

CHIPCARD
MEMBER OF *Payten*

20

**YEARS OF EXCELLENCE
IN PAYMENTS
...AND COUNTING**

Past

- Established **in 2004 by 12 local Banks and Association of Serbian Banks**
- **15** employees
- Providing services only in **Serbia**
- Magstripe issuing and basic ATM and POS transaction support

About

CHIPCARD
MEMBER OF *Payten*

Present

Top player

in Serbia / 50 % market share

Full value chain

Processing service provisioning

500 m+

transaction processed
in 2024

5.5 + m cards

managed

65

employees

59k POS

managed

1.5 k ATMs

managed and monitored

23 client network in Serbia,
Bosnia and Spain



Future

- Invest in **people** and **expertise**
- Provide an **excellent service** for existing clients to support their **future growth**
- **Expand** client portfolio in the **SE region**
- Follow **European standards** in term of products, services and security
- Drive the market by introducing **innovations** in payment industry



Chip Card Competitive Advantage

– Right size for the right market

Competitive Advantages

- **Experience** - 10+ migration projects in last 5 years
 - Proven track record
- **Flexibility** - Local presence
 - Excellent market insight
 - Agile approach
- **Synergy** - E2E service provisioning -member of Asseco and Payten group
 - Processing, ATM and POS
- **Security** - PCI DSS, PCI PIN, ISO 9001, ISO 14001, ISO 20000, ISO 22301, 27001 and ISO 27701 certified
- **Time to Market** - Prompt turnaround in decision-making process
 - Assignment of dedicated teams per project



Let Clients talk about Chip Card

- Instead of us talking about ourselves, we would give a floor to **our clients** to share with you **their experience** in cooperation with Chip Card .
- This might **encourage** you to **talk to us, test our capabilities** and see for yourself the level of service we provide
- **We are at your disposal** and would be happy to talking to you !



1921

Technobank 2024

Beograd
April 2024

БАНКА ПОШТАНСКА ШТЕДИОНИЦА

Founded

1921

1990

Proprietary brand
domestic POST CARD
(issuing and acquiring)

