



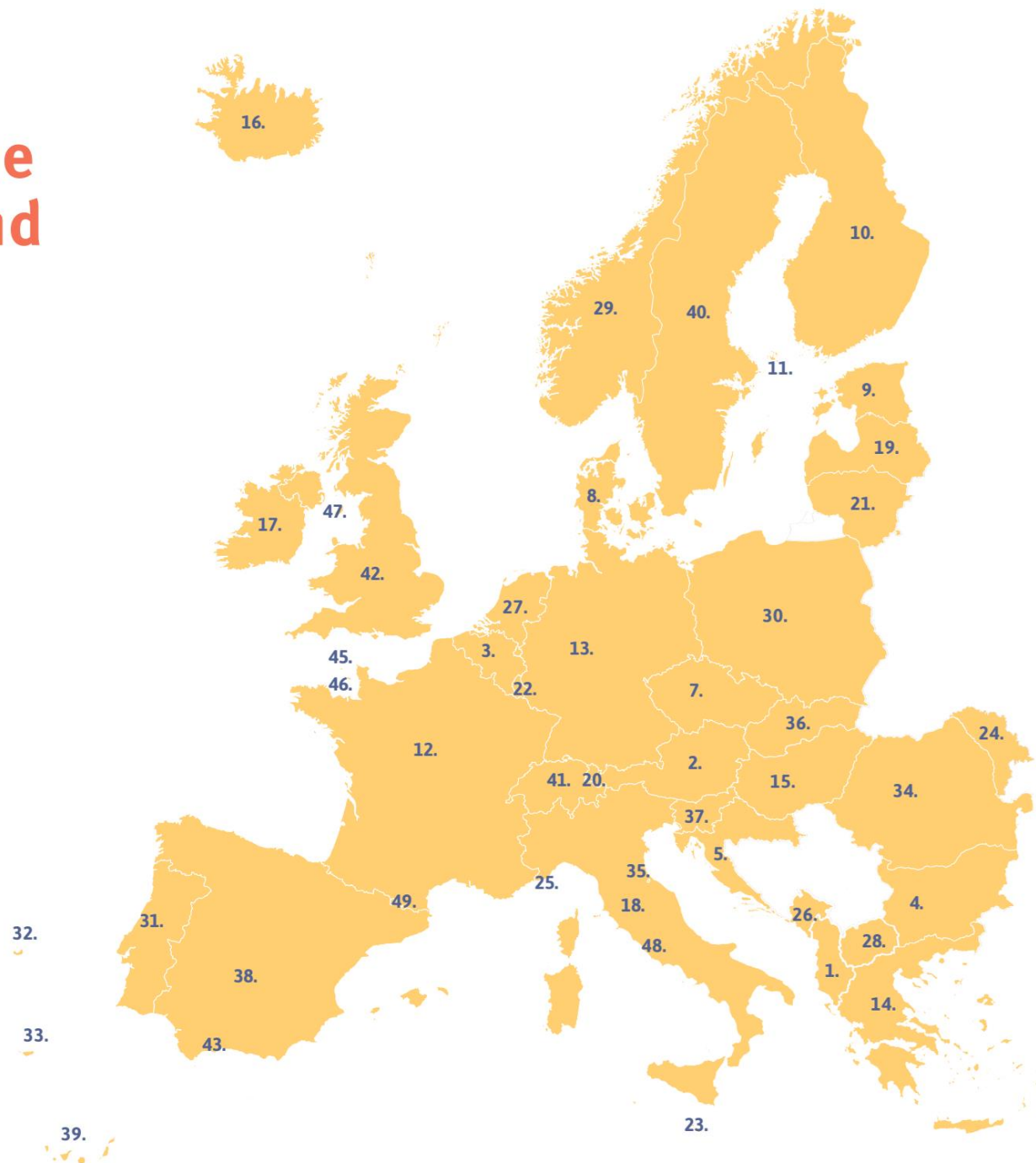
The S€PA Journey in Our Region



Vjekoslav Martinčić
Business Manager
at TIS Grupa

Past Experiences
Present Challenges
Future Potential

SEPA Scheme Countries and Territories



40
COUNTRIES



529 mil. people
184,000 mil. trx

European Payment Council,
EPC List of SEPA Scheme
Countries, 06.03.2025.



