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TRADICIJA KORIŠĆENJA DINERS CLUB KREDITNE KARTICE

Tradition of using the Diners credit card

Obrad Sikimić,

President of Diners Club International Belgrade Ltd



Od 1996. do 2001. godine Diners Club je jedina međunarodno validna platna kartica u Srbiji i Crnoj Gori, ravnopravna sa Diners Club karticama izdatim u svetu.

Diners Club kartica još uvek je jedina prava međunarodno validna kreditna kartica u zemlji.

Limit određuje potrošnja i uredno plaćanje računa

Between 1996 and 2001, Diners Club was the only internationally valid payment card in Serbia and Montenegro, equally valid as Diners Club cards issued throughout the world. The Diners Club card is still the only credit card in SCG valid in the whole world.

The limit is determined by the consumption and the regularity of bill payments

Diners Club kreditna kartica je dugo u Srbiji i Crnoj Gori bila jedina platna kartica sa kojom se moglo ići u čitav svet. Zato je i danas Diners Club kreditna kartica, sa karakterističnom srebrnom bojom, najpoželjnija kartica u novčanici poslovnih ljudi i građana.

Kada je počela da se izdaje Diners Club kreditna kartica u Beogradu?

- Diners Club International Belgrade Ltd osnovan je 1996. i pokrivaio je celu teritoriju SR Jugoslavije. Kuriozitet je da je od tada do 2001. godine DCI Belgrade bila jedina međunarodno validna platna kartica u zemlji. Kartica DCI je u tom periodu, takođe, bila i jedina kreditna kartica koja se mogla dobiti kod nas, sa svim mogućnostima koje su imali korisnici DCI kartica izdatim bilo gde u svetu.

Koliko je na rad Diners Club International Belgrade Ltd uticala činjenica da je bankarski sektor u potpunosti revitalizovan i da su se pojavili drugi kartičarski brendovi?

- Diners Club International Belgrade je uspešno održao svoj primat i u novije vreme, kada je posle ponovnog uspostavljanja bankarskog sistema, u skladu sa aktuelnim promenama i državnim politikom o revitalizaciji bezgotovinskog plaćanja, na tržištu Srbije i Crne Gore došlo do velike ekspanzije svih brendova platnih kartica. Svi pokazatelji govore da Diners Club International Belgrade ne samo da održava pozicije stečene u poslednjih devet godina već i napreduje velikom brzinom.

Diners Club International Belgrade u ovom trenutku ima oko 30.000 izdatih kartica koje se svakodnevno koriste i preko 8.000 prodajnih mesta na kojima se može kupovati sa ovom karticom. Ako se ima u vidu da Diners Club karticu izdaje samo Diners Club International Belgrade, a ne i banke (koje ostale kartice izdaju gotovo po automatizmu, čim neko otvori račun kod njih), onda je to veoma veliki broj.

Da li korisnici Diners Club kartice mogu sa njom da podižu i gotovinu u bankama?

- Kartica omogućava podizanje gotovine u prostorijama Nacionalne štedionice banke, Poštanske štedionice (poštanski šalteri), ProCredit i Novosadske banke, a u Crnoj Gori u prostorijama Opportunity banke.

Korisnici Diners Club International kreditnih kartica mogu da podižu gotovinu i na bankomatima koji rade po „cirrus“ protokolu u inostranstvu.

For a long time, the Diners Club credit card was the only payment card with which it was possible to go everywhere in the world. That is why the Diners Club credit card, with its characteristic silver color, is the most desirable card in the wallets of businessman and citizens even today.

When did the Diners Club credit card start being issued in Belgrade?

- Diners Club International Belgrade Ltd was founded in 1996 and it covered the entire territory of FR Yugoslavia. A curiosity is the fact that from the time up to 2001, DCI Belgrade was the only internationally valid payment card in the country. In that period, the DCI card was also the only credit card that could be obtained in the country, offering all the possibilities enjoyed by users of DCI cards that are issued anywhere in the world.

To what extent was the work of Diners Club International Belgrade Ltd impacted by the fact that the banking sector has been fully revitalized and that other card brands have appeared?

