

# BKM A.Ş. (INTERBANK CARD CENTER)



**A. Selim GÜSAR**  
**Director**  
**BKM A.Ş.**

# BKM A.Ş.

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- Establishment

- The Interbank Card Center (BKM) was established in 1990 with the partnership of 13 public and private Turkish banks



- Partners:

- Akbank T.A.Ş.
- Finansbank A.Ş.
- Fortis Bank A.Ş.
- ING Bank A.Ş.
- T. Garanti Bankası A.Ş.
- T. Halk Bankası A.Ş.
- T. İş Bankası A.Ş.
- T.Vakıflar Bankası T.A.O.
- T.C. Ziraat Bankası A.Ş.
- Yapı ve Kredi Bankası A.Ş.



# Departments

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- Business Development & Rules
- Corporate Communications & Fraud
- Information Technologies
- Application Development
- Finance & Administration



# BKM Members – 28 institutions

 ALTERNATİF BANK A.Ş.	
	
	
	
	
	
	
	
	
	
	
	
	
	

## • Banks

## • Service Providers

Bileşim Alternatif Dağıtım Kanalları ve Ödeme Sistemleri A.Ş.

Garanti Ödeme Sistemleri A.Ş.

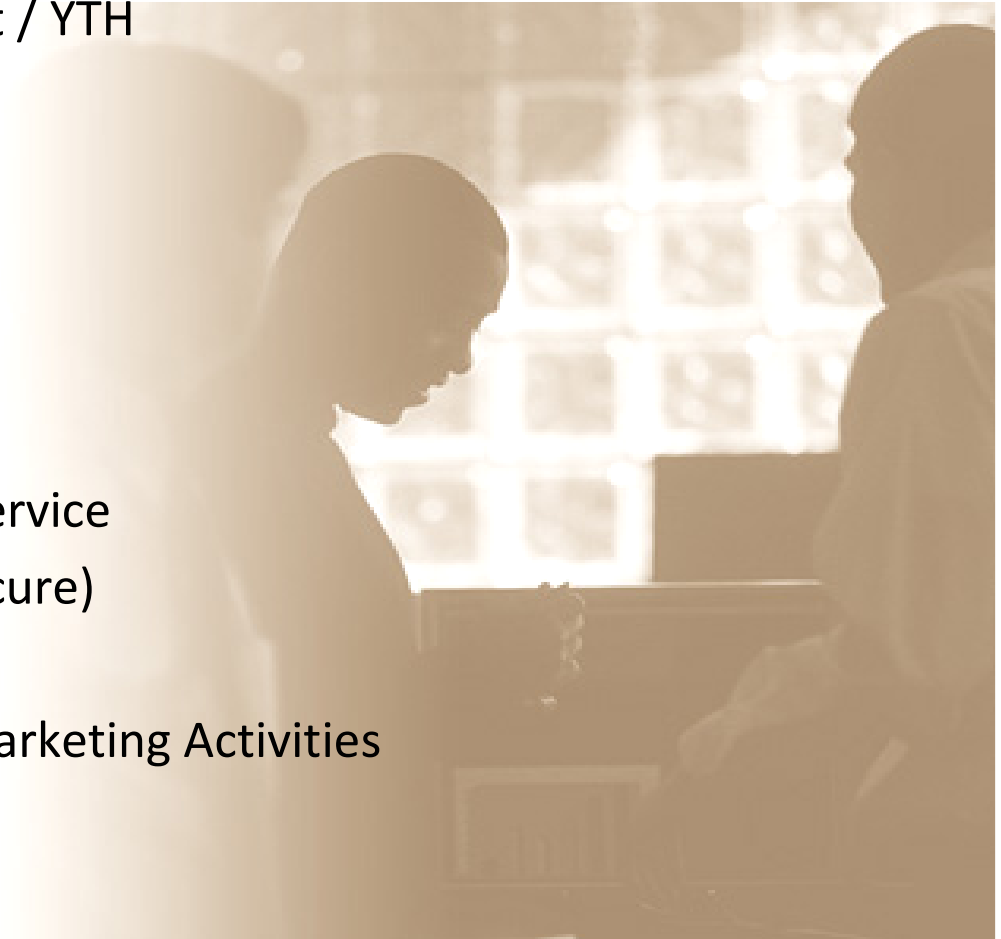
Provus Bilişim Hizmetleri A.Ş.

