

CASE



CASE Ltd
HR-51000 Rijeka, Antuna Barca 12,
mobile +385 91 200-5425,
+385 98 260-509
tel/fax: +385 51 217-875, +385 51 218-043
e-mail: case@case.hr

CROATIAN CHAMBER OF ECONOMY
HR-10000 Zagreb, Rooseveltov trg 2
tel. +385 1 4561-564, fax. +385 1 4561-535



Zagrebačka banka
UniCredit Group

ZAGREBAČKA BANKA
HR-10000 Zagreb,
Trg bana Josipa Jelačića 10
tel. +385 1 3773 333

SmartCard 2018

24.09.-26.09.2018, OPATIJA, CROATIA

CARDS AND PAYMENTS IN FINANCIAL AND OTHER SECTORS

smartcard2018.case.hr

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TRANSACTION SYSTEMS



POS Terminals
POS Multi-Vendor Software
POS Network Management Services

TRANSACTION SYSTEMS KFT

H-1051 Budapest
Bajcsy-Zsilinszky út 12. VI/605
Hungary

Tel.: +36 (1) 328 5000

Fax: +36 (1) 328 4069

WEB: www.tr-sys.com



Smart Card

SmartCard2018 team:

Mislav Polonijo, CASE

Ante Polonijo, CASE

Vanja Dominović, CCE

19 Years of SmartCard Conferences

SmartCard 2018 is international conference regarding smart cards and payment in financial and other sectors. The conference will bring together traditionally the most important world producers of software and solutions, including domestic providers, banks and other institutions.

At this year's international conference in three days we will cover following topics:

- New versions of cards, standards, technologies and infrastructure
- The use of smart cards in banking and other areas
- NFC, using mobile phone for payment (mPayment), using tablets and other devices
- Nocard applications
- ATMs, kiosks, branch automation
- Solutions and security operations with smart cards one Internet and mobile business

Ante Polonijo

CASE d.o.o.
Antuna Barca 12
51000 Rijeka
tel. +385 51 217-875
fax. +385 51 218-043
e-mail: ante@case.hr

PROFESSIONAL CAREER: electric measurements lecturer at the High School for electronics, programmer in Cobol at the "Engineering Bureau" (Zagreb), organizer of Informatics and Head of ERC for 13 years at the "HEP DP Elektroprimorje" in Rijeka, and Chief of organization and programming at DINA in Omisalj.

From 1986-2009 employed at the CCE – County Chamber Rijeka as a adviser/councillor for informatics and statistics and Head of Macroeconomics Analysis Dept.

(At the same time from 1990-94 1/3 of working hours serving as a Head of informatics group at the repair shipyard "V.Lenac" Rijeka)

From 2009 as a consultant at the firm CASE organizing education and Conferences (Development SW-CaCE, Communication Technologies- KOM, e-business, e-BIZ, SmartCard, Privacy).

-long-time member of the managing board of the Croatian Informatics Committee (Informatics Association CRO), responsible for users' education (ECDL license) and conferences' organization.

CASE Ltd Rijeka has more than 25 years long experience in organizing informatics seminars and it certainly represent a veteran of informatics education in Croatia. In the beginning education involved lessons for work on the PC (DOS, WordStar, Lotus), soon is expanded to education for designers of information systems and programmers, from which emerged today recognized dr. Mile Pavlič's school for designers of information systems.

Beside seminars, CASE Ltd is renowned in a wide circle of informatics experts for successfully organizing several annual conferences for last 27 years.

Those are: in April e-biz (electronic business), first week in June CASE (developers conference), end of September SmartCard (SmartCard in financial and other industries), in the last week of November KOM (Communication technology and standards in informatics) and first week in December Privacy (personal data protection).

About 30 expert lectures, presentations, exhibition and most of all workshops and seminars leave their mark on conferences. On each of these conferences about a dozen well attended seminars on very specialized narrow field subjects indicate the permanent need for education. Numerous attendees of the conferences (about 150-300 per conference) indicate well suited themes, organization and the atmosphere for informatics education.

Their style of successful transfer of knowledge was used until 2006 on INFO fair of information technology on Zagreb fair, during which CASE Ltd organized various short seminars with a god of promoting new technologies and trends in informatics.

www.case.hr



Opening

Vanja Dominović

Croatian Chamber of Economy
Department for Financial Institutions, Business Information and Economic Analysis
Rooseveltov trg 2, 10000 Zagreb
www.hgk.hr
Tel. 385 1 4561-564
Fax. 385 1 4561-535
e-mail: vdominovic@hgk.hr

Vanja Dominović, Assistant to Managing Director at the Department for Financial Institutions, Business Information and Economic Analysis at the Croatian Chamber of Economy. She won her master's degree in business administration in Zagreb (MBA) (master's thesis: Investment Funds and Their Possible Role in the Croatian Financial Market). She is business secretary of the Investment Fund Management Companies Association and Factoring Companies Association at the Croatian Chamber of Economy. She is one of the representatives of ICC Croatia on the Banking Commission of the International Chamber of Commerce in Paris and member of EUROCHAMBRES' Finance Committee and Croatian SEPA Coordination Committee. Her main field of activity is the financial sector, especially capital market, banking and payment cards transactions.



The **Croatian Chamber of Economy** is a professional and non-profit institution that represents, promotes and protects its members' economic interests in both Croatia and abroad. With a history of over 160 years it represents a reliable service and source of information for Croatian companies and their foreign partners. The CCE's doors are wide open to all domestic and foreign business entities as well as to natural persons to whom the Chamber, by providing business information, services and contacts, is always happy to be of assistance.

Membership of the Chamber offers companies the opportunity to avail themselves of the Chamber's various services and activities, such as provision of business advice, provision of information on tenders and bids, promotion of companies' products and services, companies' participation in and organisation of fairs, access to databases, collection and processing of information in response to companies' queries and needs, assistance in obtaining financing and credit granting information, assistance in the search for business partners, support in gaining access to foreign markets, provision of information on legal assistance, help in applying for EU funds, to name but a few.

In addition to relying on the services of the CCE, members advance their interests by means of professional networking in the form of associations and societies. Within the framework of the latter members discuss all aspects of their business and adopt vis à vis the creators of the economic policy a joint stance aiming at the creation of an environment that would be as favourable as possible for business. Each member of the Chamber belongs, on the basis of its registered activity, to an association or society bringing together several professions. Feel free to take advantage of our services whilst bringing to life your entrepreneurial vision!

Bank branch evolution in CEE, EU and around the globe

Banks have been experiencing an unprecedented rate of change in all areas of their operation, from the design of their branches to the channels they use to interact with their customers. See how Central & Eastern European countries compare to the EU in terms of bank branch numbers as well as ATMs in the field, and discover how branches are evolving around the globe from coffee shop concepts to self-service or relationship-centered banking.

Violeta Xanthouli
Group Marketing Manager
Printec

Violeta started her career 16 years ago as a Marketing Consultant at Grant Thornton Business Consulting. After working with customers in a number of industries, she decided to use her passion for technology and pursued a career in technology companies. With experience in both B2B and B2C marketing in companies like Microsoft and Xerox she gained valuable experience on how marketing works in this fast-moving environment. Today, she is Group Marketing Manager for Printec, a leader in business-to-customer transaction technologies in 15 countries in Central and Eastern Europe, offering a wide range of technology solutions that help improve human interactions, making everyday life easier. Violeta has a BSc in Business Administration from the American College in Greece and an MBA from Warwick Business School.



PRINTEC GROUP is the leader in Transaction Automation Solutions in South-Eastern Europe, and an important Systems Integrator with extensive experience in large projects in the region with headquarters in Vienna and branches in 17 countries in the region.

Since its beginning, Printec Group (Printec) offers a wide variety of specialized solutions for financial institutions, petroleum companies, large retailers, government organizations as well as many other organizations in the public and private sectors. The company creates, delivers and supports products, solutions and services in the field of e-payments, Branch Automation, Banking Software, Card Applications, Secure Document Printing Solutions and Integrated IT Solutions.

Printec has set its primary goal in the direction of delivering the most demanding customer needs. Exclusive partnerships with world leaders in transaction automation solutions such as NCR, Verifone, Welcome Realtime and others, ensures Printec efficient and reliable solutions for all types of businesses. Our extensive knowledge and continuous investment in research and development, highly educated personnel, ensure Printec as a partner in many business organizations in Southeast Europe.. www.printecgroup.com

Practising Artificial Intelligence in the digital payments era

Over the past years, Artificial Intelligence (AI) became one of the top buzz words in a variety of industries and payment industry is not an exception. However, information sources on applications of AI in payments quite often lack essential details on underlying founding of AI that makes it not too easy to build a complete picture of what is AI and how exactly its methods are applied in payments. The presentation will provide a (not too deep) dive into AI and will outline practical examples how AI methods may help to solve everyday tasks in payment solutions.

Mikhail Gordeev

Head of New Products

Austria Card

e-mail: Mikhail.Gordeev@austriacard.at

Mikhail Gordeev is the Head of New Products at Austria Card. In this position, he is in charge of definition of product and service propositions on the emerging payment technologies landscape. Since he has joined Austria Card, he moved through a number of positions covering technical product management of Austria Card payment chip card products and, at a later stage, leading the product management team at Austria Card. Before joining Austria Card, Mikhail Gordeev worked as a research assistant at Vienna University of Technology. He holds a "Dr. techn." degree from Vienna University of Technology.



Austria Card is a market leading and internationally operating company in the field of secure communications for Payment, Government and Industrial applications. Austria Card was founded in 1984 and became a subsidiary of the Austrian National Bank ten years later. In 2008, Austria Card became a member of one of the longest running successful company groups in Europe, LYKOS. The Group, which traces its roots back to 1897, develops, produces and personalizes smart cards for banks and the public sector. LYKOS, the preferred partner for customers looking for end-to-end solutions, is the largest payment card and print service provider for the emerging CEE region. As developer and producer of high security products for payment and identification and all related services and logistics solutions, Austria Card presents itself today with about 300 employees at the headquarter in Vienna as a fully integrated competence and service centre. The services of the company involve the development of highly secure operating systems, the production of card bodies, the personalisation of individual data on the card as well as the bank cards including PIN mailer. Austria Card's compliance with international standards shows that the company meets its customers demand for high levels of security: periodical audits of production processes and product quality as well as a continuous innovation process make sure latest standards are met – and exceeded.

For further information please visit www.austriacard.at.

Lamezanstraße 4-8, A-1230 Wien

e-mail: sales@austriacard.at

T +43 1 610 65-0

Digitalization inside and outside the branch

In order to gain competitive advantage in a post-financial crisis era, banks need to rely more on the less-expensive digital channel. As branches are in some cases accounting for half of operating costs of banks and providing a consistent customer experience remains an imperative priority for most financial institutions, far from making the bank branch obsolete, digitalization holds the key to the branch of the future. For retail banks, technology has several goals: the migration of transactions and sales to digital channels, 24/7 customer access for every interaction, a personalized approach to sales, and a unified, omnichannel user experience inside and outside the branch.

