

E-payment

Sistemi plaćanja i naplate na internetu

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Internet Professional Program



eKupovina vodič za kupce

U ELEKTRONSKOJ TRGOVINI

Šta treba znati pre, prilikom i nakon
kupovine na Internetu?

Digitalna agenda

Internet Professional Program

<http://www.zastitapotrosaca.gov.rs/preuzimanjePublikacija.php?id=18>

Etrgovina u Srbiji

CALL CENTAR: 0800 085 085



The screenshot shows a payment interface with the following fields:

- Уплатник (Payee): Three large input fields for entering the recipient's name.
- Излупа (Recipient): Three input fields for currency (Излупа), amount (Сврх), and account number (Број рачуна).
- Налог за уплату (Payment Slip): A large input field containing the text "„Продато до зети”".
- Датум излупе (Date): Two input fields for date (Датум излупе) and time (Време излупе).
- Датум исплате (Date): Two input fields for date (Датум исплате) and time (Време исплате).
- Печат и потпис уплатника (Payee stamp and signature): A section for the payee's stamp and signature.
- Извјештај о излупу (Statement about the withdrawal): A section for the withdrawal statement.
- Одговорни агенција (Responsible agency): A section for the responsible agency.

Preko 70% svih online plaćanja je opštom uplatnicom u pošti!

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Elektronski novac

- | | |
|---|---|
| Uslovi koje
digitalna
valuta treba
da ispuni | mogućnost trenutnog srađivanja sredstava |
| | obezbeđenje pune bezbednosti transakcija -
kroz snažan sistem enkripcije |
| | velika brzina prenosa podataka |
| | jednostavan i ekonomičan pristup servisima |
| | personalni računari i mobilni telefoni sa
odgovarajućim softverom |

Sigurnost online plaćanja



Image Credits iic.info

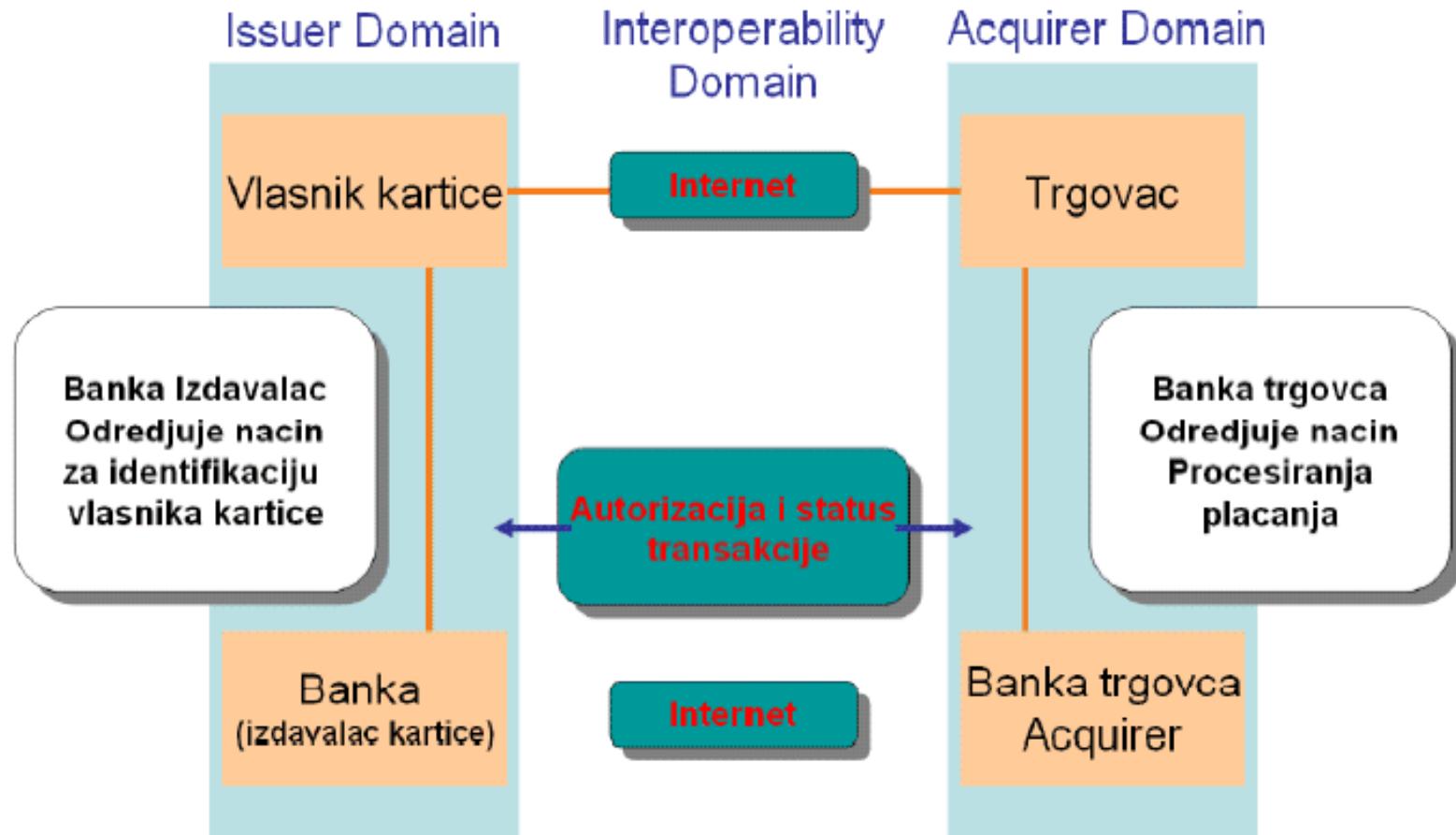
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Sistemi plaćanja platnim karticama



Sistemi plaćanja platnim karticama

Three Domain Model (3D)



Interi



MasterCard.
SecureCode.



Provera identiteta vlasnika kartice



Maloprodaja

Potpis



ATM



Šifra

PIN



Online Store

ITEM #: 5316
Visa Card Number:
4000123456789010

SUBMIT ORDER

ONLINE STORE

ITEM #: 5316
Visa Card Number:
4000123456789010

VERIFIED by VISA
Password: **SUBMIT**

Online Store

Your Purchase is Complete
Thank you.

- Customer shops at participating online stores, enters card number and submits order.

- A window will appear. Customer submits password, his/her identity is confirmed, and transaction proceeds.

- Customer is then returned to the online store.

Nacin funkcionisanja "Verified by VISA" sistema



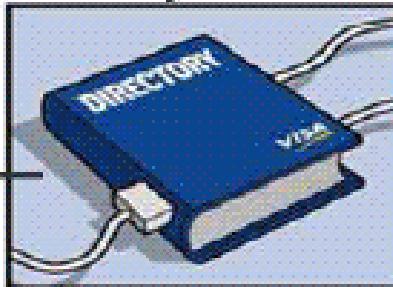
KUPAC



1. KUPAC UNOSI BROJ KARTICE NA SAJTU TRGOVCA



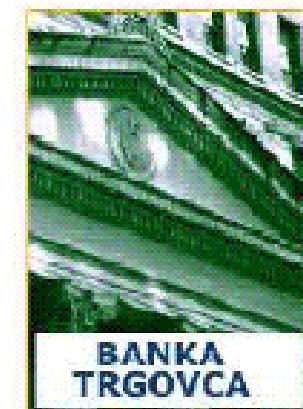
TRGOVAC



2. Plug-in na sajtu trgovca salje upit za proveru da li izdavalac kartice postoji u VISA DIRECTORY



BANKA
IZDAVALAC



BANKA
TRGOVCA

3. VISA DIRECTORY proverava da li je kartica prijavljena

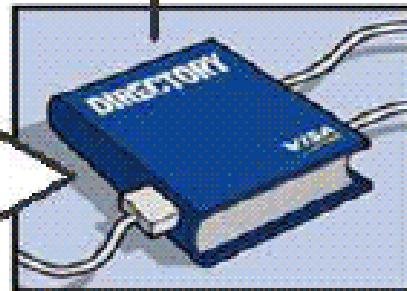
Nacin funkcionisanja "Verified by VISA" sistema