Teknoser Bilgisayar Hizmetleri San. ve Dış Tic. A.Ş.

# Main Services

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- Domestic Clearing and Settlement / YTH
- Message Switching System
- Reporting
- Fraud Prevention Services
  - Central Merchant Database
  - BKM Data Warehouse Services
  - Combined Warning List
- Charge Back Document Sharing Service
- Secure Internet Shopping (3-D Secure)
- BKM Online
- Corporate Communication and Marketing Activities





# Fraud Prevention

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- Sharing the information under the coordination of domestic and foreign card institutions and BKM ensures that fraudulency risk is prevented and the trust towards card payment systems is increased.
- Obtaining economies of scale for sectoral investments to prevent fraud
  - Visa/Mastercard requirements
  - Courier standards & audit,
  - BRAM
  - PCI / DSS
  - Online risk monitoring



# Fraud Prevention

- Cards and devices used to produce counterfeit cards, which are seized during the operations of law enforcement officers are examined and results of these expertise examinations and card related information obtained from such counterfeit cards and devices are announced to members and foreign card institutions and so counterfeit card usages are evidenced.



Captured Devices



ATM Trap

# Fraud Prevention

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- **Fraud Committee**

15 Members, monthly meetings, discussing the major issues related to fraud and making decisions for preventing activities.

- **Seminar for Prosecutors & Judges**

Important fraudulent activities of the year are discussed during these meetings. Recent cases are also discussed and common fraud types are defined. Explaining the fastest way of reaching the information for cases.



# Fraud Prevention

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- **Seminar for Fraud Department Staff**

Important counterfeiting/fraudulency activities of the year are discussed during these meetings. Other issues covered in these seminars are electronic commerce, counterfeiting trends in Europe, developments in Payment Systems pertaining to transaction security, and the measures to be taken at acquirers/issuers.

- **Seminar for Member Attorneys**

During these meetings, technology supported counterfeiting/fraudulency actions in Card Payment Systems and credit card fraudulency actions are examined from a legal point of view and procedures and methods to be applied in cases of complaints and crime reporting are discussed.

- **Seminars for Law Enforcements**

BKM gives periodical trainings to the members of Gendarmerie and Police regarding the security of Card Payment Systems.

# Fraud Prevention

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- **Chip&PIN Migration**

Migration to EMV in 18 months for credit cards

- **Awareness Campaigns**

In order to maximise the user attention, BKM plans and implements mass awareness campaigns, such as;

- Secrecy of PIN,
- Anti phishing warnings,
- ATM warnings,



# Fraud - Cooperations

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- As a result of the collaboration with General Directorate of Public Security, Gendarmerie General Command and Bankalararası Kart Merkezi A.Ş., higher-ranking officers from the law enforcements are appointed to a position in BKM for a certain period,

- Which ensures that officers of law enforcements are specialized in issues regarding fraud. Relationships between BKM, Security General and Gendarmerie are strengthened and the communication between the banks and security forces are improved.