Panos Chalkias

Transaction Systems
Bajcsy-Zsilinszky út 12.
H-1051 Budapest
Phone: +36 1 328 5000
E-mail: panagiotis.chalkias@tr-sys.com



responsible for company development and expansion to the European market, Panagiotis aims to establish Transaction Systems as one of the 3 major players in the EFTPOS market in Europe, steadily gaining market share while introducing innovative new products and solutions in the market. He has more than 15 years of extensive commercial experience in the electronic payments space that includes delivering major growth to pan-European sales and revenue, opening profitable new markets, and establishing new companies from scratch; Panagiotis possesses a thorough understanding of both the technical and commercial aspects of the retail payments ecosystem, as well as a wide network of contacts in the industry, including banks, processors, major retailers, international card schemes and most of the hardware and software vendors in the market. He has received several awards and recognitions for sales achievements, including Verifone President's Club and NCR Circle of Excellence awards. He has also served as a member of the NCR Partner Advisory Board.



Transaction Systems (TRSYS) is one of the largest and most experienced vendors of e-payment solutions in Europe, with activities that cover more than 20 countries in a wide geographic area, either through direct offices or through a network of carefully selected local partners.

With several years of experience in the e-payments industry, we bring to market a unique combination of true multi-vendor multi-platform POS SW applications, state-of-the-art POS HW, along with a comprehensive portfolio of services, including POS network management solutions.

Our products and services, coupled with unique delivery capabilities, allow payment organizations to achieve operational efficiencies while optimizing the cost of running and managing their POS networks.

We currently serve the markets of Europe, Africa, Russia and CIS, with more than 300 customers and partners across these geographies. In 2013 TRSYS became a part of diversified holding ITG (INLINE Technologies Group), which is placed on the 3rd position in the ranking of IT solution suppliers for banks, according to the CNews Analytics rating 2014.

www.tr-sys.com

Omnichannel payments for new revenue streams: wallet, e-commerce, open banking

How to monetize your digital payment transformation? Why some success while others fail? Maria Vinogradova, Director of Strategy and Market Intelligence of OpenWay, a top ranked software vendor, will introduce strategies used by the payments leaders to double their revenues and facilitate digital customer experience.

Maria Vinogradova

Director of Strategy and Market Intelligence
OpenWay Group
e-mail: mvinogradova@openwaygroup.com

Result-oriented strategist, product marketing and brand manager with over 10-year experience in IT, fintech, digital banking and payments, and business process engineering in EMEA, APAC and AMER.



OpenWay Group is a leading global developer and vendor of WAY4, an open digital payment software platform for digital wallets, acquiring, e-commerce gateway, switching, issuing, omni-channel digital banking, loyalty, open banking hubs, and fleet cards. WAY4 software solutions are used by 135 banks, processors, payment switching, telecom and oil companies in Europe, the Americas, Asia, the Middle East, and Africa. WAY4 solutions are certified by Mastercard, Visa, AMEX, Diners Club, JCB, UPI and PCI SSC Council (PA-DSS compliant). Also WAY4 supports alternative payment methods such as Alipay, mVisa, Apple Pay, Samsung Pay, Google Pay.





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our brochure

- **#1 global ranking in Card Issuing and Merchant Management**
by Gartner and Ovum, 2009-2016
- **Top global ranking in Digital Wallets**
by Ovum, 2016-17

WAY4. The Digital Payment Platform

OpenWay Group is a leading global developer and vendor of WAY4, an open digital payment software platform for digital wallets, acquiring, e-commerce gateway, switching, issuing, omni-channel digital banking, loyalty, open banking hubs, and fleet cards. WAY4 software solutions are used by 135 banks, processors, payment switching, telecom and oil companies in Europe, the Americas, Asia, the Middle East, and Africa. WAY4 solutions are certified by Mastercard, Visa, AMEX, Diners Club, JCB, UPI and PCI SSC Council (PA-DSS compliant). Also WAY4 supports alternative payment methods such as Alipay, mVisa, Apple Pay, Samsung Pay, Google Pay.

Among our clients:

- **National Bank of Greece**, the country's leading banking institution, migrated more than 4 million NBG debit cards to the WAY4 platform;
- **equensWorldline**, a pan-European payment giant, migrated its 650,000 terminals onto WAY4 to achieve SEPA compliance and acquire 15,480,000 transactions per day;
- **SIX Payment Services**, a leading payment processor in DACH – migrated issuing business of 38 financial institutions to WAY4 and launched mobile wallet for P2P money transfers on WAY4;
- **Nets**, top payment player in Nordics, serves issuing banks in three countries, with a client portfolio of 1,000,000 cards on WAY4;
- Already launched over **15 tokenization projects** for our clients, including **the first market launches of Apple Pay and Samsung Pay** in several countries;
- **Mastercard Payment Transaction Services S.A.**, a European processor, rolled out a new digital payment solution on WAY4 that leverages **Mastercard Digital Enablement Service (MDES) tokenization for secure payment card provisioning on mobile devices**;
- **Finnet**, the core of the Indonesian payment ecosystem, serves and connects 60 banks and 20 billing companies on WAY4 and is able to process 1472 tps;
- **SmartNet**, an innovative financial institution, to introduce a lifestyle digital wallet in Vietnam on WAY4;
- **AIS**, the largest telco in Thailand that serves 500,000 agents and ensures 2.8 mln transaction per day using WAY4;
- Already launched **20+ white-label 3-D Secure e-commerce gateway projects** for our clients in various regions.

Why OpenWay / WAY4?

- The only end-to-end digital payments and banking platform with fully online channel management, switching, merchant acquiring and issuing;
- From ambitious startups to tier-1 banks and non-banks;
- From local niche institutions to the national switching and payment schemes.

Find more answers on our website: openwayclub.com

Assure convenience and omnipresence of 3D Secure (2.0) with Asseco TriDES2

3D Secure has burdened online buyers, issuers, acquirers, and merchants for the last decade. It caused frictions due to the unfriendly, complex user experience, and lack of support of latest technologies and platforms.

With new 3D Secure 2.0 protocol those obstacles has been overrun, but solution complexity has raised significantly, especially on the issuer side.

The new generation of Asseco SEE's product portfolio, TriDES2, has been built to simplify the 3D secure implementation, issuer and card-scheme rollouts and the most important - to provide a smooth and swift online purchasing experience.

The ultimate goal is to increase the number of 3D secured online payment transactions, decrease the risk of fraud and resulting chargeback costs.

In a presentation, Asseco SEE will present new TriDES2 solution and share best practices implementation guidelines for all involved parties. Asseco SEE not only provides relevant front and backend applications and services. Asseco SEE strives to apply modern day best practices, tech, trends and know-how for optimizing the user experience, business processes and to maximize the cost benefit for stakeholders.

Dubravko Kovačić

Product Manager

Asseco SEE

e-mail: Dubravko.Kovacic@asseco-see.hr

Dubravko Kovačić se bavi elektroničkim i kartičnim plaćanjem već dvadesetak godina. Karijeru je započeo u Erste Group Card Processor (tada MBU), gdje je sudjelovao i vodio neke od prvih projekata uvođenja EMV čip kartica u bankarsko poslovanje u Hrvatskoj te projekte nadogradnje i certifikacije izdavateljske i prihvatiteljske mreže MBNet-a. U tvrtki Etranet Grupa radio je kao voditelj sektora razvoja na projektima razvoja i implementacije inovativnih rješenja iz područja elektroničkog i kartičnog poslovanja, poput fiskalne blagajne, cloud rješenja lojalnosti i dr. U Erste banci radio je najprije u Sektoru direktnih kanala, te zatim u Sektoru organizacije kao Portfolio manager gdje je uz ostalo vodio implementaciju CA PPM rješenja za upravljanje projektnim portfeljem. Od 2017. radi u tvrtki Asseco SEE kao Product manager zadužen za TriDES - Assecovo rješenje za 3-D secure.



Zdravko Barec

Payten

e-mail: Zdravko.Barec@payten.com

Zdravko Barec is Solution Sales Specialist at Payten responsible for business development and presales activities for wide portfolio of payment products and solutions produced by Payten and Asseco SEE in area such as POS and ATM key management, 3D secure enabled online payment and mobile device payment. He graduated from the Faculty of Electrical Engineering and Computing, at the University of Zagreb. He has a broad working experience for Croatian IT companies oriented to international market in both technical and sales domain. His focus is digital transformation and innovative payment solutions with deep insight into both technical and business aspects of such objectives.



ASSECO

The group Asseco SEE is the largest operator in South-Eastern Europe in terms of revenue derived from sales of its software and services. We came into being as a result of the integration of the experience, knowledge and solutions of major segment leading IT companies operating in the region. Since the beginning, our company's subsidiaries focused on developing their own solutions in their market segments.

asseco.com

Creating Connected Experiences

Supercharged!!! This is one word that may describe today economy in relation to the technological changes that are happening and affecting strategies across industries.

What are the major initiatives and why those are important in today's retail banking? Having consumer at the center, Banks and Financial Institutions set route to offer the experience that will retain and grow customer base. Either by Accelerating Digital, Transforming the Branch, Connecting the Physical to Digital, Instant Payments and Open APIs, banks are looking to Create Connected Experience. Let's explore those trends and how NCR is more relevant than ever to assist FSI around the world to achieve those goals!

Apostolos Karakatsanis

Software & Professional Services Sales Director EMEA
NCR

Leading a team of diversified SW consultants, positioning and managing cutting edge technology offerings in the field of Enterprise Core Services, Cloud, Big Data and Analytics as well as Payments and Transaction Processing. Approval Level for the Go to Market and Roadmap strategy across a region of 77 countries. P&L owner with overall Software quota responsibility (growth USD\$ 39m/2009 to USD\$ 125M/2017). Responsibility for planning and implementation on time and within budgets. Determine annual unit and gross-profit plans by implementing marketing strategies; analyzing trends and results. Establish sales objectives by forecasting and developing annual sales quotas for regions and territories; projecting expected sales volume and profit for existing and new products. Managing partner and subcontracting contracts for complex project delivery. Regional Leadership Team member for cross functional collaboration and steering committees. Setting up Team for new operations and growing Talents.



We're NCR, and we've been shaping the future since 1884. A global tech company changing how people everywhere bank, shop, eat, and travel. Guess you could say we were a tech company before there were tech companies.

What really makes NCR different from other companies? Our shared values. We are leading how the world connects, interacts, and transacts with business because we do what we say we'll do and stay accountable. As a united team, we consider a wide range of perspectives in bringing courageous new ideas to the real world, making sure that everything we create benefits everyone we work with. Just as important as what we do, it's what we don't do that tells our story. We never stop asking why, never stop improving, and never back down when facing tough challenges – even if that means changing. Our shared values are clearly articulated and explained below, but in the end, it's our actions—not our words—that truly set NCR apart.

ACI & Capsys: Partner for Immediate Payments & PSD2 – A Hungarian Case Study

Radical transformation of banking processes and the application landscape - the Hungarian experience through reference projects. The country is a lab of disruptive changes in banking with a national and obligatory Immediate Payment Program and PSD2/open banking being implemented at the same time creating special challenges for the industry. We intend to show you how we are helping three major players, representing around 60% of banking cope with the changes: ACI with leading payment technology and Capsys with services.

András Szentgyörgyi

Director of Business Development, Capsys

e-mail: andras.szentgyorgyi@capsys.hu

Former banker at global banks such as Citibank, BNY-Mellon and ING turned to financial technologies. 15 years in banking software with Capsys, responsible for business development, contributing to sales and developing strategic partnerships for home regions of Capsys (CEE, SEE, MENA, and North-Africa), a Budapest based company with projects and customers in more than a dozen countries with offices in Budapest and Moscow and soon to open in India and the Middle-East.



Matthew Burns

Senior Manager of Business Development, ACI WorldWide

e-mail: matt.burns2@aciworldwide.com



Capsys Informatics Ltd., established in 1998, is a Hungary based independent software and consulting services company delivering capital markets and banking solutions.

