

Payment System Department  
DinaCard Product and Business Support Division  
Information Paper  
Access to DinaCard System

February 2017

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## **1. Access to DinaCard system**

The procedure to access the DinaCard system is initiated by a bank or other interested legal person by filing an application to access the DinaCard system to the Payment System Department.

The Payment System Department designates a contact person for each bank or other legal person applying to access the DinaCard system. The contact person provides the necessary access documents to the applicant and assists during access and further operation in the DinaCard system.

Banks and other legal persons must also designate a contact person on their side and inform the Payment System Department thereof.

## **2. Participation in DinaCard system**

The access procedure is carried out in accordance with the Information Paper explaining access to the DinaCard system, which is presented to the applicant by the Payment System Department upon the receipt of application.

### **2.1. Participation of banks and other payment service providers in DinaCard system**

Banks and other payment service providers – electronic money institutions, payment institutions, Treasury Administration or other government authorities and the public postal operator can apply to participate in the DinaCard system in the capacity of its members.

The applicant submits access documents to the Payment System Department and concludes the confidentiality agreement with the National Bank of Serbia.

The applicant submits the certification request to the Payment System Department and pays the certification fee to the National Bank of Serbia, in accordance with the Decision on Uniform Fees Charged for Services Provided by the National Bank of Serbia.

Along with the certification request, payment service providers requesting certification for carrying out activities in the DinaCard system in the capacity of its members must submit to the Payment System Department a statement specifying the bank selected to carry out, on its behalf, interbank clearing and settlement of transactions in the DinaCard system.

Following the payment of the certification fee, the Payment System Department carries out certification testing of applicants.

After it determines that the applicant fulfils the conditions for a particular model, the Payment System Department issues a certification confirmation to the applicant.

Banks and other payment service providers that received the certification confirmation conclude the Agreement on Accessing the DinaCard System with the National Bank of Serbia and become members of the DinaCard system. After signing the Agreement, a member pays a membership fee to the National Bank of Serbia in accordance with the Decision on Uniform Fees Charged for Services Provided by the National Bank of Serbia.

### **2.1.1. Models of participation of banks and other payment service providers in DinaCard system**

Banks and other payment service providers can apply for participation in the following models:

- **Model B1** – Card issuance
  - Issuance of virtual cards – model B1-1
- **Model B2** – ATM acquiring
- **Model B3** – Acquiring DinaCard cards – signing contracts with acceptors
  - Acquiring DinaCard cards at POS terminals – model B3-1
  - Acquiring DinaCard cards on the internet – model B3-2
- **Model B4** – Internet payments by DinaCard cards
  - Internet payments by virtual DinaCard cards – model B4-1
  - Internet payments by debit or credit DinaCard cards where holders are required to register and maximum limit can be defined – model B4-2
  - Internet payments by virtual, debit or credit DinaCard cards, including card holder authentication – model B4-3
    - **Model B5** – Acquiring money transfer transactions to DinaCard card holders
- Acquiring transactions of money transfer from abroad – model B5-1
- Acquiring transactions of money transfer from card to card – model B5-2

Receiving the certification confirmation for model B1 – Card issuance enables cash payouts at the issuer's tellers.

Carrying out activities under model B1 – Card issuance, is the prior condition for certification and carrying out activities under model B3 – Acquiring DinaCard cards – signing contracts with acceptors, whereas carrying out activities only under model B1-1 – Issuance of virtual cards, is not considered a sufficient condition for certification and carrying out of any activity under model B3 – Acquiring DinaCard cards – signing contracts with acceptors.

Carrying out activities under models B1, B2 or B3 is the prior condition for certification and carrying out activities under model B5.

A member of the DinaCard system with a certification confirmation for carrying out one group of activities under a particular model does not pay the certification fee for subsequent certification for the second group of activities under the same model.

A member of the DinaCard system may carry out the activities of card personalisation and transaction processing for their own purposes (in-house solution). If a member carries out the

activities of card personalisation and transaction processing for other members of the system, the member has to pay the certification fee for models P2 and P3 and obtain the certification confirmation.

## **2.2. Participation of other legal persons in DinaCard system**

Legal persons may apply to participate in the DinaCard system and carry out the activities of processing DinaCard transactions, personalisation of DinaCard cards or manufacture of DinaCard cards in the DinaCard system, in the status of participants in the DinaCard system.

