

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 SEPA kreditnih plačil,
- procesiranje SEPA direktnih obremenitev,
- procesiranje preko sistema E-račun,
- delovanje Zbirnega centra Bankarta.

### Key areas of Bankart's operations

- processing of card operations
- processing of ATM operations
- processing of SEPA credit payments
- processing of SEPA direct debits
- E-invoice processing
- Bankart Collection Centre operations

## **7. Procesiranje kartičnega poslovanja**

Bankart ima 49-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 49% 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 all of the aforementioned banks, along with other card products (MasterCard, Visa, Karanta) for most of them.

## 8. Procesiranje bankomatskega poslovanja

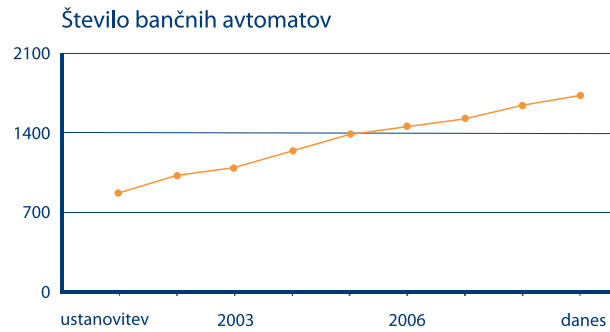
Bankart nadzoruje in upravlja mrežo bančnih avtomatov vse dni v letu, 24 ur na dan, za vse poslovne banke in hranilnice, dejavne na področju poslovanja s prebivalstvom v Sloveniji. S procesiranjem bankomatskega poslovanja Bankart uspešno prodira tudi na trge JV Evrope. Od leta 2000 do danes se je število bančnih avtomatov v mreži Bankarta več kot podvojilo. 97 odstotkov bančnih avtomatov je že prilagojenih za sprejem čipne tehnologije (EMV).

### Processing of ATM operations

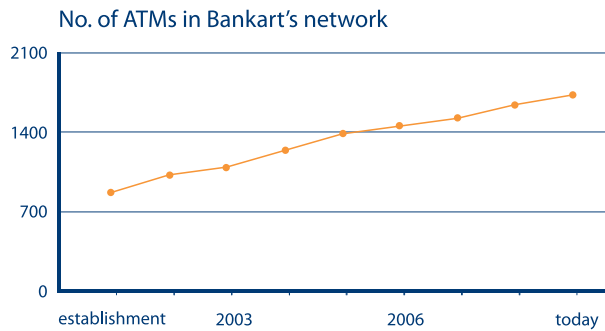
Bankart supervises and manages the entire ATM network every day of the year, all day long, for commercial banks and savings banks transacting retail operations in Slovenia as well as for some banks in SE Europe. Since the year 2000 the number of ATMs in Bankart's network has grown by more than 100 percent, while up to 97 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 več kot 100 odstotkov.



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



## 9. Procesiranje SEPA kreditnih plačil

Bankart je za potrebe procesiranja SEPA kreditnih plačil vzpostavil plačilni sistem SEPA Interna Kreditna Plačila (SEPA IKP), namenjen procesiranju kreditnih plačil v SEPA standardu znotraj države in plačilni sistem SEPA Eksterna Kreditna Plačila (SEPA EKP), namenjen procesiranju čezmejnih kreditnih plačil v SEPA standardu.

Z vzpostavitvijo teh dveh sistemov je Bankart bankam in hranilnicam v Sloveniji omogočil, da 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.

### Processing of SEPA credit payments

For needs of processing of SEPA credit payments Bankart set up payment system SEPA Internal Credit Payments (SEPA IKP), intended for the processing of credit payments in the SEPA standard within the country and payment system SEPA External Credit Payments (SEPA EKP), intended for the processing of cross-border credit payments in the SEPA standard.

With the establishment of these two systems Bankart enabled the banks and savings banks in Slovenia to offer their clients a single standard of payment with SEPA credit payment orders, regardless of whether the recipient of the payment is in Slovenia or any other Euro Area country.

## 10. Procesiranje SEPA direktnih obremenitev

Bankart je za potrebe procesiranja izvajanja direktnih obremenitev SEPA vzpostavil osnovno shemo za direktne obremenitve SEPA (SEPA EDD CORE), namenjeno plačnikom – fizičnim osebam in B2B shemo za direktne obremenitve SEPA (SEPA EDD B2B), namenjeno plačnikom – pravnim osebam, zasebnikom in samostojnim podjetnikom.

Z vzpostavitvijo teh dveh sistemov je Bankart ponudnikom plačilnih storitev v Sloveniji omogočil:

- da svojim strankam nudijo enoten standard izvajanja direktnih obremenitev v SEPA standardu, pri čemer ni pomembno ali je prejemnik plačila v Sloveniji ali katerikoli drugi državi evrskega območja in
- zagotavljanje dosegljivosti za čezmejne direktne obremenitve v SEPA standardu po osnovni (CORE) in B2B shemi.

### Processing of SEPA direct debits

For needs of processing of execution of direct debits SEPA Bankart established SEPA Core Direct Debit Scheme (SEPA EDD CORE) as a rule intended for payers who are consumers and SEPA B2B Direct Debit Scheme (SEPA EDD B2B) exclusively intended for payers that are legal entities, private persons and sole proprietors.

