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SVE ŠTO VAM TREBA

Jean Marc Tonti, regionalni direktor Visa International

SRBIJA IMA NAJBRŽI RAST TRŽIŠTA U SVETU

THE FASTEST GROWTH OF THE SERBIAN MARKET IN THE WORLD

Jean Marc Tonti, Visa International Regional Director

Interju/Interview

Po broju izdatih kartica za kratko vreme, Srbija jedinstven primer u svetu

Visa nudi proizvode prilagodene građanima Srbije

Čip Visa kartica na velika vrata ulazi u Srbiju



Serbia is the unique example regarding the number of issued Visa payment cards

Visa offers products adapted to Serbian citizens

Remarkable Visa chip card enters the Serbian market

Visa nije samo najpoznatiji brend u oblasti bezgotovinskog plaćanja, već i najprepoznatljiviji globalni brend u oblasti finansijskih usluga.

Kakve rezultate je Visa ostvarila u Srbiji i Crnoj Gori?

- Status globalnog lidera Visa International je u potpunosti opravdala i u Srbiji i možemo sa ponosom istaći da je Visa i u Srbiji vodeći brend u oblasti plaćanja. U novembru prošle godine, izdali smo milionitu Visa karticu, samo tri godine pošto je Visa ponovo ušla na srpsko tržište.

Ukupna potrošnja ostvarena preko platnih kartica u Srbiji i Crnoj Gori na dan 31. 12. 2004. godine, dostigla 318 miliona dolara, što predstavlja rast od 175 odsto u odnosu na isti period prošle godine.

Visa je ostvarila izuzetan rast u sektoru kreditnih kartica, kako u pogledu broja izdatih kartica, tako i u odnosu na totalnu potrošnju koja je ostvarena preko njih. Vlasnici ovih kartica trošili su u proseku osam puta više u 2004. godini nego prethodne godine, dok je u istom periodu izdato šest puta više Visa Classic kreditnih kartica.

Veoma smo ponosni na činjenicu da prednosti Visa kartica postaju sastavni deo svakodnevnog života različitih slojeva populacije, bez obzira na njihov finansijski status, starost ili tehničku informisanost.

Da li možete da uporedite rezultate koji su ostvareni u Srbiji sa onima koji su ostvareni u zemljama u okruženju?

- Srbija je tržište koje se najbrže razvija u regionu. Mi smo svedoci ogromnog porasta broja vlasnika kartica koji se ne može porediti sa rezultatima postignutim u bilo kojoj zemlji u regionu. Srbija i

Visa is not only the best-known payment card brand, but also the most widely recognised financial services brand in the world.

Would you please give us an overview of the results Visa has achieved in Serbia and Montenegro?

Just as Visa is the leading global payment brand, with pride we can also state that it is the leading payment brand in Serbia. In November of last year, we issued the millionth Visa card, only three years after Visa re-entered this marketplace.

The total card expenditure in Serbia and Montenegro reached US \$318 million, in the year ending December 31 2004, which represents a growth of 175% compared to the same period last year.

Visa is achieving exceptional growth in the credit card sector, both in number of credit cards issued and total credit card expenditures. Recently released statistics show that the fastest growing Visa product in Serbia and Montenegro is the Visa Classic credit card, where cardholders spent a notable eight times more in 2004 than in the previous year, while six times more Visa Classic credit cards were issued.

We are proud to see the growing diversity of the population that is incorporating the benefits of Visa cards into their everyday lives, regardless of their relative financial status, age, or technological background. Visa cards are not products for the chosen few and special occasions, but should be an everyday tool for everyone.

Can you compare the results achieved in Serbia to the ones in the neighbouring countries?

Crna Gora spada u red zemalja koje se u svetskim okvirima najbrže razvijaju, a rast koji je ostvaren na ovom tržištu moguće je porediti samo sa rastom koji je ostvaren u Kini. To su jedina dva tržišta na kojima smo dostigli broj od milion izdatih kartica za manje od godinu dana aktivnosti. Naravno, nemoguće je napraviti sličnu paralelu u pogledu broja stanovnika između SCG i Kine, zbog čega su rezultati ostvareni u Srbiji i Crnoj Gori još značajniji.

Koliko je Srbija napredovala u primeni čip tehnologije?

- Osim što je lider u regionu kada je u pitanju rast broja izdatih kartica, Srbija je takođe lider kada je u pitanju prelazak na čip tehnologiju. Prva banka u regionu koja je svojim klijentima počela da izdaje čip kartice je upravo banka iz Srbije, i to još 2003. godine i očekujemo da će proces prelaska na čip kartice u potpunosti biti završen do kraja 2006. godine.

