



Asseco Customer Banking Platform **Asseco CBP**

cbp.asseco.com

ASSECO

Era of the user in banking.

Today's clients are increasingly willing to use banking services via IT systems rather than direct personal contact with the bank, as it used to be. As a result, the politeness and competence of bank employees is often being replaced by the ergonomics and functionality of electronic banking systems, which become a decisive factor for the choice of a bank and the customer's loyalty. The client becomes a user.

As bank clients are different, they have various expectations in relation to systems they actually want to use. A thing that is simple and clear for one person may prove to be complicated and difficult for another. What one regards as an absolutely indispensable piece of functionality may, for others, be an unnecessary feature that only complicates the system. Banks now face the challenge of satisfying diverse and often contradictory needs of their clients-users.

As customer loyalty decreases due to the wide availability of financial services and products, banks are forced to promptly respond to the changing market environment by launching new and upgrading their existing services.

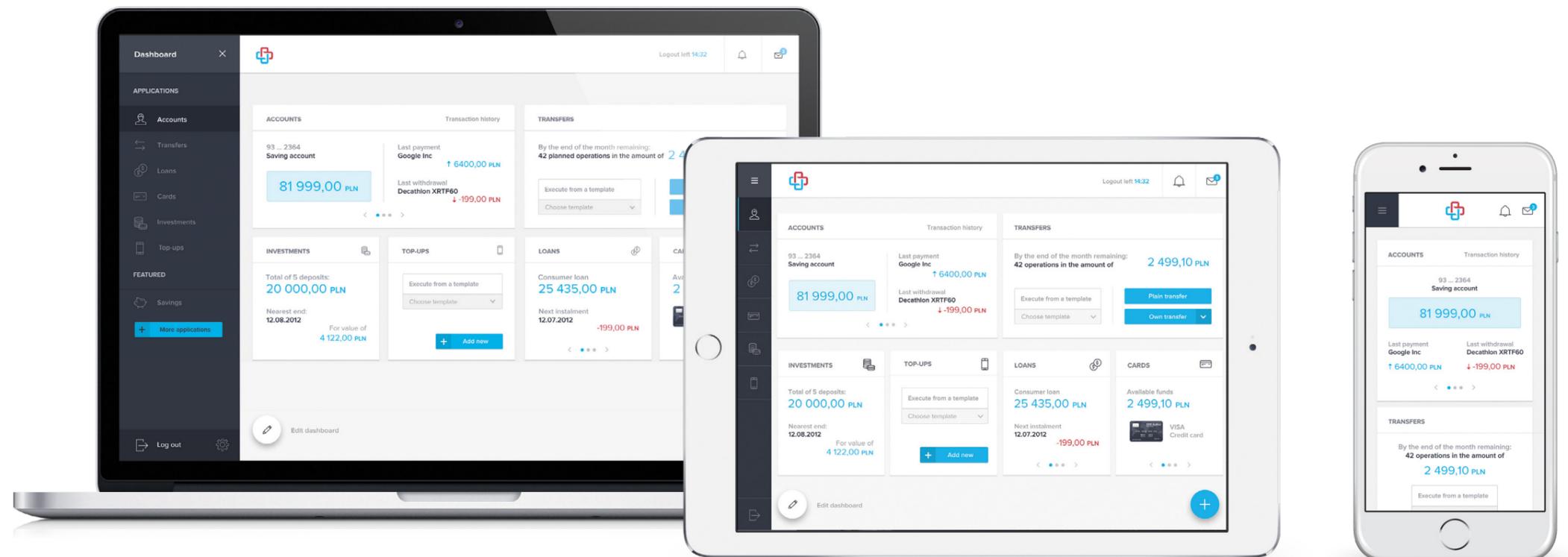
Hence, the developed solutions must be flexible enough to keep up with the pace of changes and, at the same time, highly complex in order to be able to support comprehensive functionality.

Concurrently, the growing popularity of mobile devices such as smartphones and tablets has created a new necessity for banks – to offer their services by means

of devices furnished with a small touchscreen. Concurrently, clients expect the bank to provide the same level of functionality, and the same logic and intuitive interface, regardless of whether they decide to use a smartphone, tablet, or desktop PC. This development poses new and immense challenges for banks in terms of the User Experience.

Asseco Customer Banking Platform: combining online and mobile banking in one solution.

