

## **Bankart, d. o. o., Ljubljana**

### **Processing of Payment Instruments**

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**Director: Aleksander Kurtevski**

#### **Activity:**

ATM, card and POS services, New Payment Instruments services – Collection Centre, SEPA Infrastructure for small payments - SISP

**Established in:** 1998

**Employees** (31 December 2009): 195

**Balance sheet total** (31 December 2009): EUR 17,5 million

**Associated member of the NLB Group, with NLB holding a 39.43 % stake in the capital**

The company Bankart provides services relating to **card** and **ATM processing** as well as **POS terminal processing** to all banks and other financial institutions in Slovenia as well as to **non-banking organisations interested** in such services. The company provides data required for effecting payments using payment and credit cards, authorisations of transactions and POS terminals maintenance.

Bankart set up the SEPA Internal Credit Payments (SEPA IKP) **payment system** which enables the execution of credit payment orders between the participants in the system pursuant to the SEPA standard. With the establishment of the new payment system, the 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. The use of this uniform standard considerably simplifies the execution of payment orders among banks and savings banks in different countries of the euro area. It was made possible due to connections that exist between the clearing companies in this area. By setting up the SEPA IKP payment system Bankart joined these companies. This enables it to ensure availability (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.

Bankart also operates as a **Collection Centre**. The Collection Centre was established by banks and savings banks, members of the Bank Association of Slovenia, in order to standardise procedures relating to the operations entailing new payment instruments. The Collection Centre is tasked with on-line receiving, sorting and forwarding data or information to all participants in the system and, at the same time, recording the appropriate statistical monitoring of operations. The Collection Centre is used for the exchange of data on the following payment instruments: special payment orders, direct credits, direct debits and standing orders, and it is also possible to first check the accounts.

Bankart also comprises the following services:

- **Call Centre**, which provides assistance and advice in the case of any problems with ATM operations and POS terminals 24 hours a day, 365 days a year, for both the users (natural persons and merchants) as well as the ATM custodians; and
- **POS service** – the company Bankart has concluded a contract on co-operation in the maintenance of POS terminals with the company Hypercom from the USA. On the basis of this contract the company provides POS terminal maintenance services in Slovenia.