Čip tehnologija će pozicionirati vlasnike kartica iz Srbije na sam vrh globalnih trendova u oblasti sigurnosti bezgotovinskog plaćanja.

Moćna VisaNet mreža

Visa posluje u okviru najvećeg i najsofisticiranijeg sistema procesiranja maloprodajnih transakcija - VisaNet - koji može da obradi hiljade transakcija svake sekunde, kao i da u isto vreme kontroliše mrežu u cilju sprečavanja nezakonitih transakcija i primenjuje jasne procedure i pravila kako bi zaštitila sve strane u okviru sistema.

Koliko često domaći vlasnici koriste svoje Visa kartice u inostranstvu?

- Vlasnici Visa kartica u Srbiji, bez obzira da li putuju poslovno ili zbog vlastitog zadovoljstva, ne moraju sa sobom da nose velike količine deviza i tu prednost rado koriste. Na plaćanje proizvoda i usluga u inostranstvu prošle godine potrošili su oko 24 miliona dolara, a dodatnih 18 miliona dolara podigli su sa bankomata u inostranstvu. To je ogroman porast u poređenju sa 2003. godinom, kada su vlasnici Visa kartica iz Srbije ostvarili potrošnju od samo milion dolara i to uglavnom u kešu. Zemlje u kojima su vlasnici kartica iz Srbije najviše trošili su SAD, Velika Britanija i Italija.

Ipak, značajno je napomenuti da inostrani vlasnici Visa kartica sve više troše u Srbiji i na taj način doprinose rastu domaće ekonomije. Prošle godine, strani državljani su samo preko Visa kartica potrošili oko 34 miliona dolara, dok su dodatnih 56 miliona dolara podigli sa bankomata. Poredeći rezultate ostvarene u prethodnoj godini reč je o povećanju od 66 odsto.

Vlasnici Visa kartica u Srbiji potrošili su i preko 1.6 miliona dolara kupujući na Internetu, što je povećanje od 110 odsto u poređenju sa 2003. godinom. Ipak, mnoge barijere daljem razvoju e-trgovine tek treba ukloniti.



Serbia is the fastest growing market in this region. We have seen tremendous growth in the number of cardholders, unrivaled by any country in the region. Serbia and Montenegro is the fastest growing market in the world, only to be compared with the growth we have achieved in China. These are the only two marketplaces where we have reached one million issued cards within three years of activity. You will find that the difference in size of the population is incomparable!

How far has Serbia gone in the adoption of chip technology?

Just as Serbia is the leader in the region in terms of growth, it is also a leader in terms of migration to chip technology. A Serbian bank was the first one to issue a chip card to its customers back in 2003. We are expecting that this process will be fully completed by the end of 2006.

Chip technology will position Serbian cardholders at the forefront of global payment security trends.

How often do Serbian cardholders use their Visa cards abroad?

Serbian cardholders are able to travel abroad for business or pleasure without the need to carry a lot of foreign currency. They spent close to US \$24 million to pay for products and services abroad and an additional US \$18 million to withdraw cash from ATM machines while traveling to foreign countries. This is a tremendous increase compared to 2003, when Serbian cardholders spent just over one million dollars in sales and cash, respectively. The favourite countries to spend were the United States, Great Britain and Italy.

However, it is also important that foreign Visa cardholders are spending more and more in Serbia, thus contributing to its economy. Last year, foreign cardholders spent close to US \$34 million on sales transactions using Visa cards alone, while they withdrew an additional US \$56 million in cash from ATM machines. In total, this represents an increase of 66% compared to the previous year.

Serbian Visa cardholders spent over US \$1.6 million in e-commerce, which represented an increase of 110% when compared to 2003. There is enormous untapped potential regarding e-commerce, but many barriers to its development need to be removed.

The powerful Visa Net network

Visa operates the world's largest and most sophisticated consumer payments processing system - Visa Net - which is capable of processing thousands of transactions every second, monitors the network for fraudulent transactions and has robust procedures and regulations to protect all parties in the system.

Who do you see as your competition in Serbia?

We consider our main competitor in Serbia to be cash. Visa is committed to moving economies to cashless payment because paying with Visa is better than paying with cash. A cashless society brings benefits to consumers, merchants, the banking sector and the economy. For consumers, Visa cards are safer and more convenient than cash. For merchants, accepting Visa increases revenues, profits and customer satisfaction. And for banks, cashless payment reduces cash handling costs (that can account for as much as 40% of a bank branch's costs) and keeps money in the bank and not stashed under mattresses or kept in pockets. These extra deposits are available for commercial loans that are the lifeblood of a growing economy.

