

# Register of payment service providers and electronic money issuers

## Payment institutions, their agents and branches

Registration number	Name of entity	Address of head office	ID No (OIB)	List of services the entity entered in the register is authorised to provide in the RC	Date of entry in the register	Provision of payment services within the territory of another Member State
IPP412	NTH Mobile d.o.o.	Međimurska 28 42000 Varaždin	12385860076	5b) acquiring of payment transactions <sup>1</sup>	9 April 2018	15 February 2022 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS, IT, LI, LV, LT, LU, HU, MT, NL, NO, PL, PT, RO, SE, SI and SK
IPP413	Corvus Pay d.o.o.	Buzinski prilaz 10 10010 Zagreb	67770246314	5b) acquiring of payment transactions	2 April 2019	—
				7) payment initiation services		10 May 2023 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS, IT, LI, LV, LT, LU, HU, MT, NL, NO, PL, PT, RO, SE, SI and SK
IPP414	ELEKTRONIČKI RAČUNI d.o.o.	Simona Gregorčiča 8 10000 Zagreb	42889250808	7) payment initiation services	8 July 2022	1 July 2023 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IT, LV, LT, LU, HU, MT, NL, PL, PT, RO, SE, SI and SK
				8) account information services		
IPP415	Nexi Croatia d.o.o.	Slavonska avenija 1A <sup>2</sup> 10000 Zagreb	63558150971	5b) acquiring of payment transactions	16 February 2023	—

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IPP416	INTIS d.o.o.	Bani 73a 10000 Zagreb	12987689544	5b) acquiring of payment transactions	6 June 2023	23 August 2023 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS, IT, LI, LV, LT, LU, HU, MT, NL, NO, PL, PT, RO, SE, SI and SK
IPP417	HITRA produkcija dokumenata d.o.o.	Zadarska ulica 80 10000 Zagreb	65443507068	7) payment initiation services	8 May 2024	1 October 2024 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS, IT, LI, LV, LT, LU, HU, MT, NL, NO, PL, PT, RO, SE, SI and SK
				8) account information services		
IPP418	Erste Card Club d.o.o.	Ulica Frana Folnegovića 6 10000 Zagreb	85941596441	4b) execution of payment transactions where the funds are covered by a credit line for a payment service user, in particular: execution of payment transactions through a payment card or a similar device	18 September 2024	—
				5) issuance of payment instruments and acquiring of payment transactions		
IPP419	Yokoy Pay d.o.o.	Ilica 1 10000 Zagreb	84786509013	3b) execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider, in particular: execution of payment transactions through a payment card or a similar device	17 December 2025	—
				5a) issuing of payment instruments		

<sup>1</sup> In accordance with Article 4, item (5) of the Payment System Act (Official Gazette 66/2018), which entered into force on 28 July 2018, the name of the payment service was changed (previous name of the payment service: acquiring of payment instruments).

<sup>2</sup> Until 26 October 2023 operated under the address Radnička cesta 50, 10000 Zagreb

**Account information service providers, their agents and branches**

Registration number	Name of entity	Address of head office	ID No (OIB)	List of services the entity entered in the register is authorised to provide in the RC	Date of entry in the register	Provision of payment services within the territory of another Member State
AISP610	IDENTITY CONSORTIUM d.o.o.	Trogirska ulica 2 42000 Varaždin	44867795324	8) account information services	29 June 2020	1 June 2021 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS, IT, LI, LV, LT, LU, HU, MT, NL, NO, PL, PT, RO, SE, SI and SK
AISP611	GAURUS d.o.o.	Jablanovac 27 10000 Zagreb	87359785969	8) account information services	7 December 2020	1 December 2021 – directly: NL 1 March 2024 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS, IT, LI, LV, LT, LU, HU, MT, NO, PL, PT, RO, SE, SI and SK
AISP612	LENDICA RAZVOJ d.o.o.	Strojarska 26 10000 Zagreb	08633070491	8) account information services	1 August 2022	—

