

Assecoco SEE Acquisitions in Turkey

On 30th July 2010, Assecoco South Eastern Europe SA acquired 99.6620% shares in ITD İletişim Teknoloji Danışmanlık Ticaret A.Ş. seated in Istanbul and 99.9970% shares in EST Elektronik Sanal Ticaret ve Bilisim Hizmetleri A.Ş. seated in Istanbul .



Piotr Jeleński, President of Assecoco SEE:

"These transactions are part of our international development strategy. The Turkish companies ITD and EST were chosen following a long and intensive search. The ITD and EST business successes, their solutions, close customer relations, corporate structure and efficient management team are all a good rationale for the choice we have made. We believe the competence represented by ITD and EST will contribute considerably to overall development of Assecoco SEE."

Coşkun Ural, President of ITD and EST:

"Since 2002 the Turkish economy has faced a lot of challenges. Despite that we managed to reinforce our position in the Turkish IT market by launching innovative value-added solutions. Owing to that our sales increased four times. We are happy to become a partner with Assecoco SEE, a company of excellent reputation in Europe. This partnership will help us at ITD and EST to realize our vision to market our solutions internationally."

ITD provides services on voice automation, payment automation and infrastructural performance solutions. The key markets for ITD are the finance, telecommunication and retail industries.

Within its voice automation solution business line, ITD offers call/contact centre solutions, IVR systems, IVN[®] - interactive voice notification system, speech recognition, real-time performance management - wallboard solutions, avatar technologies and unified business communications on IP infrastructure. Within its payment automation solution business line, ITD provides end-to-end payment solutions ranging from risk / fraud management solutions to anti-money laundering system, financial transaction centre

solution, internal audit control technology loyalty solution and complete card management solutions.

EST is established in 1999 and provides secure payment solutions and services for e-commerce industry in Turkey. EST is the first and only independent e-Payment Gateway of Turkey. Within "Payment Gateway Services and Products" business line; EST is working with 16 banks in Turkey, Romania and Northern Cyprus supported by a 7x 24 Helpdesk. In addition to banks; EST has provided hosted 3D Secure e-Payments Infrastructure for Turkish Interbank Card Center (BKM). EST also offers "Consultancy and System Development" services and "Industry Specific / Packaged Solutions" for financial and non-financial organizations.



Asseco SEE Signed Contract with Romanian National Bank (BNR)



Asseco SEE in Romania has signed a contract for implementation of PKI security infrastructure with a long-term client, Romanian National Bank (BNR). The scope of the project includes delivery, storage and administration of digital certificates designed for the bank's personnel and external users which access BNR's IT system.

Project covers Public key system/authentication including: 1,500 pcs. Token (software and eToken drivers); Token management software; Hardware Security Module and 150 Digisign certifications. Services will cover installation and training for PKI security administrators.

Kosovsko Metohijska Banka Transfers to ASEBA Core Banking



Kosovsko Metohijska Banka (future name Dunav Banka) and Asseco SEE in Serbia, concluded agreement for purchase and implementation of ASEBA Core Banking system.

The implementation of ASEBA Core Banking will improve bank's technology by the operating procedures and modularity of the system will allow step by step

implementation based on the business development. Modules of ASEBA Core Banking System that will be implemented in Kosovsko Metohijska Banka: Core & Administration, International payment operations, Retail operations, Corporate Loans and Deposits, Fixed assets and Inventory, Accounting - General Ledger, Reporting - internal and for Central bank, Reporting - internal and for Central bank, Cheque Clearing, Payment Cards, Securities, Invoice book, Passive m-banking, Standing Order, Domestic Payment operations, Interface for e Banking, Documentary business, Classification and provisions, Anti money

Laundering, Web services Interface and Credit bureau. Business advantages of ASEBA core system will align with further development plans of the Bank, providing solid ground for more direct and flexible approach to clients.

Implementation is divided in two phases, the First phase finishing in September, and the Second phase and the end of the project is scheduled at the end of February 2011. It is important to mention that the Bank will start operating on ASEBA Core Banking right after the completion of the First phase.

Complex IT Integrated System for National Institute for Statistics



Asseco SEE in Romania will implement a 1,5 million Euro complex IT integrated system for National Institute for Statistics. Project includes both, software applications and hardware equipment. Software application that will be implemented covers:

- Solution for collecting, analyzing and elaborating statistics data countrywide (42 counties), processing approximately 4,5 million questionnaires;
- Technical support and software solutions maintenance (Oracle, Kofax, SAS);
- Personnel training

Asseco SEE in Romania and National Institute for Statistics are having successful projects and partnership for the last several years.



Another Implementation of Strong Authentication Solution Successfully Finalized in Croatia

In August 2010, Erste & Steiermärkische Bank implemented ASEBA SxS solution for authentication of its 2500 employees in Croatia and Serbia when approaching bank's applications. Project, which included integration of ASEBA SxS with RADIUS components used for integration of network devices, and installation of ISAPI module for integration of Outlook WebAccess, was finished within one and a half month.