WHY S€PA?

standardisation

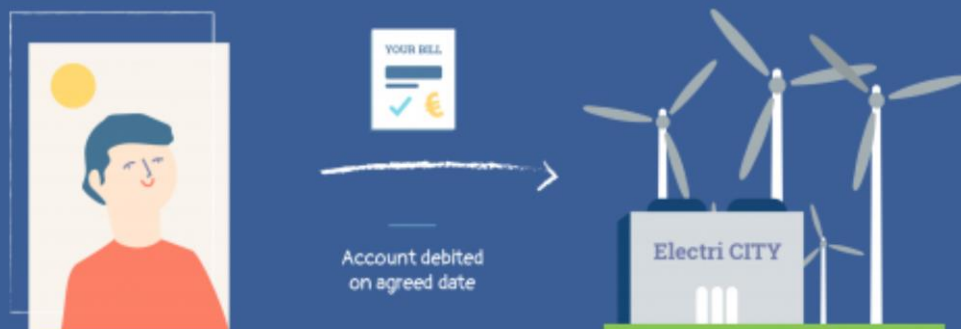
cost reduction

faster transactions

simplified cross-border payments

CREDIT TRANSFER (since 2008)





DIRECT DEBIT (since 2009)

1

To pay his monthly electricity bill, Simon completes the direct debit mandate provided by his power company.

2

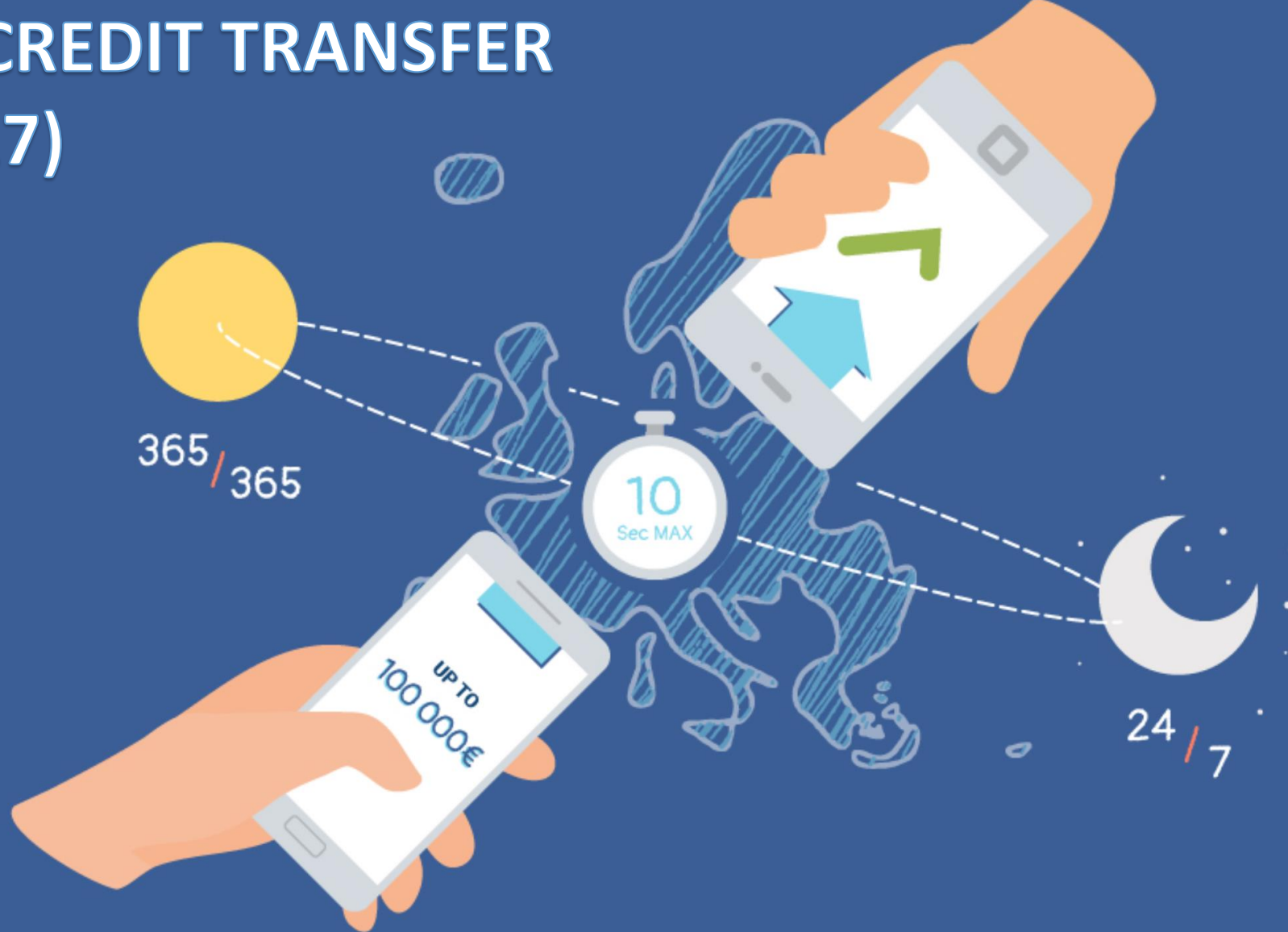
The power company asks its PSP to send the SDD collection to Simon's PSP.

