

# COMPANY PROFILE



INTESA SANPAOLO  
CARD

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Intesa Sanpaolo Card is a provider of payment solutions, dedicated to developing and managing card business on the international level.

## From Local Experience to International Presence

From our locations in Croatia and Slovenia, we service clients from financial and banking sectors across East-Central Europe and in the Mediterranean Basin.

Our story started in 2009, when Intesa Sanpaolo Group set up a company to manage its payment card operations on foreign markets. Rooted in the tradition and innovation of two strongest cards businesses within the Group, Banka Koper and Privredna banka Zagreb, card business expertise is the key element of our operations.

We are an international company in every sense of the word. International character is reflected in our customers, staff and locations.

Although today we are focused on the markets where the Group operates, vision is becoming a strong player on the global payment solutions market. Our growing team includes more than 300 professionals whose combined knowledge and enthusiasm deliver the aims and objectives of our clients.

## Commitment, Proactive Solutions and Local Strength

Knowing the products and services, development and implementation, we focus on both the issuing and acquiring support. Our teams are involved in every stage of card business operations, offering functional and technical support.

Intesa Sanpaolo Card is dedicated to long term relationships with our customers based on mutual openness and individual approach that results in clients' profitable solutions. Such continuous contact maximizes clients' satisfaction and raises operational efficiency of both companies.

We possess adequate knowledge, experience and solutions to help you run your card business effectively!

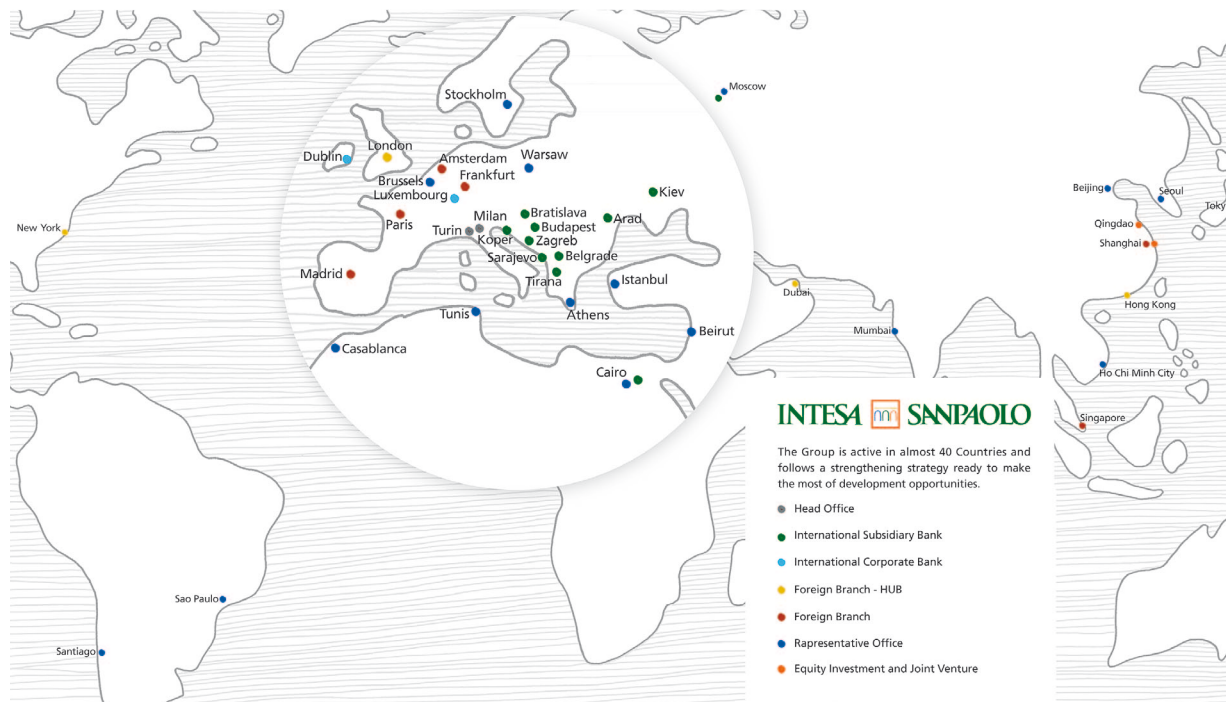
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What sets us apart is our ability to provide quality customized payment services and solutions which meet customer requirements across different markets, all with respect to International Payment Schemes.



