

HPB - the most accessible bank in Croatia



HPB (Hrvatska poštanska banka – Croatian Post Bank) was founded in October 1991 as a general banking provider in Croatia and abroad. It was founded and majority-owned by HPT, Croatia's then-post and telecoms provider, and in 2001 the Republic of Croatia became the majority owner of the bank.

Today, HPB is the largest domestically-owned bank and one of two state-owned banks. The bank's assets exceeded HRK 19 billion (€2.5 billion) as of 30 June 2014, placing it seventh in the country in terms of total assets. The bank provides complete banking services to the government and local authorities, as well as enterprises, especially in the SME segment. Meanwhile, the number of individual clients has exceeded 635,000.

The retail network of the bank consists of 61 subsidiaries and branch offices in all major cities in the country. Thanks to years of cooperation with HP (Hrvatska pošta – Croatian Post), the bank also offers its services in over 1000 post offices, which makes it the most accessible bank in Croatia. HPB also has correspondent relationships with more than 358 banks domestically and internationally.

COMMUNICATION AND INNOVATION

Long-term investment in service quality

As a true bank of the future, HPB encourages transparency and innovation in business,

and nurtures a culture of market competition which breeds new, top-quality services. HPB is dedicated to developing appropriate communication channels for different client segments and the needs of users of modern banking services. This approach includes instant access to banking services at all times and requires accelerated development of online and mobile banking. Building a modern communication platform which would entirely adapt banking to the needs of the new breed of clients is one of the priorities of HBP.

- New technologies inevitably change consumer habits, which makes tracking and predicting trends necessary for strengthening our market position. Our clients demand banking services to be available at any moment and adaptable to their lifestyle, not vice versa. Mobile and online solutions, banking apps and SMS services make that possible, but to be properly implemented, it's necessary to know both the market and the technologies. We can get that from specialised providers who are capable of following us throughout the lifecycle of the application or the solution, said Darijo Nujić, Head of the Department of Direct Banking Support at the Sector of Business Support of HPB.

"In our partnership with Infobip, in addition to reliable and cost-effective SMS solutions, what we value the most is the level at which Infobip is capable to follow not only our current needs, but also introduce new services and features that meet our new needs as our business continuously grows."

Darijo Nujić

Head of Department of Direct Banking Support, HPB

INFOBIP

Infobip is a global telecommunications and IT company with 30 offices on 6 continents, providing mobile communications solutions to large clients such as banks, mobile network operators and app developers. Its service portfolio includes professional SMS messaging solutions, interactive USSD-based services, push notifications for smartphone apps, as well as direct mobile billing payments technology. Infobip's enterprise solutions are entirely in-house designed for companies that deal with huge amounts of data on a day-to-day basis and need intense and reliable mobile interaction with their users. Infobip's solutions bring top performance, the latest technology and high security levels, attested by PCI DSS, ISO 9001 and ISO 27001 certificates for professional SMS messaging.

PARTNERSHIP GROWTH

The first business contacts between HPB and Infobip were established in April 2010, August the same year saw the signing of the contract, and as soon as October, HPB started using mGate, Infobip's advanced enterprise communications solution. To banks and other systems with large numbers of end-users,



mGate offers advanced SMS messaging capabilities, including notifications (e.g. bank statements, account balance), alerts (e.g. overdraft) and marketing messages, bringing the enterprises closer to their clients. Features such as database integration, scheduled and event-based messaging, comprehensive analytics available over a web interface, are supported by direct connections to mobile operators and Infobip's experts who perform installation and integration.

HPB was also one of the first clients to incorporate mGate in their business. It was the start of a partnership that brought tangible benefits and excellent experiences to both parties. Thanks to that, the mutually beneficial cooperation has been continuing for years.

IMPLEMENTING mGATE

mGate has significantly improved client communication and has given HPB full control over their SMS messaging. Thanks to the features of mGate, HPB got a means to control sending and message delivery with reliable delivery reports and the possibility to respond to its users' questions in case the SMS message had not reached them.