- Diners Club International Belgrade has also successfully maintained its supremacy in the recent period, when there was a large expansion of all payment card brands following the reestablishment of the banking system, in accordance with the current changes and the state policy to revitalize cashless payments. All the indicators show that Diners Club International Belgrade is not only maintaining its positions acquired over the past nine years, but is also making progress at a fast pace.

At this moment, Diners Club International Belgrade has around 30,000 issued cards, used on a daily basis, and over 8,000 sales points at which purchases can be made using this card. Having in mind that the Diners Club card is issued only by Diners Club International Belgrade and not by banks, as is the case with other cards that are issued almost automatically as soon as someone opens an account with them, this is truly a large number.

Can the owners of the Diners Club card also use it to withdraw cash from banks?

- The card enables the withdrawal of cash at the National Savings Bank, the Postal Savings Bank (post office windows), ProCredit Bank and Novosadska Banka, and at the Opportunity Bank in Montenegro.

The users of Diners Club International credit card can also withdraw cash at all ATM's working under the „cirrus“ protocol abroad.

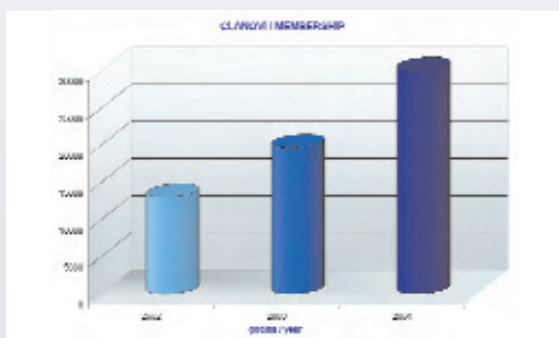
Koje su prednosti Diners Club kartice u odnosu na druge kartice koje su u poslednje vreme preplavile tržište Srbije i Crne Gore?

- Najveća prednost Diners Club International kartice je to što je ona i dalje jedina prava kreditna kartica u SCG. Diners Club International je osnovan za teritoriju bivše Jugoslavije 1969. godine, samo deset godina posle osnivanja u Americi. Ovom karticom danas se može plaćati u celom svetu, a računi se izmiruju u dinarima. Moguća je kupovina na rate na više od 3000 prodajnih mesta u zemlji.

Zamena izgubljene kartice je moguća bilo gde u svetu u roku od 24 časa.

Limit isključivo zavisi od potrošnje i redovnog plaćanja računa. Računi se plaćaju u dinarima i to tek po dospeću računa koji se ispostavlja jednom mesečno.

Oko 70 VIP loža Diners Club-a na aerodromima širom sveta nudi besplatnu uslugu. Takođe svi članovi Diners Cluba dobijaju besplatni katalog prodajnih mesta i DC Magazin, ekskluzivni časopis koji osim informacija o Diners Clubu objavljuje i aktuelnosti vezane za ekonomiju, kulturu, sport i druge zanimljivosti.



Da li članovi Diners Club International Belgrade Ltd imaju neposrednu vezu sa kompanijom?

- Jedan od najvećih kvaliteta Diners Club International Belgrade jeste direktna komunikacija sa članovima telefonski ili lično, putem SMS-a, E-mail-a, pri čemu su operateri dostupni 24 časa sedam dana u nedelji tokom cele godine.

Slobodna tržišna utakmica sa ostalim izdavačima platnih kartica koji su u poslednje vreme došli na tržište Srbije i Crne Gore samo doprinosi boljem razumevanju prednosti i kvaliteta Diners Club International kartice od strane stanovništva.

Diners Club kreditna kartica – kartica za ceo svet

Diners Club kreditna kartica trasirala je put kartičarskoj industriji u Srbiji i Crnoj Gori.

Između gotovog novca, čeka ili kreditne kartice, građani i privrednici Srbije i Crne Gore najčešće se opredeljuju samo za jedno - Diners Club kreditne kartice.

