ASEBA
Web2.0

ASEBA Web2.0 iBank - Virtual branch

New World of iBank Communications

Main advantages offered by ASEBA Web 2.0 application include:

▸ Personalization – independent creation of application appearance
▸ Gamification – loyalty concept that provides rewards to end users
▸ Virtual Adviser – targeted offers, marketing campaigns, cost analysis
▸ eCommerce – possibility to purchase products via iBank portal
▸ Document sharing – Google docs, DMS integration
▸ Social media – log in integration, chat
▸ Skype, gtalk integration
▸ Organizer – reminders, payment schedule
▸ Operational on various operating systems and browsers.

asseco
SOUTH EASTERN EUROPE

ASEBA WEB2.0 is a part of MultiChannel iBank solution for electronic banking. Web2.0, iBank is a solution provided by Asseco SEE that facilitates communication between banks and customers, and ensures that, through the application itself, without going to the branch counter, without limitations regarding working hours of branches, in the comfort of your home or wherever there is an Internet connection, you can do all the required banking transactions.

iBank is a service which provides you with an economical, efficient and easy way to manage your personal, family or even corporate finances.

Through its multiprofile - multidevice approach, ASEBA Web2.0 offers all the advantages of iBank service to different customer structures. The appearance of user interface or selection of options differs for different customer segments. Regardless of the operating system you use, no matter if you have a laptop, tablet or some of the smart phones, ASEBA Web2.0 is a solution that enables you to communicate with the bank and perform financial transactions.

With ASEBA Web2.0, e-banking is no more an obstacle to customers; iBank is now your virtual branch and a window into your financial activities.

Main e-banking services offered by ASEBA Web2.0 are:

▸ Maximum safety and security of business operations – different possibilities and levels for login and signing orders within Web 2.0 application (social media log in, mToken…)
▸ Payment without limitations – within the bank and to other banks' accounts
▸ Possible data import into the application in various formats
▸ Balance overview for current, savings and credit accounts
▸ Inquiry into loan balance with loan repayment schedule
▸ Overview and inquiry into payment card balance (debit, credit, business cards)

▸ Internal transfer of funds between customer's accounts (settlement of liabilities by credit card, etc.), F/X buying and selling, overnight term deposits
▸ Online direct communication with bank's account manager and help desk
▸ Online requests for:
  1. Issuing payment cards and loans,
  2. Overdraft approval,
  3. Announcement of cash disbursement,
  4. Issuing various certificates and documents by the Bank
  5. …
▸ Auto-administration by user – single out shortcuts, the most important functionalities, application design, layout and background,
▸ Securities operations,
▸ Top-up for mobile phones, Internet providers…
▸ Opening additional accounts and services online,
▸ Auto-activation of other iBank channels – such as mobile banking, SMS, e-mail, IVR….
▸ Online arrangement of appointments with a personal banker
▸ Virtual adviser –
  - Graphical overview of spending by account
  - Targeted marketing and sale/offer of banking products
  - Analytics for transactions by accounts
  - Savings target planning
▸ Information related to news and new products of the Bank

ASEBA
Web2.0

asseco
SOUTH EASTERN EUROPE

ASEBA Web2.0 – available both to retail and corporate clients
Application ASEBA Web2.0 with its various options is available to different user groups. To each group the application brings additional advantages and provides new functions.

ASEBA Web2.0 – Retail
ASEBA Web2.0 Retail application brings to the market various opportunities so that –
▸ Clients are able to personalize and define visual appearance of their application themselves –
  - throughout the landscape of functions, background selection, shortcuts creation, selection of synonyms for certain application parts ....
▸ Different customer types use differently designed and customized applications
▸ Banks can offer differently designed and branded applications
▸ Customers are enabled to use new features:

iPay – possibility of paying within ASEBA Web2.0 application – through unique entry of key words, amounts and order verification

iQ – possible integration with ATM network and fast transfer of funds using QR code

iQueue – possible integration of ASEBA Web2.0 application with machines that issue cards with numbers used in waiting rooms

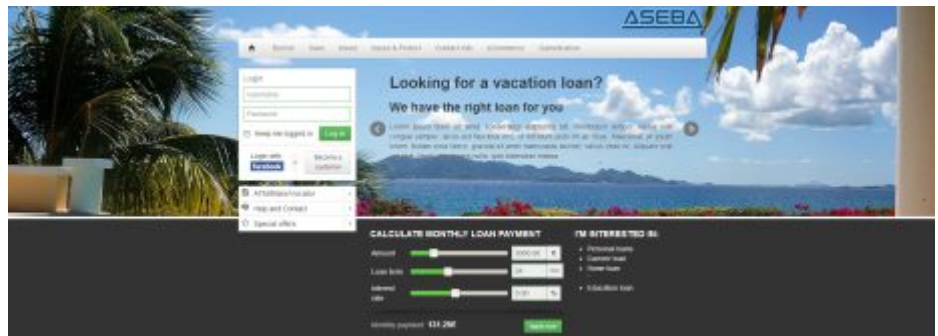**iZone** – gamification – opportunity to reward/motivate customers to actively use ASEBA Web2.0 application; using the predefined schemes reward your customers who perform payment transactions, apply for services, read and follow info on their bank and its products.

ASEBA Web2.0 – Corporate
ASEBA Web2.0 Corporate application enables the following –
▸ Banks are enabled to offer to their customers a designed application which is specifically customized by design requirements
▸ Banks are enabled to use new channel ASEBA Web2.0 as an additional channel for remote signing of orders created in corporate ASEBA Office banking application
▸ Customers are enabled to perform the following activities by using this application:

Monitoring of POS network - If in their business/financial system they have a POS network integrated – by using ASEBA Web2.0 application they are provided with insight into POS business operations and they can use the application for analytical purposes and reporting about this network

***Bulk* payments** – fast payments of large payment groups, order packages, payments of salaries and relating duties, possibility of attachments along with payment orders

Monitoring commissions – detailed insight and analytics of operations and accompanying commissions

Monitoring of business cards – review of detailed info about turnover and transactions relating business payment cards.