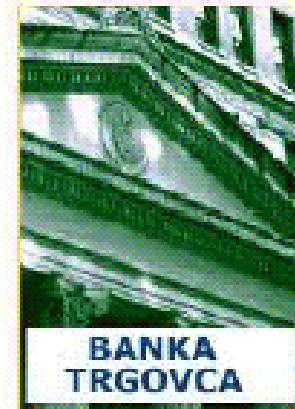
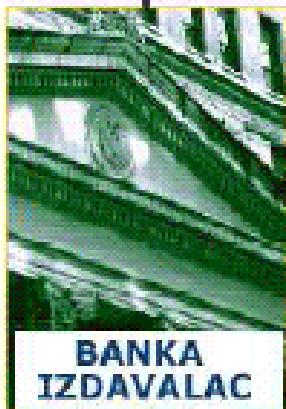
6. Plug-in na sajtu trgovca usmerava browser kupca na server banke izdavaoca kartice



4. Banka izdavalac potvrđuje status kartice



5. VISA DIRECTORY vraca podatak o lokaciji servera banke izdavaoca



Nacin funkcionisanja "Verified by VISA" sistema



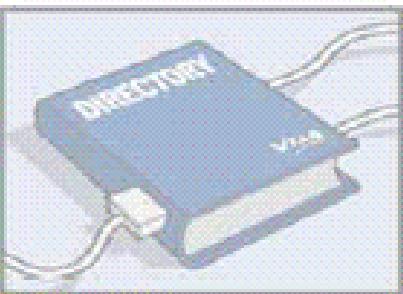
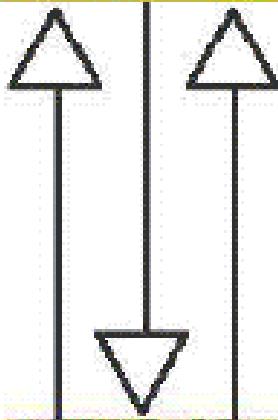
KUPAC

7. server banke izdavaca zahteva username i password od kupca



TRGOVAC

8. kupac unosi username i password



9. server banke izdavaoca proverava password, vraca odgovor i usmerava browser kupca na
Plug-in na sajtu trgovca



BANKA
IZDAVALAC



BANKA
TRGOVCA

Nacin funkcionisanja "Verified by VISA" sistema

Pop-Up prozor brendiran od strane banke izdavaoca

LOGO kartice LOGO BANKE

Trgovac: sajttrgovca.com
Iznos: EUR 220.45
Datum: 16.10.2005
Broj kartice: **** * 1242
Licna poruka: BG 12-445 je moj auto

Password: *****

[Forgot password?](#)

Posalji

Licnu poruku korisnik unosi u trenutku prijavljivanja na 3D sistem. Ona potvrđuje autenticnost ovog formulara za unos sifre.

Provera identiteta vlasnika kartice

Nacin funkcionisanja “Verified by VISA” sistema



RSA SecurID SD600



RSA SecurID SID700



RSA SecurID SD200



RSA SecurID SD520



RSA SecurID SID800



BlackBerry with
RSA SecurID software token

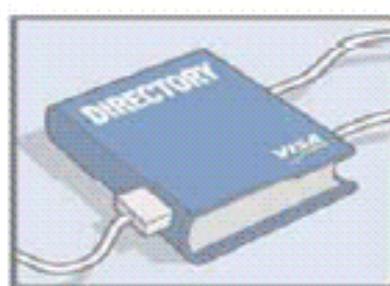
**NACIN IDENTIFIKACIJE
KORISNIKA – NJEGOVE
AUTORIZACIJE
ODREDJUJE BANKA-IZDAVALAC
KARTICE**

**TO JE NJENA ODGOVORNOST U
3D MODELU**

Nacin funkcionisanja "Verified by VISA" sistema



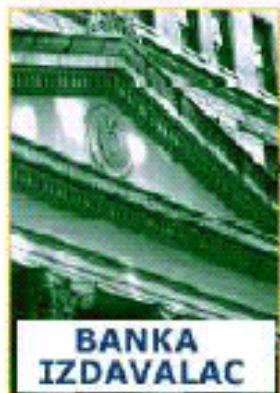
14. Trgovac potvrđuje uspesnost transakcije



10. trgovac salje podatke o transakciji svojoj banci



13. Banka vraca status transakcije trgovcu



11. Banka trgovca salje zahtev za autorizaciju preko VisaNet sistema



BANKA
IZDAVALAC

BANKA
TRGOVCA

12. Banka izdavalac vraca status autorizacije banci trgovca

3D model placanja karticama

Okvir koji objedinjuje poslovna pravila i tehnologiju

- Nov bezbedan servis kupovine na internetu koji omogucava:
 1. Proveru identiteta vlasnika kartice pre nego sto trgovac obradi narudzbinu i obavi transakciju
 2. Potvrdu da vlasnik kartice posluje sa originalnim Visa trgovcem
 3. Smanjen rizik od prevara
 4. Eliminisanje troskova povezanih sa osporavanjem transakcija

2007. g. Omogućeno je plaćanje Visa karticom preko Interneta u Srbiji, a sa Mastercard i American Express karticama 2010 g.

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Ostale platne kartice u Srbiji na netu



2009. g. Omogućeno je plaćanje Dina karticom preko Interneta.



2007. g. Omogućeno je plaćanje Diners karticom preko Interneta u Srbiji.

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Ostali sistemi plaćanja (naplate)



PayPal – Osnovni podaci

The screenshot shows the PayPal homepage. At the top right, there is a language selection dropdown set to "Cyprus (English)". Below the header, there are tabs for "Home", "Personal", "Business", and "Products". Underneath these are links for "Get Started", "Send Payment", "Request Money", "Sell on eBay", and "Developers". On the left, there is a "Account login" section with fields for "Email address" and "PayPal password", and a dropdown for "Go to" with "My account" selected. A "Log In" button is present. Below this are links for "Problem with login?" and "New to PayPal? [Sign up.](#)". A "Top questions" sidebar lists links for "Why use PayPal when I have credit cards?", "What can I do with PayPal?", and "Is PayPal free to use?". The main content area features a large banner with the text "The safer, easier way to pay without exposing your credit card or bank account number" and a large "5184" watermark. To the right of the banner are links for "What is PayPal?", "How we keep you secure", and "How you checkout faster". At the bottom right, there is a "Pay With:" section showing icons for MasterCard, VISA, DISCOVER, and AMEX. Below this, two columns provide information: "Send money and shop online" (Shop securely without revealing your credit card or bank account information; Pay conveniently and quickly when you shop online; Send money to friends and family) and "Sell online" (Accept credit cards and bank transfers quickly and easily; Increase your sales by accepting domestic and international payments; Help keep payments secure with our fraud detection and prevention).

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www.paypal.com

PayPal – Osnovni podaci



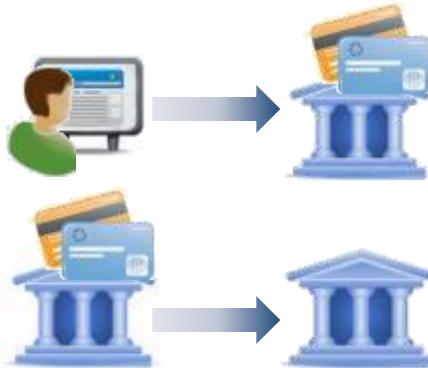
Počeo sa radom 1999. g., a 2002. g.
Kupljen od strane eBay.com. Od 2005. g.
ima prihod veći od 1 milijarde \$US.

Posrednik plaćanja na internetu čija je osnova uspeha u poslovanju strah od direktne e-kupovine karticama.

PayPal sistem plaćanja/naplate funkcioniše u koordinaciji sa bankama - ne predstavlja anonimni sistem plaćanja.