We serve financial services companies including banks, pension funds, insurance companies, while covering the entire product lifecycle, from business feasibility, to solution design, through implementation, to managed services.

Capsys Zeus as an integrated application for distributing and processing securities is designed from outset to be straight through processing, automated front-to-back office and client/own cash/securities account management, covering a complete range of securities products, while Capsys Europé offers the same for pension administration. For other applications we partner with ACI, Calypso, and Misys.

Capsys combines the outstanding capital markets knowledge from London, New York, and Budapest with the technology expertise of talented and creative Hungarian engineering.

Today - with industry leading customers, millions of serviced client accounts, thousands of users, 100+ employees, and projects in six countries in Central and Eastern Europe - Capsys is well recognized for its product innovations and strong customer service culture. As a Hungary based company Capsys is also well known for its ability to bridge Eastern and Western cultures, business and IT, and adopt the best of both in order to achieve the best possible customized solution for our customers.

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as thousands of global merchants rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services.

Through our comprehensive suite of software and cloud-based solutions, we deliver real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

Automation of Regulatory Compliance Management Process

Usklađivanje s novim propisima i regulativama predstavlja jedan od ključnih procesa finansijskih institucija budući da iste podliježu brojnim i vrlo strogim zakonodavnim okvirima kako Republike Hrvatske tako i Europske Unije. Tradicionalni pristup odjela za usklađivanje, često se svodi na ručno pregledavanje i pretraživanje novoobjavljenih propisa i regulativa, te internu razmjenu informacija najčešće putem elektroničke pošte, u vrlo rijetkim slučajevima unaprijeđen preko interno razvijenih aplikacija. Ovakav pristup nije skalabilan te je često zamoran za zaposlenike, a samim time i skup te podložan greškama. S druge strane, bilo kakvi previdi ili pogreške mogu rezultirati značajnim gubicima.

Na uspjehu prethodno razvijenih alata baziranih na Splunk platformi za obradu velike količine podataka, INFIGO IS razvio je potpuno samostalan modul za automatizaciju procesa upravljanja regulatornom usklađenošću, koji će biti predstavljen u ovoj prezentaciji. "INFIGO Compli" je aplikacija za upravljanje procesom očitovanja i usklađivanja organizacije na objavljene propise, obavijesti i savjetovanja. Aplikacija sadrži ugrađenu funkcionalnost automatskog povlačenja podataka s relevantnijih web izvora za finansijsku industriju (poput Narodnih novina, HANFE, e-savjetovanja...). Korisniku je omogućen generalni tijek rada označavanja relevantnosti, dodjele povjerenika i usklađenosti na pojedini propis kroz sučelja. Konačno, aplikacija omogućuje i automatiziranu procjenu rizika na neusklađene propise te dnevne i tjedne izvještaje."

Ivan-Dominik Ljubičić

Software Engineer

Infigo IS

e-mail: dominik.ljubicic@infigo.hr

Ivan-Dominik Ljubičić diplomirao je 2017. godine u Zagrebu na Fakultetu elektrotehnike i računarstva. Uspješno je završio studijski profil Programskog inženjerstva i informacijskih sustava, s temom diplomskog rada baziranoj na razvoju skalabilnog sustava za detekciju plagijata smještenog u računalnom oblaku. Tijekom studija uspješno je vodio i sudjelovao na raznim projektima vezanim uz razvoj Web i mobilnih aplikacija. Njegovi glavni interesi su razvoj Web aplikacija, analiza velikih skupova podataka te strojno učenje. Ivan-Dominik radio je u INFIGO IS-u kao studentski radnik od rujna 2016., a od rujna 2017. radi kao stalni zaposlenik tvrtke. Njegovi primarni zadaci uključuju planiranje, dizajn i razvoj specijaliziranih softverskih rješenja baziranih na naprednim analitičkim metodama kao što su rješenja za detekciju i sprječavanje prijevара u bankama i telekomima, analizu i praćenje aktivnosti korisnika na online kanalima i sl.



INFIGO IS was founded in 2005. It specializes in providing information security related consulting services.

INFIGO IS's employees, with their knowledge and experience are leading information security experts in Croatia. Company's structure and its business policy ensure a professional and unbiased approach, and complete fulfillment of client's needs.

Professionalism and competence of INFIGO IS's employees are ensured by certificates of globally recognized international organizations (ISC2, ISACA, SANS, BSI).

INFIGO IS established information security management systems and training for certification according to the ISO/IEC 27001:2005 norms for some of the largest companies in Croatia. Our experts also performed information system security testing and assessment projects for numerous clients.

INFIGO IS staff published many papers and lectures in the area of information security. Our security advisories have been published in world's leading portals and mailing lists.

Continuing monitoring of news, trends and developments in the area of information security is ensured by membership in world's leading security organizations, such as ISC2, ISACA and SANS.

The bronze Vidi e-novation 2006 prize for the Security vulnerability detection project and a special reward for the Web application security testing service testify for the quality and ingenuity provided by INFIGO IS.

INFIGO IS has gained ISO/IEC 9001 and ISO/IEC 27001 certifications for its quality management and information security management systems. These certifications honor the requirements and expectations of our clients, and ensure first-class protection of all client information. www.infigo.hr

Transform your customer experience with Instant Card issuance

To meet the consumer demand for immediate satisfaction, more and more financial institutions around the world are offering instant payment card issuance as part of their branch transformation strategy. Using real case studies, various instant issuance service examples will be presented in different contexts in the branch environment but also as self-service issuance or in non-banking environments such as universities.

Mirjana Boersma

Sales Executive responsible for Central and Southern Europe
Evolis

e-mail: mboersma@evolis.com

Mirjana, Area Sales Manager for Evolis (a French manufacturer of card personalization systems) is responsible for 17 countries within Central, South and South-Eastern Europe. In this role, she nurtures the relationship with Evolis' direct partners and manages all card personalization projects from different verticals, such as the financial market, which is one of the largest business contributors to the Evolis company. Prior to joining Evolis, Mirjana has over 10 years of experience working as a business controller within banks, insurance companies and public organizations in the Netherlands followed by 5 years experience in the export sector in France, managing technological products. Mirjana has an Masters degree in International Economics from the Nanterre University in Paris, France.



Evolis, leader of printing solutions on plastic cards

Evolis designs, manufactures, and markets a comprehensive range of printing systems and plastic card personalization solutions.

Plastic cards are used everywhere, for ID badges, payment cards, transit passes, access badges, loyalty cards, student ID cards, national ID cards, and so much more.

Evolis' goal is to make plastic card printing widely available, offering cost effective solutions for printing high quality cards easily, quickly and on the spot.

Evolis card printers come with all the options needed to personalize all types of cards:

- graphics,
- magnetic stripes
- electronics (contact and contactless RFID smart cards).

Evolis is now ranked as the market leader worldwide. Our expertise is recognized by systems integrators, key accounts and end users for a wide variety of projects.

You too can benefit from our leadership, our proven solutions and our international expertise.

Branch transformation with advanced Payten ATM software

These days the branch transformation is undergoing what is arguably its biggest technological transition in the history, not only in the banking sector, but also industry-wide.

Branch retail banking is being transformed into a state-of-the-art single point of 'physical' interaction between the bank and its clients, which is both customer-appealing and technologically advanced.

The Payten Company has partnered with its vendor, Diebold Nixdorf, to offer different hardware and software solutions for branches through the transformation of ATMs and other unattended self-service terminals into cutting-edge multifunctional devices.

Recycler ATMs and automated tellers reduce cash management costs and enhance security in the branch office, while well-optimised software features create added value and facilitate the 'Know Your Customer' approach to clients.

In addition to that, there are numerous other functionalities, such as a display of marketing campaigns and bank's product portfolio, direct and targeted offerings of the bank's products, cardless cash withdrawals, identification via mobile phone, utility payments via ATMs using barcode technology, etc.

Goran Božić

Payten

e-mail: Goran.Bozic@payten.com

Goran Božić's career path is marked with outstanding performance in several IT companies and experience gained in different technical/logistics roles and sales.

He is a member of the Payten d.o.o. sales team, working as an Account Manager and SEE Region Partner Manager with banking sector clients.

He is responsible for account management and partner network development in the area of Payment Solutions for ATMs, POS terminals, e-commerce and other solutions relating to card payments and the entire company portfolio.

With more than fifteen years of experience gained in the IT sector and comprehensive knowledge of sales management and sales processes, he is a regular participant in professional conferences in the industry.



ASSECO

The group Asseco SEE is the largest operator in South-Eastern Europe in terms of revenue derived from sales of its software and services. We came into being as a result of the integration of the experience, knowledge and solutions of major segment leading IT companies operating in the region. Since the beginning, our company's subsidiaries focused on developing their own solutions in their market segments.

asseco.com

PCI DSS v3.2.1 and POS POI terminals using SSL and/or early TLS

Without TLS/SSL protocol there will be no modern Internet and mobile payment cards transactions that we know today. TLS/SSL is the security protocol which provides confidentiality, authentication and integrity functions for safe transport of sensitive data through public networks and Internet. Since PCI DSS v3.1 (April 2015) legacy SSL/early TLS was removed as an example of strong cryptography and may not be used as a security control to meet any PCI DSS requirement after June 30, 2018. An exception is provided for POS POI terminals that are verified as not being susceptible to known exploits and the central termination points to which such POS POI terminals connect, as defined in PCI DSS Appendix A2.

Predrag Kovačević

IKI d.o.o.

Rapska 42, 10000 Zagreb

Tel. +38513665788

Fax. +38513667119

e-mail: predrag@iki.hr



Predrag Kovacevic is co-founder and technical director of company IKI, founded in 1991 and specialized in assisting telecom operators, service providers, financial institutions and large enterprises in transition of legacy network applications and payment services to the next generation of advanced IP & Internet services. In his rich experience he is continuously leading demanding projects implementing advanced communication technologies such as monitoring, troubleshooting and forensic systems, TLS/SSL transaction encryption acceleration, IP POS secure access, web application delivery, secure web access, deep packet inspection, shaping of IP application traffic and denial of service protections. Predrag Kovacevic is also speaker on international payments conferences where he is promoting positive security model approach for encrypted TLS/SSL transaction services and permanent monitoring of real KPIs for availability and performance of TLS/SSL transactions from external, merchant and web customer points of view. Since 2011 Predrag Kovacevic has been leading development, customizations and implementations of SITO IP POS TLS/SSL transaction security, availability and performance monitoring system. SITO IP POS was Cartes, Paris, 2013 Sesames Awards Finalist in IT Security category and MPE, Berlin, 2014 MPE Awards Finalist in Data Information category. In 2014 he started SSLNAC virtual transaction delivery controller project which was Cartes Sesames 2015 finalist in Connected Objects Applications (IoT) category in Paris, France. SSLNAC has also been shortlisted for Global Payments Awards 2015 in the Securing Payments category at PayExpo, Istanbul, Turkey.



Established in 1991, IKI is dedicated to assisting Banks, Payment Processors, Service Providers, Telecoms, large Merchants and Government Financial Agencies in transition to the modern, secure and robust Internet and mobile payments and web services. We speak fluently IP, TCP and TLS/SSL, the dominant flavors of Internet and mobile transaction protocols.

IKI SSLNAC is specialized virtual network access controller for secure delivery of Internet, IP POS or 3D-Secure TLS/SSL payment transactions and other generic web services.