Ona im po tradiciji već mnogo godina omogućava da se osećaju opušteno i sigurno u zemlji ili inostranstvu, što ovoj kartici daje veliku popularnost na tržištu Srbije i Crne Gore. Korisnici Diners Club kartica mogu u svakom trenutku, nezavisno od stanja svog računa u banci, da povećaju svoj potrošački limit, da koriste blagodeti „plastičnog novca“ i da imaju pouzdanog i tolerantnog kreditora i partnera koji ih prati kroz ceo svet.

What are the advantages of the Diners Club card compared to other cards that have lately inundated the market of Serbia and Montenegro?

- The biggest advantage of the Diners Club International card is the fact that it is still the only real credit card in SCG. Diners Club International was established for the territory of the former Yugoslavia in 1969, only ten year's after its foundation in America. With this card it is possible to purchase all over the world, and to pay the bills in dinars. It is possible to pay for purchased goods in installments at over 3000 sales points in the country.



The replacement of a lost card is possible anywhere in the world within 24 hours.

The limit exclusively depends on the consumption and regular bill payments. The bills are paid in the national currency, and only when the bills falls due, which is once a month. Around 70 Diners Club VIP lounges at airports throughout the world offer services free of charge. Furthermore, all members of Diners Club International Belgrade receive free catalogues of the sales points and the DC Magazine, an exclusive magazine which, apart from information about Diners Club International Belgrade, also covers all issues concerning the economy, culture, sports and other interesting topics.

Do members of Diners Club International Belgrade Ltd have a direct communication with the company?

- One of the majors qualities of Diners Club International Belgrade is the interactive communication with its members through SMS, E-mail, telephone or in persone, whereby operators are available 24 hours a day, seven days a week, throughout the year.

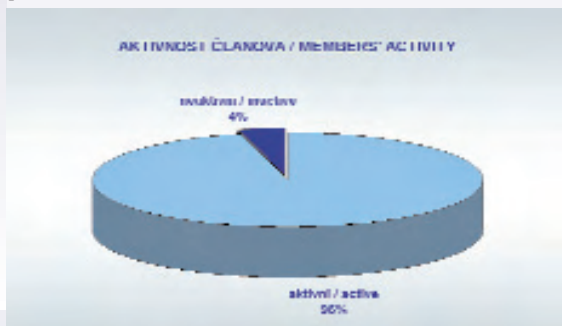


The free market race with the other payment card issuers, which have come to the market of Serbia and Montenegro lately, only contributes to the population's better understanding of the advantages and quality of the Diners Club International card.

Cash, checks, the Diners Club credit card or all of this together?

When faced with these questions, the citizens and businessmen of Serbia and Montenegro most often opt for one answer - the Diners Club credit card.

Ovaj humani koncept Diners Club kreditne kartice u Srbiji i Crnoj Gori odigrao je i igra i danas važnu ulogu u životu njenih građana. Zato je u konkurenciji sa keš ekonomijom, pobjedu uvek odnosila Diners Club kreditna kartica, a u konkurenciji sa ostalim karticama, Diners Club kartica je uvek poželjan i siguran partner.



Diners Club kreditna kartica u Srbiji i Crnoj Gori dugo je bila i jedina kartica koju su koristili njeni stanovnici i poslovni ljudi. Tako je ona odigrala i jednu višu ulogu – trasirala je put kartičarskoj industriji na ovom terenu. Pokazala je stanovništvu prednosti racionalne ekonomije plastičnih kartica, bešumnih i preciznih elektronskih transakcija, ne samo za male finansijske poslove (plaćanje raznih komunalnih računa ili poreza, kupovina u prodavnicama, kupovina na rate) već i za veće troškove.

Nema neaktivnih Diners Club kartica

Diners Club International Belgrade nema neaktivne kartice, o čemu svedoče zvanični podaci iz izveštaja o poslovanju.

U isto vreme, bankarske kartice koje su u novije vreme došle na tržište Srbije i Crne Gore preko obnovljenog bankarskog sektora imaju veliki broj izdatih kartica, ali je mali procenat njihovog korišćenja. Tako se od ukupnog broja ovako izdatih kartica gotovo 60 procenata uopšte ne koristi. To je veliki procenat neaktivnih kartica.

U Diners Club građani se učlanjuju isključivo u nameri da zaista i koriste usluge koje Diners Club kartica pruža, što rezultira izuzetno visokim procentom aktivnosti (96%) kartica.

