

A person in a suit is shown from the chest down, holding a tablet. To their right is a miniature white shopping cart with pink handles. The scene is set on a desk with a laptop. The entire image has a dark, semi-transparent overlay.

CHIPCARD

MEMBER OF *Payten*

Processing Optimization

- Introducing Chip Card
- Processing challenges
- How Can We Help?
- Use cases
- Customers

Introducing Chip Card



- Payment processing center established in 2004 & acquired by ASEE in 2016
- Processed on high availability platform
- 1/3 current market share in Serbia
- Present in Macedonia, Bosnia, Montenegro and Spain
- 15+ Clients
- 100m transactions processed per year
- 4m+ cards managed in Card Management System
- 40k + terminals managed and monitored (ATM + POS)
- Registered payment institution & E-money Institution (250 + internet merchants)

Services

Processing Overview



Debit
Credit
Pre-paid

ISSUING



Card Perso
Preparation



DINA
Visa
Mastercard

ACQUIRING



ATM
Management



POS
Management



VISA, VISA EU,
Mastercard,
UPI, DINA

SELECTED ADDED VALUE SERVICES



GooglePay,
ApplePay,
Issuer Wallet
(VTS/MDES)



Self-serving web
services



Digital
Issuing



ATM
Recycling



Instant
Issuing



DCC
Surcharge

Processing Challenges

Situation

- Digitalization and UX/UI continuous improvements
- Fast moving competition
- Lack of IT and card payment recourses
- Processing legacy (Group, in-house)
- Cost optimization demands

Complication

- Complexity is bigger and bigger as we are increasing number of services to be offered (digital wallets, digital issuing, cash deposit, cash recycling mandatory requirements etc.)
- Slow or undefined time to market
- Lost revenue
- Lower customer satisfaction
- Complex or not flexible pricing

Main Question

Should I stay or should I go?

Question #1

How to increase efficiency in new products implementation?
Know how, clear deadlines

Question #2

Is introducing a new processing service provider too complicated?
Noooooo

Question #3

How to minimize internal resources engagement?
Full PM

Question #4

How can we optimize processing cost?
Flexible pricing

How Chip Card As a Partner Can Help?



- **Smoothless Migration.** Full or partial migration possibility (issuing / acquiring) with included consultation services, while keeping full data integrity. 10 successful migrations in last 5 years.
- **Project Management.** Experienced staff and dedicated PMs. Our PM experts can replace significant role of your resources.
- **Fast Track Implementation, Clear Deadlines.** New implementation or CR are processed in responsive and timely manner
- **Synergy.** Asseco/Payten/Chip Card can offer value added services on ATM and POS terminals as a bundle product offer.
- **Flexible Pricing.** We use custom approach to pricing models depending on client's preferences and the type and size of the project
- **Quick Decision Making.** Business related decisions are made without long or hierarchal procedures.

Possible Outcome

- Faster time to market with new services in place
- Increase of income
- Significant decrease of internal resources and costs

Use Case I

ATM DCC/SURCHARGE Implementation

- Time to market offered – 12 months
- Number of foreign transactions – 20k
- Average hit rate on the market – 40%
- DCC rate – 10%

Result?

1m lost in revenue

Use Case II

Record Issuing and acquiring migration

- Usual time to market – up to 180 days
- No data loss

Result?

Full migration within 30 days

Some examples

- GooglePay and Apple Pay – BPS and OTP
- DigitalFirst in progress
- Web Services – OTP, MTS and Addico
- Cash deposit – NLB KB and OTP
- Cash Recycling – BPS

Our Customers