**Intesa Sanpaolo Card** is a member of Intesa Sanpaolo Group, one of top banking groups in the Euro zone and the leading player in Italy in the retail, corporate and wealth management business areas. Thanks to a well-spread network of 7,428 branches it offers a wide range of services to about 11 million customers in Italy.

Intesa Sanpaolo's international activities are focused in Central-Eastern Europe and in the Mediterranean basin, where it operates in 13 countries through retail and commercial banks with 1,746 branches and 8.3 million customers. Moreover, an international network is present in 30 countries to support corporate customers.





Since the very start, corporate values have been an essential part of our everyday work. They express who we are, what is important to us and how we work.

## Integrity

We pursue our goals with honesty, fairness and responsibility in the full and true respect of the rules and professional ethics and in the spirit of signed agreements.

## Excellence

We set ourselves the goal of continuous improvement, farsightedness, anticipating challenges, cultivating extensive creativity aimed at innovation; moreover we recognize and reward merits.

## Transparency

We are committed to making transparency the basis of our actions, advertising and contracts in order to allow all our stakeholders to make independent and informed decisions.

## Respect for specific qualities

It is our intention to combine large-scale operations with profound local roots and to be a bank with a broad vision, without losing sight of individuals.

## Equality

We are committed to eliminating all forms of discrimination from our conduct and to respect differences in sex, age, race, religion, political and union persuasions, language or disability.

## Values of the individual

The value of each single person is a guide for our modus operandi: we use listening and dialogue as tools for continuously improving our relationships with all our stakeholders.

## Responsibility in the use of resources

We aim to use all our resources attentively, promote behaviour based on the best use of resources and the avoidance of waste and ostentation, and we give priority to choices that take sustainability into account.



**“We value every client** we work with and we are dedicated to provide you with services and solutions that fit your specific needs.”

*There is no need to reinvent when it comes to payment card solution projects. We are building on all the aggregated experience that has been accumulated through a number of years in many projects and always look to use many of best solutions that already exist on the various markets.*

*We encourage a steadily paced, iterative approach to all of our projects. Short sharp steps and systematic approach are encouraged at all times. We work - having always in mind the business needs - to ensure key deliverables are prioritized from the very start.*

*With us you get experts in both the technical side and the business aspect of payment card industry. Our international & innovative team understands markets across the region.”*

**Zdenek Houser, CEO**

“Our unique competence in various card payment technologies and distribution channels enables us to deliver integrated, scalable and robust solutions with the optimal cost/performance ratio.”

*Our capacity to deliver competitive pricing and excellence of service is simultaneously the result of the combination of our considerable experience in payment card area and our extensive knowledge which stretches from the technology gap analysis and solution architecture proposal, through the overall project planning, management and solution development to quality testing, system integration and production monitoring.*

*We pay great attention to the quality of our people. Our staff is composed of carefully selected professionals who deliver quality solutions with friendly support and service. Over 150 of our employees are IT professionals. We are a dedicated team which continues to hire, grow and improve in this challenging multinational environment.”*

**Božidar Pavlović**, *Chief Operating Officer*



## Solutions and Services Tailored to Meet Your Needs

Intesa Sanpaolo Card will make sure that your card business operations are running smoothly at any time of the day, every day of the year. We are all about good quality and increasing productivity, supporting operations on card markets across the region and keep a tight focus on business results.

**Our comprehensive portfolio provides services and solutions in three main areas:**

- ISSUING SOLUTIONS
- ACQUIRING SOLUTIONS
- VALUE ADDED SERVICES

Exceptional functional and technical expertise coupled with extensive industry knowledge makes us the ideal choice. We customize our services to our clients' specific needs ranging from sophisticated to emerging markets.

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All offerings are tailored to meet regional, local market or individual client requirements and business strategy. We do all of the things you would expect us to do.

## ISSUING SOLUTIONS

We offer a full range of flexible and efficient services in all stages of customer lifecycle;

- **Cardholder and Card Management**
  - Cardholder Contact Solutions
  - Card Personalization and Distribution
  - Cardholder Billing and Statement Generation
  - PIN printing
- **Issuer Authorization Service**
- **Transaction processing**

Our card processing platform supports a comprehensive portfolio of products, both consumer and commercial. Our portfolio also contains a variety of co-brand products and affinity cards.

We support all services required for efficient performance of products within different brands: American Express®, MasterCard®, Visa® and private label.

An extensive range of payment options are supported for all products; charge, direct debit, delayed debit/charge cards, revolving credit cards, charge and credit cards with repayment in instalments and pre-paid products.

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We support cutting-edge technology for all types of products.

## ACQUIRING SOLUTIONS

We are helping you with the technical excellence, innovativeness and knowing the market you operate in.

