



# Digitalizacija plačevanja

Izzivi / Priložnosti / Manjkajoči člani

September 9, 2021

Luka Gabrovšek, Mastercard Europe



**BANKA**  
(izdajatelj)

**BANKA**  
(pridobitelj)

**PLAČILNI SISTEMI**



**IMETNIK**

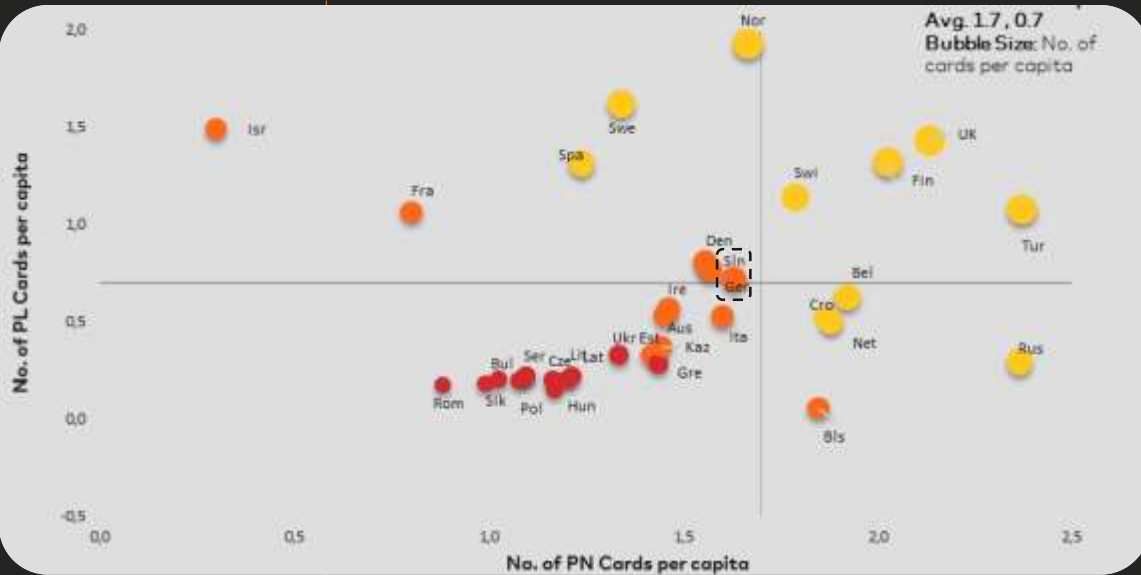


**TRGOVEC**

**BANKA**  
(izdajatelj)

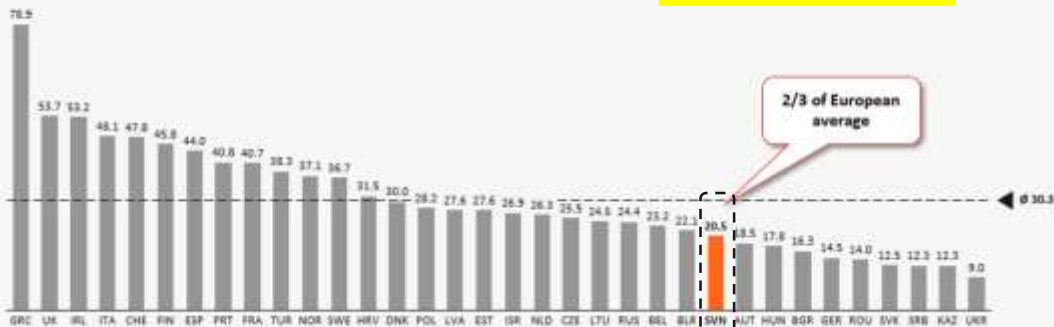


**IMETNIK**





Number of POS terminals per 1000 adults in Europe (#, 2019)



Number of terminals (POS) per thousand inhabitant



**BANKA**  
(pridobitelj)

**TRGOVEC**



Katera metoda plačevanja je  
bila dokazano naboljša za  
**“check-out”**  
na fizičnih prodajnih mestih v  
2021?