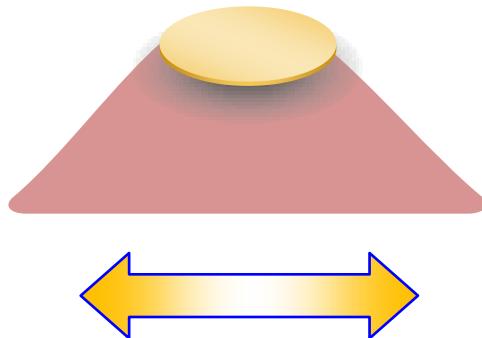
Način funkcionisanja

Processes



- ▶ **Authorization** – the process of verifying a customer's credit card
- ▶ **Settlement** – the process of collecting funds from the customer's account

Services

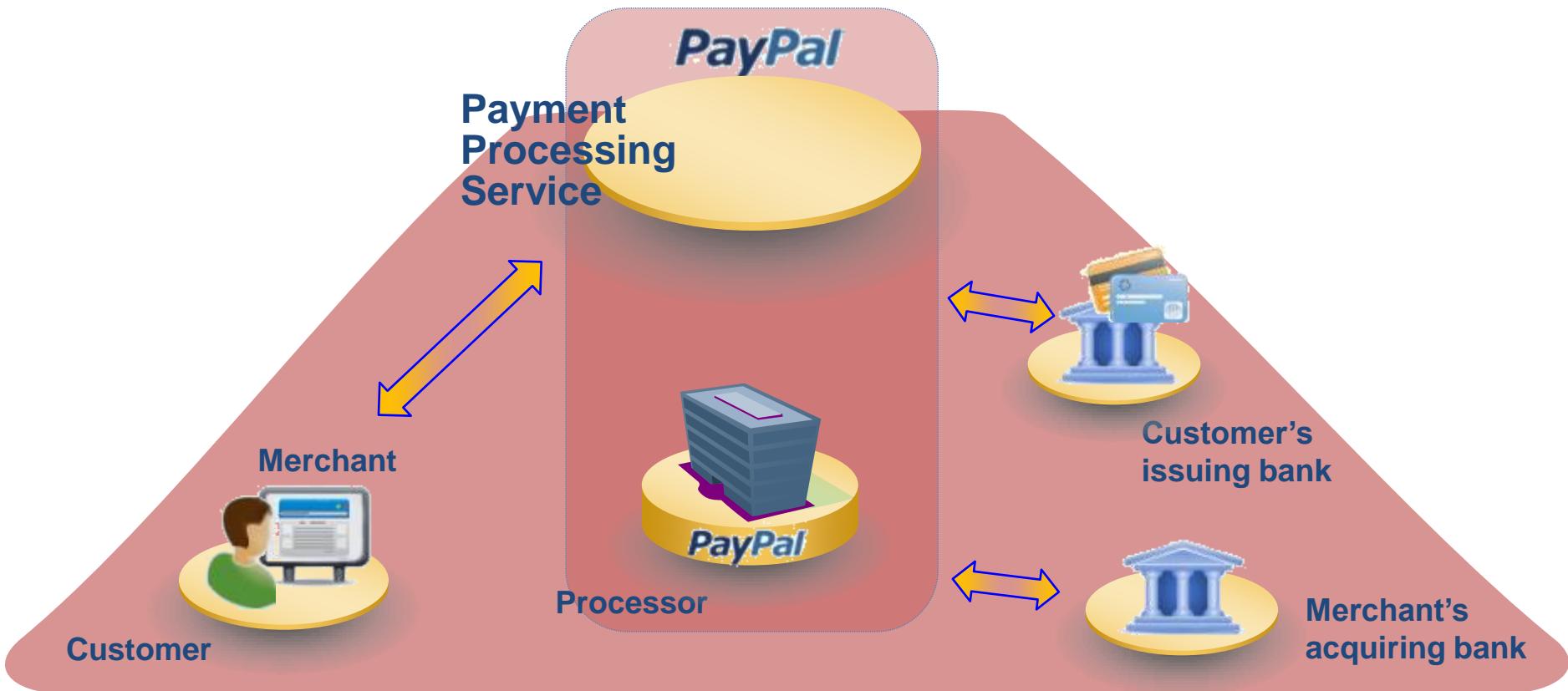


- ▶ **Payment Processing Service** – connects merchants, customers, and banks through secure online transactions.
- ▶ **Gateway** – the secure pipe between the banks and the processor

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Detaljnije: <http://www.slideshare.net/neowave/introduction-pay-pal-online-payment-processing>

Kompletno rešenje plaćanja/naplate



PayPal ponuda rešenja

PayPal Products



**Website
Payments
Standard**



**Website
Payments
Pro****



**Express
Checkout****



**Payflow
Gateway**

Scenario #1

Accept online credit card payments with minimal effort

Scenario #2

Build an all-in-one solution for accepting web, phone, fax and mail payments

Scenario #3

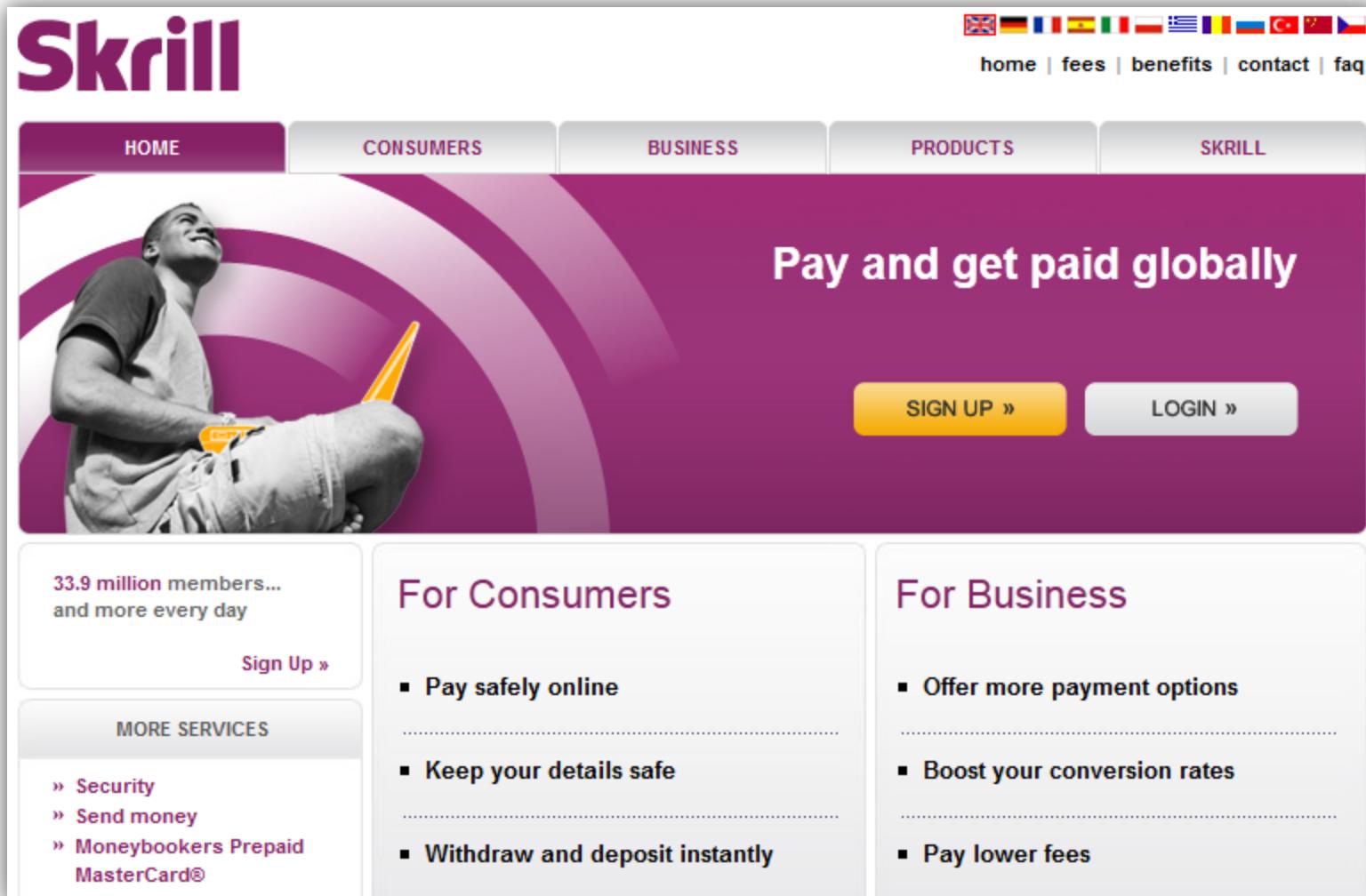
Accept PayPal, keep current payment processor