Koga vidite kao svoju konkurenciju u Srbiji?

- Mi smatramo da je naša najveća konkurencija u Srbiji gotov novac. Visa je posvećena usmeravanju ekonomija ka bezgotovinskom plaćanju, zbog toga što je plaćanje Visom bolje od plaćanja gotovinom. Bezgotovinsko društvo donosi veliki broj prednosti potrošačima, trgovcima, bankarskom sektoru i ekonomiji.

Koje mogućnosti plaćanja Visa karticama ćete ponuditi tržištu Srbije za kreditiranje?

- Visa, preko svojih 29 banaka iz Srbije članica Visa sistema, može da ponudi široki spektar usluga, uključujući revolving kreditne kartice koje svojim vlasnicima obezbeđuju dugačak period otplate.

Neprekidno istražujemo mogućnosti za uvođenje novih tipova proizvoda koje bismo mogli da uvedemo na srpsko tržište, a koji bi na najbolji način odgovarali potrebama građana, jer razumemo teškoće kroz koje prolaze ljudi u periodu ekonomske tranzicije.

Jedna od opcija koja će uskoro biti dostupna je takozvana instalment kartica, koja će omogućiti njenim vlasnicima da raspodele određeno plaćanje na mesečne rate i to na period od nekoliko meseci. Verujemo da će građani veoma dobro prihvatiti princip po kome funkcioniše instalment, jer je on najbližiji onom na koji su potrošači već navikli.

Koji su Vaši planovi za Srbiju za 2005. godinu?

- Generalni plan Visa International za tržište Srbije jeste da se unapredi bezgotovinski sistem plaćanja. Imamo nekoliko veoma značajnih ciljeva koje želimo da ostvarimo. Pomenuću samo neke. Naš osnovni zadatak ove godine biće da promovišemo pogodnost i jednostavnost korišćenja Visa kartica na mestima direktne kupovine proizvoda i usluga, a najaktivniji vlasnici naših kartica dobijaće vredne nagrade.

Želimo da omogućimo građanima i da određena plaćanja mogu da obave i svojim Visa karticama preko SMS poruka. Ovaj projekat biće ujedno i prvi korak u razvoju m-trgovine u Srbiji.

Jedan od najznačajnijih segmenata rasta, i to ne samo u Srbiji, već i u svetskim okvirima, je oblast e-trgovine. Trenutno radimo sa jednom od najvećih banaka u Srbiji na uvođenju Verified by Visa programa, jedinstvenog onlajn standarda identifikacije na osnovu šifre koji će povećati stepen bezbednosti transakcija obavljenih na Internetu.

What types of products are you able to offer to consumers in Serbia?

Visa, through its 29 Serbian Visa member bank partners, can offer a broad range of services including revolving credit cards that allow generous repayment periods.

In discussion and cooperation with our 29 Serbian Visa member banks we consistently explore the types of products we can introduce that will best fit the needs of the Serbian population, because we understand the difficulties people are going through in this period of economic transition.

One of the options soon to become available will be the so-called installment card, which will enable the cardholder to distribute a payment in monthly portions on a period of several months. We believe this is a principle that will be well accepted by the population, as it is most similar to what the consumers are used to, as Visa is always committed to adapting its products to be used by everyone.

What are your plans in Serbia for 2005?

Visa's overall plan for the Serbian market is to try and improve its cashless payments system. Moving towards a cashless society, not only means payments are more convenient, but can significantly impact on a country's GDP, leading to economic growth. Not only this, cashless payments improve transparency, thereby increasing taxes, and reducing a country's grey economy.

We have several important goals to achieve. I will name but a few. Our foremost task this year will be to promote the convenience and ease of using Visa cards at points of sale for the purchase of products and services and we will be rewarding the most consistent Visa cardholders with valuable prizes.

Also, we are working on a significant project with one of the mobile telecommunications operators in Serbia to enable Visa card spending via SMS messages, which will lead the first steps into m-commerce in Serbia.

One of the most important areas of growth, not just in Serbia, but worldwide is the field of e-commerce. Visa is currently working with one of the largest banks in Serbia to introduce Verified by Visa, a unique online password-based authentication standard, which will increase the security of Internet transactions for cardholders but will also increase acceptance by foreign e-merchants. Within the scope of this initiative, we are preparing the pay to fully enable domestic e-merchants. Details on this will be made public in the next two to three months.