ASEBA SxS is a two-factor authentication server specifically designed to meet business and regulatory requirements of multi-channel organizations (financial institutions, managed service providers, etc.). ASEBA SxS enables simultaneous use of different types of end-user devices and OTP standards

including hardware tokens from different vendors, EMV CAP/DPA-authentication, ASEBA mobile token authentication and SMS based authentication. 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 basic requirement of any financial transaction – non-repudiation.

"Erste & Steiermärkische Bank wanted to enable secure access of its employees to banks internal applications and with implementation of Asseco's solution, they achieved that" said Viktor Olujic, CTO of Asseco SEE Croatia and added: "With implementation of our solution, Erste



& Steiermärkische Bank joined the list of our clients which includes majority of Croatian and several regional banks, including the biggest ones. This confirms that our solutions are recognized as quality and reliable".

The First Phase of "Experience" Core Banking System Implemented in Privredna Bank Belgrade



On 3rd of August, representatives of Asseco SEE in Serbia and Privredna banka Belgrade have signed a protocol on completing activity in the first Phase of implementation of "Experience" – the latest core banking system.

The implementation of "Experience" in Privredna banka Beograd is divided into two phases in regard to

functionalities and operative possibilities in the production work. Functionalities from the First phase are delivered, and after the Bank's testing process the production version was set as planned for certain number of working stations.

In addition to this and within the framework of activities carried out, so far has been done a complete analysis of the existing Bank's methods of operations, mapping of business process and systematization of improvement, which should contribute to the maximum possible utilization that the new generation system offers, as well as development of connectors for synchronization of data between the existing and the new IS, and data migration.

After this, Privredna banka Beograd continues operating on two synchronized IT system until the completion of activities of the Second phase after which the complete front-office will continue working only on the "Experience" platform.



Yapı Kredi preferred ITD (member of Asseco SEE) to replace its call center infrastructure with IP Contact Center



Yapı Kredi, the fourth largest private bank in Turkey, preferred ITD (member of Asseco SEE) to replace its call / contact center infrastructure with IP Contact Center. With its superior and long-lasting customer satisfaction strategy, Yapı Kredi provides innovative services and products to address changing customer needs. With this scope, Yapı Kredi preferred Genesys chat & e-mail solutions and Virtual Hold technology provided by ITD. With this project, Yapı Kredi IP Contact Center will be the main contact center of Yapı Kredi located at the bank's main technology center in Gebze and Samsun which is also established to serve as the disaster center of the bank.

Using the call center technologies provided by ITD, Yapı Kredi Call Center has been the first call center in Turkey which held the top ranking at 3 different categories at the "Contact Center World Awards 2010", leading organization for the contact center industry around the world. It has been ranked the first for the "Best Help Desk", "Best Incentive Scheme" and "Best Technological Innovation Internal Solution" categories among 1200 companies from all over the world.

Komercijalna Banka Beograd Renewing POS Terminals Network



Asseco SEE in Serbia has signed a contract with Komercijalna Banka

Beograd for replacement, installation and maintenance of POS terminals. The successful long-lasting cooperation between these companies is again rewarded with a huge contract – around 8000 existing POS terminals will be replaced with modern ones. Also, the high quality maintenance of these terminals will be provided for the Bank. Execution period of this project is five years,

while the replacement of the Bank's old POS terminals is expected to be done at the beginning of the next year. Komercijalna Banka Belgrade has more than 270 branches and one of the largest EFT POS terminals network in this region. The POS terminals replacement project will significantly upgrade the Bank's services in this domain.

Network Admission Control



Asseco SEE in Macedonia installed and implemented Network Admission Control (NAC) in Macedonian Telecom, the scope of the agreement included more than 15 NAC appliances addressing different segments of the client's network. This equipment has been installed in order to increase security since Network Admission Control allows only compliant and trusted endpoint devices, such as PCs, onto the network, restricting the access of noncompliant devices, and thereby limiting the potential damage from emerging security threats and risks.

Also, it provides necessary compatibility with client's security policy. Therefore, NAC will provide a powerful

photo by © Македонски Телеком АД



method of preventing unauthorized access and improving network resiliency for Macedonian Telecom.



Implementation of ASEBA PUB2000 in IK Bank Zenica

Asseco SEE in Bosnia and Herzegovina (Pexim Solutions Banja Luka) and Investiciono komercijalna banka Zenica (IK Bank) concluded agreement for implementation of ASEBA PUB2000 and ASEBA Tezauri solutions.

IK Bank has previously been using internal solution as a core platform that will be completely replaced with ASEBA modules which are already adjusted to the regulatory conditions and the law of Bosnia and Herzegovina. After the implementation of all ASEBA PUB2000



modules, the Bank will implement ASEBA Tezauri OpRisk - a solution for credit and operational risk management. Production is planned for the beginning of 2011. With this transfer, IK Bank will become seventh

bank in BiH using complete ASEBA core banking solution, positioning Asseco SEE as the leader in providing core banking solutions in this country. Asseco SEE already has centers for software support in Banja Luka since 2006, and one in Sarajevo.