Zahvaljujući svojoj tradiciji i kvalitetu poslovanja tokom dugogodišnjeg rada, danas je Diners Club kreditna kartica verovatno jedina kartica koja se, u konkurenciji sa drugim

Širenje mreže POS terminala

Između visokog procenta aktivnih članova i neprekidnog porasta broja prodajnih mesta sigurno postoji uzajamna povezanost.

Na velikom broju prodajnih mesta koja su u mreži DCI, osim na kvantitetu, insistira se i na kvalitetu usluga koje ona pružaju. Najbolji pokazatelj kvaliteta članstva i prodajne mreže je porast prosečne potrošnje članova koja se kontinuirano uvećava iz godine u godinu.

Namera je da principi koji su do sada primenjivani u radu DCI Belgrade i u budućnosti budu primenjivani uz konstantno poboljšavanje, u skladu sa svim svetskim trendovima, kao i potrebama svojih članova kako bi Diners Club International Belgrade sačuvala lidersku poziciju na tržištu Srbije i crne Gore.

By tradition, it makes them feel comfortable in the country and abroad for many years, which has given this card a large competitive advantage and popularity on the market of Serbia and Montenegro. Diners Club card users can regardless of the balance on the bank account, increase their consumer limit, to make use of the benefits of "plastic money", to have a reliable and tolerant creditor and partner to follow them throughout the world.

This human concept of the Diners Club credit card in Serbia and Montenegro has played and is still playing an important role in the lives of its citizens. That is why in competition with the cash economy, the Diners Club credit card has always emerged victorious, and in competition with other cards, the Diners Club card has always been a desirable and safe partner.

For a long time, the Diners Club credit card was the only card in Serbia and Montenegro used by its citizens and business people. Thus, it has played yet another role - it has paved the way for the card industry in this region, as it showed the population the advantages of the rational economy of plastic cards, noiseless and precise electronic transactions, not only for small financial deals such as payment of various utility bills or taxes, payments on installments, but for larger expenses as well.

There are no inactive Diners cards

Diners Club International Belgrade has no inactive cards, which is attested to by the official data presented in the business report.

At the same time, the bank cards which arrived at the market of Serbia and Montenegro lately through the renewed banking sector have a large number of issued cards, but a small percentage of their usage. Thus, out of the total number of cards issued in such a manner almost 60 percent are not used at all. This is a large percentage of inactive cards.

The DCI card, i.e. membership of the Diners Club International Belgrade, is sought by the population exclusively for the purpose of actually using the services offered by the DCI card resulting in extremely high percentage of active cards (96%).

Thanks to its tradition and the quality of its business operations during many years of its work, the Diners Club credit card is today probably the only card which, in competition with other cards and banknotes, is truly used in everyday life by all businessman and citizens who possess it.

Spreading the network of POS terminals

Causality quite certainly exists between the high percentage of active members and the constant increase in the number of sales points.

At a large number of sales points within the DCI network, apart from quantity, also insisted on is the quality of the services. The best indicator of the quality of the membership and the sales network is the increase in the members' average consumption which keeps growing year after year.

The intention is to continue to apply the principles implemented so far in the work of DCI Belgrade in the future in order to be in line with all the world trends, as well as the needs of our members, so that Diners Club International Belgrade would preserve its leading position on the market of Serbia and Montenegro.

Veliki izbor mogućnosti

Kartice koje Diners Club International Belgrade trenutno izdaje su:

- Lične (i dodatne) za fizička lica, sa stalnim izvorom prihoda, ili redovnim mesečnim prihodom, sa prebivalištem u SCG.
- Poslovne za pravna lica, namenjene direktorima i vlasnicima kompanija, kao i zaposlenima u tim kompanijama
- Cobrand za klijente Nacionalne štedionice-banke, Poštanske štedionice, ProCredit i Novosadske banke

Projekti koji su u pripremi do kraja godine su:

- DC Plus kartica, svaki trošak se deli na dvaneast mesečnih rata
- DC Ekskluziv kartica, za članove sa visokom potrošnjom koji će imati izuzetno visoke limite, besplatno osiguranje lica u zemlji i inostranstvu i niz drugih pogodnosti i VIP tretman.

karticama u novčanicima zaista i koristi u svakodnevnom životu svih poslovnih ljudi i građana koji je imaju.