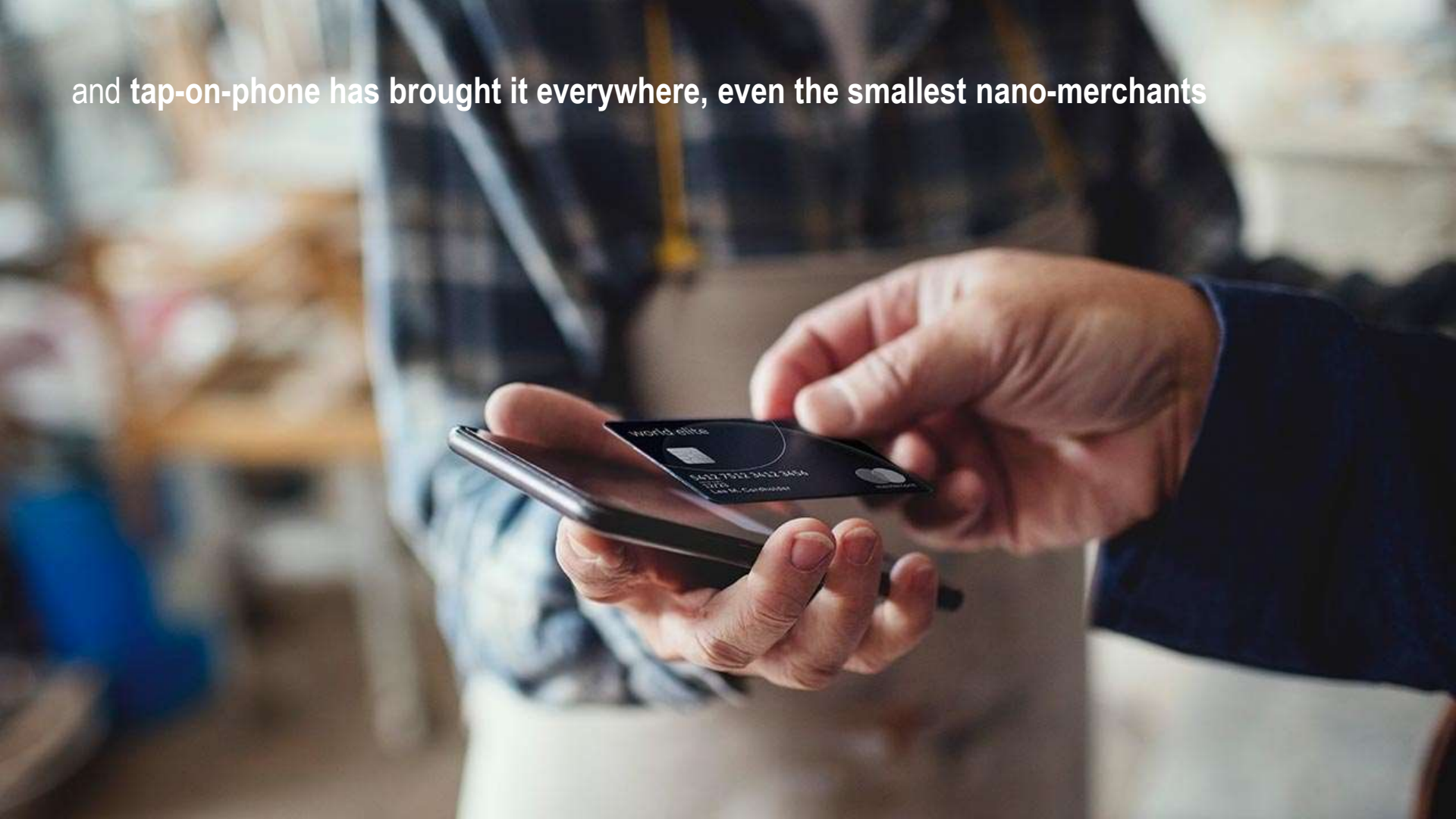
CONTACTLESS



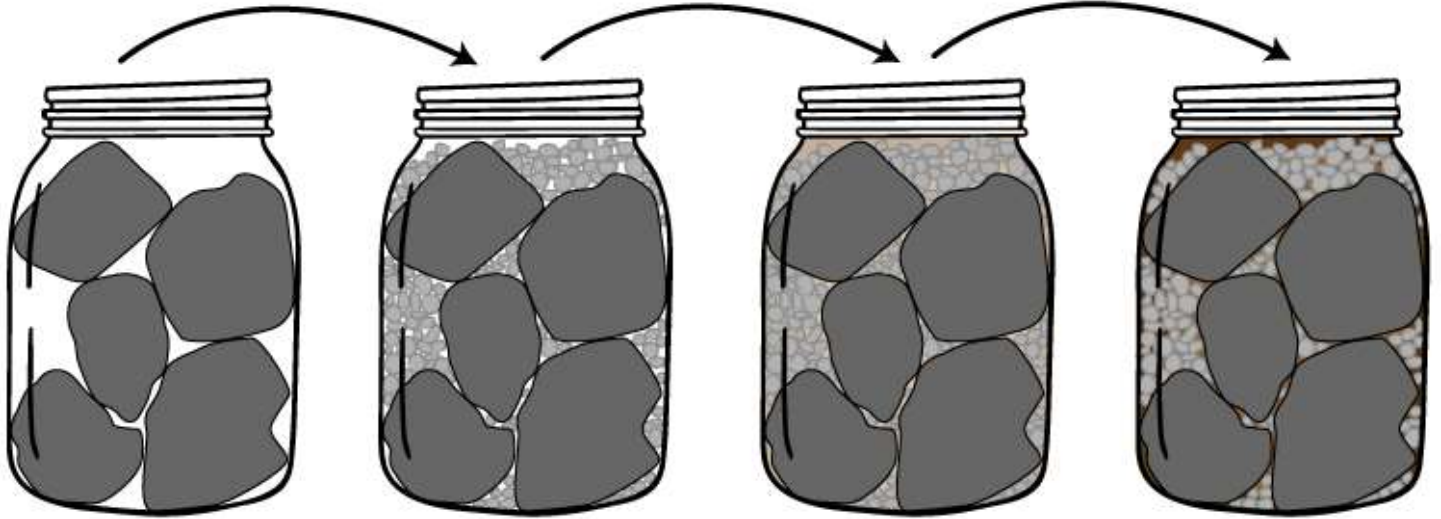
and Mobile CONTACTLESS



and tap-on-phone has brought it everywhere, even the smallest nano-merchants







BIG ROCKS FIRST

GRAVEL SECOND

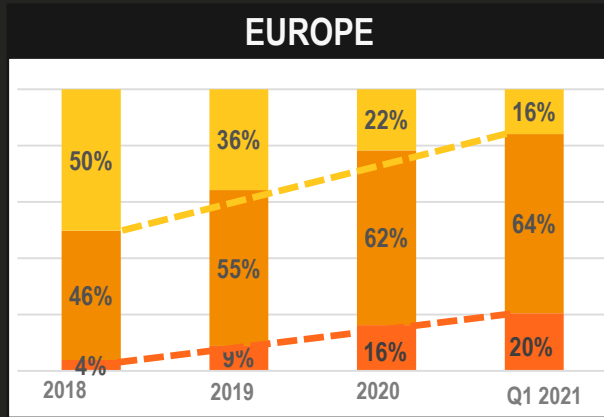
