

### Newsletter

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One of the biggest Financial Sector Industry conferences in the South Eastern Europe region "New Banking Vision 5", organized by Asseco SEE Group took place from 25<sup>th</sup> – 28<sup>th</sup> of May at Umag, Croatia. New Banking Vision conference brought together 326 guests including 48 Board Members and CEO's of 76 leading banks from SEE region, Poland and Italy. Two Vice Governors and one Council Chairman of SEE Central Banks together with leading financial experts from EBRD and Deloitte joined "New Banking Vision" opening panel discussion and roundtable

Asseco SEE Conference themes covered and addressed some of the most important topics in modern banking and ICT industry. Sessions on NBV5 was aligned around following themes:

Transformation of banking industry as a long path from



- sometime conservative, banking organizations to modern sales and customer centric organizations. In several sessions, bankers and analysts explained challenges which banks are facing on that journey.
- What we learned from the crises? What is cooking in the Basel committee, IMF and World Bank? How today's initiatives from leading global institutions and most important governments affected tomorrows of banking industry.

ICT leaders gave exclusive overview on biggest global repositioning in IT industry in last 10 years like strategic shifts and acquisitions, challenges by new players and their responses to changes. The official sponsors of the "New Banking Vision" were: Microsoft, IBM, Deloitte, Oracle, Cisco, EMC <sup>2</sup>, NetApp, VMware, Vasco and Kofax.





#### **Complex IT project at Emporiki Bank**

The latest Asseco SEE IT project with Emporiki bank, Romania included hardware equipment, applications, implementation, licenses, and maintenance agreement from several important partners: HP, Microsoft, Oracle and VMware.

Virtualization project (server platform) included HP equipment (servers and storage); VMware (virtualization application); HP Servers' implementation services and Oracle

Business Intelligence Project: Products and licenses. Also, HP Hardware & Software Equipment Support for 12 months on site services, together with technical support and maintenance for Microsoft software.

Projects involved several Asseco SEE departments: system integration, professional services, Microsoft and Oracle licensing sectors.

Emporiki Bank is a long time Asseco SEE partner and it has been operating in Romania since 1996.



#### **New Applications in Feroviara Bank**



Asseco SEE and FEROVIARA Bank Romania concluded purchase and implementation agreement for the ASEBA abSolut Internet Banking system and ASEBA abSolut Cards system. The contracts were signed in May 2010 and are currently executed in Romania. Feroviara is one of the ten Romanian banks already using ASEBA abSolut core-banking system. In order to extend services and to reduce operational costs with desk service, the bank decided to introduce the electronic banking system IBS and the ASEBA abSolut Cards from Asseco

ASEBA abSolut Internet Banking Service represents a solution that facilitates customer's real time access to the bank services. The implementation is planned between May - June 2010.

For the bank, the most important benefits of the project are the new

banking services, supported by a strong competitive system, on-line interfaced with the ASEBA abSolut core system; powerful administration tools and operational costs decrease.

ASEBA abSolute Cards is a module dedicated to cards management from the bank's side and to the interface with the processor card company. The following products are implemented: debit card (with/ without overdraft), credit card, and multicurrency card. The implementation is planned between June - August 2010

#### **Establishment of a Management Information System**

Asseco SEE is currently working on project in Macedonia for Delegation of European Commission implementing the Management Information System (MIS) for this institution. The Management Information System (MIS) provides information necessary to manage and implement EU funds in appropriate manner. The primary objective of MIS

systematic approach to the assessment and should allow appropriate follow up on the progress of implementation of contracts by producing different reports needed for monitoring.

The MIS implementation has three phases: Phase I – Analysis and design; Phase II – Customization and

development; Phase III – Implementation. The third phase of this project is expected in January 2011.