IK Bank Zenica is operating on financial markets in corporate and retail segments with focus on Zenicko-Dobojski County.

Asseco SEE Croatia Finished Another Huge Project In Europe: Digital Signature Solution Successfully Implemented In Bank Millennium Poland



Bank Millennium, one of the ten biggest Polish banks, introduced another authentication method in electronic banking based on Asseco's solution ASEBA PKI VAS



Zagreb, August, 2010: company Asseco SEE Croatia, an expert in the field of PKI SmartCard Digital Signature and Encryption solutions, announced that it has successfully finished implementation of ASEBA PKI VAS in Polish Bank Millennium. Thanks to the implementation of Asseco's digital signature solution, Bank Millennium offered new authentication method to its clients and enabled on-line registration, issuing and renewal of certificates.

ASEBA PKI VAS (Validation Authority Suite) enables smooth and easy implementation of Digital Signature based on smartcards and standard X509 certificates. Extensive set of ASEBA PKI VAS modules and APIs provides high security for both on-line and off-line e-banking transactions and enables tight integration with business and IT environments.

Besides delivery of ASEBA PKI VAS solution, Bank Millennium project included modifications related to customer's specific requirements and delivery of smartcards and readers.





Dear readers,

We would like to introduce you to a new place in our newsletter: a product corner. Here, you will find out about products from our portfolio and how they can benefit to your business. In this first edition, we are presenting ASEBA JiMBa solution for mobile banking.



ASEBA JiMBa TRUE Anytime, Anywhere Mobile Service

ASEBA JiMBa is a mobile banking solution based on the concept of Java or iPhone application installed on the client's mobile device. It delivers simple, fast and cost effective way for interaction between the Bank and the clients using full featured mobile banking platform prepared for retail environment.

Software features include:

- Java (J2ME) and iPhone support
- Strong (two-factor) security embedded with the application
- Fast and optimized traffic
- OTA distribution models and



automatic application upgrades

- Java based server platform and web back-office applications
- Mobile operator independence

Competitive advantages of ASEBA JiMBa solution are:

- Support for 700+ different mobile devices
- Able to provide ALL services as on Internet banking
- High level of security and threat immunity
- Flexible and fast-to-production development framework
- Rich application enabling branding, colors, logos, menus customizations

For more information please visit www.aseco-see.com, or call directly
Asseco SEE in Croatia +38513030000 or Asseco SEE in Serbia +381112013111.

For more information please visit www.aseco-see.com or contact:

ASECO SEE Ul Grojecka 127, 02-383 Warszawa, Poland, phone: +48 17 87 55 400, e-mail: info@aseco.pl

ALBANIA:

str. Abdyl Frasher, EGT Tower 6/1, Kati 6, Tirana, phone: +355 42 26 93 20, e-mail: info@aseco-see.al

BIH:

Ul. Marka Marulića 2, 71000 Sarajevo, phone: +387 33 726 230, e-mail: info@cardinfo-bds.ba
Bulevar vojvode Živojina Mišića 49A, 78000 Banja Luka, phone: +387 51 321 140, e-mail: contact@pexim.ba

BULGARIA:

9, Kroum Kquliavkov Str., 1172 Sofia, phone: +359 2 8681 475, e-mail: contact_bg@pexim.net

CROATIA:

Rujevica 6, 51000 Rijeka, phone: +385 51 260 200, e-mail: info@aseco-see.hr
Ulica grada Vukovara 269 d, 10000 Zagreb, phone: +385 1 3030 000, e-mail: info@aseco-see.hr

KOSOVO:

Veternik, Industrial Zone, Prishtina, phone: +381 38 55 77 99, e-mail: info@aseco-see-ks.com

MACEDONIA:

Naroden front 17, 1000 Skopje, phone: +389 2 3248 000, e-mail: contact@pexim.com.mk

MONTENEGRO:

Admirala Zmajevca 11, 81000 Podgorica, phone: +382 20 651 950, e-mail: marko.simonovic@cardinfomontenegro.com

ROMANIA:

150 Stirbei Voda str., sector 1, Bucharest, phone: +4021 2064500, email: contact@aseco-see.ro (System Integration Business Unit)
9 Matei Millo str., sector 1, Bucharest tel.: +4021 3264070, email: contact@aseco-see.ro (Banking Solutions Business Unit)

SERBIA

Bulevar Milutina Milankovića 19g, 11000 Belgrade, phone: +381 11 2068 900, e-mail: office@aseco-see.rs
Bul. Mihaila Pupina 10 b, 11070 Belgrade, phone: +381 11 2099 601, e-mail: office_cbu@aseco-see.rs

SLOVENIA:

Industrijska c. 1k, SI-1290 Grosuplje, phone: +386 1 620 52 80, e-mail: info@simtcardinfo.si