IKI SITO IP POS is monitoring system for TLS/SSL encrypted transactions and web services which gives relevant KPIs for security, availability and performance from client point of view. (www.iki.hr)

Workshop

4 case studies of digital payment transformation from European and global leaders

Striving to meet the customer expectations for digital payment services? Considering to transform your business through card issuing, merchant acquiring, e-commerce, digital banking, wallet, open banking solutions? The OpenWay team will share the clients' experience on how to drive new business models and facilitate innovations through a variety of case studies:

- Improving customer payment experience: the case study of National Bank of Greece
- Tourist app-as-a-wallet: how to generate new revenue streams on WAY4
- E-commerce, POS and omnichannel acquiring: how to boost your growth

Sophocles Ioannou

Regional Manager - Mediterranean & Levant
OpenWay Group
e-mail: sioannou@openwaygroup.com

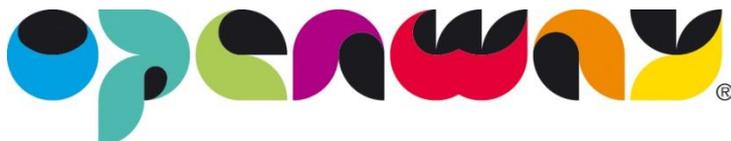
My career in the payments industry started in 2003 with the position of Account Manager position for TSYS, responsible in building and enhancing the company's client relationship management and revenue recognition and generation in EU & Levant region. Throughout the years, I evolved as Sales and Business Manager working with Tier 1 financial institutions and payment processors in Europe with the role of ensuring client commitment, alignment on client expectations as well as securing new revenue streams within TSYS. After 7 years I decided to join the dynamic team of OpenWay in Europe, now Regional Manager for SEE and Mediterranean region, responsible for new business development, maintaining OpenWay's leading position in the dynamic payments market. I am actively participating in driving Company's Strategic Business Expansion Plans as a member of the appointed EMEA Business Development Team whilst securing some of OpenWay's significant European deals over the past 5 years, like BORICA AD and National Bank of Greece



Maria Vinogradova

Director of Strategy and Market Intelligence
OpenWay Group
e-mail: mvinogradova@openwaygroup.com

Maria Vinogradova je strateg usmjeren na rezultate, marketing proizvoda i brand menadžer s više od 10 godina iskustva u informatičkim tehnologijama, fintechu, digitalnom bankarstvu i plaćanjima te inženjerstvu poslovnih procesa u EMEA, APAC i AMER.



OpenWay Group is a leading global developer and vendor of WAY4, an open digital payment software platform for digital wallets, acquiring, e-commerce gateway, switching, issuing, omni-channel digital banking, loyalty, open banking hubs, and fleet cards. WAY4 software solutions are used by 135 banks, processors, payment switching, telecom and oil companies in Europe, the Americas, Asia, the Middle East, and Africa. WAY4 solutions are certified by Mastercard, Visa, AMEX, Diners Club, JCB, UPI and PCI SSC Council (PA-DSS compliant). Also WAY4 supports alternative payment methods such as Alipay, mVisa, Apple Pay, Samsung Pay, Google Pay.



Workshop

PAX Android POS terminals: From Commodity to Value Adding services for Banks, Retailers and Telcos

The payment terminals are becoming a hub for delivering security-related updates, software and value-added services. Furthermore, in today's digitalized world, the POS devices can be upgraded with new features and functionality making it possible for merchants and service providers to adapt to the new circumstances of a digitalized marketplace. There has been much innovation within the new generation POS devices, making the payment terminal a powerful network endpoint that can help merchants, telco providers and banks attract consumers, aggregate the in-store, mobile and ecommerce channels and enhance their revenue streams. The multi-application environments of the new generation payment terminals provide a window of opportunity for the development of payment, payment-related and value-added applications geared toward meeting the needs of merchants across all vertical segments.

Miha Culiberg

Transaction Systems
Bajcsy-Zsilinszky út 12.
H-1051 Budapest
e-mail: miha.culiberg@tr-sys.com

Miha has a goal to establish and grow Transaction Systems' presence in the South-East European market. With his business development background in Telecommunications and Financial sectors, Miha tries to identify and connect different players in the financial services ecosystem. He has more than 15 years of international experience in the financial services & telecommunications industries, focusing on business development in the Central and South Eastern Europe, Nordics, Southeast Asia and Middle East regions. Miha served on several management positions in different regional leading organizations in the financial services industry. Throughout his professional life, Miha gained extensive knowledge of SW and HW solutions that are helping our customers grow in a very competitive Financial services industry. Miha has graduated from the University of Ljubljana, Faculty of Law and earned his master degree in Business Administration from the IMADEC University in Vienna.



Antun Portner

Business Development Manager, Combis
e-mail: antun.portner@combis.hr

Antun Portner magistrirao je na Elektrotehničkom fakultetu u Osijeku. Karijeru je započeo u T-Mobile Hrvatska (od 2010. godine kompanija pripojena Hrvatskom Telekomu) gdje je kao voditelj projekata bio zadužen za tehničke aspekte automatizacije poslovnih procesa te razvoja i implementacije arhitektura rješenja u složenom ekosustavu za procesiranja elektronskih bonova. Od 2013. godine pridružio se inicijativi Hrvatskog Telekoma za razvoj poslovanja u području platne industrije gdje obnaša funkciju marketing managera na poslovima implementacije payment business strategije Hrvatskog Telekoma i vođenja razvoja proizvoda i usluga za tržište platne industrije. Kao voditelj razvoja poslovanja na e-commerce i EFT-POS infrastrukturi stekao je veliko iskustvo i dubok uvid u ekosustave platne industrije kroz sudjelovanje u raznim projektima integracije payment gateway platforme s infrastrukturama vodećih banaka prihvatitelja i implementaciji PCI DSS Level 1 certifikata u Hrvatskom Telekomu. Od veljače 2017. godine na poziciji je tehničkog direktora za bankarska i platna rješenja u Combis d.o.o. (članica Hrvatski Telekom Grupe) gdje trenutno vodi razvoj poslovanja i kompleksne ponude vezano uz platnu infrastrukturu na lokalnom i međunarodnom tržištu.



Transaction Systems (TRSYS) is one of the largest and most experienced vendors of e-payment solutions in Europe, with activities that cover more than 20 countries in a wide geographic area, either through direct offices or through a network of carefully selected local partners.

With several years of experience in the e-payments industry, we bring to market a unique combination of true multi-vendor multi-platform POS SW applications, state-of-the-art POS HW, along with a comprehensive portfolio of services, including POS network management solutions.

Our products and services, coupled with unique delivery capabilities, allow payment organizations to achieve operational efficiencies while optimizing the cost of running and managing their POS networks.

We currently serve the markets of Europe, Africa, Russia and CIS, with more than 300 customers and partners across these geographies. In 2013 TRSYS became a part of diversified holding ITG (INLINE Technologies Group), which is placed on the 3rd position in the ranking of IT solution suppliers for banks, according to the CNews Analytics rating 2014. www.tr-sys.com

Paying Cards and Card Transactions

Hrvatska narodna banka sukladno Odluci o obvezi dostavljanja podataka o platnom prometu i elektroničkom novcu (NN, br.147/2013.) od izvještajnih obveznika tj. pružatelja platnih usluga koji su u sustavu nadzora Hrvatske narodne banke i poslovnih subjekata obveznika dostave podatka u HNB mjesečno prikuplja podatke o platnom prometu i elektroničkom novcu.

Podaci koji se prikupljaju temeljem Odluke prvenstveno se odnose na bezgotovinski platni promet te manjim dijelom na uplate i isplate gotovog novca.

Bezgotovinski platni premet obuhvaća podatke o kreditnim transferima, trajnim nalogima, izravnim terećenjem, platnim karticama i kartičnim transakcijama, novčanim pošiljkama, čekovima i mjenicama te odobrenjima i traćenjima računa za plaćanje bez posebnog naloga za plaćanje. Osim bezgotovinskog platnog prometa prikupljaju se podaci i računima za plaćanje te platno prometnoj infrastrukturi.

Prezentacija se prvenstveno odnosi na prikaz podataka:

- ukupnog bezgotovinskog platnog prometa u RH uz osnovno pojašnjenje metodologije;
- usluge povezane s računom za plaćanje (Internet bankarstvo i mobilna plaćanja);
- udio kreditnih transfera zadanih mobilnim i internet bankarstvom u ukupnom bezgotovinskom platnom prometu
- podaci o platnim kartičnim i kartičnim transakcijama.

Zrinka Petroci

Hrvatska narodna banka
Direkcija za nadzor platnog prometa
Trg hrvatskih velikana 3, 10002 Zagreb
tel: 45 64 934; 45 64 555
fax: 45 64 971
e-mail: zrinka.petroci@hnb.hr

Zrinka Petroci graduated from the Faculty of Economics and Business (University of Zagreb – Croatia), specializing in macroeconomics.

Zrinka Petroci started her career in 1997 at the Croatian Chamber of Economy in the Department of Macroeconomic Analyses. She has been permanently employed at the Croatian National Bank since 1998.

During her work in the Cashless Payments Operations Department at the Croatian National Bank she was engaged in the development of the payment system infrastructure and in the implementation of the interbank payment systems (RTGS and NCS). After the implementation of the mentioned infrastructure, she continued working in the same Department on the tasks related to daily operational functioning of the interbank payment systems (RTGS and NCS), collection and distribution of statistical reports from the domestic payment system and business execution in the accounts of credit institutions held with the CNB.

Since 2010 she has been working in the CNB's Payment Operations Supervision Department as a leader of the team that implemented the Decision on the obligation to submit data on the payment system and electronic money (Official Gazette, 147/2013), which was adopted on the basis of the Payment System Act (Official Gazette 133/2009 and 136/2012). She has also been in charge of the supervision of electronic money institutions and payment institutions as well as of the collection and analysis of payment statistics.

The **Croatian National Bank** is the central bank of the Republic of Croatia. It is autonomous and independent in achieving its objective and carrying out its tasks. The Croatian National Bank has legal personality, but it is not entered in the register of companies. The Croatian National Bank has its seat in Zagreb. The seal of the Croatian National Bank consists of an image of the coat of arms of the Republic of Croatia and the name of the Croatian National Bank. The Croatian National Bank is represented by the Governor of the Croatian National Bank. The Croatian National Bank is in the exclusive ownership of the Republic of Croatia.

The Croatian National Bank is independent in adopting and enforcing its decisions which are based on the Act on the Croatian National Bank and neither seeks nor takes instructions from the bodies of the Republic of Croatia, the bodies of the European Union or other persons. The bodies of the Republic of Croatia or other persons may not influence the adoption and enforcement of the decisions of the Croatian National Bank, nor may they approve, revoke, postpone, cancel, or influence in any other form any decision taken by the Croatian National Bank, or its decision-making bodies, within its competence.



Digital transformation of banks

Digital banking is often understood to be the use of mobile banking or online banking but its meaning is much broader. It encompasses the ability to interact digitally with customers.

This is done by integrating innovative mobile technologies and innovative payment solutions, through the use of strategic analytics tools such as big data, social media, and by providing services through digital channels in real time, with appropriate security and authentication systems applied. Digital banking is, in fact, all about improving the customer experience.

An important segment of digital transformation is the establishment of digital, online sales and service channels as well as the use of social networks, with the use of advanced analytical tools to better understand the needs and expectations of the user and personalize the service offered.

The level of user expectations is not defined by competition, but in the digital experience "best in class" companies. The users are expecting self-servicing, contextual interaction, and ability to manage their services in real-time.