Sve ove prednosti Diners Club kreditna kartica je stekla tako što je istovremeno i jedina kartica u Srbiji i Crnoj Gori koju izdaje potpuno samostalna franšiza istoimenog međunarodnog kartičarskog giganta Diners Club International, koja je uspostavila sopstveni procesing (POS mrežu) kao i personalizaciju kartica, što joj, između ostalog, omogućava i da svoju poslovnu politiku prilagodi potrebama svojih korisnika i tako im pruži dodatne servise koji im povećavaju kvalitet života i poslovanja.

Prva kreditna kartica u svetu

Diners Club je prva kreditna kartica u svetu.

Do nastanka ove kartice došlo je u Americi, 1959. godine kada je čuveni bankar McNamara zaboravio novčanik i nije mogao da plati večeru u restoranu u kome je bio redovan gost. Doseo se i potpisao svoj dug na salveti, koji je narednog dana platio. Tako se rodila ideja o bezgotovinskom plaćanju.

Prva Diners Club kartica je bila kartonska i važila je samo u 100 restorana. Danas je i dalje jedna od najprestižnijih kartica u svetu.

Danas Diners Club karticu primaju na oko 8,5 miliona prodajnih mesta, u preko 200 zemalja sveta, a oko 17 miliona članova DCI koristi je i na oko 800.000 bankomata. Godišnji promet Diners Club "populacije" prelazi cifru od 55 milijardi dolara, što je rezultat činjenice da je Diners Club International podržan od vodeće svetske finansijske organizacije Citigroup-a (Citibank).

To je i razlog zbog kojeg se preduzeća i građani u Srbiji i Crnoj Gori okreću sve više Diners Club International Belgrade i Diners Club kreditnoj kartici, o čemu svedoče i višegodišnji i najnoviji rezultati poslovanja.

Adresa:

Njegoševa 72, 11000 Beograd SCG

Telefoni: 011/308-16-26

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Wide range of possibilities

The cards currently issued by Diners Club International Belgrade include:

- Personal (and additional) for citizens, with regular sources of income, or regular monthly income, with residence in SCG.
- Business for legal entities, intended for directors and company owners, as well as their employees
- Co-brand for clients of the National Savings Bank, the Postal Savings Bank, ProCredit Bank and Novosadska Banka

Projects in preparation by the end of the year include:

- DC Plus card, each charge is divided into twelve monthly installments
- DC Exclusive card, for members with a large consumption, which will offer extremely high limits, free personal insurance in the country and abroad and a series of other benefits, as well as VIP treatment.

The Diners Club has also acquired all these advantages by the fact that it is the only card in Serbia and Montenegro issued on the basis of a totally independent franchise of the international giant with the same name, the Diners Club International. It has established its own processing (POS network), as well as the personalization of cards, this also enabling it to adapt its business policy to the needs of its clients and to offer them additional services that improve the quality of their life and business operations.

First credit card in the world

Diners Club is the first credit card in the world.

This credit card came into being in America in 1959, when famous banker McNamara forgot his wallet and could not pay for his dinner at a restaurant where he was a regular guest. McNamara put his signature under his dept on the serviette and the next day came to pay his dinner. He came up with the idea to create a card as means of payments.

The first Diners Club card was made of cardboard and was accepted by only 100 restaurants. Today, it is still one of the most prestigious cards in the world.

The Diners Club card is accepted today at around 8.5 million sales points, in over 200 countries worldwide, and around 17 million DCI members also use it at about 800,000 money machines. The annual turnover of the Diners Club "population" exceeds the amount of 55 billion dollars, this being the result of the fact that Diners Club International has been supported by the world's leading financial organization, Citigroup (Citibank).

This is the reason why companies and citizens in Serbia and Montenegro are increasingly turning to Diners Club International Belgrade and the Diners Club credit card, which is also attested to by the latest business results and the results of many previous years.

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