



## **PAYMENT ECOSYSTEM** Powered by Payten.

**Payten and Asseco SEE**, as General Sponsor of Technobank 2018, welcomes you to the **Payment Ecosystem** and invites you to learn more about latest trends, challenges, and solutions in the payment industry and digital transformation of banking.

Join us during our presentations in the main conference program:

### **Tuesday, April 24<sup>th</sup>**

- 09:10 Welcome by Payten**, Member of Asseco
- 09:35 Blockchain and Cryptocurrencies in Existing Payment Ecosystem**  
- Ivan Stijović, Payten
- 15:25 Instant payment in Shops and Online**  
- Branislav Popović, Payten
- 16:55 Sber X:Change** - Sberbank

### **Wednesday, April 25<sup>th</sup>**

- 09:30 mPOS and Payment Ecosystem: One Year Later** - Dušanka Tišma, Ivan Stijović, Payten
- 13:50 Make Secure Online Payments Easy with TriDES2** - Zdravko Barec, Payten
- 15:00 Branch Redesign** - Markus Overkemping, Diebold-Nixdorf

### **Special program at our booth**

Don't miss your chance to visit our booth for a special program dedicated to your questions and our solution demo:

### **Tuesday, April 24<sup>th</sup>**

- 10:30** Instant Payment Demystified
- 12:00** Take Control of Digital Origination
- 13:30** Take Control of Digital Origination
- 15:00** Instant Payment Demystified

### **Wednesday, April 25<sup>th</sup>**

All day on & always online with Instant Payment!

At all times during Technobank 2018, you are invited to visit us to find out:

- What to expect from ATMs adjusted to the digital age and blockchain technology
- How to reach new branch concepts and faster transactions with latest technologies on Diebold-Nixdorf self-service devices
- How to go beyond your customers' expectations through the integration of all channels

Creating  
Vision Together.

## Payment Ecosystem with Direct Payment Functionality in Komercijalna Banka Beograd.

Responding to new requests and challenges in the payment industry, Payten together with Komercijalna Banka implemented a new payment method for their customers.

Payment Ecosystem with direct payment functionality enables transfers from your banking account, without the use of payment cards and exposing sensitive customer data. This type of transaction can be performed through two new channels - eCommerce transactions or mobile payments.

eCommerce transactions allow customer to pay via merchants' web shops directly through their eBanking account, without using their payment cards. The only prerequisite is for a customer to have an active eBanking account. When executing transactions, customers use the existing eBanking credentials for authentication and apply the same authorisation method as for eBanking transactions. They do not leave any additional information about their cards or personal data, and are provided with the same user experience they gain during a standard eBanking transaction.



Another payment method proceeds via standalone mobile application. In this case, while using the mPay option which relies on mBanking, dual authentication as the highest degree of security is applied. Clients also have a possibility to choose between various merchants integrated with the application.

The payment solution implemented in the project with Komercijalna banka provides various benefits for customers, the bank and merchants. The new payment method brings new revenue streams for the bank. The advantage for merchants is that the transaction fees for them are lower than within regular card transactions. Due to the closed loop ecosystem, money is instantly transferred from client's to merchant's account. From the customer's perspective, they have new payment channels processed in the near-real-time with same user experience as offered by regular eBanking and mBanking transactions, without leaving any sensitive data for the execution of transactions.

## Raiffeisenbank Croatia Uses Payten TermHost Software Solution for ATM Online CashIN

Payten's experts have successfully completed the ATM related project for Online CashIN transactions through the implementation of Payten's TermHost solution on Diebold Nixdorf CashIN ATMs for Raiffeisenbank Croatia. In 2017 the bank introduced the first CashIN ATMs for their clients which were delivered and installed by Payten and our partner Diebold Nixdorf.

The software part of the project involved the implementation of online deposit functionality, which was done with our in-house software solution, TermHost. TermHost CashIN module has the ability to execute CashIN transactions directly in a bank's core banking system. All deposit transactions are managed online and visible immediately on a client's bank account.

With the successfully completed TermHost project, Payten formed the basis for providing additional value-added services through its own modular solution which brings a completely new ATM multifunctionality and advanced experience to bank customers.