The application of the Payment Services Directive (PSD2) will allow entry to the market of new, more digitally competent participants and erase the boundaries between the national markets. The future market position of the banks will depend on whether the banks will focus on market expansion or defense of the current position.

Slavenka Došen

Zagrebačka banka d.d.

Savska 62, 10000 Zagreb

Tel +385 1 6305 349, Fax +385 1 6305 274

e-mail: slavenka.dosen@unicreditgroup.zaba.hr

Mrs Slavenka Došen began her professional career at Udružena banka Hrvatske and since 1990. she is working in Zagrebačka banka dd.

Mrs Došen worked on development and implementation of new products and services – card business, phone and internet banking, electronic services provided by state and / or public administration, mobile banking for corporate clients and security solutions (tokens and smart cards), including integration of supporting legacy and database systems:

- responsible for card business development, ZABA SMS implementation,
- co-ordinator and team member on the project of deployment tokens in direct distribution channels (phone and internet banking for retail clients), of Call Centre - ZABA 24 project
- leader of sub-project e – zaba internet banking for corporate clients within Domestic Payment System Project,
- responsible for deployment of B2G services and its integration with e-zaba internet banking for business entities, deployment of m-zaba mobile banking service for business entities, and of e-Invoice service and its integration with e-zaba internet banking for business entities,
- invited lecturer on numerous international and domestic conferences in the area of e-business and e-security,
- permanent member of Europay International Task Force (1994 – 2000),
- permanent lecturer in Croatian Institute for Banking and Insurance (1999 – 2002),
- one of the founders of Call Centre conference held within International Fair of Information technologies – INFO.



Zagrebačka banka has been the leading bank in Croatia in terms of the quality of products and services, technical innovations, number of customers etc. for years.

In Croatia, the Bank operates with more than 60.000 corporate customers and over 1.1 million private customers,

which means that every fourth citizen is a customer of Zagrebačka banka.

As a member of the UniCredit Italiano Group since March 2002, one of the most successful banking groups in Europe, Zagrebačka banka has also been one of the leading banks in CEE.

The Bank accounts for 25% of total assets of the Croatian banking sector and, as a co-owner of the UniCredit Bank Mostar, 18% of the total assets of the banking sector in Bosnia and Herzegovina.

The main branches of Zagrebačka banka are: ZB Invest, the Zagrebačka banka investment fund company that holds 27% of market share. AZ Fund, an obligatory pension fund of Zagrebačka banka and Allianz, holds around 41% of the market share, and the deposits of the First Housing and Savings Bank (Prva stambena štedionica) holds around 32% of the housing savings on the market.

With 128 subsidiaries in total, and more than 860 ATMs, Zagrebačka banka has the largest network of physical channels for customer business. Almost 530 thousand customers use online banking of Zagrebačka banka through direct channels and 245 thousand customers use mobile banking. More than once, the Bank has been nominated to have the most innovative and top-quality banking Internet service.

In all larger subsidiaries, customers can use the self-service banking area with many devices which make everyday banking services more easy to use and are always available.

Zagrebačka banka also issues the biggest number of payment cards and has the widest network of in-store POS devices for card payments. With over 4,200 employees, Zagrebačka banka is one of the major employers in Croatia and according to the independent surveys, it is also one of the most desirable ones.

Citizens associate the following qualities with Zagrebačka banka: safety, greatness, progress, but also tradition. What makes Zagrebačka banka competitive on the market today is the fact that it is an advisor and a partner in all customers' specific needs and situations. It is a bank that offers reliable, open and responsible solutions, a bank that trusts its customers. www.zaba.hr

Security in the age of PSD2

The Payment Service Directive 2 (PSD2) has created preconditions for the establishment of open banking in the European Union. Open banking should simplify end-user access to various services through improvements and simplified access interfaces, regardless of national borders and the number of service providers in the background. The security systems we use today in banking will need to be changed in order to adapt to the demands of open banking. What changes will be necessary, come and find out in the lecture.

Viktor Olujić

Asseco SEE
Ulica grada Vukovara 269d
10000 Zagreb, Croatia
tel: +385 (1) 3030000
fax: +385 (1) 3030010
e-mail: Viktor.Olujic@asseco-see.hr

Viktor Olujić is a Management Board member of Asseco SEE Croatia. In his 20-year-long career Viktor Olujić has held several different positions within the company. During the last seven years he has managed the Department of product and solution development for card business and payment security, whose solutions are used by the majority of banks in Croatia and the Region. His merits include the development of some of Asseco SEE's most successful international products: he worked on the CAP specification (Chip Authentication Product) in cooperation with the MasterCard Company, and led a team which was one of the first four teams in the world to implement this cutting-edge authentication solution within the company's own product; he managed the development of the SxS security solution, which is currently Asseco SEE Group's best-selling international product, used by more than 100 banks and banking groups throughout the world for the protection of the security of their own users during online payments; he managed the VASuite PKI solution design and led the development team which integrated this solution with all banks in Croatia; last year he and his team developed the innovative HCE solution for mobile contactless payments.



The group Asseco SEE is the largest operator in South-Eastern Europe in terms of revenue derived from sales of its software and services. We came into being as a result of the integration of the experience, knowledge and solutions of major segment leading IT companies operating in the region. Since the beginning, our company's subsidiaries focused on developing their own solutions in their market segments.
asseco.com

Habits and Payment Systems in Croatia

How to encourage a consumer to change and use other payment methods. In the interest of new technologies, security of cashless payment should not worry anyone, all with the aim of satisfying our customers with our own software development and innovative solutions and showing the advantages of today's digitalization.

Hrvoje Kobeščak

Head of eWallet Solutions

mStart

e-mail: hrvoje.kobescak@mstart.hr

Hrvoje Kobeščak graduated from the Faculty of Electronics and Computing at the University of Zagreb in 2002 and is building up his career in IT sector. With many years of experience in web development and managing IT systems, he joined mStart team in 2014. By working on development of cashless systems, combining different payment technologies and successfully supporting events like Ultra Music Festival in Split, today mStart team has a software platform which supports solutions for events, resorts, conferences and city cards and easily integrates with existing PMS and POS systems.



ZMS Info offers you years of experience in implementing a wide spectrum of electronic fund transfer solutions and dedication to create high-quality products. ZMS Info guarantees you to achieve given goals in the shortest time possible, but still to use our solutions for years to come.

Founded in 1994, ZMS Info has years of experience in the field of computer telephony integration, interactive voice response and electronic fund transfer systems.

We are in business of developing flexible, customisable and reliable solutions for our customers, in order to serve their needs as well as extend their business potential.

Always dedicated to create the highest quality products, ZMS Info continuously explores new technologies guaranteeing that our products stay at top for years to come.

www.zmsinfo.hr

The future of Cards

Physical Card -Threats and Opportunities
Physical Card threats – Digital and Regulatory
Wallet adoption <10% in the U.S.
Payment preference varies by country
Impressive transaction volumes for 'young' payment platforms- global
Emerging opportunities

Contactless Transit Payment Cards
Fuel Cards
Next generation cards – small % of total CIC
Next Generation Card Types
Next Generation Card Market opportunity
Dual function – threat or opportunity?
Payment schemes focused on enabling all payments
Is the instantly issued card still fundamental?

PHYSICAL AND DIGITAL CONVERGENCE
Physical card complimentary to mobile-based payment apps
Digital Companies issuing payment cards
80% of these E-wallets enabled by cards

Dennis Rothman
Entrust Datacard



Dennis Rothman has worked in the financial and services industry for over 20 years. He is a Financial Instant Issuance professional within the card industry, serving clients in banking and Retail organisations issuing financial cards, with an emphasis on Business Value. A trusted adviser to financial organisations who are seeking to investigate and implement financial Instant Issuance of cards within a bank branch or retail environment and reap the benefits of elevating the customer experience, whilst driving your organisation's card portfolio performance. Dennis is an experienced Consultant with a proven track record of success in assisting and delivering workable solutions He provides high-level strategic development planning skills to consistently drive and improve business performance and enhance profitability to clients. Prior to joining Entrust Datacard, Dennis was working with card sales and banking in South Africa then moved into software as service dealing in financial expense management and travel. Dennis has a Diploma in Marketing and is a qualified bookkeeper He is based at Entrust Datacard in the United Kingdom in Portsmouth..



Entrust Datacard is continuously committed to quality in every aspect of serving our customers. As part of our ongoing effort to ensure the highest level of quality, we've launched key initiatives to ensure that our products and services meet the most demanding standards in the industry.

Quality vision

To be the most successful, innovative, and trusted solutions provider, enabling secure financial transactions and identification globally for our customers.

Quality policy

We're committed to developing and executing effective business strategies that generate products and services supporting customer and shareholder objectives. These strategies are supported by documented goals and objectives.

Quality objectives

Develop and deliver products and solutions that meet customer expectations in an efficient and cost-effective way.

Create and maintain a culture that actively looks for improvement opportunities and that takes aggressive and effective action to solve problems.

ISO 9001 certification

Datacard employs an ISO-registered Quality Management System, ensuring our products and services meet the most demanding standards in the industry. Recognized as a world-wide Quality Assurance standard, compliance to International Standard ISO 9001:2008 confirms to our customers that our Quality Management System meets exacting international standards of excellence.

To ensure ongoing compliance, Datacard's Quality Management System is audited annually by Bureau Veritas, an internationally-recognized external certification body.

Optimal authentication experience for digital users

Authentication user experience for payments transactions is one of the most important factors to minimize the impact of upcoming regulatory changes on existing business and for the sustainable growth of electronic payments in the future. There are approaches and technologies that can help us achieve customer's expectations and Mastercard is working diligently in gathering user inputs and transforming those into strategies. We will share with the audience Mastercard's vision for authentication, all the requirements and upcoming changes as well as market research highlights for optimal user authentication experience.

Damir Hozdić

Business Development, Croatia
Mastercard
Zagreb tower, Radnicka cesta 80/12, 10000 Zagreb
mob +385 91 2217 277
e-mail: damir.hozdic@mastercard.com

Damir Hozdić started his career in telco industry, developing various VAS services and managing mobile payments services portfolio. He worked on implementation of Electronic money law and Payment services directive regulations for m-commerce services of MNO, including setup of internal control system. During the time spent in telco he developed various m-commerce services based mainly on SMS, like mInsurance, mTransportation with Nextbike but also other operator billing solutions. He joined MasterCard in 2015 as Business Development Manager for Croatia and Slovenia, focusing on emerging payments initiatives (mobile payment), innovative products (MasterPass, MDES) and e-commerce development.



MasterCard

Mastercard (NYSE: MA), www.mastercard.com, is a technology company in the global payments industry. Our global payments processing network connects consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories. Mastercard products and solutions make everyday commerce activities – such as shopping, traveling, running a business and managing finances – easier, more secure and more efficient for everyone. Follow us on Twitter @MastercardNews, join the discussion on the Beyond the Transaction Blog and subscribe for the latest news on the Engagement Bureau..

Unlocking Innovation through Start-up Engagement

Roi will talk about Visa's start-up engagement model that adds concrete value to Visa, its stakeholders and the eco-system.

Roi Ben Daniel

VISA

Roi works closely with Israeli technology companies on partnerships and venture investment opportunities. Roi also leads work with selected venture & ecosystem partners, and is a regular speaker in Israel and Europe on Paytech & Fintech. Prior to his position at Visa, Roi was a co-founder of The Bridge - Coca-Cola's innovation lab. Roi is deeply embedded in the Israeli technology community and is working pro bono to connect the Polish and Israeli technology industries. Roi serves as a Major in the IDF reserves (Strategic Division), and has received two badges of honor for his service. He holds a dual degree in Law and Accounting from Tel-Aviv University.