ATM
First ATM installed

2000

Transformation
From Savings to
commercial banking model

2002

Cobrand
between POST CARD and
DinaCard

2004

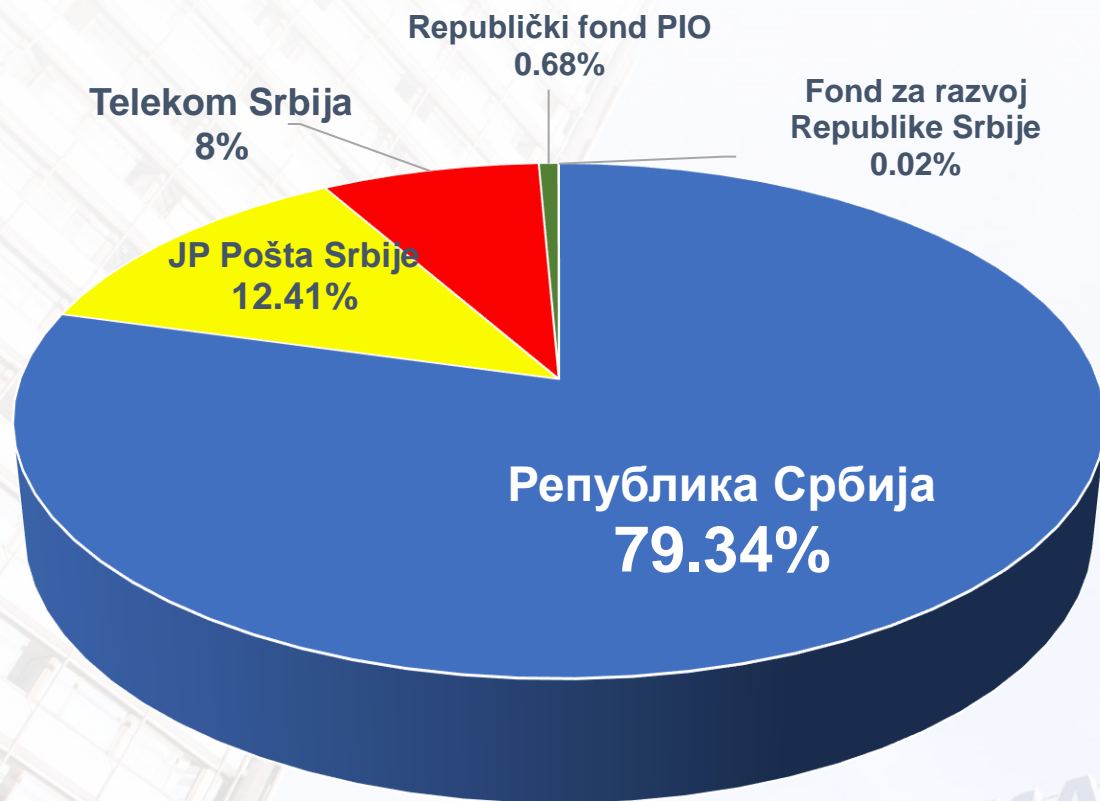
2021

Cobrand
between POST CARD and
DinaCard as well as UnionPay

2024



BPŠ in numbers



2.2 M +

Payment cards

660 +

ATM network

22.000 +

POS network

220 +

Branch network



БАНКА
ПОШТАНСКА
ШТЕДИОНИЦА

1921

BPŠ & CHIP CARD J.S.C. BELGRADE

Issuing and acquiring as well as risk monitoring as TPP

2008

POST CARD DinaCard – the first debit card with differed payments in the country – State project

2017

2018

Extended as payment institution within the state project eGovernment.

POST CARD DinaCard
UnionPay cobranded cards – issuing and acquiring (with the same functionalities within the country + abroad usage within UnionPay network) – State project

2018

2019

 **ТИЗИ**

Payment cards tokenization (digitalisation)

 Pay  Pay

2022

TPP for PSB in Banja Luka

2024



БАНКА
ПОШТАНСКА
ШТЕДИОНИЦА

1921

Continuity and enhancement

(advantages of TPP cooperation) – security, risk standards, adherence to rules, data protection (both domestic and international regulations)

Extension - Payment Facilitator

THANK YOU

BPS

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БАНКА
ПОШТАНСКА
ШТЕДИОНИЦА

БАНКА ПОШТАН

OTP Banka Srbija and ChipCard Technobank 2024

April 2024

OTP BANK AT A GLANCE

155 branches across Serbia

275 ATMs

16.000 POS

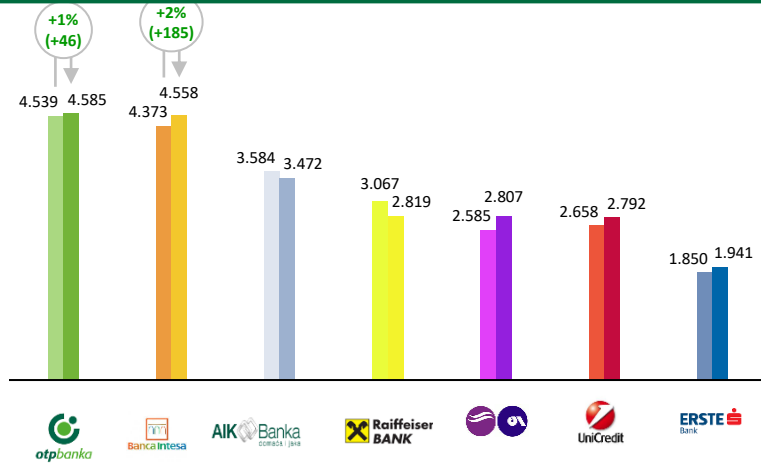
130 million processed acquiring transactions in 2023