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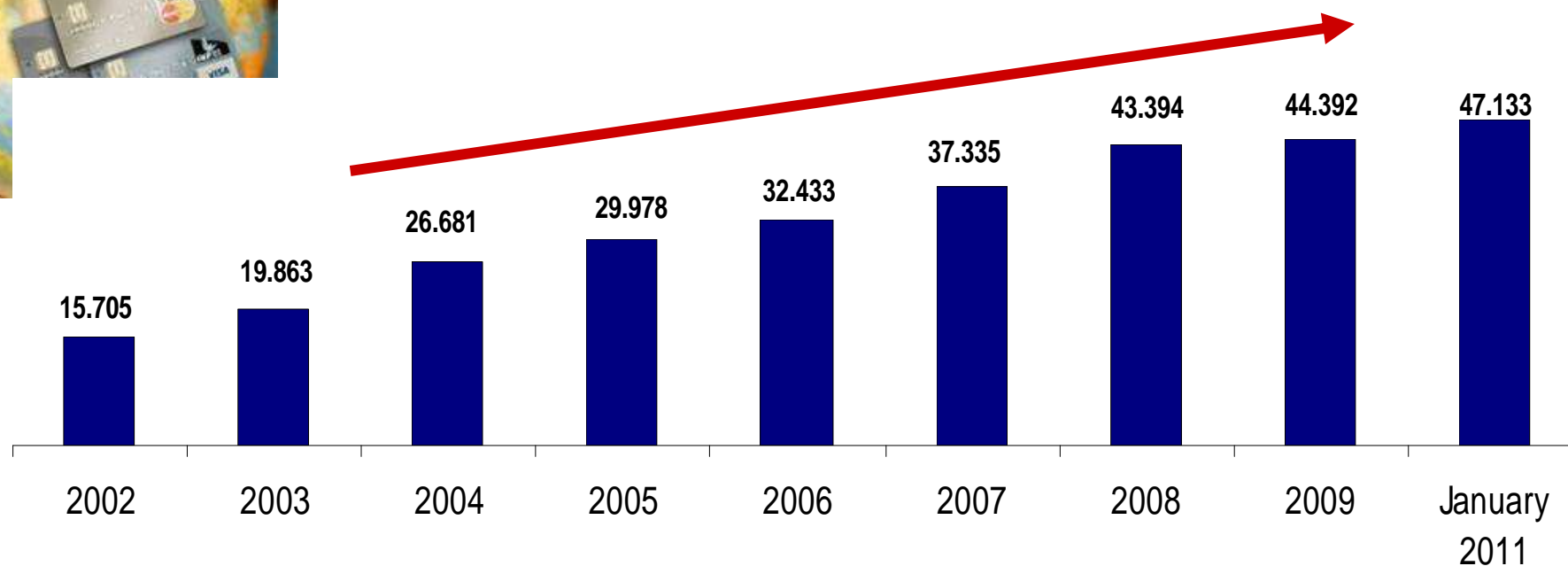
# **Turkish Card Payment Sector**