VISA

Visa Europe is a wholly owned subsidiary of Visa Inc. (NYSE:V). Visa Inc. is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. We operate one of the world's most advanced processing networks — VisaNet — that is capable of handling more than 65,000 transaction messages a second, with fraud protection for consumers and assured payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, pay ahead of time with prepaid or pay later with credit products.

Becoming the first Visa Processor Aggregator in Europe

Mercury Processing Services International is a provider of payment solutions, dedicated to developing and managing payment business on an international level. We are proud to be first in the world to enable HCE based payments for American Express and one of the first in Europe with Visa.

This presentation will show you the experience of MPSI integration with Visa Tokenization Services. VTS integration enables our clients to implement card token provisioning and NFC payments for various token requestors – gPay, Fitbit pay, Apple Pay. Some of them are already live, some of them are to be in the near future. If you're interested in finding out what challenges we faced and how the project rolled out – this session is for you.

Andreja Josipović

Senior Product Developer
Mercury Processing Services International
e-mail: Andreja.Josipovic@mercury-processing.com

Senior Product Developer in Mercury Processing Services International responsible of innovation products like mobile banking and mobile payments. IT expert with more than 10 years' experience in development. I started my career in University Computing Centre as a developer of Studomat, web application that enabled students of Universities across Croatia to manage their administrative processes online. 6 years ago, I started to working in MPSI on projects related to central MPSI notification system and ATM and authorization integration services. Since 2018 I'm working in Product Development team on innovative products – mainly mobile banking integration, tokenization and mobile payments.



International character is reflected in our customers, staff and locations, while we make every effort to provide our clients with services and solutions that fit their specific needs, local particularities, cultural differences and regional complexities.

Maintaining high level of service is a top priority for us. The customers expect 100% availability and we endeavor to meet such expectations 24 hours a day, 7 days a week.

Our growing team includes more than 300 professionals, whose combined knowledge, creativity and enthusiasm aid in delivering quality service and value to our clients.

Being at the forefront of emerging trends in the payment industry, we developed and launched a Mobile Wallet solution, based on HCE technology, that enables cloud based mobile proximity payments and opens endless possibilities of introducing new and innovative value-added services to end customers.

We are committed to our clients and their customers

Because our business depends on the accuracy and security with which we perform our operations, we aim for excellence in everything we undertake.

But our job is more than just running payments, but being adaptable and anticipating the needs of our clients, and developing new services to meet those needs and our clients' specific institutional context.

And take great pride in the quality of our work

In today's world, everything has to be quick and easy to use, and it's the same with payments. As all else in the life of consumers, paying for goods or a service needs to be a simple, quick and secure experience.

That's why our aim is to ensure that payment process adapts seamlessly to the lives of the customers, and not the other way around.

Together with the people who make it happen

A vital part of our every success is our team and their expertise, so it's imperative we keep an open environment where all of us can exchange ideas and knowledge.

Equally important, where our employees have the freedom and support to grow as individuals, team members and team leaders.

Mobile banking is not just about payments - it's time to take a leap forward

We all know that new generations, millennials and Gen Y, live their lives on smartphones. All the services they need, such as Uber, Amazon, Facebook, or Netflix, are available with a single swipe. They are accustomed to a high-quality digital customer experience and they demand it in more aspects of their life. Their loyalty heavily depends on the ease and convenience of using a service.

While mobile banking has so far accommodated for their needs, such as checking their account balance, making instant transactions, or finding the nearest ATM, those are all services which are already common. The mobile users of today and tomorrow will always keep asking for easier access and better UX in services.

Mobile banking has a huge potential to go above offering merely payment services. New disruptive technologies can enrich its functionality, provide easier access to customers, and cut down costs of internal processes.

We'll show you two revolutionary mobile banking solutions enabled by our state-of-the-art data extraction.

Remote account opening enables customers to open a bank account on their phone in three easy steps, in a few minutes, no matter where they are. Which steps are included in the process? What is the potential of this solution?

Credit card scanning has long been as big of an opportunity for us as it's been a challenge. So far, there has not been a solution that we know of which would enable fast and accurate credit card scanning functionality. We have built a new computer vision engine, optimized for mobile devices, which will enable the fastest online credit card payments.

Izet Ždralović

Microblink

e-mail: izet.zdralovic@microblink.com

Izet Ždralović is a Co-founder and Board member of Microblink. He has extensive experience in sales, marketing and management in telecommunications, ICT and service industry (Računi.hr, Amis Telekom, Iskon Internet, Hyatt Hotels group). Izet successfully links comprehensive business view of different markets with innovative technologies that change and improve our everyday lives. His passion is in integrating new technology into processes that solve problems and enhance user experience quality.

Microblink is an R&D company developing proprietary computer vision technology optimized for realtime processing on mobile devices. Advanced neural networks and deep learning techniques are used to process the fastest and the most accurate text recognition locally on a mobile device. Therefore, we offer a variety of products as mobile SDK (software development kit) or WEB API tailored for specific use-cases.



We aim to completely eliminate the need for manual data entry on mobile devices, thus improving user experience and engagement.

Map of worldwide customers

Our worldwide customers' network in over 60 countries includes banks & financial institutions, telecoms, retailers, insurance, system integrators, app developers, startups and other service and production oriented companies.

Mobile OCR enables data capture in a variety of use-cases: mobile payments, onboarding of new users in an app, KYC, expense tracking, ticket validation, check-in at airports and hotels, security, loyalty card activations, SIM card registration, TOP UP, and voting registration amongst others.

Third party access in accordance with PSD2 / RTS on strong authentication and secure communication

The presentation will include the description of possible ways how the third party providers can connect to the information systems of banks, the description of mutual identification and authentication of involved parties, the description of the conditions for getting the exemption from the use of customer interface for the third party connection. The presentation will include the current status of regulations and open questions related to the third party access.

Bernad Karačić

Hrvatska narodna banka
e-mail: bernad.karacic@hnb.hr

Bernad Karačić – MSc, completed Bachelor's and Master's degree at the Faculty of Electrical Engineering and Computing in Zagreb, for more than ten years worked on building and maintaining of IT infrastructure in Croatia and abroad, over the past twelve years has been working as an advisor in CNB responsible for supervision of information systems in banks, involved in the work of European institutions on making regulations related to technological and security aspects of the Payment Service Directive.



The **Croatian National Bank** is the central bank of the Republic of Croatia. It is autonomous and independent in achieving its objective and carrying out its tasks. The Croatian National Bank has legal personality, but it is not entered in the register of companies. The Croatian National Bank has its seat in Zagreb. The seal of the Croatian National Bank consists of an image of the coat of arms of the Republic of Croatia and the name of the Croatian National Bank. The Croatian National Bank is represented by the Governor of the Croatian National Bank. The Croatian National Bank is in the exclusive ownership of the Republic of Croatia.

The Croatian National Bank is independent in adopting and enforcing its decisions which are based on the Act on the Croatian National Bank and neither seeks nor takes instructions from the bodies of the Republic of Croatia, the bodies of the European Union or other persons. The bodies of the Republic of Croatia or other persons may not influence the adoption and enforcement of the decisions of the Croatian National Bank, nor may they approve, revoke, postpone, cancel, or influence in any other form any decision taken by the Croatian National Bank, or its decision-making bodies, within its competence.

Implementation of PSD2 "Access to Account" (XS2A) in banks

PSD2 is not just another EU regulation. PSD2 will change the EU payment landscape and ultimately the position of banks in the ecosystem. PSD2 is considered as a driver for new technologies and services. It opens up doors for flexible and innovative players on the payment market that offer services that currently do not exist.

PSD2 defines new rules to access the customer's accounts (XS2A) by mandating banks to open their APIs to the third parties. For banks, this will mean that they are no longer the only ones that have access to the customer information. Customers will now decide who they want to grant access to their payment information. Besides, with the new services based on XS2A, banks may lose the direct connection to their customers. To keep their position in the new PSD2 reality, banks will need to adapt their business and operational models.

There are three main topics that PSD2 puts on the table. These topics cover the introduction of new parties in the e-payment market, setting up new rules for these parties and improving e-payments security:

1. Introduction and setting up the rules for new players in the payment area

PSD2 defines the role of Third Party Providers (TPPs) and their services. There are two types of TPPs:

- Payment Initiation Service Providers (PISPs). With customer permission, PISPs may initiate a payment transaction directly from the customer's bank account
- Account Information Service Providers (AISPs). AISPs consolidate the customer's account and transaction details from multiple banks in one portal

2. Setting up the rules for access to the customer's accounts (XS2A)

Banks are mandated to open their core banking infrastructure via APIs to licensed TPPs. This will allow TPPs to provide account information services and enable payment initiation services. It is important to mention that these services can be provided only if the customer has given an explicit permission to the TPP to access his account.

3. Improvement of payment processing security by introduction of Strong Customer Authentication (SCA) SCA is an authentication process that shall include two or more authentication factors. PSD2 mandates the use of SCA when the customer initiates any electronic payment transaction, whether it is to make a payment or access their bank/TPP services.

Open APIs? What is it about? APIs are not a new technology. APIs are commonly used for sharing data and interconnecting e-platforms with third parties services. Large companies such as Google, Twitter and Facebook offer APIs to third parties for example to login or to initiate messages.

By introducing the concept of PISPs and AISPs, PSD2 sets up new rules for accessing customer accounts for these players (XS2A). PSD2 mandates all banks to allow TPPs to access bank customer's account for information and payment initiation services. One important remark: TPPs can

access the customer account only under the conditions that the customer has explicitly granted permission to this TPP to initiate such request and that the TPP is registered (most likely with the EBA).

The concept of Open Banking APIs sounds promising, but it is also a big challenge from a security perspective. PSD2 mandates TPPs to authenticate themselves towards banks and communicate securely with the bank, the payer and the payee.

Financial sensitive data must be securely exchanged and must not be accessible by any other party than the bank and the service provider. Detailed rules for XS2A and technical requirements on TPP authentication and data exchange are defined by the European Banking Authority (EBA) in the Regulatory Technical Standards (RTS). The official version was released in March 2018, and the deadline for implementation is September 2019.

Neven Maruševac

Privredna banka Zagreb

Informacijska i komunikacijska tehnologija

e-mail: neven.marusevec@pbz.hr



Neven Maruševac was born in 1959 in Varaždin. He graduated in 1982 at the Faculty of Electrical Engineering in Zagreb and acquired the title of graduate engineer in Electrical Engineering, Department of Computer Science. After working in Computer Centre GK Medjimurje for four years, he continued his career in Varazdinska banka, where he held the position of Director of Informatics Department from 1993 till 2000. At that time the Bank made a significant technological breakthrough by the implementation of 24x7 services and was among the first in Croatia to introduce internet and telephone banking, ATM and POS network as well as the international Maestro debit card. The Informatics Department won several prestigious acknowledgements for the implementation of technology in banking, and the certified ISO 9001-3 quality system in informatics was also established, the first in Croatian banks. Neven Maruševac is also the winner of the acknowledgement of the Croatian IT Society (HIZ) – "Plaque Informatics" for the year 2000. He is currently employed in Privredna banka Zagreb in the organizational part ICT Department at the position of Senior Executive Director Assistant for Application Support. In addition to works of managing the IT organization, he also gained many years of experience as system programmer, analyst of communications systems, integration of heterogeneous IT systems and self-service banking. He was or is a member of several working groups at the Croatian Banking Association (PDF417 barcode for payment order, e-invoice, PSD2 RTS SCA). He is one of the authors of the national wide 2D barcode "standard" for graphical representation of payment instruction on paper payment orders. He is specialized in technology and application of direct channels (Internet and mobile banking) as well as card operations and payment transactions. He participates actively in the Bank's digital transformation through several internal and international projects in ISBD Group.

