

BANKART - Procesiranje plačilnih instrumentov

# Podjetje izzivov in razvoja Splošno

BANKART - Payment instruments processing  
A COMPANY OF CHALLENGES AND DEVELOPMENT  
**GENERAL**



[www.bankart.si](http://www.bankart.si)

**BANKART**

## 1. Kaj je Bankart

Vodilno slovensko podjetje na področju procesiranja sodobnih plačilnih instrumentov.

What is Bankart?

A leading Slovenian company in the field of processing modern payment instruments.

## 2. Kaj pomeni “procesiranje sodobnih plačilnih instrumentov”

Razvoj in upravljanje računalniške podpore, ki pri poslovanju s plačilnimi karticami, bančnimi avtomati, POS-terminali in drugimi sodobnimi tržnimi potmi zagotavlja ustrezno evidenco finančnega poslovanja posameznika.

What does the “processing of modern payment instruments” mean?

The development and management of computer support that provides appropriate records of financial operations of an individual using payment cards, ATMs, POS terminals and other modern distribution channels.

### **3. Poslanstvo Bankarta**

Zagotoviti zanesljivo, varno in stroškovno učinkovito obdelavo transakcij z različnimi bančnimi plačilnimi instrumenti.

S skrbnim razvojem, gradnjo in vzdrževanjem ustreznega informacijskega okolja omogočiti vsem odjemalcem nemoteno in kakovostno uporabo naših storitev.

#### **Bankart's mission**

Bankart's mission is to provide the reliable, safe and cost-efficient processing of transactions with different bank payment instruments and to take care of the due development, building and maintenance of an appropriate information environment to enable the continuous and quality use of our services by all our clients.

## 4. Vizija Bankarta

Vizija Bankarta je usmerjena v iskanje novih priložnosti in izzivov na območju JV Evrope.

Organizirati in usposobiti želimo družbo tako, da bo v celoti kos izzivom, ki jih prinašajo tržne zakonitosti in sodobno konkurenčno okolje.

### Bankart's vision

Bankart's vision focuses on the search for new opportunities and challenges in the SE European region.

We seek to organise our company in such a way as to enable it to cope with all the challenges brought by the laws of the market and the modern competitive environment.



## 5. Cilji Bankarta

S ponudbo visokokakovostnih in tehnološko najzahtevnejših storitev:

- utrditi položaj vodilnega slovenskega procesnega centra,
- postati eden najkvalitetnejših mednarodnih procesnih centrov v regiji.

### Bankart's goals

By offering high quality and technologically very demanding services:

- to further strengthen our position as the leading Slovenian processing centre; and
- to become one of the highest quality international processing centres in the region.

## 6. Ključna področja delovanja Bankarta

- procesiranje kartičnega poslovanja,
- procesiranje bankomatskega poslovanja,
- procesiranje POS-poslovanja,
- delovanje Zbirnega centra Bankarta,
- SEPA-infrastruktura za mala plačila.

### Key areas of Bankart's operations

- processing of card operations
- processing of ATM operations
- processing of POS operations
- Bankart Collection Centre operations
- SEPA Infrastructure for small payments



## 7. Procesiranje kartičnega poslovanja

Bankart ima več kot 50-odstotni tržni delež na področju kartičnega poslovanja v Sloveniji. Svoje poslovanje uspešno širi na trge JV Evrope. Bankart za banke, vključene v kartično poslovanje pri Bankartu, procesira debetne kartice, za večino teh bank pa tudi druge kartične produkte (MasterCard, Visa, Karanta).

### Processing of card operations

Bankart has a more than 50% share in the field of card operations in Slovenia and is successfully expanding its card processing operations to the markets of SEE. Bankart processes debit cards for the banks participating in its card processing operations and, for the majority of these banks, also other card products (MasterCard, Visa, Karanta).

## 8. Procesiranje bankomatskega poslovanja

Bankart nadzoruje in upravlja mrežo bančnih avtomatov vse dni v letu, 24 ur na dan, za poslovne banke in hranilnice, dejavne na področju poslovanja s prebivalstvom v Sloveniji. S procesiranjem bankomatskega poslovanja Bankart uspešno prodira tudi na trge JV Evrope.

