



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org

Press release

Zurich, September 10.09.2020

European Association to foster collaboration in mobile payments is growing

Bosnia & Herzegovina's "BAMCARD" join the European Mobile Payment Systems Association (EMPSA)

EMPSA is pleased to welcome Bosnia & Herzegovina's mobile payment system "KVIKO" as a new member. EMPSA now consists of twelve members with approx. 50m users.

The year 2020 is a very important year for mobile payments in Europe, with EMPSA playing a key role to foster collaboration and international payment and build up a competitive interoperable European framework. BAMCARD decided to join and support this project.

Anton Stadelmann Chairman of EMPSA says: "We are very pleased in welcoming BAMCARD to EMPSA. Having a strong and innovative partner in the South-eastern part of Europe fosters our association's goal to offer interoperability to customers in even more regions of Europe. We are looking forward to work closely together based on our mutual goal and cooperation."

Bamcard is a joint stock company located in Sarajevo, Bosnia-Herzegovina, that was established in 1999 as a local clearing house and payment service provider for Bamcard, Visa and Mastercard cards. Since 2017 Bamcard operates a Mobile Payment System called „KVIKO“ which is used by three banks that have clients and branches throughout Bosnia and Herzegovina. KVIKO is used for different use cases such as KVIKO Cash – cardless withdrawal of money at ATMs; KVIKO instant – P2P interbank transactions; KVIKO topup – all GSM operators and OLX vouchers in Bosnia and Herzegovina. KVIKO PAY, which is a QR code based payment solution, is currently being implemented. As it adaptable to be static as well as dynamic, it meets the needs and wishes of merchants in Bosnia-Herzegovina.

We want our citizens to be able to pay with their local mobile app KVIKO anywhere in Europe. United under EMPSA european mobile payment systems are for the first time collaborating to enable interoperable cross-border payments. For that reason, we at Bamcard are delighted to be part of this historical initiative in the european payment industry" says Alma Ahmic, CEO of BAMCARD.

The headquarters of the EMPSA are located in Zurich, Switzerland. The association is chaired by Anton Stadelmann, Deputy CEO and CCO of TWINT and vice-chaired by Joseph Hajj, Chief Strategy Officer of Swish.

The association aims to generally foster collaboration and to enable the use of the domestic mobile payments systems internationally. To underscore the importance of interoperability EMPSA has already set up a working group to establish joint system interoperability. This working group is co-chaired by Bjørn Skjelbred from VIPPS and Christian Pirkner of Bluecode.



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org

Media contact for EMPSA:

Name: Victor Schmid
Tel: +41 79 350 05 37
Mail: office@empsa.org

New Member

- **BAMCARD**, Bosnia-Herzegovina: Džejna Mehmedagic, marketing specialist, dzejna.mehmedagic@bamcard.ba

Additional Information for media about the member companies of EMPSA:

- **BANCOMAT Pay**, Italy: Barbara Giovanniello, Nucleo Comunicazione & Pubbliche Relazioni, +39 337 1093017, b.giovanniello@bancomat.it
- **Bancontact Payconiq**, Belgium: Nathalie Vandepoute, CEO, +32 490 58 05 05, nathalie.vandepoute@bancontactpayconiq.com
- **BLIK (PSP)**, Poland: Marek Gięrgica, BLIK Press Office, +48 501086280, mg@clearcom.pl
- **Bluecode**, Germany & Austria: Claudio Wilhelmer, Head of Growth, +43 676 4959890, c.wilhelmer@bluecode.com
- **MobilePay**, Denmark & Finland: Peter Kjærgaard, Head of Press, +45 25424202, peter.kjaergaard@mobilepay.dk
- **SIBS / MB WAY**, Portugal: Maria Antónia Saldanha, PR, +351 217 813 138, m.antoniasaldanha@sibs.com
OR: Tiago Bianchi de Aguiar, Corporate Strategy Director, +351 217 813 138, tiago.aguiar@sibs.com
- **Swish**, Sweden: Joseph Hajj, CSO +46 73 690 17 88, Joseph.Hajj@getswish.se
- **TWINT**, Switzerland: Anton Stadelmann, Deputy CEO and CFO +41 79 506 17 78, anton.stadelmann@twint.ch
- **VIPPS**, Norway: Bjørn Skjelbred, International Business Development, +47 906 66 337, bjorn.skjelbred@vipps.no



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org

Members of EMPSA



BANCOMAT Pay, Italy
Website: <https://bancomat.it/it>



Bancontact Payconiq Company, Belgium
Website: <https://www.bancontactpayconiq.com>



BAMCARD, Bosnia-Herzegovina
Website: <https://bamcard.ba/>



BLIK, Poland
Website: <https://blikmobile.pl/en/>

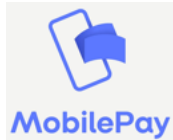


Bluecode, Germany, Austria
Website: <https://bluecode.com>



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org



MobilePay, Denmark
Website: <https://www.mobilepay.dk/about>



SIBS MB WAY
Website: <https://www.sibs-international.com/> ; <https://www.mbway.pt/>



Swish, Sweden
Website: <https://www.getswish.se/frontpage/>



TWINT, Switzerland
Website: <https://www.twint.ch/en/>



VIPPS, Norway
Website: <https://www.vipps.no>