73 Cash In machines (ATS)



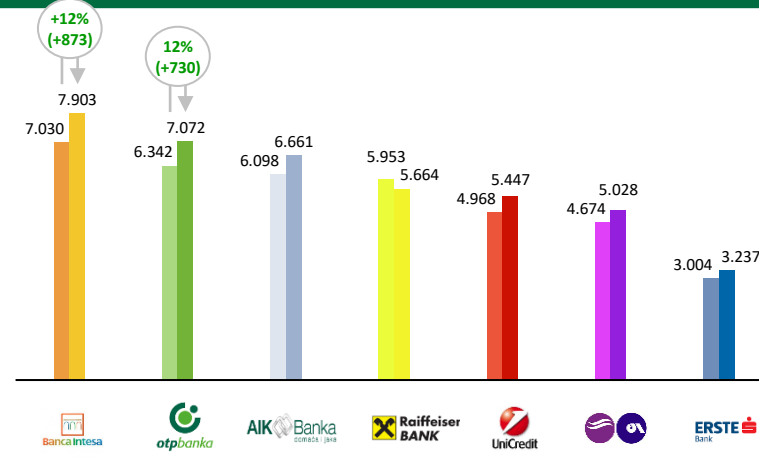
OTP IS THE MARKET LEADER

Loans Q4 2022 vs Q4 2023 (MEUR)



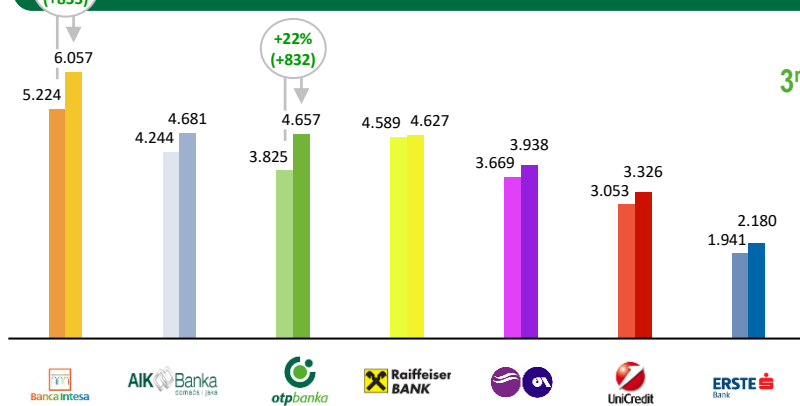
1st BY NET LOANS

Assets Q4 2022 vs Q4 2023 (MEUR)



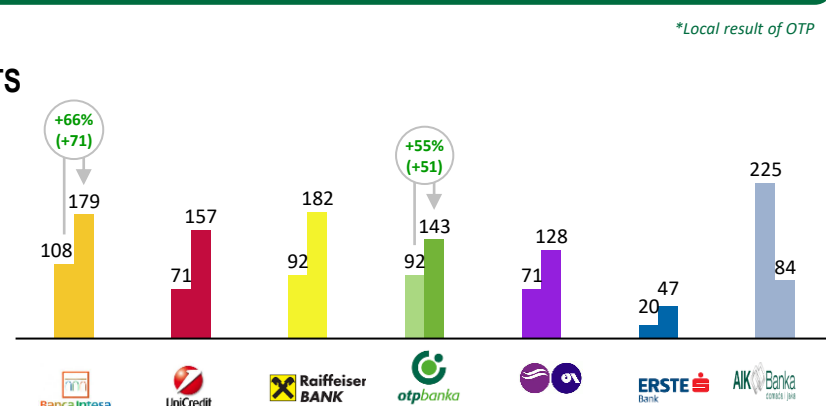
2nd BY ASSETS

Deposits Q4 2022 vs Q4 2023 (MEUR)




3rd BY CUSTOMER DEPOSITS

Result after tax Q4 2022 vs Q4 2023 (MEUR)



*Local result of OTP

OUR COOPERATION – SHARED VALUES

- 
- ✓ **Longterm cooperation** - 20 years of cooperation in the area of transaction processing and payment
 - ✓ **Joint projects**
Development of new solutions and joint approach in the market
 - ✓ **Partnership**
Partnership and common understanding of bank's needs and our clients' needs
 - ✓ **E money**
Expanded cooperation in the area of payment solutions
 - ✓ **Tommorow is already here**
Client focus
New technologies
Partnership
Agile

OUR RECENT ACHIEVEMENTS

- Wallet (GooglePay, ApplePay)
- POS PWCB
- ATM services (DCC, Cash-in)
- Card limit management
- Soft POS
- MC Junior
- PIN assignment

Thank you

Abstract green geometric shapes, including a large semi-circle on the left, a smaller semi-circle below it, and a solid circle to the right, all in various shades of green.