



# Pioneer in the area of modern converged **digital banking** and **electronic payments**

The rise of new technologies, transformation in financial industry and changing customer behavior has shifted the way banking and payments are executed. Omni-channels usage for financial services has been a part of customers daily life. New regulation and open banking is trying to offer new integrated and innovating services and higher cyber security.

Banks willing to take on this transformation in an innovative way, providing differentiated customer experience through omni-channel solution and partnerships with fintech companies and third-party providers, to create a strategy that welcomes change and innovation. Changes in banks can be accelerated by an efficient, optimized and enhanced digital banking infrastructure provided by national central banks, clearing houses and other related agents. Entrepreneurial entities upgrade their payment and billing system so they can easily adapt to these changes. Trends in mobile banking, engaged individuals in social networks and cloud enabled solutions and services are therefore transforming the financial industry. Within this changed and digitalized environment, Halcom's solutions deliver unified and seamless customer experience.

## Solutions

**DIGITAL BANKING**  
Online banking  
Mobile Banking  
Social Media Banking

**CLEARING SYSTEMS**  
**CERTIFICATE AUTHORITY**

# Halcom Group Overview

Halcom has been a pioneer in the area of modern digital banking and electronic payments systems ever since its establishment in 1992. We are an international company, operating in an open and flexible manner, with strong focus on innovation and customer's efficiency. Our skilled experts are transforming technical and subject matter knowledge into innovative, enhanced solutions, products and services, leveraging the company's sustainable, responsible and social business model.

## Our strengths:

- 20+ successful years of developing digital banking, ACH and e-payments systems
- Proven digital banking SaaS (cloud) delivery model from 2001
- Proficiency in core banking / CRM / ERP integrations
- Delivering customized solutions
- Leveraging highest security standards
- Compliance with ISO and EU standards
- Highly experienced & qualified resources
- References in more than 70 commercial and 4 national banks and clearing houses
- Innovative solutions ensuring faster time-to-market, increasing ROI and profitability

## Pioneer in business area:

- NFC mobile payments (2013)
- E-invoices clearing center for Interbank exchange (2010)
- Mobile payments for PlatiMO Service (2010)
- Software as a Service model (SaaS) (2001)
- Clearing and settlement systems for payments systems reforms (1998)
- PKI introduced in digital banking for corporate entities (1997)
- Digital banking for corporations customers (1997)

## Pioneer in technology:

- Distribution and payment of e-bills via mobile devices (2013)
- Native mobile digital banking in App Store (2012)
- Proximity mobile payments based on NFC (2010)
- SEPA / ISO 20022 compliant clearing systems (2008)
- Secure mobile payments based on PKI SIM card (2006)
- Secure e-invoice distribution over digital banking channel (2005)
- One-For-All smart card within digital banking for corporate entities (2002)
- SWIFT standards used in ACH (1998)
- Secure digital banking based on PKI smart card (1997)

FOUNDED

1992

SOLID FINANCIALS  
D&B Rating: 2A1



HEADQUARTERS

LJUBLJANA  
SLOVENIA

SUBSIDIARIES

Halcom BELGRADE  
Halcom SARAJEVO



INNOVATIVE



CERTIFIED

ISO 9001, ISO 27001



RESPONSIBLE





# Established Presence

Halcom is one of the leading providers of solutions for digital banking and payments systems in Europe, Middle East and Africa. The company acts as an integrator of financial institutions, merchants, service providers and buyers by sharing industry know-how and expertise among different interest groups. Halcom's proven and innovative solutions offer reliability, high system throughput and built-in security by the highest security standards and have been delivered to more than 70 commercial banks, including some of the biggest European banking groups across several different markets, as well as to four national central banks and clearing houses. Halcom is an independent certificate authority on 2 markets and has already issued more than 400.000 digital certificates.