A legal person submits evidence of its entry into the business entities register – the register statement or document on registration of the business entity with a competent authority (decision on entry into the business entities register). The documents are submitted in the original or certified copy, and may not be older than three months from the day of submission to the National Bank of Serbia. Foreign documents are certified in accordance with regulations of the issuing country. The documents must be in the Serbian language. If documents are in a foreign language – Serbian translation certified by a sworn-in-court interpreter must be submitted along with the original or certified copy.

A legal person concludes the confidentiality agreement with the National Bank of Serbia.

A legal person submits the certification request to the Payment System Department and pays the certification fee to the National Bank of Serbia, in accordance with the Decision on Uniform Fees Charged for Services Provided by the National Bank of Serbia.

Along with the certification request, a legal person wishing to certify for carrying out processing submits to the Payment System Department the letter of intent of a bank or other payment service provider on whose behalf it will perform processing tasks in the DinaCard system. After the submission of the certification request and payment of the certification fee, a legal person has the right to connect to the testing system of the Payment System Department exclusively for the needs of testing and certification for the model that it applies for. The processor has no right of access to the production system of the Payment System Department and cannot provide processing services to members of the DinaCard system, before it receives the confirmation of certification for a particular model.

After the payment of the certification fee, the Payment System Department carries out certification testing.

After determining that a legal person fulfils the conditions envisaged for a particular model, the Payment System Department issues the certification confirmation.

A legal person that received the certification confirmation concludes an appropriate agreement with the National Bank of Serbia thereby becoming a participant in the DinaCard system. After concluding the agreement, a legal person pays the annual fee for participation in the DinaCard system to the National Bank of Serbia, in accordance with the Decision on Uniform Fees Charged for Services Provided by the National Bank of Serbia.

### **2.2.1. Models of participation of other legal persons in DinaCard system**

Other legal persons may apply for participation in the following models:

- **Model P1** – Card manufacturing
- **Model P2** – Transaction processing
  - Card management – model P2-1
  - ATM managing and monitoring – model P2-2
  - Managing and monitoring POS terminals – model P2-3
  - Mobile payments – model P2-4
  - Processing of internet transactions – model P2-5
    - Processing of internet transactions via certified processor – model P2-5.1
- **Model P3** – Card personalisation

A legal person holding the certification confirmation for engaging in any group of activities under model P2, apart from model P2-5.1, does not pay the certification fee for subsequent certification for other groups of activities under this model.

The processing of internet transactions (payment gateway function) may be independently performed by a legal person being certified and receiving the certification confirmation for model P2-5. The payment gateway function can also be performed by a legal person without the processor status in the DinaCard system, but is indirectly connected to the DinaCard system, through the certified processor system. For this legal person to perform the payment gateway function, it must be certified and must receive the certification confirmation of the Payment System Department for the carrying out activities of internet transaction processing through the certified processor (P2-5.1).

A legal person performing the payment gateway function through the certified processor pays the certification fee and the annual fee for participation in the DinaCard system, in accordance with the Decision on Uniform Fees Charged for Services Provided by the National Bank of Serbia.

A legal person holding the certification confirmation for model P2 – Transaction processing, is exempted from paying the certification fee for model P3 – Card personalisation.

A legal person holding the certification confirmation for model P3 – Card personalisation, is exempted from paying the certification fee for model P2 – Transaction processing.

## **3. Certification of DinaCard system members and participants**

The certification confirmation is issued to banks, other payment service providers and other legal persons for each model individually, once they meet the prescribed conditions.

To receive the certification confirmation, banks, other payment service providers or other legal persons must submit the access documents to the Payment System Department and must undergo the certification process for the requested model. The certification process includes

the certification test lasting up to four consecutive working days, and possibly two repeated certification testings, lasting also up to four consecutive working days. For the supplementary testing which significantly exceeds the envisaged duration of certification testing, the applicant pays a fee to the Payment System Department in accordance with the Decision on Uniform Fees Charged for Services Provided by the National Bank of Serbia. The fee for the supplementary testing is not payable if due to the non-availability of resources of the Payment System Department. If not all conditions are met after three attempts to conduct certification testing, the Payment System Department informs the applicant about the failed certification.