SAND THIRD

THERE'S ALWAYS  
ROOM FOR COFFEE  
WITH A FRIEND

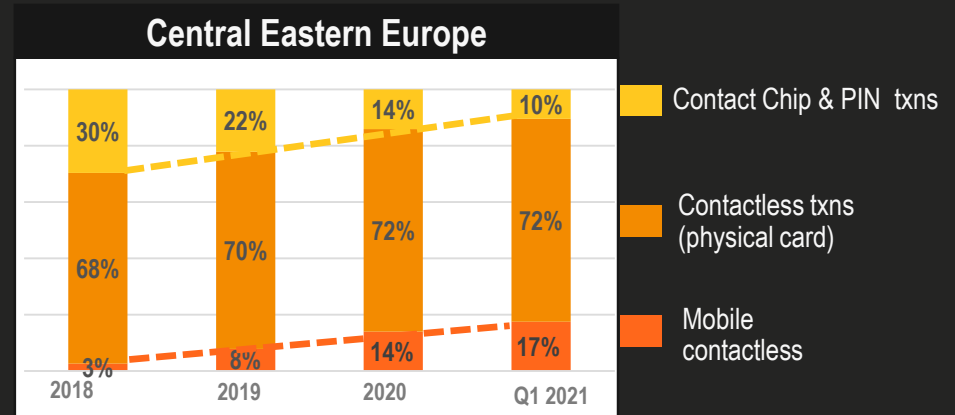


Every person is a **merchant**,  
every device is a **point of interaction**

Will Chip & Pin exist in 5years time?  
The trend of the past 3years does not suggest so.