Scenario #4

Provide a secure connection from your online store to your merchant account

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Skrill – Osnovni podaci



The image shows the homepage of the Skrill website. At the top left is the Skrill logo. To the right are flags of various countries and links to 'home', 'fees', 'benefits', 'contact', and 'faq'. Below the header is a navigation bar with five tabs: 'HOME' (selected), 'CONSUMERS', 'BUSINESS', 'PRODUCTS', and 'SKRILL'. A large banner features a smiling person holding a credit card, with the text 'Pay and get paid globally' and buttons for 'SIGN UP »' and 'LOGIN »'. The main content area is divided into three sections: 'For Consumers' (with bullet points: Pay safely online, Keep your details safe, Withdraw and deposit instantly), 'For Business' (with bullet points: Offer more payment options, Boost your conversion rates, Pay lower fees), and a sidebar with a 'MORE SERVICES' section containing links to Security, Send money, and Moneybookers Prepaid MasterCard®.

Skrill

home | fees | benefits | contact | faq

HOME CONSUMERS BUSINESS PRODUCTS SKRILL

Pay and get paid globally

SIGN UP » LOGIN »

33.9 million members... and more every day

Sign Up »

MORE SERVICES

» Security
» Send money
» Moneybookers Prepaid MasterCard®

For Consumers

- Pay safely online
- Keep your details safe
- Withdraw and deposit instantly

For Business

- Offer more payment options
- Boost your conversion rates
- Pay lower fees

Internet Professional Program  www.skrill.com

Skrill – Osnovni podaci



Bivši MoneyBookers, omogućuje plaćanje i naplatu u preko 200 država i podržava preko 40 lokalnih valuta. Postoji od 2002. g.

Od 2012. g. Sistem je preimenovan u Skrill, a od februara 2013. sistem formano ne podržava SAD (počevši od 2008. g.).

Sličan kao PayPal sistem plaćanja/naplate, a koriste ga najviše veb dizajn i programerske zajednice za naplatu platnih kartica.

Modeli plaćanja/naplate

SEND MONEY TRANSACTIONS

SEND MONEY [?]



1% (up to EUR 0.50 EUR)

RECEIVE MONEY [?]



FREE

Show these fees in another currency:

Euro



GO

[Click here for Merchant/Webmaster Fees](#)

UPLOAD & WITHDRAWAL FEES

For ALL Countries

UPLOAD FUNDS [?]

International



WITHDRAW FUNDS [?]



FREE

1.90 %

1.80 EUR

3.50 EUR

* Available to residents of OECD countries only.

Detaljnije: <http://www.moneybookers.com/app/help.pl?s=fees>

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Qvoucher – Osnovni podaci



Šta je QVoucher

Gde kupiti QVoucher

Šta kupiti QVoucher-om

Online kupovina bez rizika

Upotrebom QVoucher-a možete plaćati robu i usluge putem Interneta bez kreditnih kartica i bankovnih računa. Bez rizika od kradje trošite onoliko koliko Vam je potrebno i kada Vam je potrebno.



Gde kupiti QVoucher dopune ?

QVoucher dopuna kupuje se na nekom od **uplatnih mesta širom Srbije**, na kojima se inače kupuju pripad dopune kredita za mobilne telefone. Ukoliko vam je lakše dopune možete izvršiti i uplatom u najbližoj pošti ili banci.

[Kupovina uplatnicom](#)



Online kupovina sa puno izbora

U rastućoj ponudi servisa i proizvoda koje možete kupiti QVoucher-om nalaze se i **Rapidshare nalozi, iTunes Gift Cards, Casino i Poker Lutrije Srbije**, kao i hit igre poput **Ikariam Bitefight** i još mnogo toga.

[Lista servisa](#)

[Prijavi svoj sajt za QVoucher](#)



Bez registracije do prve kupovine

Prilikom kupovine prve QVoucher dopune na kiosku ili nekom drugom prodajnom mestu sistem automatski kreira Vaš nalog, a lozinka Vam šalje putem SMS-a. Prethodna registracija nije potrebna dovoljna je lozinka koju ste dobili.

[Česta pitanja](#)



Način plaćanja

Par jednostavnih [koraka](#) do brze i sigurne kupovine.

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www.qvoucher.rs

Qvoucher – Osnovni podaci



Nastao 2009. g. kao deo kompanije Certus koja je omogućuje uslugu prepaid dopuna mobilnih telefona. Ima nekoliko desetina hiljada korisnika.

2011. g. sistem je dostigao korišćenje platnih kartica na internetu u Srbiji zbog intenziviranog razvoja sajtova za grupnu kupovinu.

Zbog relativno velikih provizija e-trgovcima i zbog problema sa domaćim finansijskim zakonima, Qvoucher nije razvijen onoliko koliko je mogao biti.

Sistem funkcionisanja



Šta je QVoucher?

QVoucher je pripejd sistem Internet plaćanja, koji omogućava kupovinu roba i usluga putem Interneta bez potrebe za posedovanjem kreditnih kartica i bankovnih računa.



Dobro, i šta ja time mogu da kupim?

QVoucher je dopuna svih dopuna i koristi se za kupovinu roba i usluga putem Interneta. Na primer, moguće je kupiti pripejd dopunu za mobilni telefon mreža MTS i Vip mobile, RapidShare nalog, Apple iTunes kredit za slušanje muzike i gledanje filmova...



Kako da kupim nešto preko QVoucher-a?

Da bi ste kupili nešto preko QVoucher-a potrebno je da prethodno kupite QVoucher dopunu.



Gde se kupuje QVoucher dopuna?

QVoucher dopuna se kupuje na nekom od naših QPaySpot uplatnih mesta koja se nalaze širom Srbije, na kojima se radi dopuna pripejd kredita za mobilne telefone.



Kako se kupuje QVoucher dopuna?

QVoucher dopuna se kupuje tako što prodavcu kažete broj Vašeg mobilnog telefona i iznos koji želite da uplatite. Kada prodavac izvrši transakciju sistem šalje SMS sa potvrdom na broj Vašeg mobilnog telefona.



Kolika je vrednost QVoucher dopune?

QVoucher dopuna može biti bilo koji iznos između 200 i 5000 dinara.



Da li moram da budem registrovan da bih mogao da uplatim QVoucher dopunu?

Ne. Prilikom kupovine prve QVoucher dopune sistem automatski kreira Vaš nalog a lozinku Vam šalje putem SMS-a. Ovu poruku obavezno sačuvajte pošto sadrži lozinku Vašeg naloga koja Vam je neophodna za plaćanje.



Da li mogu da uplatim Više od 5000 dinara?

Da, ali je potrebno da to uradite iz više puta. Na primer za upлатu od 6000 dinara potrebno je da kupite dve dopune jednu od 5000 a drugu od 1000 dinara.

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Detaljnije: <http://www.qvoucher.rs/sta-kupiti.php>

Limundo cash/Platindo

LIMUNDO

Kupite bezbedno Prodajte Moj Limundo Pomoć Kontakt

Trži Registracija za 5 minuta Ulaz

POMOĆ

Registracija
Nalog i registracija

Kupovina
Kako da kupujem?
Limundo Cash
Sigurnost

Prodaja
Kako postaviti aukciju?
Kako da prodajem?
Dopuna računa
Limundo Cash / Osiguranje

Najčešća pitanja
O nalogu i registraciji
O kupovini
O prodaji
O ocenjivanju
O rešavanju nesporazuma
★Limundovci o Limundu★

LIMUNDO CASH

- Kupovina
- Kako izvršiti Limundo Cash uplatu?