Od leta 2000 do danes se je število bančnih avtomatov v mreži Bankarta podvojilo. Več kot 80 odstotkov bančnih avtomatov je že prilagojenih za sprejem čipne tehnologije (EMV).

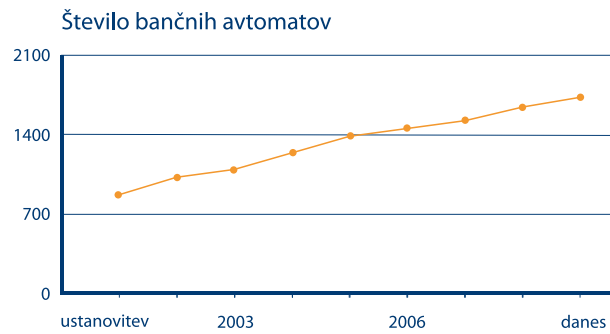
### Processing of ATM operations

Bankart supervises and manages the entire ATM network every day of the year, all day long, for commercial banks and savings banks transacting retail operations in Slovenia as well as for some banks in SE Europe.

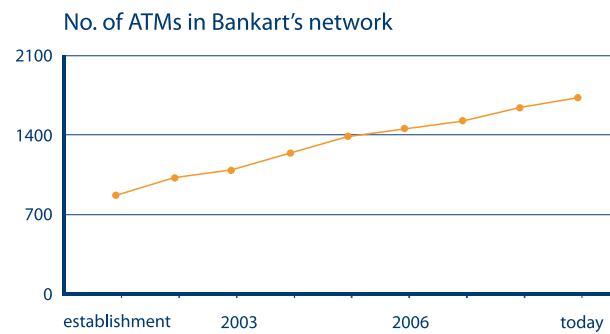
Since the year 2000 the number of ATMs in Bankart's network has grown by 100 percent, while up to 80 percent of ATMs have already been modified to support chip technology (EMV).



Od leta 2000 do danes je število bančnih avtomatov v mreži Bankarta narastlo za 100 odstotkov.



Since the year 2000 the number of ATMs in Bankart's network has grown by 100 percent.



## 9. Procesiranje POS-poslovanja

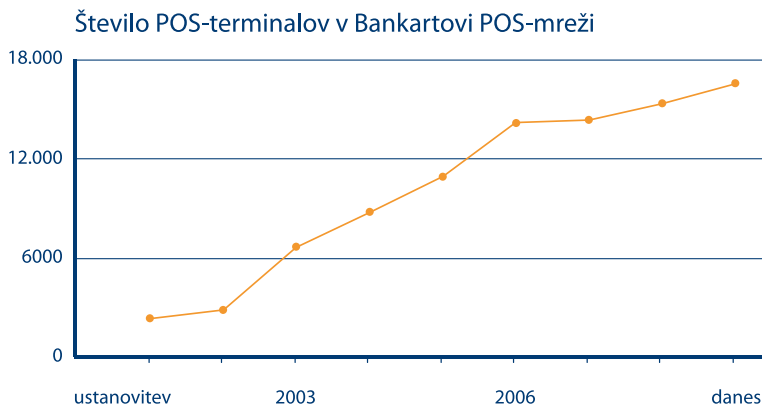
Osnovna ponudba Bankarta na področju procesiranja POS-terminalov zajema:

- izvajanje avtorizacijskih procesov,
- upravljanje,
- nadzor,
- instaliranje,
- servisiranje in
- vzdrževanje POS-terminalov.

Bankart poleg celovite podpore nudi tudi razvoj, testiranje in implementiranje ter uvajanje novih tehnoloških in tehničnih rešitev, skrbi za izobraževanje in svetovanje, spremlja novosti, nudi storitve Klicnega centra in POS-servisa.

Bankart nadzira in upravlja mrežo POS-terminalov vse dni v letu, 24 ur na dan. Na področju Slovenije ima 47-odstotni tržni delež, svoje poslovanje pa širi tudi na trge JV Evrope.