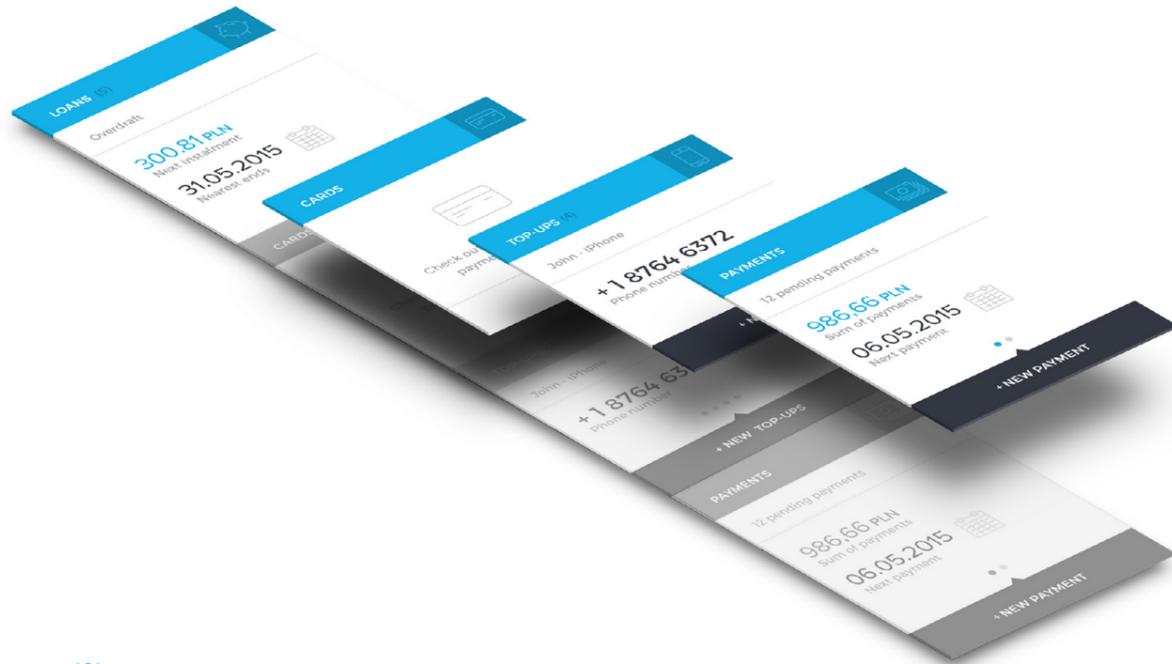
In order to address the needs of modern financial institutions, Asseco has created a package of software allowing for efficient implementation of the bank's omnichannel strategy. One of the core elements of this package is the Asseco Customer Banking Platform, a unique solution providing clients with online and mobile access to banking products and services over the Internet. Asseco CBP is a coherent solution that combines the functionality of online and mobile banking. Based on an innovative ecosystem of mini-applications, Asseco CBP allows for easy and extremely fast development of banking products and services to be offered to customers via the platform of online and mobile banking, both at the same time.



Mini-applications: flexibility and customization.

The set of mini-applications and the way they are presented depends on the client's profile as may be determined by the bank. Mini-applications that are most commonly used by a particular group of clients are located directly on the Desktop, while those used less frequently are provided in the My Applications area. Concurrently, all other mini-applications are available from the Boutique.

Clients are given complete freedom to change and manage their mini-applications. Depending on individual needs, they can select and delete mini-applications and rearrange the Desktop layout. Hence, the clients have unlimited ability to manage their banking services. Whereas, the bank gains flexibility in offering its products to a selected category of clients, without restricting their freedom of choice.