## **Important Figures**

# Credit Card Numbers



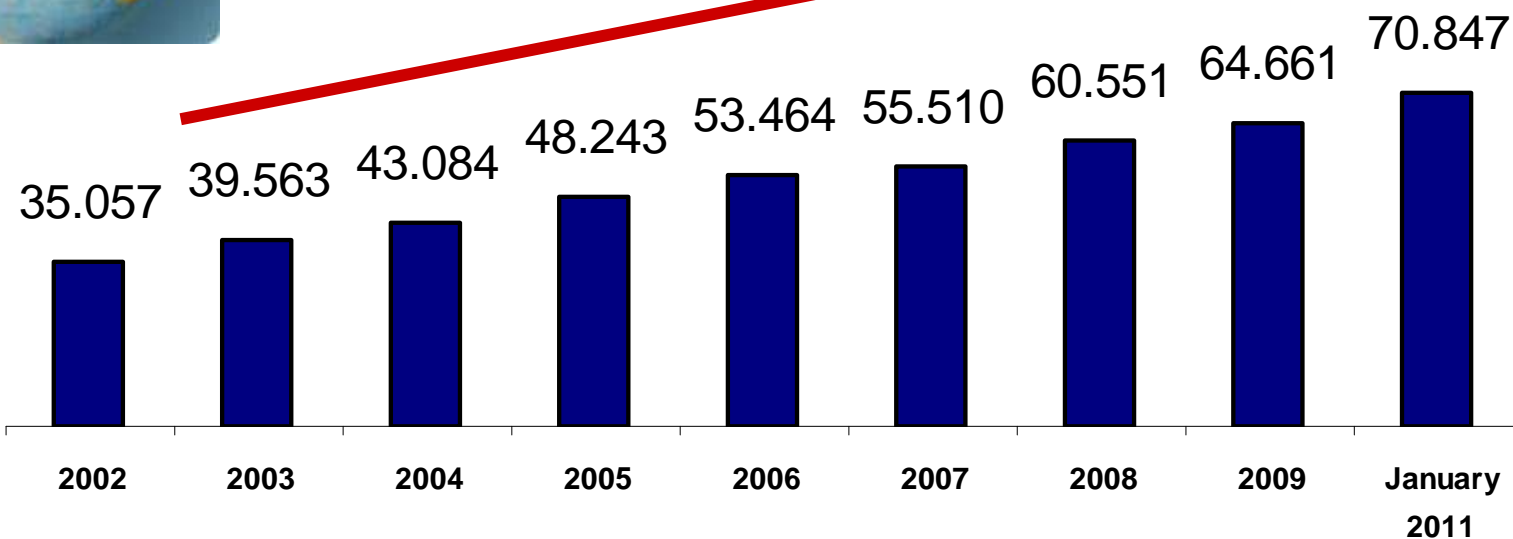
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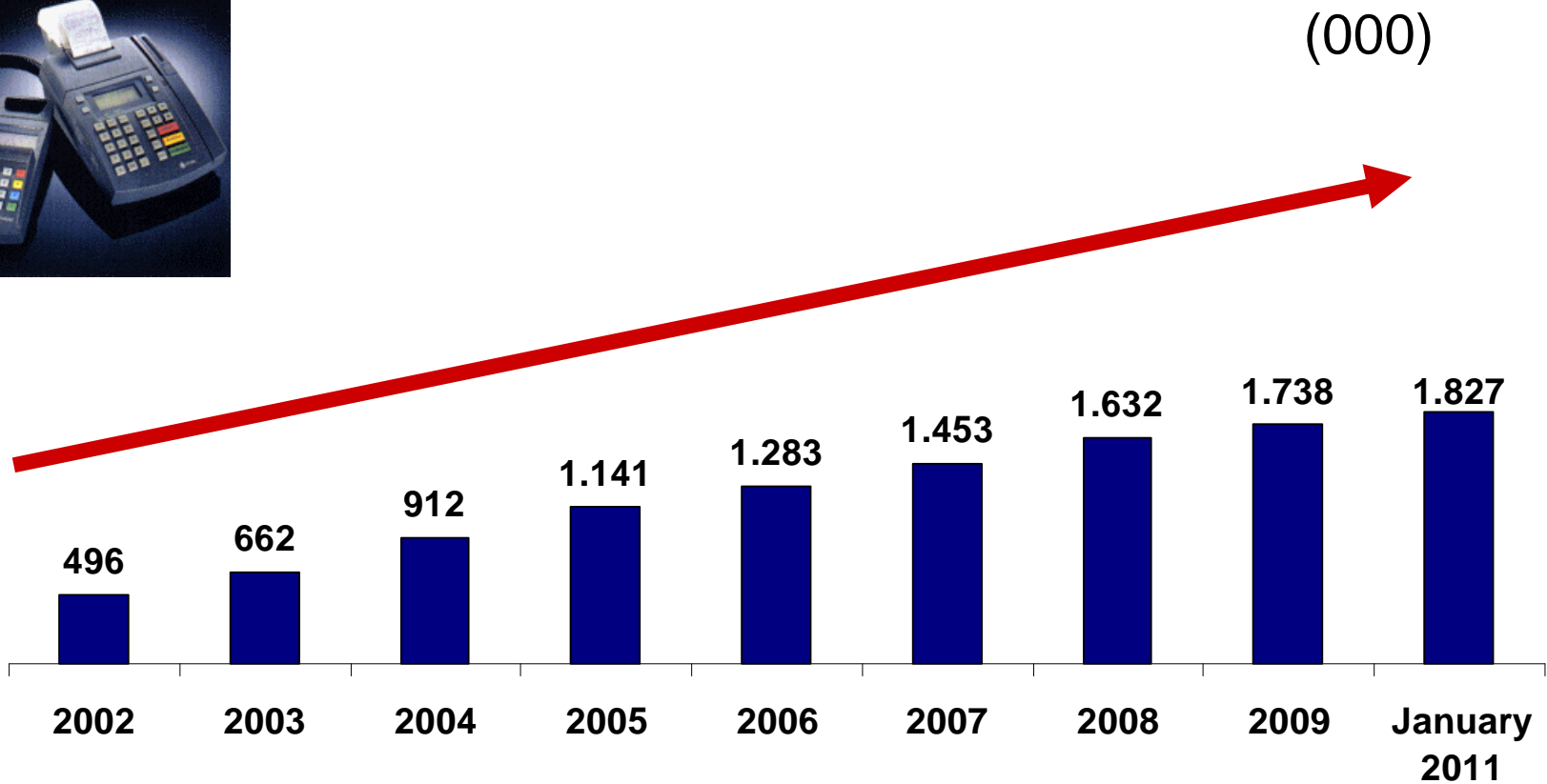
# Debit Card Numbers