QATAR MOROCCO	KOSOVO MONTENEGRO	SERBIA ALBANIA	SLOVENIA BOSNIA AND HERZEGOVINA
8 MARKETS ACROSS EMEA	70+ COMMERCIAL BANKS	4 CENTRAL BANKS AND ACH	150.000 CORPORATIONS
		400.000 ISSUED DIGITAL CERTIFICATES	

## Some of our Clients



# State-of-the-art digital banking systems and platforms

## Digital Banking

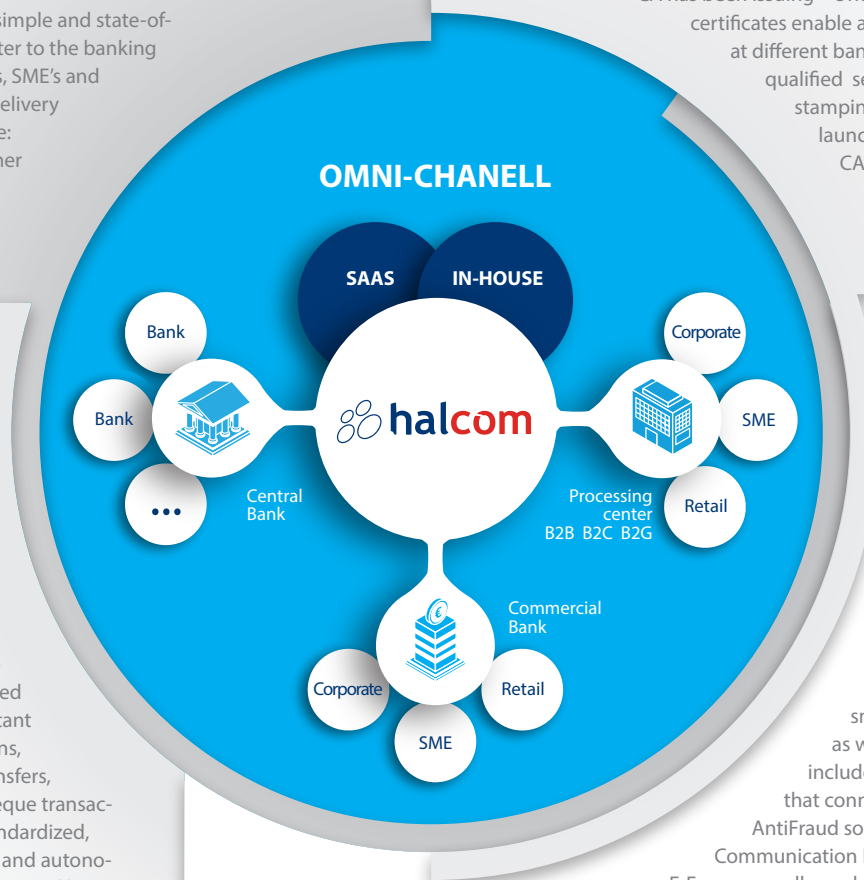
Banks gain the ability to engage customers using various connecting points such as the internet, mobile phones and tablets for a seamless customer experience within Halcom's integrated omni-channel e-bank platform. Intuitive, simple and state-of-the-art solutions cater to the banking needs of individuals, SME's and corporations. Two delivery models are available: In-House on customer premises and SaaS with 20 years of experience and 3 recovery centers.

## Certificate Agency

Halcom established the Halcom CA independent certificate authority and started issuing qualified PKI digital certificates on smart cards, smart USB tokens and SIM smart cards in 2002. Since then Halcom CA has been issuing »One-for-All« qualified digital certificates enable access to multiple accounts at different banks. Halcom CA also offers qualified server certificates and time stamping services and in 2017 newly launched cloud certificates. Halcom CA is fully eIDAS compliant.

## Clearing systems

Halcom's ACH suite of products helps central banks and other clearing houses to improve increase the volume, reliability, security and speed of processing of instant payment transactions, interbank credit transfers, direct debit and cheque transactions. We offer a standardized, highly configurable and autonomous system with minimal human involvement needed and tight integration with settlement systems.



## Initiatives

Halcom is continually taking an active role in expanding its product suite in line with current and future trends in the financial industry. Halcom's extensive product suite brings benefits to central and commercial banks, big, small and medium enterprises as well as end-users. Its initiatives include solutions for Open banking that connect banks with 3rd parties, AntiFraud solution to increase security, Communication Hub, E-Invoicing, E-Bills and E-Forms as well as solutions for automated e-banking.