With mGate, HPB uses SMS to send its customers:

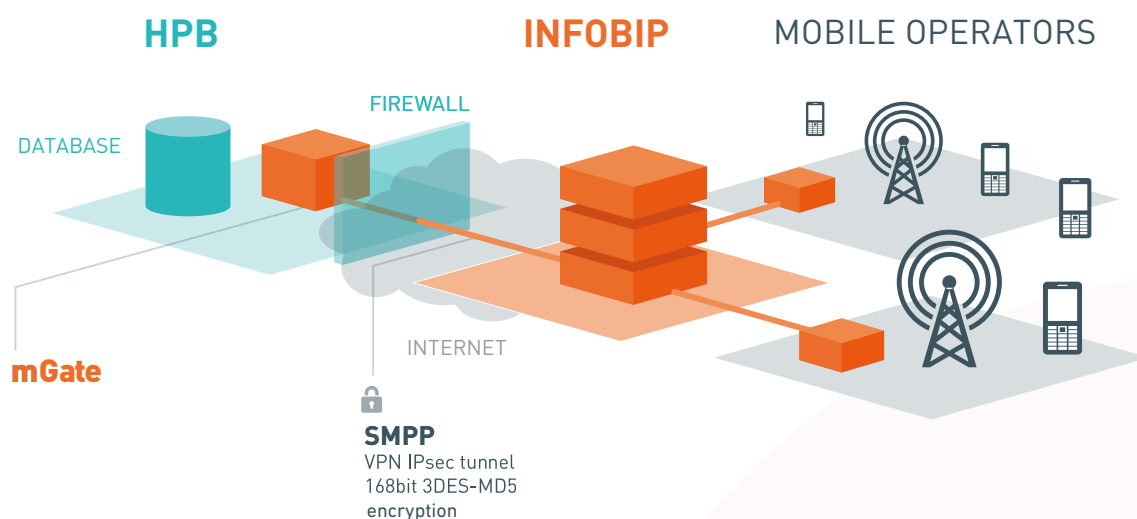
- Account balance notifications
- Notifications on reserved account amount
- Information on allowed overdraft amount
- Links for m-banking and/or m-token apps download

Through mGate, HPB got not only a solution that entirely satisfies the needs of customer communication, but also an added value through comprehensive statistics and highly-trained technical support, with dedicated engineers and account managers available 24/7.

Over time, mGate has been upgraded and improved with new functionalities, and all new features were available to HPB virtually instantly, ensuring that HPB always had the latest software version.

YESTERDAY, TODAY, TOMORROW

HPB is among the first users of Infobip's mGate enterprise messaging system, which goes to show it has recognised the importance of excellent customer communication in both





personal and business relations, and the benefits to its business derived therefrom. In order to maintain market position and advance in a competitive market, banks must offer their customers additional features. Professional communication services are exactly what can differentiate a bank among competitors.

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With top-notch technical and customer care support, Infobip continues to prove itself as a high-tech firm that follows the trends and technologies and successfully upgrades its services – Mr. Nujić goes on to say.

After four years of a successful partnership, HPB and Infobip continue to work on new projects that aim to further improve telecommunications and online solutions of HPB.

This includes expanding professional SMS services to other areas where it might be useful. Infobip also has advanced solutions for smartphone apps and continues to develop new technologies and services. This way, Infobip is capable of continuously following HPB in all its efforts to improve digital, mobile and online services, and continue the successful cooperation.

About us

Infobip is a global provider of mobile solutions connecting mobile network operators and enterprises through an in-house developed and operated mobile services cloud.

Our converged messaging, m-payments and push notifications services bring a mobile dimension to any business. Offices on six continents and strategic partnerships with major telco groups enable us to provide seamless integration and delivery.

Always looking for innovation and new ideas, fostering a customer-first business philosophy and being at home in every part of the world makes us the reliable provider for thousands of clients worldwide.

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