology, Mobile Token application, named Carpatica m-Token. Easy to use and installed directly on mobile phone, the application is always available to the end user.

Carpatica m-Token is supported by most mobile platforms available on the market including iOS, Android, Blackberry, Windows Mobile and all mobile phones with JAVA support. Application is installed on mobile phone and has the same functions as a hardware token or a display card (Mastercard e-Smart).

"This new solution confirms once again our strategy to offer innovative products to our clients, promptly responding to their more and more sophisticated requests. www.carpaticaonline.ro platform offers useful information to online users, both to new users and also to those who already have basic knowledge regarding internet banking services. After last year when we brought the display cards to the banking market in Romania, now we are presenting to our clients another option, Carpatica m-Token application. Banking is migrating, slowly but surely, to online banking environment and we are supporting this transition by the new and innovative solutions we are offering. Future is online" said Georgiana Coanda, Executive Manager Carpatica Bank.

Asseco SEE Croatia: the first mobile EFTPOS ticketing implementation in the region

Asseco SEE Croatia announced the first implementation of the mobile EFTPOS ticketing distribution, delivered for Atlas, the largest Croatian destination management agency.

The main components of the system are Ingenico IWL220 mobile GPRS EFTPOS with Asseco SEE's PayPro application adjusted for ticketing distribution, the ASEBA UGATE ticketing transaction server and the Atlas proprietary ticketing system.

The system is designed to be fast, simple and user-friendly, providing Atlas with a possibility to achieve a higher market share, a better resource control and optimization of daily business processes.

A ticket with a barcode, customized with the logo and print design and printed on a paper receipt, allows tour agents to distribute and void tickets at any time, with an additional possibility of printing detailed reports.



This kind of mobile EFTPOS implementation is not only the first one in Croatia, but also in the entire SEE region.

Asseco SEE has been recognized once more as a leader in this field of industry, providing an innovative, fast and reliable solution."

First self-service ATM exchange machines in Bosnia and Herzegovina

At the beginning of May 2012, two ATM Exchange machines by two different banks in Bosnia and Herzegovina opened at Sarajevo International Airport. These are first ever ATM exchange office machines to open in Bosnia and Herzegovina, and just in time for the tourist season.

Asseco SEE B&H has provided both Raiffeisen Bank and Sparkasse Bank in B&H with solution and equipment – ATM exchange office machine, which enables foreign currency exchange into local currency without need for authentication with a credit card. Besides currency exchange service, this



ATM keeps its main option, that is cash-out (both paper money and coins) and statement print, and it is possible to upgrade the machine for a cash-in deposit, for banks' future needs. The machines support exchange of the following currencies: Euro (EUR), Croatian kuna (HRK), Swiss franc (CHF) and U.S. dollar (USD).

The formal opening of the ATM exchange office machine and the first transaction was done by the city's mayor, and the news have been featured on all of the most visited web sites in the country, as well as in some of the newspapers and magazines.

Cross Border Cooperation: Joint Asseco SEE Team implementing projects in Societe Generale bank in Albania

A sseco SEE, a leading company producing banking software and IT services in South Eastern Europe, and Societe Generale bank in Albania are successfully implementing projects for document management system. The project is based on customization and implementation of Asseco SEE's solution ASEBA Business Proecss Suite (ASEBA BPS), developed on EMC's Documentum platform, which enables increasing the efficiency in banking processes. What makes this project interesting and special is that it is joint effort from four offices from the SEE region, Macedonia, Serbia, Albania and Kosovo.

The main goal that ASEBA BPS achieves through implementation of Business Process Management is to set the new standard to manage banking procedures. ASEBA BPS sets the new standard for rapidly building new procedures by providing a single composition platform that combines a fully integrated set of technologies along with development and deployment tooling, best practices, and a design emphasis on configuration versus coding.



Sonila Kaso - Societe Generale Bank Albania, **Ardian Hasa** - Societe Generale Bank Albania, **Ada Naqe** - Societe Generale Bank Albania, **Ilco Trajkovski** - Asseco SEE Macedonia, **Zhaneta Pllaha** - Societe Generale Bank Albania, **Nenad Marić** - Asseco SEE Serbia, **Irma Sheqi** - Asseco SEE Albania



ASEBA BPS brings many user benefits and some of the main ones are:

- Automation of bank's business procedures with full integration with the banking information system
- Centralization of storing and archiving of structured and unstructured information
- 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.

Beside this, implementation of **ASEBA BPS** provides **organizational advantages** as well, such as:

- The possibility of KPI monitoring
- The possibility of easy reporting
- Simple determination of bottlenecks in processes and its elimination
- Current document flow process improvement

After implementation of these projects which is expected in Q4 2012, the bank expects to have an increase in task efficiency, a quicker and easier access to data as well as a better control and monitoring processes. ASEBA BPS, produced in Serbia, is in process of international certification by the EMC company, and already implemented in 5 banks in the region.

