

Media release  
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## **Enabling the Eastern European market with mobile contactless payment: Netcetera launches digital wallet for Halkbank**

**The Swiss software company Netcetera, market leader for 3-D Secure and digital payment solutions, opens mobile contactless payment for the Eastern European market with its wallet implementation for Halkbank in North Macedonia. Halkbank is the fourth largest financial institution in this region and the digitization of debit and credit cards is an important step to advance the digital transformation of banking in SEE.**

Digital payments are everywhere: In web shops, in apps and at the cash register with the smartphone. Paying with the smartphone and without contact instead of with cash is growing increasingly important, especially in times of COVID-19. Wallets on mobile devices are becoming the main interface of banks with the consumer and they offer contactless payment with debit and credit cards at the POS, requiring no contact with terminal.

Netcetera's digital wallet implementation for Halkbank is the first one in North Macedonia to use the Consumer Device Cardholder Verification Method (CDCVM). This means that the cardholders can authenticate on their device using biometric authentication methods without entering a PIN on the POS terminal. "As one of the first banks to launch a wallet in North Macedonia, we are truly developing the market together with Netcetera. They enable us to offer our customers secure, easier and faster digital payments – without having to touch cash, a credit card or even a terminal. This is indeed a big step in digital transformation of banking in the region.," says Atila Selim, Head of Alternative Distribution Channels Marketing at Halkbank.

Halkbank's wallet is based on Netcetera's white-label wallet from their ToPay product suite. The wallet opens the North Macedonian market for mobile contactless payment and offers user onboarding based on bank credentials. With this user-friendly wallet, Halkbank can offer their customers new and important functions for digital payments. These include, for example, list of transactions, transaction details, or the digitization and management of credit as well as debit cards via tokenization services from Mastercard (MDES) and VISA (VTS).

Petre Bozhikov, responsible for sales and business development of secure digital payments in SEE at Netcetera, says: "Our scheme-certified wallet supports strong customer authentication (SCA), making Halkbank compliant with regulations like PSD2, without having to go through any certifications. With the contactless payment function and biometric authentication methods, we boosted Halkbank to the forefront of the digital payment market."

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**About Netcetera**

Netcetera is a global software company with cutting-edge IT products and individual digital solutions in the areas of secure digital payment, financial technologies, media, transport, healthcare and insurance. More than 2,000 banks and issuers, and 60,000 merchants rely on the digital payment solutions and globally certified 3-D Secure products of the market leader for payment security. The owner-managed company covers the entire IT lifecycle, from ideation and strategy to implementation and operation. The balanced combination of the latest technologies and proven standards ensures investment security, from large-scale projects to innovative start-ups. Founded in 1996, Netcetera is a holding company with 600 employees and is headquartered in Zurich, Switzerland, with additional locations across Europe, Asia and the Middle East.

More information: [netcetera.com](https://netcetera.com)

**About Halkbank AD Skopje**

HALKBANK is one of the biggest and strongest brands in the Macedonian financial market. As the fastest growing bank in the market, Halkbank AD Skopje today also means: The fourth largest bank on the market in terms of assets and profit; Presence throughout the country, offering customer service through a wide branch network that includes 43 branches; Employment for over 590 employees; Wide ATM network of 133 ATMs; A network of over 7,000 POS terminals available to numerous trading partners; Serving thousands of citizens as well as small, medium and corporate enterprises and public institutions; Leaders in offering personalized banking services, as well as introducing new technologies and providing fast service through a highly developed, modern alternative channel platform. Halkbank is a socially responsible company dedicated to enhancing the common good of people, nature, the environment, culture and sports.

More information: [halkbank.mk](https://halkbank.mk)