

Bankart, d. o. o., Ljubljana
Processing of Payment Instruments

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Director: Aleksander Kurtevski

Activity:

Data processing and related activities
(ATM, card and POS services, SEPA systems, E-
invoice system and collection centre
operations)

Established in: 1998

Employees (31 December 2011): 209

Balance sheet total (31 December 2010): EUR
17,6 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.

By establishing the **SEPA systems**, Bankart joined other European clearing companies which provide processing of SEPA credit payments according to a single standard and processing of SEPA direct debits according to a single standard. The use of this single standard considerably simplifies the execution of payment orders and the implementation of direct debits among banks and savings banks in different countries of the SEPA.

With the establishment of SEPA Internal Credit Payments (SEPA IKP) and SEPA External Credit Payments (SEPA EKP), 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.

By establishing SEPA EDD CORE and SEPA EDD B2B, 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.

By setting up a new uniform **E-Invoice System**, which allows for efficient exchange of electronic documents between the senders and recipients of invoices, Bankart expanded the scope of processing also to the area of e-invoice exchange. 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

By setting up the SEPA credit payment and SEPA direct debit processing systems, the processing of the majority of payment instruments had already migrated from the Collection Centre to the new SEPA systems. Only direct debits will be processed through Bankart's Collection Centre until the end of 2012 and on 31 December 2012 the Collection Centre will be closed

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 SimtCardinfo, authorized distributor and service provider Hypercom POS equipment and with the company Printec, authorized distributor and service centre for Verifone POS equipment. The company provides services Bankart installation, replacement / disconnection and maintenance of POS terminals in Slovenia.