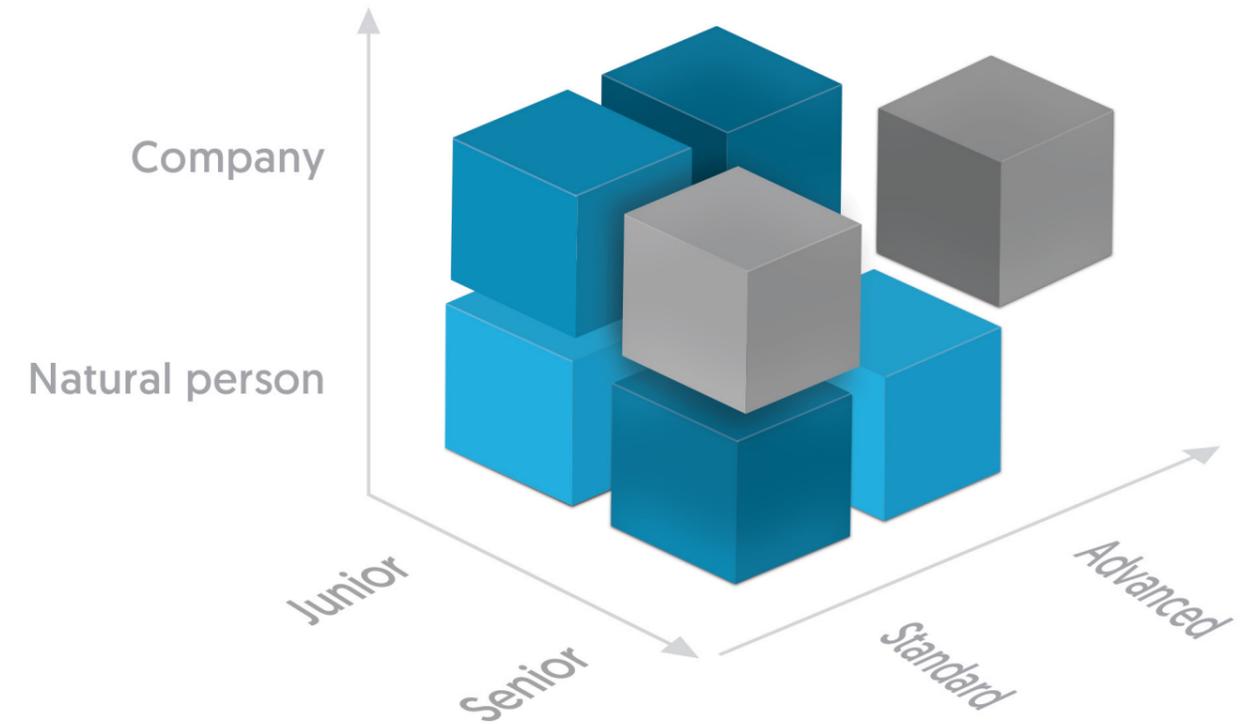
Versatility.

One of the key features that distinguish Asseco CBP from other online and mobile banking systems is its versatile and multidimensional structure accessible both to clients and the bank. From the client's perspective, this means an unrestrained ability to configure the system functionality. Each user-client of the system may select and configure an individual set of mini-applications to match his or her exact needs.

Whereas, the bank is offered an unlimited possibility to implement the segmentation of customers who can

then be provided with the sets of mini-applications tailored to their actual requirements and expectations. Moreover, the system allows to use more than one graphical design of the user interface (UI/UX) which may be adjusted to suit the specifics of every group of clients [e.g. students, professionals, retirees, etc.]

Thanks to the inherent flexibility of Asseco CBP, the same banking products and services may be provided in many different ways.



One application to run on multiple devices.

Asseco CBP has been crafted in total compliance with the RWD (Responsive Web Design) paradigm. Therefore, the system can be used on a wide range of devices, including smartphones, tablets and PCs. The Asseco CBP system automatically adapts its appearance and functionality to the device which is currently used.

All of this is done to ensure an optimized graphical user interface (GUI) for the type of device and its display properties. The system also uses other device functions such as speech recognition (support for voice

commands), image recording, as well as determination of geographical location.