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# Asseco SEE Mobile Banking Application for iPhones Implemented in Zagrebacka Bank



Zagrebacka bank, one of the leading banks in Central and Eastern Europe, implemented Asseco SEE mobile banking application for iPhones. Now bank's clients with iPhones can also use m-zaba – mobile banking service of Zagrebacka bank which enables quick and secure access to wide range of financial information and services. This is a unique service

on Croatian market and is approved by Apple iTunes.

m-zaba is based on ASEBA JiMBa – Asseco's mobile banking solution. Thanks to the popularity and wide use of iPhone and Java technologies on which is based, JiMBa m-banking application runs on most commonly available mobile phones. The availability of m-banking service based on JiMBa is fully independent of operators' networks as long there is a connection to the Internet. High level of security is result of encryption, minimal quantity of information stored in mobile device and integrated token-based authentication. Token functionality, an integral part of JiMBa application, enables strong user and transactions authentication and brings additional security to m-banking service.

m-zaba service, for both retail and corporate users, is available since December 2007. Today it has more than 65.000 of active users.

#### City of Rijeka Migrating to Oracle 10g platform

Asseco SEE signed a contract with Grad Rijeka (City of Rijeka), Croatia for migration of business application on Oracle 10g platform. Asseco SEE is going to support Grad Rijeka's IT department on migration and implementation of financial set of application for local government and integration with Oracle eBusiness Suite

Migration to this platform will enable Grad Rijeka the best practices, process excellence, and information sharing to meet strategic objectives. Activities covered with the contract are development of module for transformation and migration, building of 10g production environment, migration of data from legacy application, support and education.

Asseco SEE has been working with Grad Rijeka on implementation of solutions for Local Government since 2006.



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## First Two-in-One ATM and Exchange Solution in the Region



Asseco SEE integrated the first two-in-one ATM and Exchange office solution in our region. In cooperation with long-term partners, Banca Intesa Belgrade and German ATM manufacturer, Wincor Nixdorf, this unique device is produced and implemented in one of Belgrade's biggest shopping malls. The main innovation that Asseco SEE team of specialists developed is additional option of currency exchange transactions. This functionality goes with already a long list of ATM services:

- · Cash dispensing
- · Balance enquiry
- · Small statement
- · Envelope deposit
- · Pin Change
- · Mobile top up (off line)
- · Bill payment
- · Mobile top-up (on line)

- P2P transactions
- · Cash in deposit (intelligent)
- · Currency Exchange
- · Statement print
- Ticketing
- · Web Extension
- Direct Marketing
- · Lottery

The last phase of project was finished in June, 2010, and this unique solution will upgrade and complete already very broad Banca Intesa's self-service network.

#### "Razvojna banka Vojvodine" Transfers to ASEBA BI

"Razvojna banka Vojvodine" (former Metals banka Novi Sad, Serbia) and Asseco SEE concluded agreement for purchase and implementation of ASEBA Banking Intranet, one of Asseco SEE core banking systems.

The implementation of ASEBA Banking Intranet will improve bank's technology by the operating procedures and knowledge which has been accumulated in many banks where it was previously operational. Being integral is one of the most important features of ASEBA Banking Intranet system. 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. It will help Bank to operate more successfully and achieve most satisfactory results.

ASEBA BI modules that will be implemented in Razvojna banka Vojvodine: 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 BI core system will aligne with further developent plans of the Bank, providing solid ground for more direct and flexibile approach to clients.

The contract was signed on April 1st, 2010 and scheduled finalization is in December this year.

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#### Agrobanka Beograd goes with "Experience"



Asseco SEE and Agrobanka Beograd, Serbia have signed a contract for the purchase and implementation of the latest generation of Core Banking System-"Expirience". "Expirience", as well as support services will upgrade business processes, transform branches into modern sales-oriented network and create conditions for final implementation of Basel II standards.

The Bank has decided to upgrade existing ASEBA PUB2000 core banking system, and also to implement some new solutions: Tezauri BI solution for Basel II reporting and PCA, Experience Branch and Customer Insight, and Documentum – a document management system.