POS-terminali v Bankartovi POS-mreži so prilagojeni za sprejem čipne tehnologije (EMV), sprejemajo domače kartice (Karanta, BA, Activa) in tudi glavne mednarodne kartice (MasterCard, Visa, American Express, Diners).



## Processing of POS operations

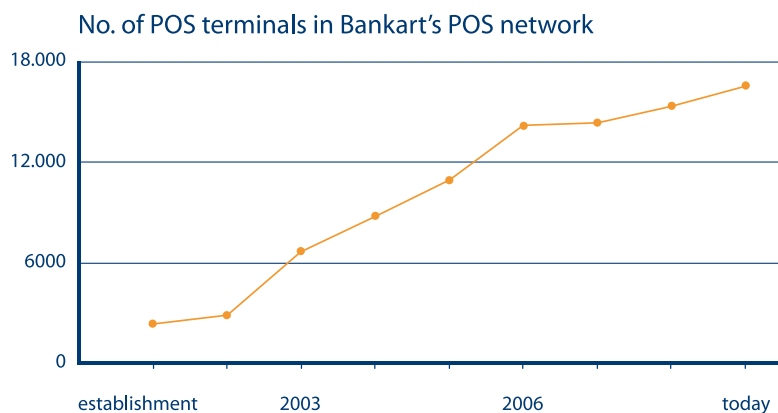
Bankart's basic range of services involving POS terminal processing comprises:

- authorisation processes;
- management;
- supervision;
- installation;
- servicing; and
- maintenance of POS terminals.

In addition to complete support, which includes the management, control, installation, servicing and maintenance of POS terminals, Bankart also introduces and develops new technological and technical solutions, and provides education/training and consulting, the follow-up of innovations ...

Bankart supervises and manages the POS network every day of the year, all day long and has a 47% market share in Slovenia. Last year, Bankart expanded its POS processing operations to the markets of SEE.

The Bankart network of POS terminals uses Hypercom type terminals. They have already been modified to support chip technology (EMV). They accept domestic cards (Karanta, BA, Activa) and also the main international cards (MasterCard, Visa, American Express, Diners).



## **10. Delovanje Zbirnega centra Bankarta**

Ustanovitelji Zbirnega centra: banke in hranilnice, članice Združenja bank Slovenije.

Namen ustanovitve Zbirnega centra: poenotenje in racionalizacija postopkov pri poslovanju z novimi plačilnimi instrumenti med udeleženci plačilnega sistema.

Novi plačilni instrumenti: posebna položnica, direktne odobritve in direktne obremenitve, trajni nalogi.

Naloge Zbirnega centra: v elektronski obliki sprejema, sortira in posreduje podatke/informacije vsem udeležencem sistema ter vodi ustrezno statistično spremljavo poslovanja.

### **Bankart Collection Centre**

Participants in the system: commercial banks and savings banks operating in Slovenia, the Public Payments Administration of the Republic of Slovenia ('PPARS'), most business partners of banks (legal entities) and some budget users (included via the PPARS).

Purpose of establishment: in order to unify and rationalise procedures with new payment instruments operating among participants in the payment system.

New payment instruments: special payment order, standing order, direct credit and direct debit.

Tasks: The Centre receives, sorts and forwards data or information in an electronic form from/to all participants in the system and simultaneously manages the relevant statistical monitoring of operations.

## 11. SEPA-infrastruktura za mala plačila – SIMP

Bankart je vzpostavil plačilni sistem SEPA interna kreditna plačila (SEPA IKP), ki omogoča izvrševanje kreditnih plačilnih nalogov med udeleženkami sistema v standardu SEPA.

Z vzpostavitvijo novega plačilnega sistema banke in hranilnice v Sloveniji svojim strankam nudijo enoten standard plačevanja s kreditnimi plačilnimi nalogi SEPA, pri čemer ni pomembno, ali je prejemnik plačila v Sloveniji ali kateri koli drugi državi evrskega območja.