If not all conditions are met, certification testing is repeated on applicant's request. To repeat certification, the applicant submits the certification request to the Payment System Department and makes the payment in accordance with the Decision on Uniform Fees Charged for Services Provided by the National Bank of Serbia.

A DinaCard system member or participant that, within 12 months from the receipt of the certification confirmation for a relevant model, does not engage in activities under that model, loses the right to carry out such activities until the certification is repeated and a new certification confirmation is obtained.

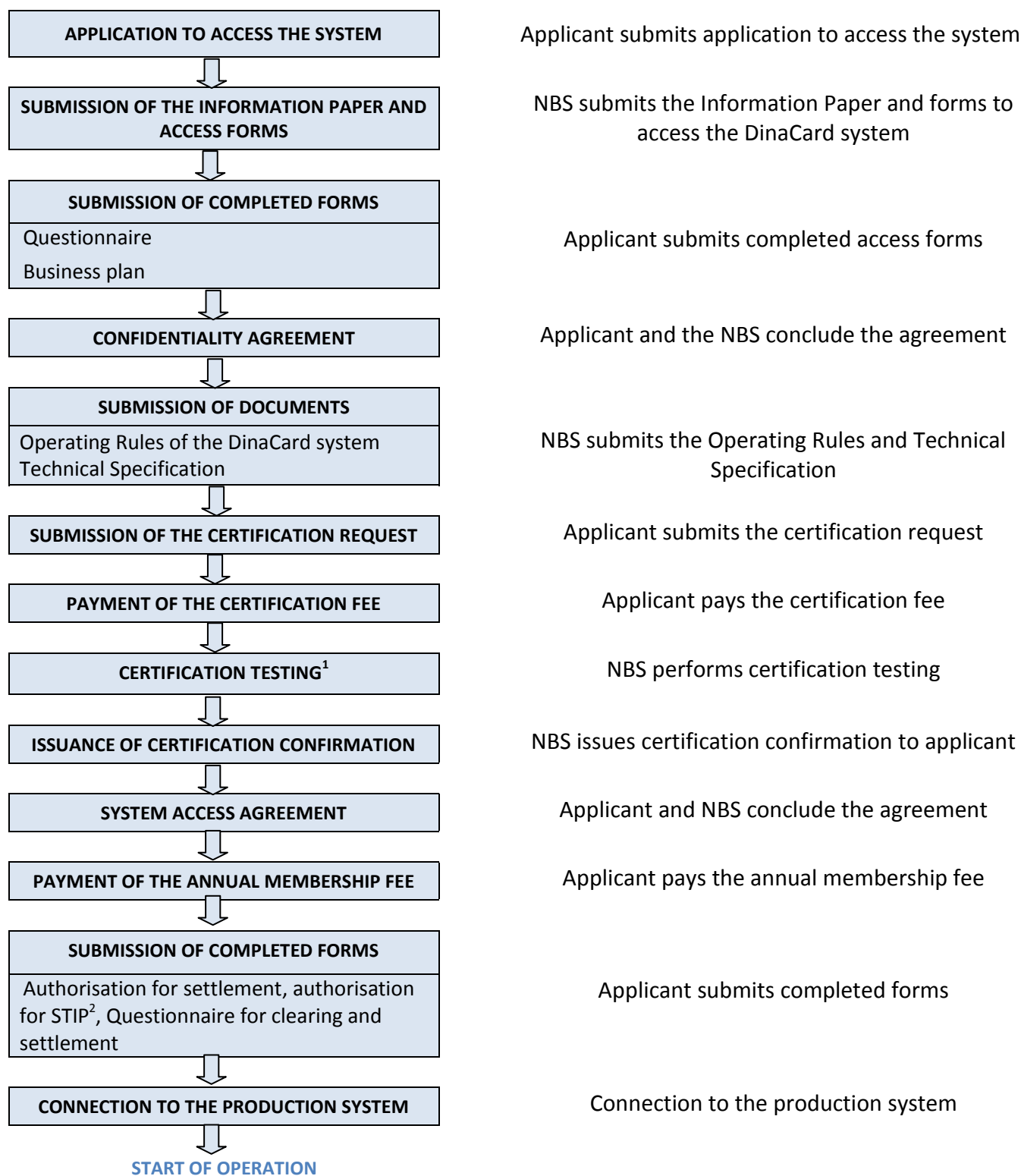
DinaCard system members and participants holding the certification confirmation for models B1, B2, B3, P1, P2 and P3, who wish to carry out these activities by using the chip technology, are additionally certified and obtain a written consent of the Payment System Department.