Asseco SEE "Experience" is a line of next-generation banking software products as a result of accumulated industry expertise and technology innovations. First products -"Experience Branch and Customer Insight" are aimed for branch network transformation and customer data integration challenges. Integrated with other Asseco SEE solution, they completely automate and upgrade all business processes in the Bank. Business benefits of "Experience" are: new initiatives such as Branch transformation, multi-channel and customer data integration, increased employee productivity with ergonomic workplace, fast access to all information related to client and total 360-degree view of the

customer. All of this brings lower costs, sales promotion, more agile and timely decision making.

Another solution comprehended by

this contract is ASEBA Tezauri
Enterprise Banking Business
Intelligence Solution – Bazel II
solution and PCA (Provision
Calculation Application).
The first phase of implementation of
ASEBA Tezauri Basel II solution is
analysis of data, policy and the Bank's
procedures in regard to Basel II
standards. The deadline for this is the
end of March when all Serbian banks
will be obliged to calculate capital
requirements and send reports to the
National Bank of Serbia in accordance
with Basel II standards.

Simultaneously with the implementation of Basel II ASEBA Tezauri solutions, the bank will undergo analysis of internal methodology for reservations which will be fully automated with the PCA solutions. After the implementation, the Bank will have fully automated processes for claim classification, credit risk evaluation and billing reservations with the ability to control the process of calculating and obtaining a large number of reports to analyze the results of the classification.

#### **Electronic Banking in Bosnia and Herzegovina**

The Central bank of Bosnia and Herzegovina (CBBH) has chosen Asseco SEE solution ASEBA iBank for electronic banking. ASEBA iBank solution is adjusted to specific features of domestic payment in BiH and FX (fat) client will be specially customized to provide additional functionalities. Also, operations with sub-accounts will be available ant that is one of the most important novelties of this version of the system. Beside domestic payments, the system will provide and international payment operations.

This project is undertaken by Pexim Solution Banja Luka (the member of Asseco SEE) and after it's finished, the ASEBA iBank software will be implemented in almost all significant financial and public institutions in BiH. In this way, the institutions will have direct electronic communication with CBBH. This will allow upgrade of efficiency, acceleration and improvement of existing procedures.

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### **Asseco SEE Belgrade** Honored as Microsoft Partner of the Year





#### 2010 PARTNER OF THE YEAR

**Custom Development Solutions Smart Client Development** 

Winner

Twelve thousand people from 125 countries gathered in Washington at the Microsoft World Partner Conference. Besides presenting the advantages of cloud-computing, the conference was also unique opportunity for sharing experiences with partners and declaration of annual awards in several categories.

Asseco SEE in Serbia won two very important awards. First award acknowledged Asseco SEE Beograd as Microsoft's Partner of the Year for "Custom Development Solutions, Smart Client Development". The second award honored the company at the county level as The Microsoft Country Partner of the Year for Serbia.

"Asseco SEE has developed solutions that are excellent example of the value that can be achieved using the full range of Microsoft products and the customer satisfaction that results from these efforts. Microsoft always seeks to provide partners with innovative platforms, such as cloud computing, that can enable them the significant business improvements" said Vladan **Zivanovic,** General Manager of Microsoft Serbia.

**Custom Development Solutions** partners, among which is Asecco SEE, deliver highly customized solutions to support customers' unique business practices, deliver one-off enhancements that enable customers

the customer may already employ. to integrate existing systems with new technologies, or develop extensions to existing Microsoft solutions that the customer may already employ.

"We are delighted that Microsoft has recognized our innovative and intensive work on banking software solutions and development of "Experience" platform as a winner in this year's Microsoft Partner Awards. . To be selected again as one of the top Microsoft-based software providers in the world is testament to our teams and commitments behind leading finance software solutions and to our long term partnership and cooperation with Microsoft", Miodrag Mircetic, President of Management Board Asseco SEE d.o.o. Beograd.

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