3

On the date agreed with Simon, his account is debited of the agreed amount.

He doesn't have any further action to take to pay his bill!

INSTANT CREDIT TRANSFER (since 2017)



European Payment Council,
SEPA Instant Credit Transfer

S€PA



TIS SLOVENIA (SEPA since 2008.)

2004. EU ✓

2004. IBAN ✓

2007. EUR ✓

2008. Cross-border Credit transfer

2008. - 2009. National CSM (SIMP in Bankart)

2009. National Credit transfer

2010. Direct debit

2020. Instant Credit transfer

EU

IBAN

EUR

X-SCT

CSM

SCT

SDD

INST



TIS SLOVENIA (SEPA since 2008.)

TIS's Role:

- Support to the largest Slovenian banks
- Implementation of EUR
- Development of SEPA Credit Transfers (Kreditna plačila)
- Development of SEPA Direct Debit (Direktne obremenitve)
- Implementation into banks' payment systems





TIS

CROATIA (SEPA since 2016.)

TIS SEPA
Credit Transfer
Direct Debit
modules

2013. EU ✓

2013. IBAN ✓

2016. National CSM (EuroNKS & NKS in FINA)

2016. Cross-border and national Credit transfer (€)

2016. National SEPA-like Credit transfer (HRK)

2017. National Direct Debit (HRK)

2020. National Instant Credit transfer

2023. EUR ✓

2023. Cross-border Instant Credit transfer

EU

IBAN

CSM

X SCT

HRK SCT

HRK INST

EUR

X INST

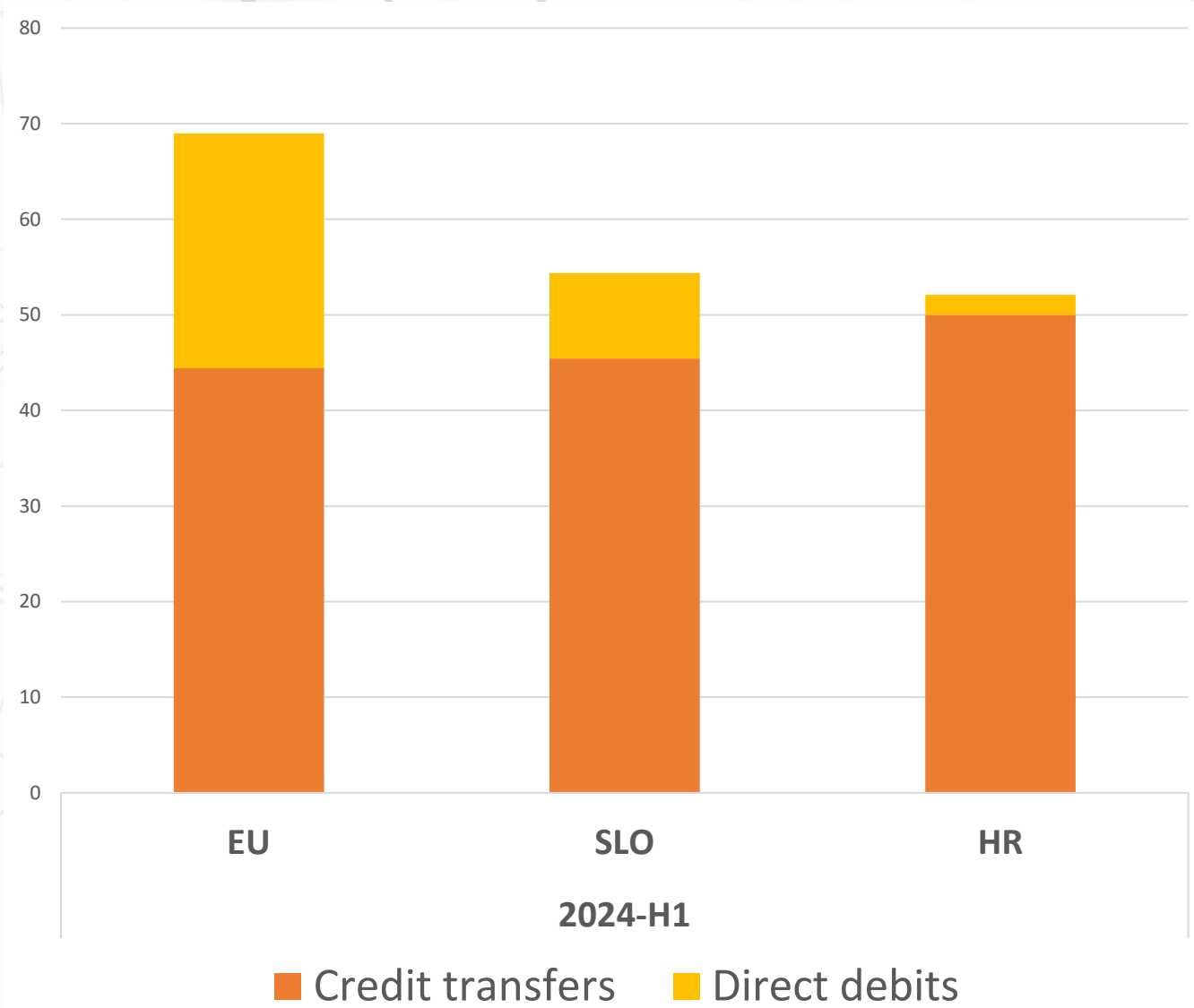


TIS CROATIA (SEPA since 2016.)

TIS's Role:

- Supporting 7 of Croatia's largest banks
- SEPA Credit Transfers, Direct Debit, and Instant Payments
- Development of CSMs in FINA: SEPA-like NKS & NKSinst, EuroNKS, EuroNKSInst
- Implementation of the EUR in CSMs and banks





Number of SEPA transactions PER CAPITA in EU, Slovenia and Croatia

