

Smart Financial Sector Digitalization

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Digitalization Challenges of the Financial Sector

Global Digital trends

Digital banks, specialized services

Technology

Evolution of architectures, transition to the Cloud, application of new technologies, artificial intelligence, open APIs, blockchain, AR/VR

Regulations and privacy

Banks obligations, GDPR, PSD2 and open banking concept, ethics, security and privacy



Cyber threats

Who are our clients? What services do they use? Designing improvements and new customer journeys

Challenges of the inherited patterns

Existing customer contracts, outdated core system technologies, slowly changing organization....

Economy and sustainability

Defining new business models, real-time offers and services, new partnerships

Customer's 1st Choice for Financial Sector Digitalization

Payten

 **asee**
by QJSECO

ASEE Group (ASEE & Payten) Facts & Figures

- Top player for banking in SEE
- Strong in other industrial verticals
- Over **3400** employees
- **250.4 m EUR** revenue in 2021
- **39.6 m EUR** EBIT in 2021

- **23** countries & actively selling on other markets
- Market size **606 m people**
- **13** languages



ASEE & Payten Members of Asarco Group

Established in **1991**



Focused on proprietary **software** and services



Traded on
Warsaw Stock Exchange



The **largest IT company**
in SEE

Present in **60 countries**



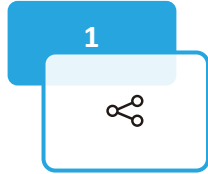
EUR 3.05 bn revenues in 2021

>28 000 highly committed
employees



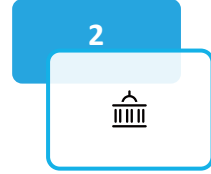
EUR 315 m operating profit in 2021

ASEE - Banking



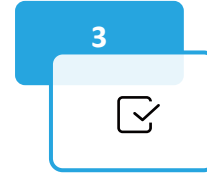
Omni-channel sales & servicing

- Branch
- Mobile & Web banking
- Security (2FA)
- Contact center
- PSD2
- Digital Origination
- Virtual Branch



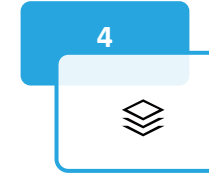
Banking Operations

- Loans and Deposits
- Consumer Services
- Trade Finance
- Treasury
- Collateral Management
- Payments (SEPA, local)
- Digital CRM



Risk & Compliance

- Risk Management
- Profitability
- Scoring
- Antifraud
- AML
- Regulatory Reporting
- Management Reporting



Business Support

- Business Process Management
- Document management
- Paperless

One-stop shop for Banking

190 +

Banks in client network

13

different languages

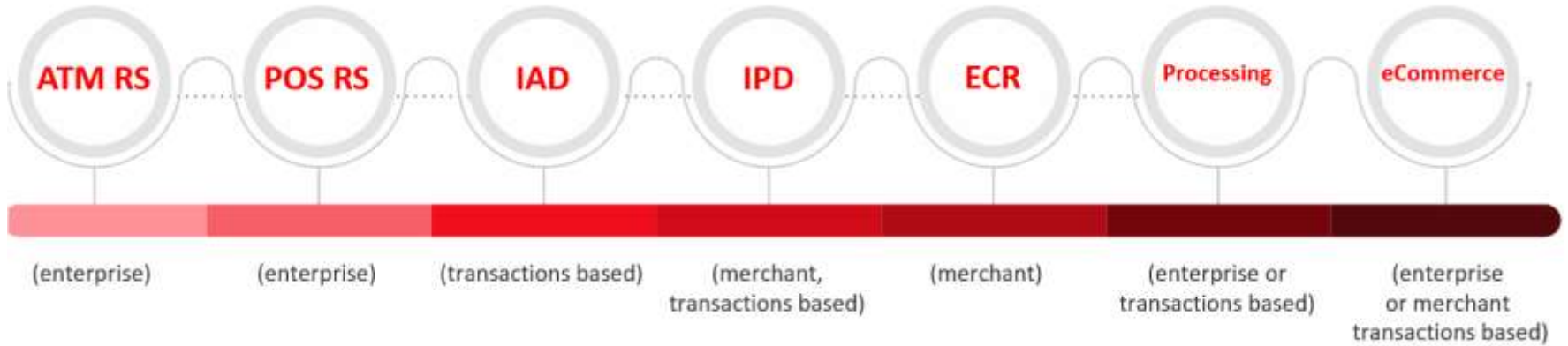
8

monetary systems

5

service centers and
64 technical support center

Payten - Payment **Business Lines**



Payment ecosystem

150 +

Client network relay on ATM/POS services and apps

10.000+

ATMs

1M+

POS units in 20 countries

6M+

tokenization transactions per month



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**Respecting
High Standards**