Privredna banka Zagreb d. d. is one of Croatia's top banks with a long and continuous history of banking operations. In all stages of its history, Privredna banka Zagreb has been supporting major investment programs for the development of tourism, agriculture, industry, shipbuilding, electrification and road building, and has become a byword for the economic vitality, continuity and identity of Croatia.

Panel rasprava

PSD2

- Što praktično znači open banking environment (norme?)
- Budućnost banaka i trećih partnera - da li postoji win-win rješenje?
- Sigurnost – koje metode se preporučaju
- Mišljenje EBA – udruženja banaka
- servisi za PSD2 koji se nude (npr. Mastercard)
- Jedinstveni API na nivou države za PIS pružatelje usluga ili različit za svaku banku – stav banaka
- Sa stajališta kupca, usporedba nove usluge plaćanja s računa (inicijacija plaćanja) i trenutnog plaćanja karticom u web trgovinama

Moderator:

Robert Ilijaš

Managing Director
Instantor Technology Services Ltd
e-mail: robert@instantor.com



Panellist:

Robert Kajić

International Business Development,
Austria Card
E-mail: robert.kajic@austriacard.at



Neven Maruševac

Privredna banka Zagreb
Informacijska i komunikacijska tehnologija
e-mail: neven.marusevec@pbz.hr



Viktor Olujčić

Asseco SEE
e-mail: Viktor.Olujic@asseco-see.hr



Vlatko Galić

Business Development Manager, Corvus Info
e-mail: Vlatko.Galic@corvus.hr



Best practice of establishing security measures for IT systems in the cloud

Danas sve više i više organizacija povjerava svoje e-malove i pohranu sve veće i veće količine podataka i dokumenata IT sustavima u računalnom oblaku. Iako cloud tvrtke poput Microsofta troše veliku svotu novca na istraživanje i razvoj računalne zaštite (engl. Cybersecurity), poslovne organizacije moraju se same pobrinuti da implementiraju najbolje primjere sigurnosne prakse kako bi u potpunosti zaštitile svoje podatke. Pristup zaštiti podataka, bilo onih osobnih, bilo poslovnih, započinje kroz organizacijsko planiranje, a sastoji se od više slojeva koji uključuju: pristup podacima i autorizaciju pojedinih aktivnosti koje korisnik može raditi s podacima, zaštitu transporta podataka, praćenje načina korištenja podataka, spremanje verzija podataka i još čitav niz radnji. Ovo predavanje će prezentirati praktičan način kako se podaci mogu efikasno zaštititi na primjeru Microsoft Office 365 sustava.

Tomislav Bronzin

Microsoft Most Valuable Professional
CEO
CITUS d.o.o.
e-mail: tbronzin@citus.hr

Tomislav Bronzin is (13th years in a row!) Microsoft Most Valuable Professional and founder of CITUS, Microsoft Silver Partner Company that is specialized in software development, consulting and training. He is leading CITUS Team and managing projects focused on Office 365, cloud computing and mobile solutions. Tomislav is trainer and speaker at Microsoft conferences like TechEd Europe, WindDays, MS NetWork, Sinergija etc. He is teaching at several universities and mentoring student teams for Imagine Cup Competition. Tomislav is organizer of <http://www.mobilityday.com> conference (10 years in a row!) and he is helping organization of the largest MS Community Conference in the region - KulenDayz. Tomislav has been Microsoft Regional Director for 10 years (2003-2013), he is one of the founders of MS Community in Croatia, INETA Europe Vice President for Community Activities and Croatian Chamber of Economy IT Association Vice President. He is also entrepreneur and innovator that (with his team) has won over 56 international awards for his invention in IT, 5 patents and number of other recognition's. Tomislav has lead CITUS Team in development of number of innovative software products like www.CaN-Motion.com, www.ConferenceAtNet.com, www.BodyMeasures.com etc.



Gabrijela Vratarić

Microsoft Most Valuable Professional - MVP
Voditelj prodaje i specijalist za licenciranje
CITUS d.o.o.
e-mail: gvrataric@citus.hr

Gabrijela Vratarić is Head of Sales & Licensing Specialist at CITUS. With years of experience in technology companies in the sales segment, communication with partners and customers, with an emphasis on using IT everyday business and business process improvement. By working in Microsoft she has gained insight into the latest trends and effects of implementing IT solutions in a variety of business environments. She transmitted her knowledge through a series of workshops and training's she held for both her team members and Microsoft solution users. She has been the holder of the prestigious MVP title for Office Servers and Services.



CITUS je Microsoft Silver Certified Partner s pet kompetencija i Microsoft Cloud Accelerate Partner koji se bavi savjetovanjem, projektiranjem, razvojem i implementacijom mobilnih i cloud IT rješenja baziranih na Microsoft tehnologiji. Djelatnici tvrtke CITUS su visoko obrazovani i certificirani što je omogućilo Citusu stjecanje Microsoft Silver Partner i Hewlett-Packard AllianceOne certifikata te ISO 9001-2008 certifikata za kvalitetu. Troje Citusovih djelatnika su nositelji prestižne Microsoft Most Valuable Professional titule za područja Office 365, virtualizacije (Hyper-V) i razvoja web aplikacija. Iskustvo Citusa, stečeno kroz 17 godina rada, je bazirano na nizu domaćih i međunarodnih referenci a i vlasnici su dvaju

patenata s područja ICT-a. Citusove usluge i proizvodi su bazirani na inovacijama za koje su dobili preko 50 međunarodnih nagrada te su dobitnici nekoliko zlatnih medalja za inovacije u ICT-u (SAD, Rusija, Koreja, Tajvan, Hrvatska, Malezija, Poljska) koje su pretvorili u uspješne proizvode. U 2015. godini, na najvećoj američkoj izložbi inovacija i novih tehnologija INPEX 2015, osvojili su dvije zlatne medalje te nagradu Best Invention of Europe. CITUS rješenja su inovativna i bazirana su na najnovijim tehnologijama, vrlo su jednostavna za upotrebu krajnjem korisniku, intuitivna, touch free pristup tj. samo pokretom ruke (nisu potrebni ni tastatura, niti miš, pa ni touch ekran), sadržajem se može upravljati i kroz staklo tj. izlog, tako da je dostupno 0-24, higijenski je, nema oštećenja opreme jer korisnik nije u direktnom kontaktu s opremom, velike mogućnosti interakcije kroz gemifikaciju itd.

Android POS terminal - merchant experience and value beyond payments

In the Digital Age, consumers have more payment options than ever before, which means businesses conversely have more choices for their point-of-sale (POS) solutions also. New and innovative companies are shaping the next generation of payments, and the data generated by these new ways to pay is underpinning the delivery of powerful new value-added services. New payment generation speaks Android! How can retailers prepare their Point-of-Sale for digitalization? How to enable merchants to go beyond taking payments? Smart Android POS terminals know something about it.

Antun Portner

Business Development Manager
Combis d.o.o.
Hektorovičeva 2, 10000 Zagreb
T: +385 (0)1 36 52 684
M: +385 (0)99 22 82 215
e-mail: antun.portner@combis.hr
web: www.combis.hr



Antun Portner magistrirao je na Elektrotehničkom fakultetu u Osijeku. Karijeru je započeo u T-Mobile Hrvatska (od 2010. godine kompanija pripojena Hrvatskom Telekomu) gdje je kao voditelj projekata bio zadužen za tehničke aspekte automatizacije poslovnih procesa te razvoja i implementacije arhitektura rješenja u složenom ekosustavu za procesiranje elektronskih bonova. Od 2013. godine pridružio se inicijativi Hrvatskog Telekoma za razvoj poslovanja u području platne industrije gdje obnaša funkciju marketing managera na poslovima implementacije payment business strategije Hrvatskog Telekoma i vođenja razvoja proizvoda i usluga za tržište platne industrije. Kao voditelj razvoja poslovanja na e-commerce i EFT-POS infrastrukturi stekao je veliko iskustvo i dubok uvid u ekosustave platne industrije kroz sudjelovanje u raznim projektima integracije payment gateway platforme s infrastrukturama vodećih banaka prihvatitelja i implementaciji PCI DSS Level 1 certifikata u Hrvatskom Telekomu. Od veljače 2017. godine na poziciji je tehničkog direktora za bankarska i platna rješenja u Combis d.o.o. (članica Hrvatski Telekom Grupe) gdje trenutno vodi razvoj poslovanja i kompleksne ponude vezano uz platnu infrastrukturu na lokalnom i međunarodnom tržištu.

COMBIS is a regional company woven from hardworking, talented people and high technologies.

We have crossed a long way of continuous growth and progress from the beginnings, when one enthusiast 20 years ago formed a company that has become one of the leading service providers in Adriatic region¹ and the leading service provider in Croatia² according to IDC Adriatics.

Our development has always been based on the freedom of thought, innovation and creativity, stimulating at the same time teamwork and friendship among employees, as the main driver of our business.

Moreover, technologies that we develop and implement are enriched with human factor and knowledge, making all the difference. Thus, technology truly becomes a living component of success and development of our customers.

CorvusWallet - faster and safer online payment and billing

Jednom spremljeni kartični i osobni podaci, u e-trgovini omogućuju brže i jednostavnije transakcije za kupce i bolju konverziju za trgovce. Pridružite nam se na prezentaciji i među prvima pogledajte što je CorvusWallet, kako ga trgovci kao metodu plaćanja mogu uvesti na svoja Internet prodajna mjesta, koje mogućnosti nudi i koje prednosti donosi za kupce, trgovce i e-commerce tržište općenito.

Vlatko Galić

Business Development Manager

Corvus info

e-mail: Vlatko.Galic@corvus.hr

Vlatko Galić je stručnjak za kartična plaćanja s dugogodišnjim menadžerskim iskustvom. Zaposlen je u tvrtki Corvus info na poziciji Voditelja razvoja poslovanja, gdje je zadužen za razvoj novih i unapređenje postojećih usluga, unapređenje procedura, podizanje efikasnosti i profitabilnosti poslovanja, analizu novih poslovnih modela, planiranje strategije i stvaranje preduvjeta za početak pružanja platnih usluga prihvata kartica te nove PIS usluge temeljene na PSD2 direktivi. Prije trenutne pozicije radio je u Euroherc osiguranju, Varaždinskoj banci, Hrvatskoj poštanskoj banci i GPN DATA. Tijekom svoje 17 godišnje bankarske karijere vodio je Direkciju kartičnog poslovanja banke zaduženu za razvoj novih kartičnih usluga, operativne procese, usklađenja s relevantnim zakonima i pravilima kartičnih shema i odnose s dobavljačima. Posljednjih godina fokus je usmjerio na kartična plaćanja u e-commerce okruženju i razvoj novih usluga u tom segmentu na lokalnom i globalnom tržištu.