European Central Bank, Eurosystem, Payment transactions (Key indicators) – PAY, 30.1.2025.

NEWEST REGIONAL MEMBERS (SEPA since 2025.)

21.11.2024 SEPA ENTRY (MNE, AL)

06.03.2025. SEPA ENTRY (NMK)

IBAN – READY | EXTERNAL CSM'S | BANKS APPLY @ EPC

TIS Payment
Solutions

5.10.2025 Operational Readiness Date (CROSS-BORDER SCT)

Next SEPA steps:

- National (instant) CT, Direct debit...
- Next country?

[illegible]

TIS SEPA CREDIT TRANSFER

TIS SEPA DIRECT DEBIT

- SEPA ISO 20022 XML messages
- Cross-border SEPA
- National SEPA
- CSM integration
- Core banking integration

(+ ISO SWIFT module)

Ručni unos naloga

Datum uvoza

Podaci o transakciji

Naziv platitelja	IBAN platitelja	Identifikator sigurnosti	Datum potpisivanja
Naziv platitelja	HR123456734323246	CONS-XXXX-000000	02.04.2025.
BIC platitelja	Model i poziv na br. primatelja	Model i poziv na br. platitelja	Iznos plaćanja
PLATK033	HR001234567890	HR001234567890	123.00
Država platitelja			

Početna Ručni unos Automatsko generiranje Učitavanje excela Opoziv pain.008 Poništenje pacs.003 Opoziv pacs.003 Korisni alati Pomoć TIS

Datoteka uspješno učitana!

Učitavanje excel dokumenta

Početna Ručni unos Automatsko generiranje Učitavanje excela Opoziv pain.008 Poništenje pacs.003 Opoziv pacs.003 Korisni alati Pomoć TIS

Podaci za kreiranje grupe naloga

Traženi datum izvršenja	Schema	BIC primatelja	BIC platitelja	Broj naloga	Batch booking
15.04.2025.	CORE	ESBCHR20	AAAAA20	4	<input checked="" type="checkbox"/>

Obrisi grupu

Podaci za kreiranje grupe naloga

Traženi datum izvršenja	Schema	BIC primatelja	BIC platitelja	Broj naloga	Batch booking
24.04.2025.	CORE	ESBCHR20	BBBBBB20	1	<input type="checkbox"/>