### Electronic money institutions, their agents and branches

Registration number	Name of entity	Address of head office	ID No (OIB)	List of services the entity entered in the register is authorised to provide in the RC	Date of entry in the register	Provision of services within the territory of another Member State
IEN110	Hrvatski Telekom d.d.	Radnička cesta 21 10000 Zagreb	81793146560	– issuance of electronic money and provision of payment services that are linked to the issuance of electronic money – services that are not linked to the issuance of electronic money:	12 September 2011	—
				4b) execution of payment transactions where the funds are covered by a credit line for a payment service user, in particular: execution of payment transactions through a payment card or a similar device <sup>2</sup>		
				5) issuing of payment instruments and/or acquiring of payment transactions <sup>1</sup>		
				6) money remittance	2 July 2013	
IEN112	PBZ CARD d.o.o.	Radnička cesta 44 10000 Zagreb	28495895537	– issuance of electronic money and provision of payment services that are linked to the issuance of electronic money – services that are not linked to the issuance of electronic money:	16 December 2011	—
				4b) execution of payment transactions where the funds are covered by a credit line for a payment service user, in particular: execution of payment transactions through a payment card or a similar device		
				5) issuance of payment instruments and acquiring of payment transactions <sup>1</sup>		
IEN116	Aircash d.o.o.	Ulica grada Vukovara 271 10000 Zagreb	99833713101	– issuance of electronic money and provision of payment services that are linked to the issuance of electronic money – services that are not linked to the issuance of electronic money:	3 October 2019	10 June 2020 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS, IT, LI, LV, LT, LU,

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				6) money remittance		HU, MT, NL, NO, PL, PT, RO, SE, SI and SK
				3) execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider, in particular: a) execution of direct debits, including one-off direct debits; b) execution of payment transactions through a payment card or a similar device; or c) execution of credit transfers, including standing orders;	19 December 2025	—
				5) issuing of payment instruments and/or acquiring of payment transactions		
IEN117	PRIMEX PAYMENTS d.o.o.	Strojarska cesta 20 10000 Zagreb	84324054341	– issuance of electronic money and provision of payment services that are linked to the issuance of electronic money – services that are not linked to the issuance of electronic money:	11 March 2022	6 June 2022 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IS IT, LV, LT, LI, LU, HU, MT, NL, NO, PL, PT, RO, SE, SI and SK
				5b) acquiring of payment transactions		11 March 2022 – directly: AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, IE, IT, LV, LT, LU, HU, MT, NL, PL, PT, RO, SE, SI and SK
						24 April 2022 – directly: IS, LI and NO

<sup>1</sup> In accordance with Article 3, paragraph (2), item (5) of the Electronic Money Act (Official Gazette 64/2018), which entered into force on 26 July 2018, the name of the payment service was changed (previous name of the payment service: issuing and/or acquiring of payment instruments).

<sup>2</sup> On 7 March 2014, authorisation to provide the payment service under 4b) was granted, which, from 26 July 2018, in accordance with Article 110, paragraph (11) of the Electronic Money Act (Official Gazette 64/2018), is deemed to include the payment service referred to in Article 2, item (6), sub-item (7) of the Electronic Money Act (Official Gazette 139/2010), which reads: "7) execution of payment

transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of goods and services”, for which authorisation was issued on 12 September 2011.

### ***Croatian Bank for Reconstruction and Development***

ID No (OIB)	Name of institution	Address of head office
26702280390	Croatian Bank for Reconstruction and Development	Strossmayerov trg 9 10000 Zagreb

### ***Service providers that perform activities not deemed to be payment services***

#### ***a) The providers of services based on payment instruments that can be used only in a limited way (in accordance with Article 5, item (11) (a) and (b) of the Payment System Act)***

Name of entity	Address of head office	ID No (OIB)	Type of activity	Description of activity	Date of entry in the register
ADRIA OIL d.o.o.	Spinčiči 38 51215 Kastav	03004159051	Services based on payment instruments that can be used only in a limited way, that meet the following condition:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	Adria Oil card – postpaid for acquiring fuel, physical goods and services only in the premises of the issuer	31 December 2019
Coral Croatia d.o.o. <sup>1</sup>	Budmanijeva 5 10000 Zagreb	72594208197	Services based on payment instruments that can be used only in a limited way, that meet the following condition:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	allSmart loyalty card – postpaid and CORAL PASS FLEET card – prepaid for acquiring fuel, physical goods and services only in the premises of the issuer	31 December 2019

Name of entity	Address of head office	ID No (OIB)	Type of activity	Description of activity	Date of entry in the register
INA-INDUSTRIJA NAFTE, d.d.	Avenija Većeslava Holjevca 10 10000 Zagreb	27759560625	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	INA card – postpaid and A-INA card – prepaid for acquiring fuel, physical goods and services within a limited network of service providers	31 December 2019
LUKOIL Croatia d.o.o.	Capraška 6 10000 Zagreb	84740716328	Services based on payment instruments that can be used only in a limited way, that meet the following condition:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	Lukoil card – postpaid for acquiring fuel, physical goods and services only in the premises of the issuer	31 December 2019
PETROL d.o.o.	Savska Opatovina 36 10000 Zagreb <sup>2</sup>	75550985023	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	Petrol gift card – prepaid and Petrol grey card – postpaid for acquiring fuel, physical goods and services  In addition to Croatia, Petrol grey card is also used in Slovenia and exceeds the threshold referred to in Article 37, paragraph (2) of PSD2 Directive	31 December 2019