TEB Sh. A. in Kosovo chose **AML Solution** provided by **Asseco SEE** - Turkey

TEB Sh. A. in Kosovo, part of the biggest banking group in Eurozone, within the bank's anti-money laundering project preferred AML Solution provided by Asseco SEE - Turkey. Turk Ekonomi Bankasi (TEB) Turkey, one of the oldest and strongest financial institutions in Turkey, has been using AML solution provided by Asseco SEE Turkey since 2006.



Asseco SEE during 2nd Albanian National Anti Fraud Forum



On 10th of May 2012, the Albanian Association of Banks and its Anti Card Fraud Committee organized in Tirana the 2nd Albanian National Anti Fraud Forum. The Forum was honored by Mr. Hysni BURGAJ, General Director of Albanian State Police and Mr. Ioannis KOUGIONAS, Deputy Chairman of the Assemble of the Albanian Association of Banks. During this forum Asseco SEE representative Mr. Ardian Shehu made a presentation on Multichannel Fraud Management.

This Forum brought together representatives from commercial banks in Albania and Kosovo, representatives of the Albanian State Police and Albanian Prosecution, as well as the Kosovo Police and Prosecution, representatives from Bank of Albania, and strategic international partners such as and MasterCard, representatives from the OPDAT Office at the US Embassy in Tirana, etc.

The aim of this event was to examine, discuss and debate on how the payment system professionals can work together with government and law enforcement agencies to protect cardholders and merchants against current and emerging security threats linked to the advanced technologies, while maintaining a basic level of security to ensure the customer convenience and loyalty.

New Generation Call Center Technologies Conference

Asseco SEE - Turkey held a big conference to introduce "New Generation Call Center Technologies" on March 29, 2012 in Istanbul. More than 150 people mostly from finance and telecom sectors attended to the conference. Piotr Jelenski, President of the Management Board of Asseco SEE made the opening speech referring the importance of Turkey for Asseco SEE and the growth plans of Asseco in Turkey.



Asseco SEE launched "SPD - Secure Predictive Dialer" solution which provides a secure and flexible infrastructure by collecting all features in one solution. Interactive Intelligence presented "What's new with Interactive Intelligence CIC version 4.0" and Interaction Process Automation. Interactive Intelligence call center solutions are used by nearly 30 companies in Turkey.

Sestek, business partner of Asseco SEE in the area of speech technologies presented speech recognition technologies. In addition to technology sessions, success stories attracted a considerable attention presented by Avea and Halkbank. Avea from telecom sector and Halkbank from finance sector use call center solutions provided by Asseco SEE.

Web portal for scholarship and practice, Republic of Macedonia Ministry of Education and Science

In order to build a modern and global education system, the Ministry of Education and Science of the Republic of Macedonia created a portal for scholarship and practices, which offers to the visitors quick and easy way to get to the latest published information on scholarships for students in the Republic of Macedonia and abroad. Thus, all present and future academics can upgrade their knowledge, skills and values that will be improved with their attendance of seminars, courses and conferences, which will help them being successful 21st century citizens.

At the same time the portal offers the opportunity to apply for and follow the most recent published scholarships, courses and seminars. The system collects everything at one central place through which interested students will receive timely notifications for various events for the scholarship and practice that are of their interest. This will increase the availability of this type of information for students.



Portal offers the ability for the Ministry of Education and other relevant organizations easily to publish their information for scholarships and practice and than the students can easily find those information and apply for them on line. The portal daily announces new scholarship and practices, as well as seminars and scientific conferences in the Republic of Macedonia and in other countries.

New CFO in Asseco South Eastern Europe Group



With 1st of June 2012 Marcin Rulnicki was appointed for the position of Member of The Management Board and performs the duties of Chief Financial Officer of Asseco South Eastern Europe (ASEE) Group. He has replaced Rafał Kozłowski, who starting from 1st of June took the position of Vice President and performs the duties of Chief Financial Officer of the Asseco Poland Group. Marcin Rulnicki is responsible for the whole finance policy of ASEE Group.

Marcin Rulnicki started his career in Arthur Andersen and then in Ernst & Young where he worked as an auditor from 2000 to 2002. From 2002 to 2006, Mr. Rulnicki worked at Heitman Financial, a company specializing in the management of investment funds for real estate, where he led the team responsible for financial SPVs investing in real estate in Central and Eastern Europe. From August 2006 to July 2008, Mr. Rulnicki served as Executive Officer of Zachodni Fundusz Inwestycyjny NFI S.A., an investment fund listed on the Warsaw Stock

Exchange, where he was responsible for strategic and operational management of the fund (including its restructuring group) and for communications with the capital markets.

In Asseco Group Marcin Rulnicki worked from September 2009, as a Corporate Finance Manager at Asseco Poland. His responsibilities included supervising of international acquisitions and supervising foreign companies operating within the Asseco Group. In his role Marcin Rulnicki worked among others as a Member of the Asseco Group Board of Directors responsible for finance, Chairman of the Board of Formula Systems, Member of the Supervisory Board of matrix42 A.G. and Member of the Management Board of Asseco South Western Europe.