With the establishment of this two schemes Bankart enabled the providers of payment services in Slovenia:

- to offer their clients a single standard of direct debiting, regardless of whether the recipient of the payment is in Slovenia or any other Euro Area country; and
- to ensure accessibility for cross-border direct debits by the SEPA standard according to the CORE and B2B schemes.

## **11. Procesiranje preko sistema E-račun**

Bankart je vzpostavil Sistem E-račun, ki omogoča izmenjavo računov med pošiljatelji in prejemniki računov v elektronski obliki. Z vzpostavitvijo novega, enotnega Sistema E-račun je bankam in Upravi Republike Slovenije za javna plačila (UJP) omogočena učinkovita izmenjava dokumentov v elektronski obliki.

Vzpostavitev Sistema E-račun pomeni ogromen prihranek pri manipulativnih in poštnih stroških, poenostavlja obstoječe procese izmenjave računov v podjetjih in prejemu pri potrošnikih.

Z vzpostavitvijo Sistema E-račun je Bankart svoje storitve procesiranja razširil tudi na področje izmenjave računov v elektronski obliki.

### **E-invoice processing**

Bankart established the E-Invoice System, which allows for the exchange of invoices between the senders and recipients of invoices in the electronic form. With the establishment of the E-Invoice System in Bankart, the banks and the Public Payments Administration of the Republic of Slovenia can now efficiently exchange documents in the electronic form.

The establishment of the E-Invoice System brings considerable savings of handling and postal costs, simplifies the existing invoice exchange processes in companies and receipt by consumers.

With the establishment of the E-Invoice System, Bankart expanded its processing services to the area of electronic invoice exchange.

## 12. 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.

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, direct credit and direct debit.

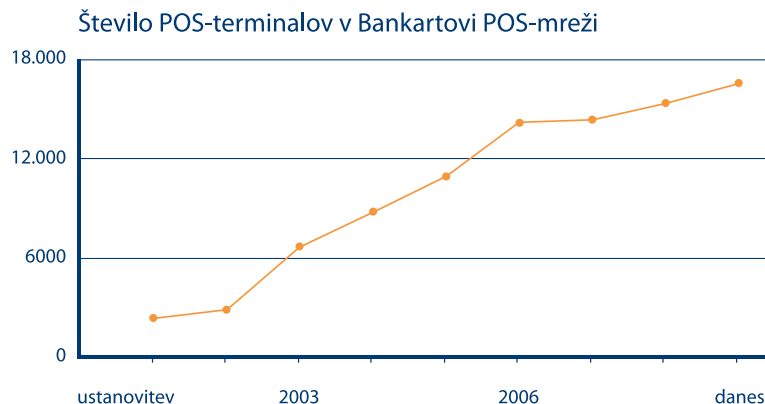
Tasks: The Centre receives, sorts and forwards data or information in an electronic form from/to all participants in the system and simultaneously manages the relevant statistical monitoring of operations.

### 13. Dodatna področja delovanja Bankarta – podporne funkcije

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

- POS-servis, ki skrbi za pripravo, inštaliranje, servisiranje in vzdrževanje POS-terminalov,
- klicni center za imetnike in trgovce,
- reševanje finančnih reklamacij,
- skrb za življenjski cikel kartic in prodajnih mest (od aktiviranja do ukinitve),
- odkrivanje in preprečevanje zlorab,
- priprava poročil za Banko Slovenije, mednarodne kartične sisteme ipd.

Bankart nadzira in upravlja mrežo POS-terminalov vse dni v letu, 24 ur na dan. Na področju Slovenije ima 54-odstotni tržni delež, svoje poslovanje pa širi tudi na trge JV Evrope. POS-terminali v Bankartovi POS-mreži so prilagojeni za sprejem kartic s čipno tehnologijo (EMV), sprejemajo mednarodne kartične produkte (Maestro, MasterCard, Visa, American Express, Diners) ter domače kartične produkte (Karanta, Activa).



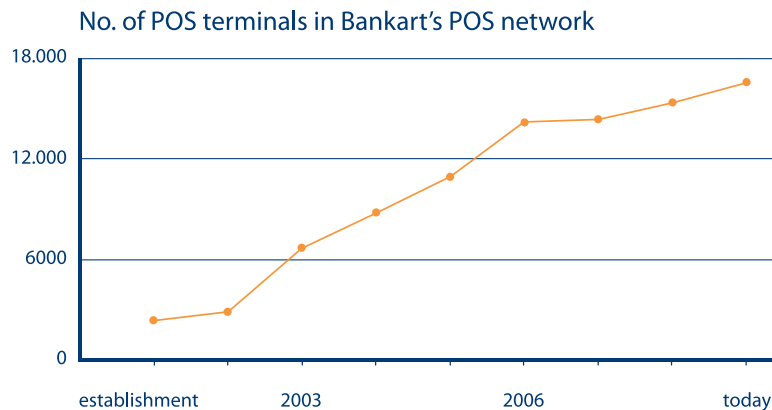
## Other areas of Bankart's operations – support functions

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 preparing, installing, servicing and maintenance of POS terminals;
- a call centre for holders and merchants;
- financial complaint resolution;
- care for life cycle of cards and of points of sale (from activating to an abolishment),
- fraud monitoring; and
- compiling reports for the Bank of Slovenia, main international card systems and similar.

Bankart supervises and manages the POS network every day of the year, all day long and has a 54% market share in Slovenia. Bankart expanded its POS processing operations to the markets of SEE.

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



## **14. 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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