Maja Bajza Ljubičić

Head of sales, marketing and customer support

Corvus info

e-mail: Maja.Bajza@corvus.hr

Maja Bajza Ljubičić je Voditelj CorvusPay Internet Payment Gateway usluge u tvrtki Corvus Info gdje je zadužena za razvoj i provedbu prodajnog plana i budžeta koji uključuju prodajne aktivnosti, gradnju odnosa s klijentima web trgovcima, suradnju s partnerima, ponajviše bankama, marketing, odnose s medijima i korisničku podršku. Ima više od 15 godina iskustva u marketingu i prodaji IT rješenja i usluga u financijskoj i eCommerce industriji. Prije Corvus Infa radila je u tvrtkama Asseco South Eastern Europe, Končar MES i MBU (današnji Erste Group Card Processing).



Corvus info duže od jednog desetljeća predvodi trendove na eCommerce tržištu u Hrvatskoj i regiji.

Djelujemo u dva područja:

- Razvoj i implementacija eCommerce rješenja na SAP Hybris platformi za B2B i B2C poslovanje, gdje su nam ključne reference eKupi B2B web trgovina i MSAN B2C web trgovina;
- Razvoj platnih rješenja koja uključuju vlastiti Internet Payment Gateway (IPG) CorvusPay za kartična plaćanja u Internet trgovinama i CorvusWallet rješenje za brža i jednostavnija plaćanja temeljena na sigurnoj pohrani kartičnih podataka. CorvusPay IPG koristi više od 450 trgovaca iz Hrvatske, Bosne i Hercegovine i Srbije. Poslujemo na dvije lokacije Zagreb i Skopje na kojima konstantno gradimo tim koji čini više od 60 vrijednih stručnjaka iz različitih područja.

Parking payment by mobile application – Zagrebparking case

Sedam IT d.o.o. has developed Sedam Pay - ZgPark billing system for buying parking and garage tickets in city of Zagreb.

ZgPark application for smartphone enables users to buy hourly tickets or commercial or privileged parking tickets in city of Zagreb. Users can pay from their prepaid account or with bank cards without any fee.

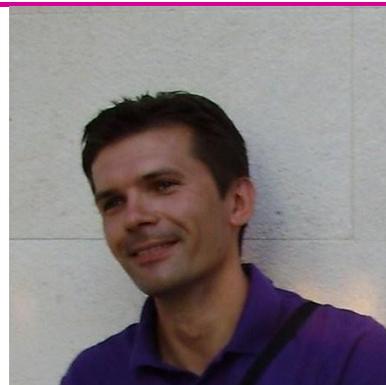
Mobile Application ZgPark has additional informations for garages, like free places, number of places, EV chargers, navigation to garage, etc.

Kristijan Matanović

Sedam IT

e-mail: kristijan.matanovic@sedamit.hr

Kristijan Matanović je u zadnjih petnaest godina vezan uz razvoj kartičnog poslovanja što obuhvaća radna mjesta od razvojnog inženjera pa do poslovnog konzultanta/analitičara. Trenutno je zaposlen u kompaniji Sedam IT kao voditelj odjela kojem je glavni fokus uspostava različitih rješenja u domeni plaćanja. Prethodna radna iskustva su stečena u Zagrebačkoj banci i Fintra d.o.o na poslovima vezanim uz izgradnju složenih IT sustava, također u domeni plaćanja. Kroz razne edukacije i usavršavanja u inozemstvu (Mastercard, Visa, Gemalto, Atos...) stekao je konkretna znanja u raznim područjima kartičnog poslovanja.



Mladen Martinić

Sedam IT

e-mail: Mladen.Martinic@sedamit.hr

Mladen Martinić starts his career in Lemna d.o.o as software developer, in 2001 he moved to Buble Software d.o.o. where he works on Rapid Application Generator and on developing business software. After 2006 until 2010 he works in ECSAT d.o.o. on developing billing systems. From 2010 he move to Where d.o.o. where he develop flagship application WHERE, he was platform lead of BrewMP platform. After acquisition of Where from PayPal Mladen works on PayPal Here for IOS. From 2014 till 2017 contractor for ReversingLabs LCC as senior software developer. 2015 till 2017 in Trovicor d.o.o. as senior software developer and team lead. 2017 become member of SedamIT d.o.o. as senior software developer. In 2018 in SedamIT d.o.o. get position of team lead.



Primjena informatičkih tehnologija

Croatian companies listed in the TOP 500 fastest growing technology companies in the EMEA region.

Sedam IT is one of the leading ICT company in the segment of solution and services, which operates in Croatia since 2003. By using our expert knowledge in improving business processes, we help our customers to quickly and successfully achieve their business goals.

According to the analysis of an independent research company IDC Adriatics, our Sedam CRM solution is the leading CRM system in Croatia with a market share of more than 28 percent. We are one of the two

SDD - review and reminder of the limits of migration

At what stage is the implementation of SEPA direct debit and what is still waiting for us until the expiration of the transition period of two years.

Sanja Milardović

Financijska agencija

e-mail: sanja.milardovic@fina.hr

Sanja Milardović je tehnolog ekspert za poslove platnog prometa u Financijskog agenciji, voditeljica Operativne grupe za SEPA izravna terećenja u Hrvatskoj i član Hrvatskog SEPA foruma.

Financial Agency (FINA) is the leading Croatian company in the field of financial mediation and the application of information technologies which meet the user requirements. Coverage on a national scale, information system well-proved by the most challenging projects of national importance and high professional level of expert teams are FINA's greatest advantages, because of which it is able to prepare and carry out different projects: from simple financial transactions to the most sophisticated projects in the electronic business.

With its extensive branch network, FINA covers the entire territory of Croatia following the logic and the intensity of economic activities, while the information systems used to connect the branches enable FINA to meet even the most demanding client demands in a very short period of time. Each branch offers individualized financial and administrative services regardless of how small they might be. All clients are given equal attention because little things mean a lot at FINA.



SCT - the summary of changes

SCT – summary – briefly about changes in SEPA credit transfer and implications for clients

Gordana Bolanača

Financijska agencija

e-mail: gordana.bolanca@fina.hr

Gordana Bolanača is payments expert in Financial Agency, member of Croatian SWIFT User Community, head of operations of the Croatian SEPA Credit Transfer Task Force and member of Croatian SEPA forum.

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Instant payments - new trends in payments

Instant payments – new trends in payments – what can we expect in payments and what is changing, what kind of payment is Instant payment, who are the users and characteristic of Instant payments.

Gordana Bolanča

Financijska agencija

e-mail: gordana.bolanca@fina.hr

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E-Mandate

The Croatian Banking Community has begun the process of preparing the introduction of E-Mandate as an addition to the process of implementing SEPA direct debit. E-Mandate makes SEPA direct debit more accessible to the Debtor, and the Creditor greatly facilitates the process and reduces the costs of managing the SEPA direct debit Mandates.

Sanja Milardović

Financijska agencija

e-mail: sanja.milardovic@fina.hr

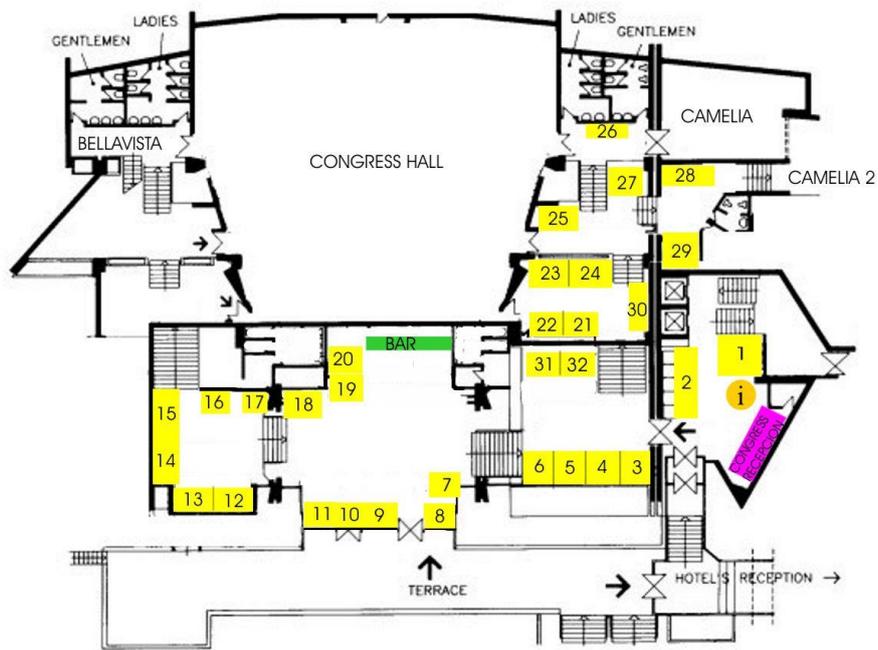
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- AustriaCard (no. 23, dimen.: 2,7 m x 2 m)
- Capsys / ACI Worldwide (no. 7, dimen.: 2 m x 2,5 m) & (no. 8, dimen. 2 m x 2,5 m)
- Dinocolor / Datacard (no. 3, dimen. 2,25 m x 3 m) & (no. 4, dimen. 2,25 m x 3 m)
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- ZMS Info (no. 5, dimen. 2,25 m x 3 m) & (no. 6, dimen. 2,25 m x 2,5 m)

NOTICE:

- Lectures and presentations will be translated croatian / english
- Goodbye and see you on next SmartCard conference



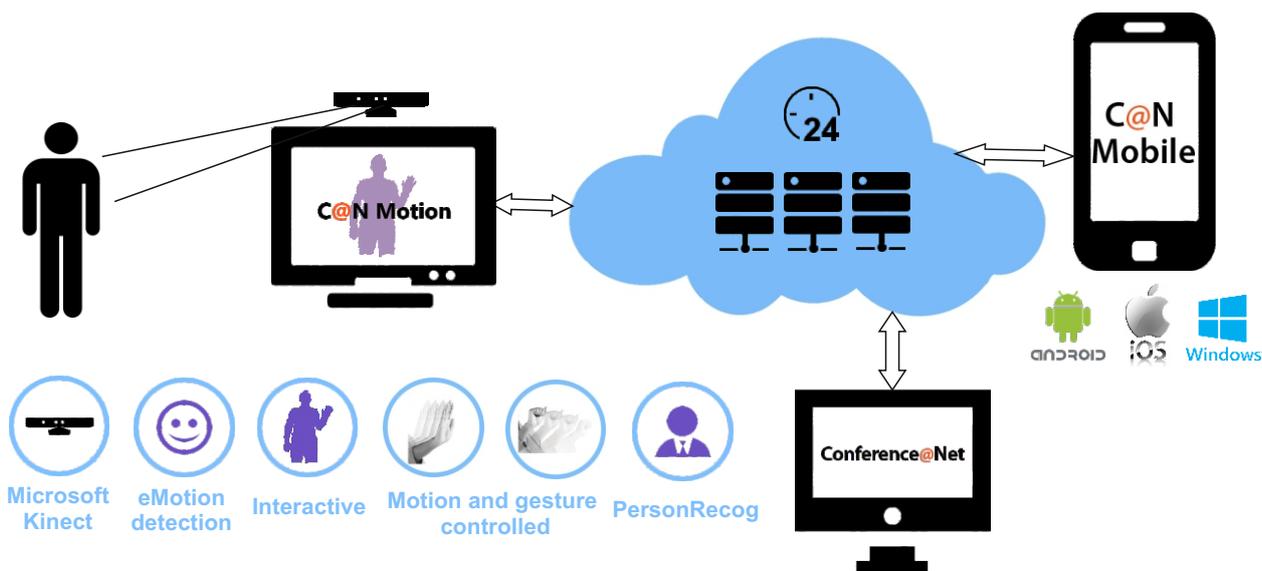
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citus@citus.hr

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