Name of entity	Address of head office	ID No (OIB)	Type of activity	Description of activity	Date of entry in the register
TIFON d.o.o.	Zadarska ulica 80 10000 Zagreb	77607495225	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	MOL GOLD EUROPE card – postpaid and MOL GOLD PREPAID card – prepaid for acquiring fuel, physical and digital goods and services within a limited network of service providers  MOL GOLD Croatia card – postpaid and MOL GIFT Croatia card – prepaid for acquiring fuel, physical goods and services	31 December 2019
PEVEX d.d.	Savska cesta 84 10000 Zagreb	73660371074	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	PEVEX gift card – prepaid for acquiring physical goods and services only in the premises of the issuer	31 December 2019
dm-drogerie markt d.o.o.	Kovinska 5a 10000 Zagreb	94124811986	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	dm gift card MP – prepaid for acquiring physical goods and services in the premises of the issuer	31 December 2019



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AGS HRVATSKA d.o.o.	Zagrebačka avenija 100A 10000 Zagreb	47227514767	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	AGS CARD – prepaid and AGS CARD – postpaid for acquiring fuel, physical goods and services within a limited network of service providers	15 November 2023
KAUFLAND HRVATSKA k.d.	Donje Svetice 14 10000 Zagreb	47432874968	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  a) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer	Gift card – prepaid for acquiring physical goods and services in the premises of the issuer	15 November 2023
VACO d.o.o.	Ulica Šandora Petefija 64 31328 Lug	66990555259	Services based on payment instruments that can be used only in a limited way, that meet one of the following conditions:  b) instruments which can be used only to acquire a very limited range of goods or services	Vaco e-collection – a system for the collection of costs of enforcement proceedings by notaries	15 November 2023

<sup>1</sup> Until 31 March 2021 operated under the name APIOS d.o.o.

<sup>2</sup> Until 25 February 2022 operated under the address Otok, Oreškovićevo 6/h, 10010 Zagreb

***b) The providers of electronic communications networks or services (in accordance with Article 5, item (12) (a) and (b) of the Payment System Act)***

Name of entity	Address of head office	ID No (OIB)	Type of activity	Description of activity	Date of entry in the register
A1 Hrvatska d.o.o.	Vrtni put 1 10000 Zagreb	29524210204	<p>Payment transactions by a provider of electronic communications networks or services provided in addition to electronic communications services for a user of the network or service:</p> <p>a) for purchase of digital content and voice-based services, regardless of the device used for the purchase or consumption of the digital content and charged to the user together with electronic communications services; or</p> <p>b) performed from or via an electronic device and charged within the framework of a charitable activity or for the purchase of tickets, which are charged to the user together with electronic communications services</p>	Purchase of digital content, voice-based services, purchase of tickets, charitable activities	27 February 2020
Hrvatski Telekom d.d.	Radnička cesta 21 10000 Zagreb	81793146560	<p>Payment transactions by a provider of electronic communications networks or services provided in addition to electronic communications services for a user of the network or service:</p> <p>a) for purchase of digital content and voice-based services, regardless of the device used for the purchase or consumption of the digital content and charged to the user together with electronic communications services; or</p> <p>b) performed from or via an electronic device and charged within the framework of a charitable activity or for the purchase of tickets, which are charged to the user together with electronic communications services</p>	Purchase of digital content, voice-based services, purchase of tickets, charitable activities	27 February 2020

Name of entity	Address of head office	ID No (OIB)	Type of activity	Description of activity	Date of entry in the register
Telemach Hrvatska d.o.o. <sup>1</sup>	Josipa Marohnića 1 10000 Zagreb	70133616033	<p>Payment transactions by a provider of electronic communications networks or services provided in addition to electronic communications services for a user of the network or service:</p> <p>a) for purchase of digital content and voice-based services, regardless of the device used for the purchase or consumption of the digital content and charged to the user together with electronic communications services; or</p> <p>b) performed from or via an electronic device and charged within the framework of a charitable activity or for the purchase of tickets, which are charged to the user together with electronic communications services</p>	Purchase of digital content, voice-based services, purchase of tickets, charitable activities	27 February 2020

<sup>1</sup> Until 11 January 2021 operated under the name Tele2 d.o.o.