Obrisi grupu

+ Dodaj grupu

Kreiraj pain.008 Kreiraj pacs.003

TIS PAYMENTS TEST CREATOR

- SEPA ISO 20022 XML messages
- Manual or Excel import
- Batch generating
- Other PSPs simulation
- SCT, SDD, INSTANT

(+ ISO SWIFT)



TIS FINTIS (SDD AS-A-SERVICE)

FinTIS

HR36ZZZ01234567896 (TIS PAIN MODUL)

Početna stranica

Suglasnosti

Pregled suglasnosti

Nova suglasnost

Učitavanje suglasnosti

Dobrodošli u aplikaciju FinTIS

Uredi potpisanu suglasnost

ODUSTANI

SPREMI

OPOZIVI SUGLASNOST

OTKAŽI SUGLASNOST

PREUZMI SKEN

Platitelj

Naziv platitelja
LEDO'NJA I MEDONJA

Adresa platitelja
ZAGREB-DUBRAVA, AL.LIPA 1

Poštanski broj i mjesto platitelja
10040 ZAGREB-DUBRAVA

Zemlja platitelja
Hrvatska (HR)

IBAN platitelja *
HR5323600001500067071

Identifikacijska oznaka platitelja

Identifikacijska oznaka stvarnog dužnika

Naziv stvarnog dužnika

FinTIS

HR24ZZZ11111111119 (TIS PAIN MODUL3)

Početna stranica

Suglasnosti

SDD nalozi

Pregled naloga (Pain.008)

Učitavanje naloga (excel)

Pregled Pain.008 datoteka

Opoziv naloga (Pain.007)

Pregled Pain.007 datoteka

Odbijanje naloga (Pain.002)

Dobrodošli u aplikaciju FinTIS

SUMA IZNOSA POJEDINE VRSTE NALOGA ZA SJUDEĆIH TJEDAN DANA

Datum	Ispršen	Poslan	Opoziven
09.07.2016	200,000,000	0	0
10.07.2016	0	200,000,000	0
11.07.2016	0	20,000,000	0
12.07.2016	0	20,000,000	0
13.07.2016	0	20,000,000	0
14.07.2016	0	20,000,000	0
15.07.2016	0	20,000,000	0

BROJ UČITANIH DATOTEKA U TEKUĆEM MJESECU 07/18

Tip	Broj
Pain.008	2
Pain.007	1
Pain.002	0

SDD nalozi

PREGLED NALOGA (PAIN.008)

UČITAVANJE NALOGA (EXCEL)

PREGLED PAIN.008 DATOTEKA

OPOZIV NALOGA (PAIN.007)

PREGLED PAIN.007 DATOTEKA

ODBIJANJE NALOGA (PAIN.002)

Suglasnosti

PREGLED SUGLASNOSTI

NOVA SUGLASNOST

UČITAVANJE SUGLASNOSTI



TIS

TIS.AI SEPA CHATBOT

SEPA ChatBot

Logout tstrgar@tis.hr

Clear chat

Choose chatbot

Developer settings

Thought process

Supporting content

Citation

709f5988-ff90-4553-80cf-bfb39bfe... 47 / 54 100%

PPU platitelja mora poslati opoziv SCTInst transakcije unutar 10 bankovnih radnih dana od datuma izvršenja za razloge duplo slanja i tehnički problemi koji rezultiraju pogrešnom SCTInst transakcijom i unutar 13 mjeseci od datuma izvršenja čiji se opoziv traži za prijevorno iniciranje SCTInst transakcije.

CT – 02.01R
PPU platitelja može odbiti zahtjev platitelja za opozivom SCTInst naloga ako ocjeni da SCTInst transakcija koja je predmet opoziva ne zadovoljava jedan od prethodno navedenih razloga za opoziv.

CT – 02.02
Po zaprimanju opoziva od PPU platitelja, CSM odmah prenosi opoziv SCTInst transakcije PPU primatelja.

CT – 02.03
PPU primatelja mora unutar 15 bankovnih radnih dana, računajući od dana primitka opoziva, obraditi opoziv i odgovoriti pozitivno ili negativno PPU platitelja.

Ako je račun primatelja odobren za iznos kreditnog transfera, PPU primatelja prema okvirnom ugovoru s primateljem ili ovlaštenju primatelja dostavlja pozitivan ili negativan odgovor.

CT – 02.03A
Ako je potrebno primatelj daje ovlaštenje za terećenje računa svom PPU radi opoziva SCTInst transakcije.