Kupovina

1. Kupovina i pokretanje plaćanja
2. Preuzimanje predmeta
3. Prosleđivanje novca ukoliko ste zadovoljni

Kako?

Aktivirajte plaćanje u roku od 2 dana kroz dugme "Plati putem Limundo Cash"-a
Uplatite na sledeći način u roku od 4 dana
Kurir donosi predmet
Predmet kao u opisu? Pritisnite „Završeno“
Novac sada prosleđujemo prodavcu

Kako izvršiti Limundo Cash uplatu?

Upлату врше:

- U Pošti (putem e-dopune) ili banci (putem e-bankinga ili uplatnice)
- U roku od 4 radna dana od aktivacije Limundo Cash-a
- Bez cene poštarine (poštarinu možete platiti prilikom isporuke)

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www.limundo.com/Pomoc/Limundo-Cash/1497

Limundo Cash



Nastao 2011. g. kao interni sistem pomoći kupcima i prodavcima na servisima Limundo.com i Kupindo.com.

Sistem omogućuje sigurnost kupcu da može da proveri proizvod pre plaćanja, a prodavcu da će njegov proizvod biti plaćen nakon preuzimanja. I kupac i prodavac mogu da prate status transakcije.

Limundo Cash bi trebalo da postane samostalan sistem plaćanja i naplate na internetu kada se promeni aktuelna zakonska regulativa.

Sistem funkcionisanja

Šta je to i kako funkcioniše Limundo Cash?

Hristina Vidanović | 1 Aug 2013 | Tags: Kupindo, kupovina, Limundo Cash, prodaja, savet

3 komentara »



Limundo Cash je način plaćanja koji omogućava da na **brz i jednostavan način** realizujete vašu kupovinu. Po svojoj osnovi veoma je **sličan pouzeću**, s tim što nudi i dodatne pogodnosti za učesnike. Ukoliko ste **kupac**, Limundo Cash vam nudi neki vid plaćanja posle slanja. Imate

mogućnost da izvršite proveru predmeta pre nego što odobrite slanje novca.

Dok, ukoliko nastupate kao **prodavac**, ta dodatna pogodnost za vas predstavlja činjenicu da je **predmet plaćen pre preuzimanja**. Samim tim, vaš saradnik pokazuje ozbiljnost i spremnost na saradnju. Nemate strah da će predmet biti vraćen, a vi u obavezi da snosite troškove duple poštarine. **U tri koraka**, plus na veoma siguran način, željeni predmet će stići do vas i kupoprodaja će biti obavljena. Pogledajte i kako:

1. Kupovina



vaš novac je u svakom trenutku transakcije na sigurnom

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Detaljnije: <http://blog.kupindo.com/2013/08/sta-je-to-i-kako-funkcionise-limundo-cash/>

Kiwi – Osnovni podaci

The screenshot shows the QIWI website homepage. At the top left is the QIWI logo (an orange stylized 'Q' above the word 'QIWI'). At the top right is the slogan 'plati lako...' (pay easily) and a search bar labeled 'Pretraga Sajta'. Below the header is a navigation menu with ten items: 'Naslovna', 'O kompaniji', 'Terminali', 'Usluge', 'Provajderi', 'Marketing', 'Lokacije', 'Novosti', and 'Kontakt'. The main content area features a large image of a woman using a blue QIWI terminal. To the left of the image is an orange callout box containing the text 'QIWI TERMINALE MOŽETE KORISTITI U SVAKOJ PRILICI!'. To the right of the image is a blue callout box containing the text 'Easy way to pay'.

plati lako...

Naslovna O kompaniji Terminali Usluge Provajderi Marketing Lokacije Novosti Kontakt

QIWI TERMINALE
MOŽETE KORISTITI
U SVAKOJ PRILICI!

Easy way to pay

Internet Professional Program 
www.qiwisrbija.rs

Kiwi – Osnovni podaci



Počeo sa radom 2004. g. u Rusiji gde je dominantan sistem online plaćanja. U Srbiji je prisutan od 2010. g., na nivou terminala za naplatu različitih vrsta usluga – nema komponentu e-plaćanja.

U Rusiji ima 50 miliona korisnika mesečno i godišnje prihode od preko 2 milijarde dolara. Objedinjuje mnoge druge sisteme plaćanja, uključujući Google Wallet, Alibaba Payment (Rusija), i sl.

Kroz Kiwi sistem u Srbiji omogućeno je plaćanje dopune za Qvoucher sistem plaćanja. U Srbiji se čeka donošenje novog Zakona o finansijskom sistemu da bi ovaj sistem legalno krenuo sa online naplatom.



AliPay – Osnovni podaci

AliPay Business

Sign In - Sign Up | Home | My AliPay ▾

Home Products Technical Service Solutions Customers About Us FAQ

AliPay

More than 550 million registered users.
Around 8.5 million transactions daily.



Cross-border Website Payment
Collect payment for overseas online merchants from Chinese buyers in RMB.
[Learn more](#)

Cross-border Mobile Payment
Chinese buyers can enjoy overseas online shopping though the mobile phone.
[Learn more](#)

Express Login
Share our 600 million users base on express login now.
[Learn more](#)

Express Checkout
Express Checkout is the most secure, convenient payment method.

Third Party Group Buying
Share China market purchasing power and high traffic group buying platform.

Auto Debit Service
New launched payment solution: integration of recurring and quota payment service.