The issuer intending to issue DinaCard chip cards must certify each chip product in accordance with the Technical Specification. In case of significant changes to parameters on the chip card and in case of a change in the payment application producer on the card, the issuer must carry out additional certification.

No fee is charged for additional certification of DinaCard system members and participants for carrying out activities with the help of chip technology.

Since 1 October 2012, the certification for the above models also includes the certification for carrying out activities in the DinaCard system by using the chip technology.

### 3.1. Certification of banks and other payment service providers (card issuance and acceptance)

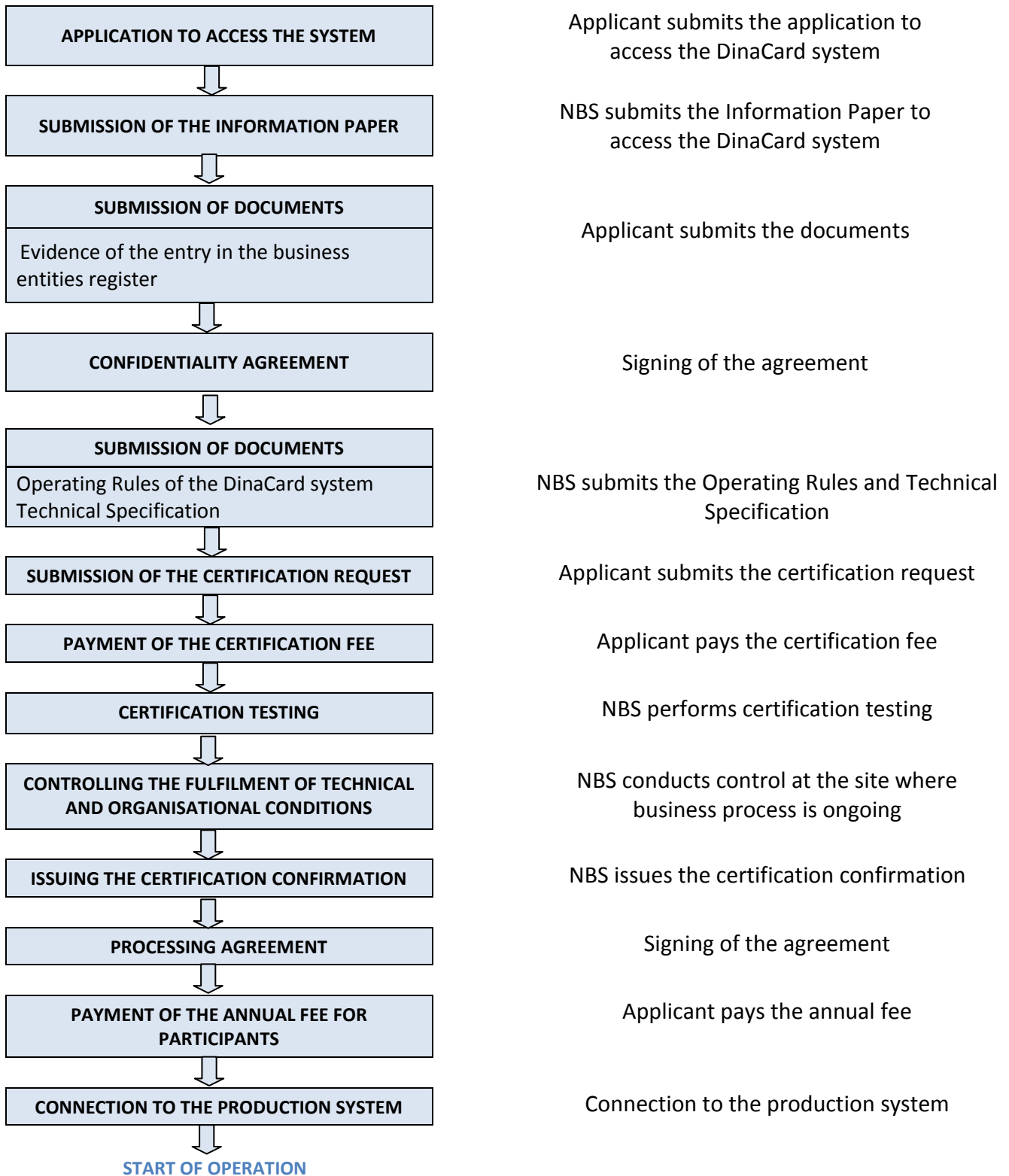


<sup>1</sup> The verification of technical conditions is not mandatory for members whose processor has been a member of the DinaCard system for more than one year and performs processing for at least three members of the DinaCard system.