- Contact Chip & PIN txns
- Contactless txns (physical card)
- Mobile contactless



- Contact Chip & PIN txns
- Contactless txns (physical card)
- Mobile contactless



Katera metoda plačevanja je  
(bo) ponujala še boljši  
**“check-out”**  
na fizičnih prodajnih mestih?



**“no check-out”**

UBER



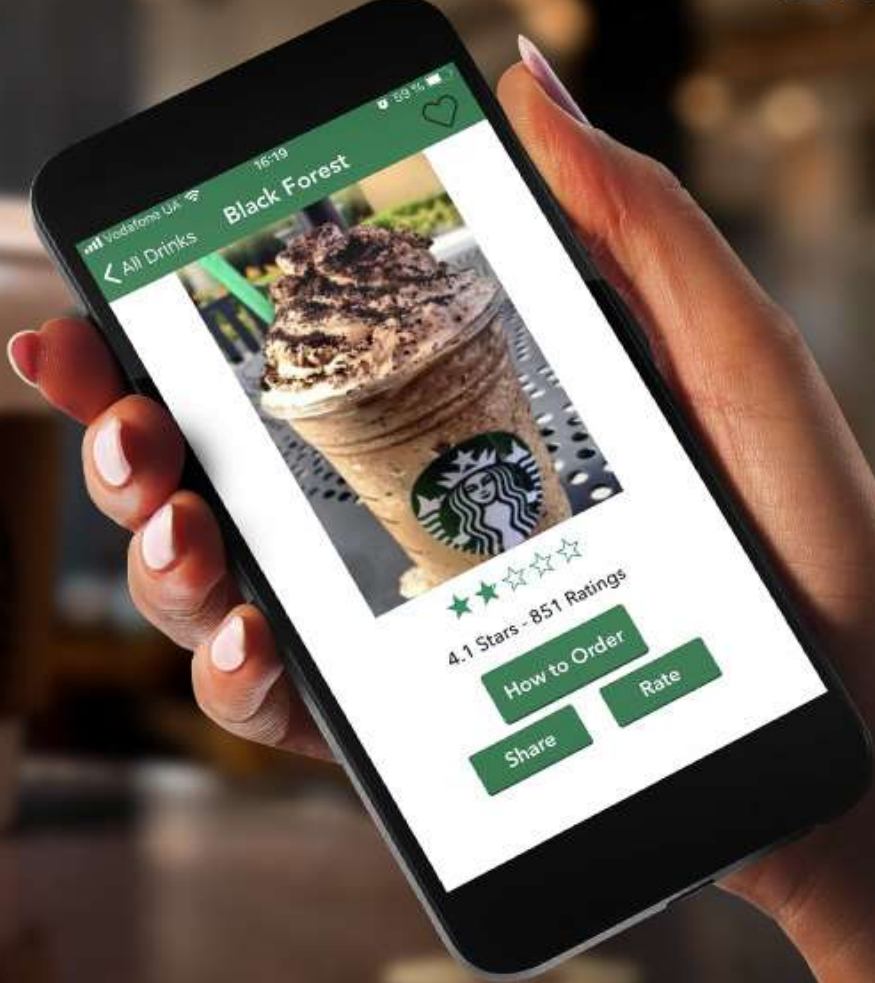
JUST  
WALK  
OUT  
Groceries

Scan your  
app to enter



KIT  
RE  
U'RE  
Go





16:18  
Black Forest  
All Drinks



4.1 Stars - 851 Ratings

How to Order  
Share  
Rate



Mastercard launched its „*Osmica*“  
Slovenia

Infrastructure Development Program in



## 2021-2023

The goal is to **support market players** on the Slovenian market in taking advantage of **quick wins to develop the card acceptance infrastructure**

## Long term

**Our vision** is that **every merchant**, every commercial end point will be **able to accept digital payment tools** in the long term, regardless whether they are physical or electronic

*“Every person is a merchant, every device is a point of interaction”*

Mastercard’s program has 2 pillars:

1



Enhanced SME value proposition

2



Innovative acceptance solutions customized for SME needs

In order to reach these goals Mastercard is allocating up to 1 million euros in the coming three years for the Osmica Infrastructure Development Program

“I don’t think that the competition of Bayern Munich is now just Borussia Dortmund. Not even top European clubs, like FC Barcelona or Man United.

The competition is Netflix, the competition is Amazon Prime!”

Oliver Kahn

CEO elect of FC Bayern

Sept 30, 2020