CT – 02.03R
PPU primatelja šalje negativni odgovor i navodi razlog :

- nema dovoljno sredstava na računu primatelja,
- račun primatelja zatvoren,
- zakonski (koji u odgovoru mora biti jasno naveden),
- primatelj odbija povrat,
- nema odgovora primatelja unutar 15 bankovnih radnih dana od zaprimanja opoziva,
- SCTInst transakcija koja je predmet opoziva nikad nije primljena ili
- SCTInst transakcija već vraćena.

Do kada banka može zadati zahtjev za opozivom SCTInst naloga?

Banka može zadati zahtjev za opozivom SCTInst naloga unutar 10 bankovnih radnih dana od datuma izvršenja za razloge duplo slanja i tehničkih problema, te unutar 13 mjeseci od datuma izvršenja za prijevorno iniciranje SCTInst transakcije ^{1 5}.

Izvor: [1. Pravila-SCTInst-shema-17.3.2024.pdf#page=47](#)
[5. Pravila-SCTInst-shema-17.3.2024.pdf#page=45](#)

Ovdje postavite pitanje

OTHER SOLUTIONS

High standards of quality and innovation have broadened our level of services and markets



Integration platforms
(B2B, Managed File Transfer, API)



Robotic Process Automation



Enterprise Content Management



Payment solutions
(SEPA, PSD2, Inst)



Custom Dev
(.NET, Java, PL/SQL, React, Angular, legacy, AI/ML)



Artificial Intelligence
(LLM, SENDD, VA, ML)



Identity Solutions
(LiveID, SelfID, eSignature)



Sustainability Solutions
(ESG – Envizi)



**Legacy Core Banking
modernization and migration**

SEPA POTENTIAL?

IN OUR REGION

Reducing the cost of money transfers between businesses in the region

“... small and medium-sized enterprises (SMEs), which form the backbone of many economies are disproportionately affected. For SMEs operating on tight margins, exorbitant fees are not just an inconvenience but a barrier that often discourages them from engaging in cross-border trade. According to research by the World Bank, in 2023 it cost SMEs about ten times more to transfer €5,000 between Western Balkan economies than between EU countries! “

Enhancing cross-border payments in Europe and beyond, speech by Piero Cipollone, Member of the Executive Board of the ECB, at the Regional Governors' Meeting in Osijek, Croatia, April 2025.

Reducing the cost of remittances to the countries in the region

“... modern payment systems can offer more accessible and affordable solutions to send and receive remittances through formal channels. This has the potential to reduce the cost of remittances to the Western Balkan economies, which currently amount to 6.71 percent of the total transaction (according to the World Bank Remittance Prices Worldwide), significantly exceeding the global Sustainable Development Goal target of 3 percent.

Advancing the Modernization and Integration of Payment Systems in the Western Balkans,
World Bank Group, May 2024.



TIS SEPA POTENTIAL IN OUR REGION

Faster transactions

“... since most countries in the region do not yet have a fast payment system. As a service provider for TIPS, Banca d'Italia is working with the central banks of western Balkans countries to develop an instant multi-currency payment system based on TIPS software. The new platform will make it possible to pay instantly within each country and across countries. It will also ease the path towards enabling instant payments between participating countries and the euro area.

Roll-out of instant payment settlement service in Western Balkans, European Central Bank, January 2025.





TIS SEPA POTENTIAL IN OUR REGION

Emerging SEPA-based functionalities:

The **One-Leg Out** (OLO) Instant Credit Transfer (OCT Inst)

→ Extending SEPA Instant to non-SEPA participants (pilot via TIPS)

The SEPA **Request-to-Pay** (SRTP)

→ Allows a payee to send a payment request to a payer

The **Verification Of Payee** (VOP)

→ Security enhancement for SEPA payments, especially SCT Inst

Complementary developments and regulation influencing SEPA:

FPAD, PSD3, Digital Euro...

About TIS Group



- **35 years , 3 companies,** Croatia, Slovenia, UK
- **120+** certified experts : IT development, integration, business analysis & project management, AI/ML
- Financial, telco, healthcare & public sectors, etc. - worldwide
- **A business built on partnerships**

ORACLE

IBM

 **Microsoft**

 **Namirial**
Information Technology

 **Red Hat**

 **AUTOMATION
ANYWHERE**
Go be great.

 **MIKROCOP**



Thank you for your attention!

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Business Manager

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