High Standards for Resilience

- High technology standards in Software development
- Strong Projects delivery methodology enabling to deliver agreed scope
- Secure software development as integral part of Banking Software development Supply Chain
- Adapting its solutions for local regulatory frameworks (e.g. EURO, SEPA, TARGET2, PSD2...)
- Strong financial background
- Norms and compliance: **more than 60 attestations**

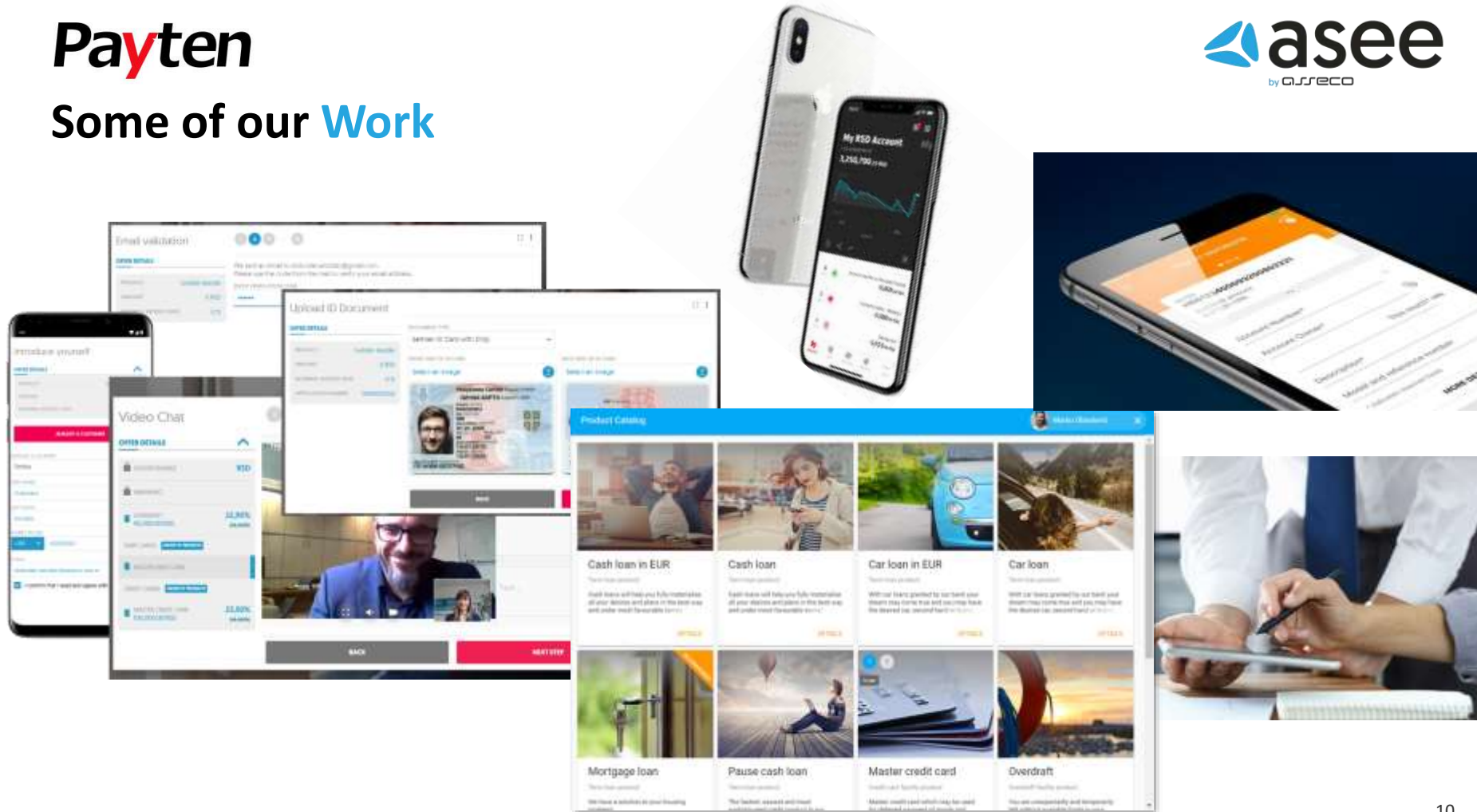
ISO 9001: 2015 (Quality Management System)
ISO 20000: 2011 (Service Management System)
ISO 22301 (Business Continuity Management System)

ISO 27001:2013 (Information Security Management System)
ISO 14001: 2015 (Environmental Management System)
PCI DSS, PCI PIN, 3DSS/EMVCo/PCI 3DS compliance

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Some of our Work

 **asee**
by **ajreco**



Sharing **practice**, and educating larger **community**



Next generation banking & payment, the new digital era of banking, **Data Monetization** and **Artificial Intelligence** in the payment eco-system. Adaptation to the habits of generation Z.



How to mitigate threats to the security of the banks? **How does the modern „cyber-attacks secure“ infrastructure look like?** What should banks be aiming for by 2025 and beyond?


Customer's 1st choice for Financial sector Digitalization

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