Mr. Rulnicki is a graduate of Poznan University of Economics (the faculty of management), where he earned a Master of Economics degree, with a specialization in Capital Investment and Financial Strategies. He is also a statutory auditor.

Client says...

Ana Kovač, Customer Service Executive Director, PBZ Card

Even before we implemented Asseco SEE's solution we had a great experience with contact center service since for many years it has been our central place for communication with the clients. At some point we realized that our old solution is not good enough anymore and that we have to raise it to the higher level.

We knew that new solution will have to meet numerous and detailed business and technical demands which came out from our experience with contact center and the fact that PBZ Card is the strongest card institution in Croatia and the region, with rich portfolio of products and services.

We implemented Asseco SEE's contact center solution ASEBA LIVE 7 years ago and since then we are constantly improving it by adding new functionalities and modules depending upon business needs, always with the same goals: improving relations with the clients and increasing sales.

Key business drivers behind our decision to implement Asseco SEE's solution were long time experience in the area of contact center development and implementations, understanding of business processes, fast response to modification requests, what we knew because we were working with Asseco before on other projects too, modularity of the solution and cost/benefit ratio.

Today, contact center of PBZ Card has capacities of 120 entry channels with 70 concurrent agents which are successfully handling almost 6.000 calls daily. Besides standard modules of contact center, which include Interactive Voice Response (IVR), Automated Call Distribution (ACD), Audio-monitoring, Audio-logging, Screen-popping, Voice & Fax Mail,

Fax on Demand, Fax Broadcasting, Conferencing, etc., PBZ Card contact center includes advanced application modules too, like ProDialer – automatic dialing module, Telemarketing – calling scenarios module for telemarketing campaigns, Collections – payment collection module and CPM – contact processing module.

Deployment of Asseco SEE's contact center platform has enabled PBZ Card to leverage the advantages of the newest communication technologies. Reduced operational costs, increased productivity and both contact center workforces and PBZ Card customers' satisfaction as driving issues of contact center implementation were achieved. For the future activities, ASEBA LIVE modularity and flexibility enable application upgrades, adding of new modules and capacity spreading – all tailored to our needs and business processes.

Ana Kovač is a Customer Service Executive Director employed in PBZ Card (the leading credit card company in Croatia and the exclusive issuer and acquirer of American Express Cards in Croatia) and is responsible for managing the biggest PBZ Card division (82 employees).

Currently she is in charge of new accounts, authorization and customer call center department. Her main roles are supervising employees' performance and customers' needs in order to accomplish additional values and brand awareness; monitoring and enhancing business processes in order to increase efficiency and reducing the costs; diminishing customers dissatisfaction and consequently customers attrition by means of up growth Client Management tools and co-ordination and co-operation with other divisions in order to achieve targeted business goals by utilizing human potential and company organizational structure.

Fun & Competition...

Bowlers competed at Asseco SEE Bowling Tournament

Asseco SEE Bowling Tournament has been organized with the attendance of 12 teams from finance & telecom sectors in Istanbul on June, 27th.

Yapı Kredi Team which got the highest points among the other 12 teams, became the first runner-up / champion of Asseco SEE Bowling Tournament. Şekerbank became second runner-up and Halkbank third runner-up. Three of the teams got their cups at the end of the tournament.

Ceren Mutluer, from Bank Pozitif Team, got the highest score among the women, and Serkan Soykan from Yapı Kredi Team got the highest score among the men and got high score medals.



Asseco SEE Bowling Tournament gets people together in an excited and entertaining ambiance and provides the attendees to have good time after the busy working hours.

PRODUCT CORNER

ASEBA LIVE



SEBA LIVE is an advanced CRM platform with support for different communication channels and business processes. It integrates wide range of technologies and modules which are part of the standard Contact Center solution.

ASEBA LIVE is a powerful tool for improvement of relations with the clients and efficient allocation and organization of support resources.

Highlights:

- CRM and Contact Center functionalities within one solution
- Support for different communications channels: voice, fax, SMS, e-mail, web chat
- Support for business processes: collections, campaign management, direct sales, phone banking
- Experience and know how based on 19+ years of strong development
- Numerous references, focus on banking and insurance
- Modularity and scalability tailor solution to client specific needs



Key references: Allianz Zagreb, Centar banka, Crediflex, Diners Club Adriatic, Hrvatska Elektroprivreda, Hrvatska poštanska banka, Hrvatska Zajednica računovođa i finansijskih djelatnika, Istarska kreditna banka Umag, Jadransko osiguranje, Kreditna banka Zagreb, Međimurska banka, NLB Tuzlanska banka, Partner banka, PBZ Card – Intesa SanPaolo group, Privredna banka Zagreb – Intesa SanPaolo group, Raiffeisenbank Austria, Triglav osiguranje, Societe Generale – Splitska banka, UniCredit Bank Bosnia and Herzegovina, Volksbank, Zagrebačka banka – UniCredit group, Zepter International

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