Internet Professional Program

global.alipay.com

AliPay – Osnovni podaci

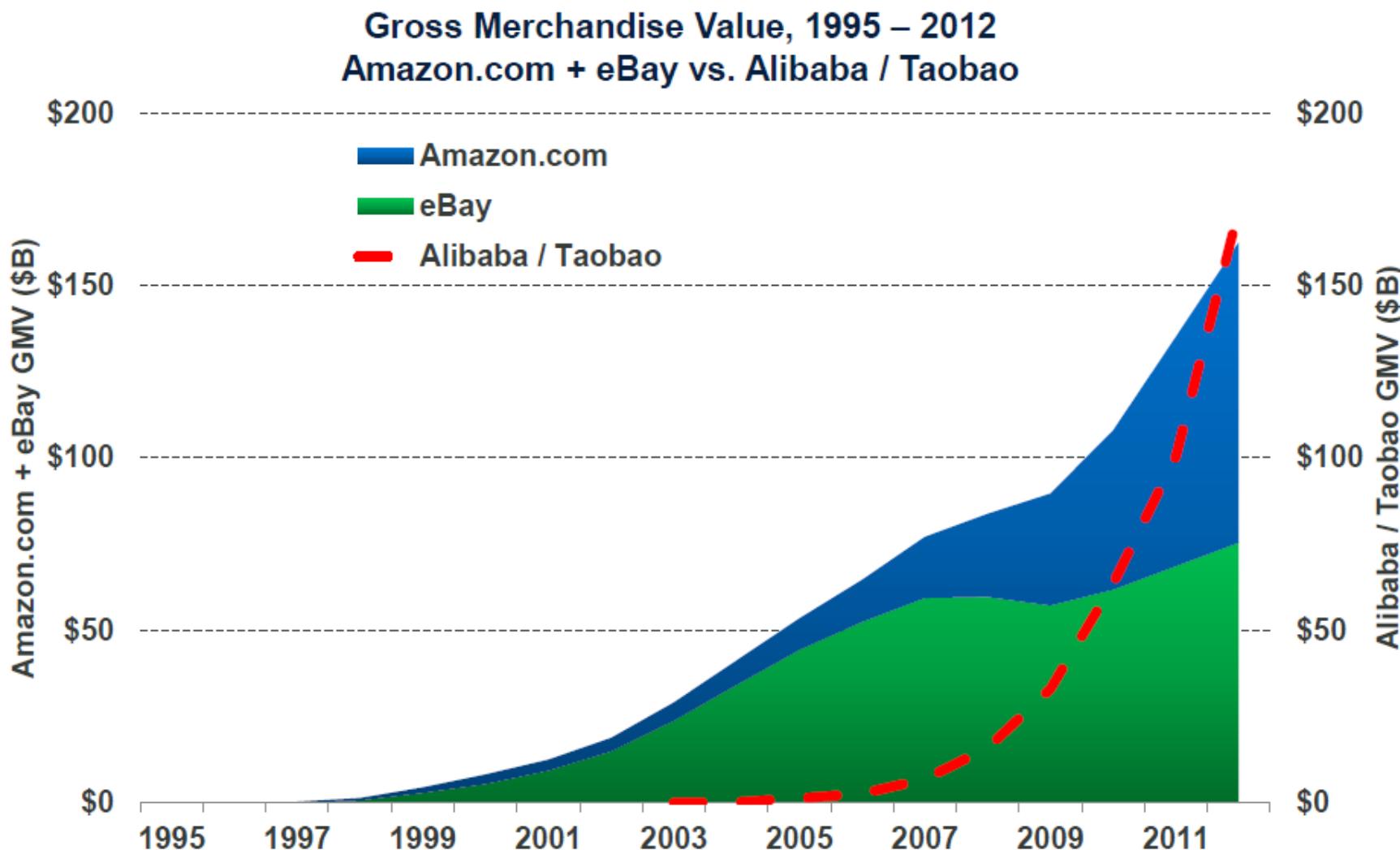


Počeo sa radom 2004. g. u Kini u vlasništvu kompanije iz SAD Alibaba.com. Do kraja 2012. g. ima otvorenih preko 700 miliona naloga, što prevazilazi broj korisnika PayPal sistema.

Ovaj sistem plaćanja ima saradnju sa preko 100 različitih domaćih i svetskih finansijskih institucija, uključujući Visa i Mastercard. Preko 400.000 internacionalnih Kineskih kompanija koristi ovaj sistem plaćanja i naplate.

Omogućen je internacionalni pristup Kineskom tržištu kroz ovaj sistem plaćanja, što uključuje mogućnost da se i ovdašnje kompanije priključe ovom sistemu za plaćanje i naplatu.

Alibaba – Gross Merchandise Volume Surpassed Amazon.com + eBay, Q4:12



Fortumo – SMS online naplata

e-mail Ulogujte se [Prikući se!](#)

Zapamti me [Zaboravili ste lozinku?](#)

**fortumo**
Mobile Payment and Beyond

O Fortumu Novi servis Države Faq Blog Zaposlenje srpski

**Počnite da zarađujete
sa SMS-servisima za
5 minuta**

Pokrenuti SMS servis je sada lako i besplatno - kao napraviti blog ili web stranu. **Bez početnih troškova.** **Bez mesečnih troškova.**

POČNITE ODMAH ili [Pogledaj Demo](#)



Fortumo is available in 33 countries

SREDNJA I ISTOČNA EVROPA



SJEVERNA EVROPA



ZAPADNA EVROPA



JUGOISTOČNA AZIJA I OKEANIJA



1 IZABERITE USLUGU iz 5 različitih tipova usluga

2 PODESITE za 5 minuta

3 PROMOVIŠITE online ili offline

4 ZARADITE od svakog korisnika

Internet Professional Program

www.fortumo.com

Uslovi plaćanja/naplate

 Serbia: Payouts

Price (RSD) incl. VAT	30.00 *	60.00 *	120.00 *	180.00 *	240.00 *	360.00 *
Price (RSD) excl. VAT	25.00 *	50.00 *	100.00 *	150.00 *	200.00 *	300.00 *

Mobile Payments / Premium SMS

API 38% 38% 40% 45% 45% 48%

Pay-by-Mobile Widget

In-App Payments for Android

► The table above shows your revenue after the operator's share, Fortumo commission and the costs of sending the users a reply SMS

► Presented revenue share is calculated from the Price excl. VAT (20%).

► Price presented to end user is Price incl. VAT together with an extra standard SMS (example: 360.00 RSD + 1 Standard SMS)

► Payout cycle in Serbia is 2 months

► *End-user prices and payouts in Serbia differ by operator. Click on the operator to see details.

Vip
Telenor
mts

Internet Professional Program

Detaljnije: <http://fortumo.com/countries>

PlatiMo – M-payment

The screenshot shows the homepage of the PlatiMo website. At the top left is the logo 'PLATI Mo'. To the right, the text 'Internet kupovina' is displayed above a blurred image of a person's hands holding a smartphone. Below the logo, a blue bar contains the text 'PLATI MOBILNIM'. A navigation menu at the top includes links for 'Početna', 'O usluzi', 'Prodajna mesta', 'Banke', 'Sigurnost', 'Novosti', and 'Kontakt'. On the left, a sidebar titled 'Izdvajamo' lists 'Mogućnosti usluge PlatiMo', 'Prednosti za korisnike', 'Prednosti za trgovce', and 'Prodajna mesta'. A button labeled 'Platimo servis čine...' with a person icon is also present. The main content area features a section titled 'Usluga PlatiMo' with a brief description of the service. Below it is a section titled 'Zašto koristiti uslugu PlatiMo?' containing a bulleted list of benefits. Another section titled 'Mogućnosti usluge PlatiMo?' lists 'Kupovina na internetu.' and 'Kupovina preko kol-centara.'. To the right, a photograph of a Nokia mobile phone displays the PlatiMo application interface, showing options like 'Racuni na cekanju', 'Posalji uplatu', and 'Zatrazi uplatu'.

Internet kupovina

PLATI Mo

PLATI MOBILNIM

Početna O usluzi Prodajna mesta Banke Sigurnost Novosti Kontakt

Izdvajamo

Mogućnosti usluge PlatiMo

Prednosti za korisnike

Prednosti za trgovce

Prodajna mesta

Platimo servis čine...

Banke

KOMERCIJALNA BANKA

ERSTE BANK

Raiffeisen BANK

Usluga PlatiMo

Telenor vam predstavlja svoju novu uslugu PlatiMo, mogućnost veoma jednostavnog elektronskog plaćanja mobilnim telefonom direktno s vašeg bankovnog računa.

Zašto koristiti uslugu PlatiMo?

- Izbegnite redove.
- Plaćajte brzo i jednostavno.
- Plaćajte sigurno.
- Uštedite 20% vašeg postpejd mesečnog računa.

Mogućnosti usluge PlatiMo?

- Kupovina na internetu.
- Kupovina preko kol-centara.

NOKIA

PlatiMo

Racuni na cekanju

Posalji uplatu

Zatrazi uplatu

Dopuni prepaid

Osvezi listu racuna

Onemoguci Platimo

Outbox Back

Internet Professional Program

www.platimo.rs

Uslovi plaćanja/naplate

Zašto koristiti uslugu PlatiMo?

Korišćenjem servisa PlatiMo, dobijate novu SIM-karticu sa starijim brojem i kvalifikovanim elektronskim sertifikatom. Moći će da:

- Kupujete na internetu ili kol-centru
- Plaćate mesečne račune bez popunjavanja uplatnice
- Izbegnete redove i gužvu na platnim mestima
- Budete opušteni jer ste izvršili plaćanje brzo i bezbedno
- Dopunite bilo koji pripadaj broj u Telenor mreži
- Šaljete novac sa svog računa na račun drugog korisnika
- Prijavite se na portal elektronske uprave na adresi <http://www.euprava.qov.rs/prijava>



Aplikacija PlatiMo na SIM-kartici telefona je nezavisna od modela telefona i operativnog sistema. To omogućava korišćenje usluge PlatiMo na gotovo svim mobilnim uređajima, počevši od onih najstarijih do telefona nove generacije.

Troškovi usluge

Promotivno korišćenje usluge PlatiMo traje do **31. decembra 2013**. Do tada je mesečno održavanje usluge **besplatno**, a svaku **uspešno realizovanu transakciju** naplaćuje Telenor u iznosu od **6,00 RSD**. Nakon promotivnog korišćenja usluga će mesečno koštati **60,00 RSD**, a uspešno realizovana transakcija će se naplaćivati **8,40 RSD**.