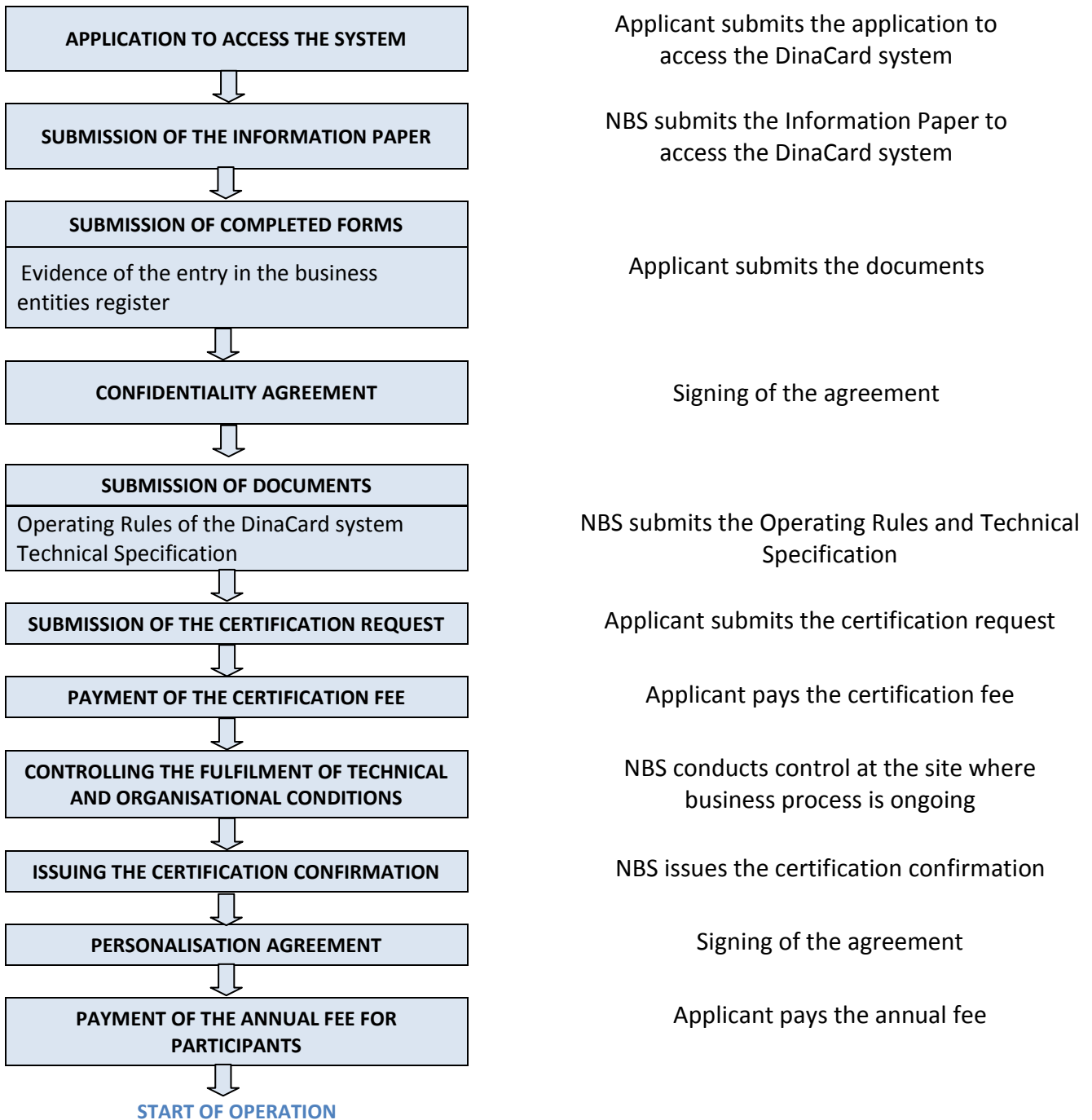
<sup>2</sup> The STIP authorisation relates only to members certified for the issuance of DinaCard cards.