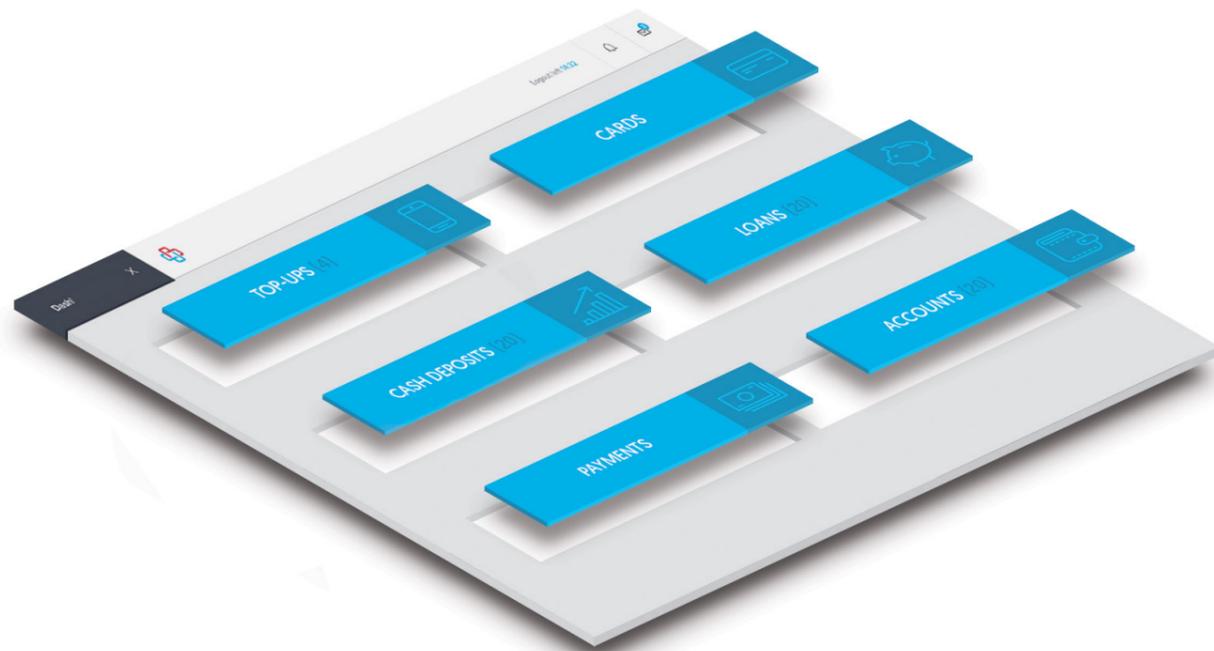
Being accessible via mobile device browsers, the system also allows to move away from the practice of creating many separate applications dedicated to run on different hardware and software platforms. Hence, it is no longer necessary for the bank to maintain single solutions for various mobile platforms (such as iOS, Android and Windows), which brings tangible benefits when upgrading the e-banking functionality

[implementation of a change in one system and not for each platform separately], just as when new versions of hardware and software platforms are launched

[browser version changes do not require any system modifications as opposed to the situation when smartphone software is altered].

Universal platform for selling products and services.

The open architecture of Asseco CBP enables the bank to freely expand the catalog of mini-applications as well as to integrate any supplementary products and services. Such new products and services can be added as part of additional mini-applications to be created by miscellaneous developers and provided within one coherent system on the platform of Asseco CBP.



User community.

The mini-applications boutique can become a place to express and share opinions about the system properties. The boutique makes it possible to gather information on the popularity and functionality of individual mini-applications, which may be shared with other clients. This way the system users are able compare themselves with others and, on that basis, decide how they want to utilize the system in the future, for instance by choosing a particular mini-application.

Benefits for banks.

Improved quality of Customer Experience.

Asseco CBP provides banks with unlimited possibilities of offering their products and services through online and mobile channels simultaneously. All banking functions, such as reviewing of accounts, money transfers, financial management, etc., can be arranged in the form of mini-applications to be presented in a variety of ways and provided in parallel to particular segments of customers, while matching their preferences and specific needs. Asseco CBP does not impose the manner in which the bank should serve its users-clients. Asseco CBP enables the bank to treat each of its users-clients individually.

Short time-to-market.

Thanks to the concept of mini-applications and open architecture of the platform, Asseco CBP makes it possible to significantly reduce the time required to prepare new products and services and make them available to the bank's clients. Furthermore, the system of mini-applications applied in Asseco CBP offers unlimited possibilities to choose their providers. Mini-applications can be developed concurrently by independent teams of the bank's own specialists or external vendors. Additional mini-applications can be incorporated into Asseco CBP at any time and without having to power down the system. During the implementation phase, the access to new mini-applications can be limited to a specially selected group of users-clients for testing purposes. Thus, Asseco CBP allows for the most flexible and secure implementation of modifications in the e-banking system.

Multi-entity, Multi-branding.

Asseco CBP is equipped with mechanisms for the implementation of client-specific branding, which can be particularly useful for financial institutions that apply diversified brands. The system design provides logical support for multiple banks in one physical instance of the system, ensuring the possibility to configure different sets of mini-applications dedicated to individual banks, as well as diverse visual layouts. This feature also enables the outsourcing of services, which can be implemented by both the software vendor and the bank in relation to its subordinate organizational units.

Increased efficiency.

Asseco CBP creates an omnichannel environment for the provision of banking products and services. The bank can boost its operational efficiency by implementing a client self-service approach to complex banking products, which used to be the exclusive domain of bank branches.

As customers are involved in the service, the bank's operational processes can be optimized and automated, contributing to further efficiency increases across the entire organization.

Asseco Omnichannel Banking Solution. New User Experience in Banking.

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The logo for Asseco, featuring the word "ASSECO" in a bold, black, sans-serif font. The letters are stylized with a modern, geometric feel, and the 'S' and 'E' have unique shapes. The logo is centered on a solid blue background.