Naknada za transakcije između računa dva pravna lica iznosi 12,00 dinara po svakoj uspešnoj transakciji koja se naplaćuje sa telefonskog računa uplatioca.

Sve cene prikazane su sa uračunatim PDV-om.

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Detaljnije: <http://www.platimo.rs/sr/PlatiMo/O-usluzi>

E-banking

The screenshot shows the UniCredit Bank Online Banking interface. The left sidebar contains a navigation menu with categories like 'Online Banking', 'MOJ MENI', 'FINANSIJSKI PREGLED', 'PLAĆANJA', 'Domaća', 'Inostrana', 'Trajni nalog', 'Lista korisnika plaćanja', 'Uzorci platnih naloga', 'Promena limita', 'Potvrda', 'OROČENI DEPOZIT', 'POTPISIVANJE', 'NALOGA/PORUKA', 'INFORMACIJE', 'PORUKE', 'OBAVEŠTENJA', and 'PODEŠAVANJA'. The main content area is titled 'PREGLED NALOGA U DOMAĆEM PLATNOM PROMETU'. It features several dropdown menus for filtering: 'Status' (Svi), 'Tip naloga' (Svi), 'Računi' (Svi), and date range 'Od' and 'Do'. There is also a search bar with 'Pretraga po dodatnim podacima' and two red buttons: 'Traži >' and 'Poništiti >'. Below this is a table header with columns: Status, Vrsta naloga, Dodatne informacije, Račun nalogodavca, Valuta, Datum plaćanja, Iznos, and Valuta. A message 'Podatak nije pronađen' (Data not found) is displayed above a dropdown menu labeled 'Izaberite opciju...'. The bottom right corner shows the last login time: 'Poslednja prijava: 27.06.2012 10:14:26 CET'.

Internet Professional Program

Detaljnije: <http://www.draganvaragic.com/blog/najveca-tajna-e-trgovine-u-srbiji-e-banking/>

NFC – Near Field Communication

How Does NFC Work?

NFC devices share a core technology with [RFID tags](#), contactless payment cards and [inductive-coupling](#). In the words of the NFC Forum, "loosely coupled inductive circuits share power and data over a distance of a few centimeters."

According to the Forum, NFC can operate in three modes:

- **Reader/writer mode:** A reader/writer can collect and write information on a smart tag. "The tag is essentially an integrated circuit containing data, connected to an antenna," explains a [white paper](#) from NFC-developer Innovision.
- **Peer-to-peer mode:** Two NFC devices can exchange data between each other.
- **Card emulation mode:** An NFC device appears to a reader like a contactless payment card or contactless transportation card.



NFC Payment Apps

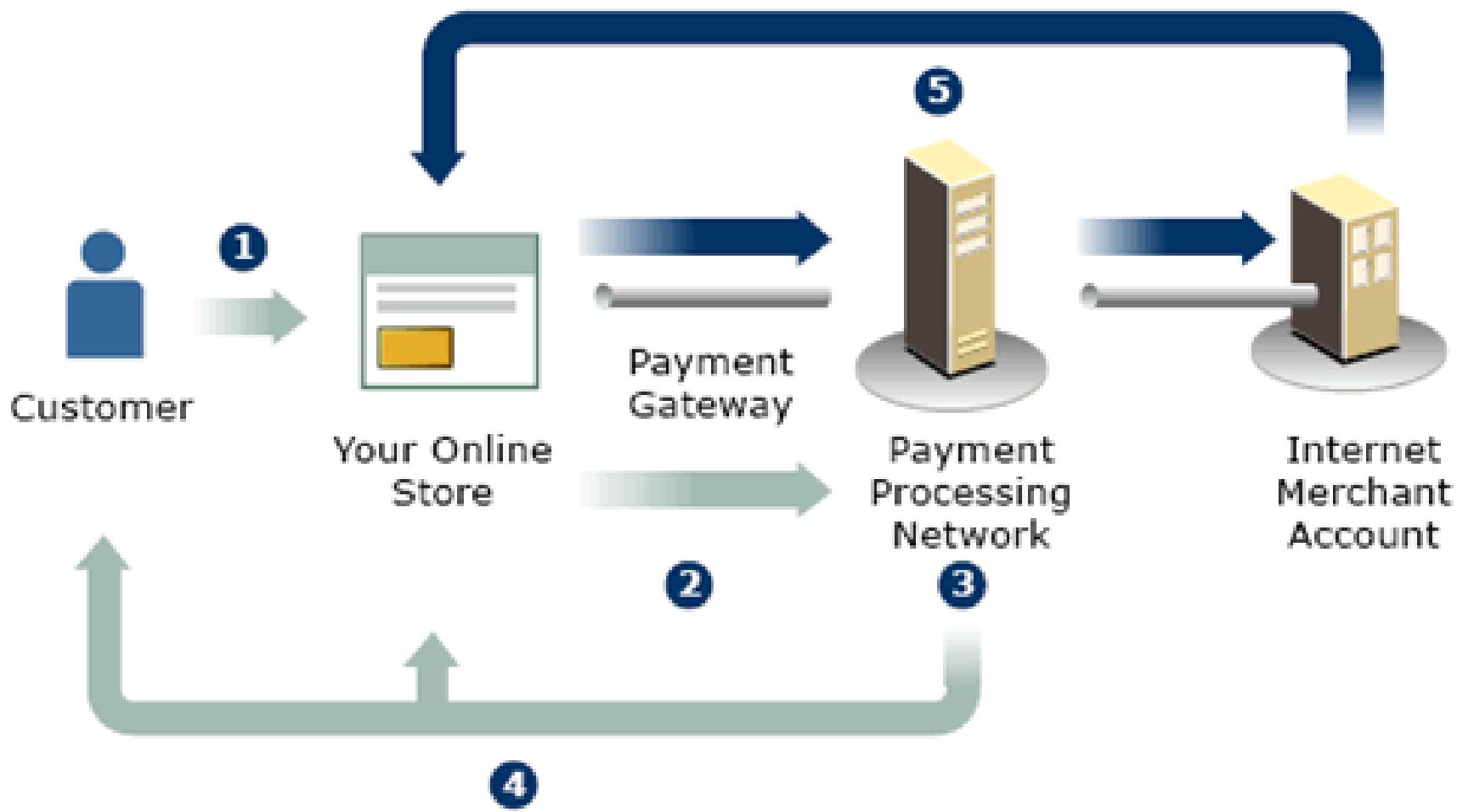
Detaljnije: <http://mashable.com/2011/08/11/near-field-communication-guide/>

NFC – Near Field Communication



- **Transportation:** NFC works with most contactless smart cards and readers, meaning it can easily be integrated into the public transit payment systems in cities that already use a smart card swipe.
- **Ease of Use:** Unlike Bluetooth, NFC-enabled devices don't have to be set up to work with each other. They can be connected with a tap. If NFC-enabled phones become prevalent, you'll likely be able to initiate a two-player game by touching two phones together. You'll be able to link a headset to your phone or print a photo just by touching your device to a printer.
- **Smart Objects:** NFC can have similar applications as bar codes do now. You can put one on a poster and let pedestrians scan it on their phones for more information. But being able to add more information to any object by integrating a tag has led to some interesting applications that go far beyond billboards. A company called [Objecs](#), for instance, sells an NFC tablet for gravestones. Touching an NFC-enabled phone to the [Personal Rosetta Stone](#) provides additional information about the deceased.

Online naplata na veb sajtu



Online naplata platnih kartica



Internet Professional Program

2CO – 2Checkout.com

The screenshot shows the 2Checkout homepage. At the top left is the 2CC logo. The top navigation bar includes links for Features, Products, Pricing (which is highlighted in blue), Developers, and Support.

Payment pricing made easy

2Checkout provides a simple pricing model that is easy to understand. You don't have to pay separate fees for a payment gateway and merchant account as 2Checkout bundles them in a single solution. The blended rate includes all types of payment methods including American Express and Discover that are traditionally more expensive.