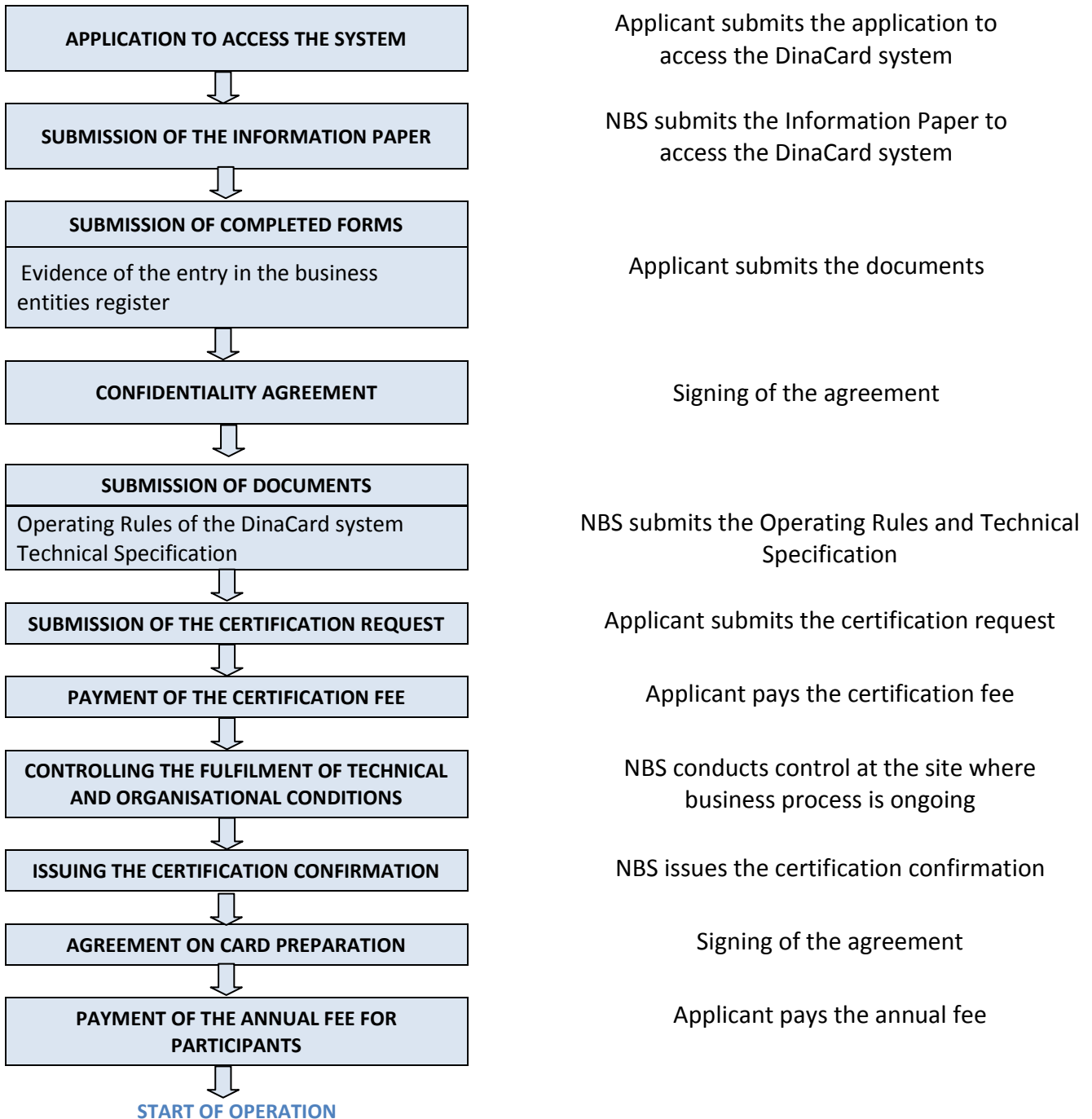
### 3.2. Certification of processors



### 3.3. Certification of personalisers



### 3.4. Certification of card manufacturers





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