Uporaba enotnega standarda je zelo poenostavila izvrševanje plačilnih nalogov med bankami in hranilnicami v različnih državah evrskega območja ter omogočila povezanost klirinških hiš na tem območju. K slednjim se je z vzpostavitvijo plačilnega sistema SEPA IKP pridružil tudi Bankart. Na ta način je zagotovljena dosegljivost (možnost plačevanja in prejemanja plačil) transakcijskih računov pri vseh, več kot 4400 pristopnicah k shemi kreditnih plačil SEPA.

### Small-value payments infrastructure SEPA - SIMP

Bankart set up the SEPA Internal Credit Payments (SEPA IKP) payment system which enables the execution of credit payment orders between participants in the system pursuant to the SEPA standard. With the establishment of the new payment system, banks and savings banks in Slovenia are able to offer their clients a uniform standard of payment with SEPA credit payment orders, regardless of whether the recipient of the payment is in Slovenia or any other country of the euro area. Thanks to the application of the uniform standard, clearing houses in this area are now connected and Bankart joined them by virtue of its SEPA IKP payment system. This ensures the availability (the possibility to pay and receive payments) of transaction accounts kept by all 4,400+ participants in the SEPA credit payments system to all participants in Bankart's system.

## **12. Dodatna področja delovanja Bankarta – podporne funkcije**

Z namenom zagotavljanja popolne ponudbe Bankart nudi izvajanje vrste podpornih funkcij, kot so:

- POS-servis, ki skrbi za inštaliranje, servisiranje in vzdrževanje POS-terminalov,
- klicni center za imetnike in trgovce,
- reševanje finančnih reklamacij,
- upravljanje s parametri POS-terminalov,
- vnosi imetniških prošenj in trgovskih pogodb,
- spremljava in odkrivanje zlorab,
- priprava poročil za poročanje Banki Slovenije ipd.

### **Other areas of Bankart's operations – support functions**

With the aim of providing a complete range of products and services Bankart also provides a series of support functions, such as:

- a POS service, in charge of the installing, servicing and maintenance of POS terminals;
- a call centre for holders and merchants;
- financial complaint resolution;
- POS terminal parameter management;
- the entry of holder requests and merchant contracts;
- abuse monitoring; and
- compiling reports for the Bank of Slovenia and similar.

## 13. Poslovne usmeritve Bankarta

Temeljijo na:

- nenehnem razvoju in tehnični dovršenosti,
- uresničevanju želja in potreb bank in drugih finančnih institucij,
- implementiranju razvojnih trendov na področju sodobnega plačilnega prometa,
- implementiranju zahtev mednarodnih kartičnih organizacij.

Poslovna usmeritev Bankarta je nenehna rast in neodvisnost, ki jo Bankart dosega prek zastavljenih dolgoročnih ciljev:

- razvijanje novih dejavnosti in s tem izpolnjevanje celovite ponudbe storitev,
- uvajanje racionalizacije poslovanja in stalno povečevanje učinkovitosti poslovanja,
- nadaljnji razvoj celovitega informacijskega sistema in lastne komunikacijske infrastrukture,
- sprotno prilagajanje kadrovske in organizacijske strukture razmeram, ki jih narekujejo trg in nove tehnologije,
- povečanje prepoznavnosti družbe v širšem družbenem okolju,
- nenehna širitev obsega poslovanja.

## Bankart's business orientations

Bankart's business orientations are based on:

- constant development and technical perfection;
- satisfying the wishes and needs of banks and other financial institutions;
- implementing development trends in modern payment transactions; and
- meeting the requirements of international card organisations.

Bankart's business orientation is constant growth and independence which Bankart achieves through the long-term goals it sets:

- developing new activities and thus providing a comprehensive service range;
- introducing streamlined operations and continuously boosting operating efficiency;
- further development of a comprehensive information system and in-house communication infrastructure;
- prompt adjustment of the personnel and organisational structure to market conditions and new technologies;
- increasing the Company's visibility in the broader social environment; and
- a continuous expansion of the volume of operations.





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