US Sellers
2.9% + 30¢
RATE FOR US TRANSACTIONS PER TRANSACTION FEE

Sellers located in other countries
5.5% + 45¢
RATE PER TRANSACTION FEE

A large dollar sign icon is positioned on the right side of the page.

Monthly Fee:	None
Setup Fee:	None
Gateway Fee:	None
Merchant Account Fee:	None
Recurring Billing Fee:	None
Statement Fees:	None
Cancellation Charge:	None

[View US Seller fees](#)
[View fees for Sellers in other countries](#)

Includes all the tools you need...

U Srbiji se koristi više od 10 godina. Sve je komplikovanija procedura za dobijanje ovog sistema plaćanja za nove sajtove zbog prevara.

Kagi.com



E-commerce
hosted solution
koje uključuje i
payment gateway

Internet Professional Program

WorldPay

The screenshot shows the WorldPay homepage with a dark blue header bar. The header includes the 'WorldPay' logo, navigation links for 'Home', 'Contact us', and 'Account login', and a search bar with a 'GO' button. Below the header, there's a menu with links to 'ABOUT US', 'SMALL / MEDIUM BUSINESS', 'CORPORATE SOLUTIONS', 'SUPPORT CENTRE', and 'MEDIA CENTRE'. A dropdown menu for 'Choose your location' is open, showing 'Please select your country' and a 'GO' button. The main content area features a large image of a smiling woman working at a computer. On the left, there's a sidebar with a section titled 'Small to medium business' containing text about WorldPay's services for small to medium-sized businesses. Below this, there are three links: '> Small to medium business', 'ABOUT US', 'SME', 'CORPORATE', 'EVENTS', and 'WORLDPAY PAYG'. On the right, there's a section titled 'Corporate online payments' with text about WorldPay's services for corporate clients, accompanied by an image of a modern skyscraper. Below this section are three links: '> Corporate solutions', '> Contact us about our corporate solutions', and '> Call +44 (0)1268 500 615'.

Preko ove firme
korisnici iz Srbije
mogu da imaju
svoj e-merchant
account.

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WestHost

The screenshot shows the homepage of the WestHost website. At the top, there's a navigation bar with links for 'Members Area', 'Knowledgebase', 'Contact Us', '1.800.222.2165', and 'Chat Live'. Below the navigation is a main banner for 'Professional Website Hosting' featuring a testimonial from Kirk, a Marketing professional, who says, "Better hosting is possible, and we'll prove it." Below the banner are three service offerings: 'Web Hosting' (From \$4), 'Cloud Hosting' (From \$50), and 'Dedicated Servers' (From \$95). Each service has a 'Learn More' button.

Web hosting kompanija koja daje i mogućnost online naplate...

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Visa Money Transfer



Cardholders Merchants Financial Institutions Global Visa Sites

Search Visa Inc.

About Visa Newsroom Corporate Responsibility Investor Relations Careers Currency of Progress Viewpoints

About Visa

- ▶ Our Business
- ▶ Products and Services
- ▶ Innovation
 - Product Innovation
- ▶ Technology
- ▶ Security and Trust
- ▶ Brand and Sponsorships
- ▶ Executive Leadership
- ▶ Board of Directors

Personal Payments

Across the Street, Around the Globe

According to the World Bank, worldwide remittance flows, including those to high-income countries, have reached \$534 billion in 2012, and are projected to grow to \$685 billion in 2015. The World Bank estimates that developing countries received over \$400 billion in remittances in 2012 and this number is expected to grow by 7.9 percent in 2013, 10.1 percent in 2014 and 10.7 percent in 2015 to reach \$534 billion in 2015.

Through its network of banks, merchants and cards in market, Visa is poised to tap into this burgeoning market. Whether transferring funds across the street or around the globe, Visa personal payments simplifies the sending and receiving of money through a secure and convenient transfer of funds between Visa accounts.

Visa personal payments eliminate the inefficiencies of cash and checks for payments between individuals, enabling consumers to send and receive funds to any eligible Visa credit, debit, or prepaid account. The service extends the utility of Visa's network from enabling payments at the point of sale, to enabling consumers to pay one another.

More About Product Innovation

- ▶ Personal Payments
- ▶ Visa Mobile
- ▶ Visa eCommerce
- ▶ Visa payWave
- ▶ V.me By Visa

Kompanija Visa uskoro će i u ovim krajevima pustiti sistem plaćanja direktnih sredstava na karticu korisnika, sistem koji predstavlja konkurenciju Western Unionu.

Peronal Payments By Visa sistem omogućuje transfer sredstava na karticu korisnika u roku od 30 min sa niskom provizijom.

Internet Professional Program

Visa e-wallet – V.me

The screenshot shows the homepage of V.me by Visa. At the top, there's a navigation bar with tabs for "Personal" (selected), "Business", and "Developer". A dropdown menu for "United States" is open. Below the navigation, a large blue banner features the text "Introducing V.me by Visa" and "Simplifying Payment. Again.". It also states: "Whether you're using a computer, tablet, or mobile phone, V.me by Visa makes online payment as easy as online shopping." To the right of the banner is a login box with fields for "Email" and "Password", and buttons for "Forgot Password?" and "Sign In". Below the login box are links for "New to V.me by Visa?", "Create a Personal Account", "OR", and "Already a member?". Underneath the banner, there are three sections: "Streamlined" (represented by a green train icon), "Secure" (represented by a green padlock icon), and "Flexible" (represented by a green credit card icon). Each section has a brief description and a "More about" link.

Streamlined
Pay on any website where V.me is accepted without re-entering your checkout information.
[More about Streamlined](#)

Secure
Choose V.me, and shop online without having to share your full card number when you pay.
[More about Secure](#)

Flexible
Use any major credit or debit card you prefer through the V.me by Visa service.
[More about Flexible](#)

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Kompanija Visa je 2012 g. ušla i na tržište digitalnih novčanika kao konkurencija sistemima kao što je PayPal. U narednom periodu se očekuje da će ovaj sistem biti dostupan i u ovim krajevima.

Emerging Financial Services Metrics

Company	Gross Volume	Y/Y Growth	# Users
 Square	\$15B+ Gross Payment Volume Processed to Date	~3x Y/Y	4MM+ Merchants
 LendingClub	\$1.8B+ Loans Issued to Date	~3x Y/Y	137K+ Loans Funded to Date
 Check <small>formerly Pageonce</small>	\$500MM+ Gross Payment Volume of bills Per Year	~17x Y/Y	8MM+ Registered Users
 bitcoin	18MM+ Cumulative Transactions	~5x Y/Y	11MM+ Bitcoins in Circulation
 Chase Mobile® CHASE 	\$29B+ Gross Mobile Payment Volume Per Year	~2.5x Y/Y	20MM+ Registered Users

Square



Nastao 2010. g. kao sistem koji omogućuje mobilna plaćanja platnim karticama preko specijalizovanih aplikacija za mobilne telefone.

Moguće je ukucavati broj kartice ili prevlačiti magnetnu karticu preko specijalnog dodatka. U određenom broju država (uključujući i Srbiju) postoji aktivan veliki broj kartica bez čipa.

Sistem funkcioniše samo u nekoliko država, i ima veliki broj korisnika.

Bitcoin



Nastao 2008. g. kao nezavisna digitalna valuta bez kontrole od strane bilo koje države ili institucije (Peer-toPeer Digital Currency). Tvorac ove valute je anonimni programer sa nalogom „Satoshi Nakamoto“.



Sistem Bitcoin funkcioniše po principu razmene na različitim alternativnim menjачnicama valuta i „kopanjem“ valute upotrebom kompjutera duži vremenski period gde je razmena utrošena struja za valutu.

Očekuje se da ako Bitcoin postane veoma čest u upotrebi da će se zamenjivati u bankama kao bilo koja druga valuta.

Budućnost online naplate u Srbiji



Internet Professional Program

E-payment

Sistemi plaćanja i naplate na internetu

Dragan Varagić,

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twitter.com/varagic

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