## Customers of Addiko Bank Croatia are Protected during Online Payment with Asseco SEE 3-D Secure ACS Hosting Service

Addiko Bank Croatia has started to use Asseco SEE 3-D Secure ACS hosting service to provide their customers with 3D secure fraud protection during online payment.

Clients who use VISA and MasterCard cards for online purchasing will authenticate themselves with PIN and One Time Password received by SMS message.



Recently, Asseco SEE has been approved by MasterCard and VISA as a SecureCode and VerifiedByVISA compliant ACS service provider. Having achieved a PCI DSS certificate as a prerequisite for this compliance approval by card schemes, Asseco SEE offers a 3-D Secure ACS hosting service for issuing banks and financial institutions.

By using the Asseco SEE ACS hosting service instead of in-house implementation, issuing institutions minimize time to market, reduce investment and operational costs for 3D secure compliance, and at the same time provide their customers with ultimate fraud protection during online payment. The quality of this service is additionally proven by the fact that there is a pipeline of 20+ issuer institutions that recognized our hosting benefits and will be onboarded to the company's ACS hosting service within H1/2018.

During the implementation of the service, special attention is paid to 3D secure 2.0 requirements that enable issuer institutions and end users to have a smooth transition to a new platform. By using Asseco SEE SxS authentication features, the ACS hosting service also supports two-factor strong authentication aligned with PSD2 and 3D secure 2.0 requirements.



## Payten Delivers First Recyclers on Croatian Market to Zagrebačka Banka

At the beginning of this year Payten delivered new ATMs to Zagrebačka banka. Equipped with state-of-the-art technology, such as a touchscreen and contactless reader, these ATMs will enable better and seamless customer experience. In addition to standard CashOUT and CashIN ATMs, Payten delivered **Cash recycling ATMs**, which are the **first recycler ATMs** intended for Banks' clients on the **Croatian Market**.

### About cash recycling

Over the last decade, ATMs were considered to be ordinary cash dispensers, but with a lot of technological advancements taking place in banks and financial institutions, they are definitely becoming a new market trend.

Automated cash recycling adds up to serious savings by automatically recirculating deposited cash, making cash handling simpler, reducing risk and striking the right balance.

Cash-recycler installations in Europe rose by 30 percent between 2014 and 2015 as banks began capitalizing on potential savings. Of the 1.2 million automated deposit terminals installed in 2015, 51 percent were recycling ATMs. When predicted 1.7 million automated deposit terminals are installed in 2021, 67 percent of them are expected to be cash recycling-enabled (source: [www.dieboldnixdorf.com](http://www.dieboldnixdorf.com)).

If you want to learn more about ATM Cash recycling and the existing case studies, we would be pleased to provide you with all information needed. Please contact us at [sales@payten.com](mailto:sales@payten.com).

## Continuing Expansion of Multicard ATM Network

Aiming to provide top-quality ATM network which is shared among multiple banks and which meets rising expectations of banks' customers, **Multicard, member of Payten**, has been actively deploying ATMs in new locations throughout Serbia.

In addition to its presence in the largest cities in the country - Belgrade, Novi Sad, Nis and Kragujevac, Multicard has expanded its offer in more than 10 municipalities. New sites for ATM installation were carefully chosen to introduce the service in the areas where customers lacked ATMs at hand.

Over the past calendar year, the number of deployed ATMs increased by 55%. Similarly, the volume of ATM transactions rose by 62%, proving a bright outlook for future investment and growth of the company.

The service of ATM network renting has been used so far by four successful banks listed alphabetically – AIK banka,

Erste bank, Piraeus bank, and Sberbank. Their customers enjoy a number of benefits provided by this shared network, such as money withdrawal from Multicard ATMs for free and availability of Multicards ATMs in most attractive and busy locations. In addition, customers of the banks which are not currently members of the network can use Multicard ATMs at the same fee as the one prescribed by their bank for using other banks' ATMs.

Shared ATM networks are rising in popularity worldwide. Enabling bank customers to conveniently access their funds anywhere from any of the network ATMs significantly adds value to the quality of banking experience and customer relationship. On the other hand, a reliable service and cost savings mark an important advantage to banks. This represents another incentive to take the opportunity and partner with Multicard, whose knowledge and track record in this domain can guarantee success.