Our efficient and reliable card processing platform offers a wide range of innovative services and support which help our clients build a profitable card acquiring business;

- **ATM solutions**
  - Authorization and Transaction Processing and routing
  - ATM terminal management
- **POS solutions**
  - Authorization and Transaction Processing and routing
  - POS terminal management
  - Merchant Management

POS processing services utilize application whether developed in house or from a certified vendor, according to customer needs and to support most of the international POS brands.

ATM processing services support all of the international ATM vendors.

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Our platforms process all cards supported by American Express, Visa International, MasterCard, private labels and national schemes including routing and switching for Diners<sup>®</sup>, Discovery<sup>®</sup> and JCB<sup>®</sup> cards.

## VALUE ADDED SERVICES

Our portfolio includes services that go beyond our core business and can enhance our customers' businesses. We are providing a wide range of value-added services, access to innovative and technologically advanced solutions, helping you to retain current customers, increase their profitability, while attracting new ones.

- Reporting
- Call centre
- Dispute and Chargeback Management
- Strong authentication
- Risk Management
- Loyalty programs
- E-commerce Solutions
- Electronic and Mobile Services
- Training & Consulting services



We are dedicated to our clients and take care of their business around the clock, with the service support available 24/7.

As satisfaction and long-term good relations with customers are our highest priority, we are continuously raising the quality of our service. An individual project manager is appointed for each project, giving a single point of contact, creating consistency in dealing with each query and overseeing quality control throughout projects' life cycles.

Intesa Sanpaolo Card is a registered card processor with payment schemes; we monitor issued mandates, industry and technology standards, as well as regularly update our clients with relevant news.

We never stop improving our services, including development technologies, engineering practices, management methods and quality assurance standards to improve team capabilities and increase customer satisfaction. Every single day we aim to additionally raise the quality of service.

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We are compliant with the strict security standards imposed by the international Payment Card Industry Data Security Standard, as required by MasterCard, VISA, American Express and other card systems.



We work closely with industries specialists ensuring update with all of the latest trends, developments and opportunities to enhance our business.

In further developing our services, we continue to look for new options and improvements to our current solutions and services.

Technology expertise is the main driver of enhancing and enriching our existing business relations, as well as the main source for innovations we provide in the payment industry; Near Field Communication, contactless, custom card design, POS and ATM value-added services which, in turn, help our clients in account and transaction growth.

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Monitoring new trends on the market and investing in technological expertise.



Having more data centres with complete disaster recovery scenarios can make a difference to your business. They are equipped with up-to-date technologies and high quality products offered by well-known suppliers.

In order to ensure the best possible service and simultaneously provide the quickest time to market, we are proud to use the perfect match of best-of-breed industry technologies like HP Integrity NonStop and ACI Base 24 with flexible locally developed complementary solutions to the off-the-shelf systems.

Our aim is to ensure that your data is secure, without compromising your productivity and performance. Our Security office follows technology and industry standards. We are PCI DSS compliant and continue with multiple network penetration tests to ensure highest level of protection. In addition to compliance with the regulations, we support our clients by integrating the fraud detection technology into our platform.

A good working environment, right motivation and great teamwork contribute to successfully achieving our aims.

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Our data centres offer state-of-the-art solutions of industry leaders and back-up systems maintain efficiency of your business.



We work with clients from financial and banking sectors and make every effort to contribute with our products and service to their success.

**Our experience includes working with:**

- Intesa Sanpaolo Bank Albania
- Intesa Sanpaolo Banka Bosna i Hercegovina
- Privredna banka Zagreb, Croatia
- Međimurska banka, Croatia
- PBZ Card, Croatia
- CIB Bank, Hungary
- VÚB Banka, Slovakia and Czech Republic
- CFH, Slovakia
- Intesa Sanpaolo Bank, Romania
- Banca Intesa Beograd, Serbia
- Banka Koper, Slovenia
- Activa Card, Slovenia (Banka Celje, Volksbank, BKS Bank, Deželna banka Slovenije, Gorenjska banka Kranj, Hranilnica Lon, Hranilnica Vipava, Nova KBM, Poštna banka Slovenije, Probanka, Raiffeisen Banka)
- Banca Intesa, Russia
- Pravex-Bank, Ukraine
- AlexBank, Egypt

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We have built a large knowledge database during our numerous projects of different sizes and complexity with some of the major regional banks in the card payment field.

# CONTACT US

Get in touch to learn how our expertise can contribute to your business.

## **Intesa Sanpaolo Card Ltd.**

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