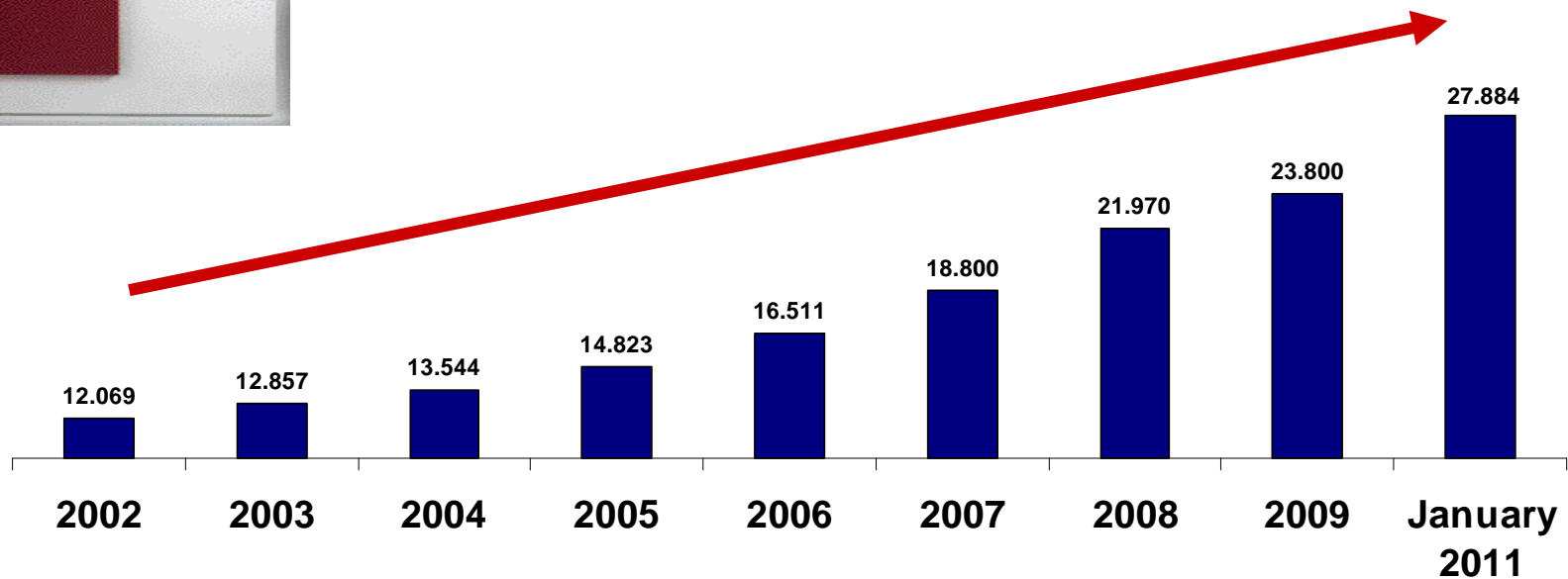
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# POS Numbers



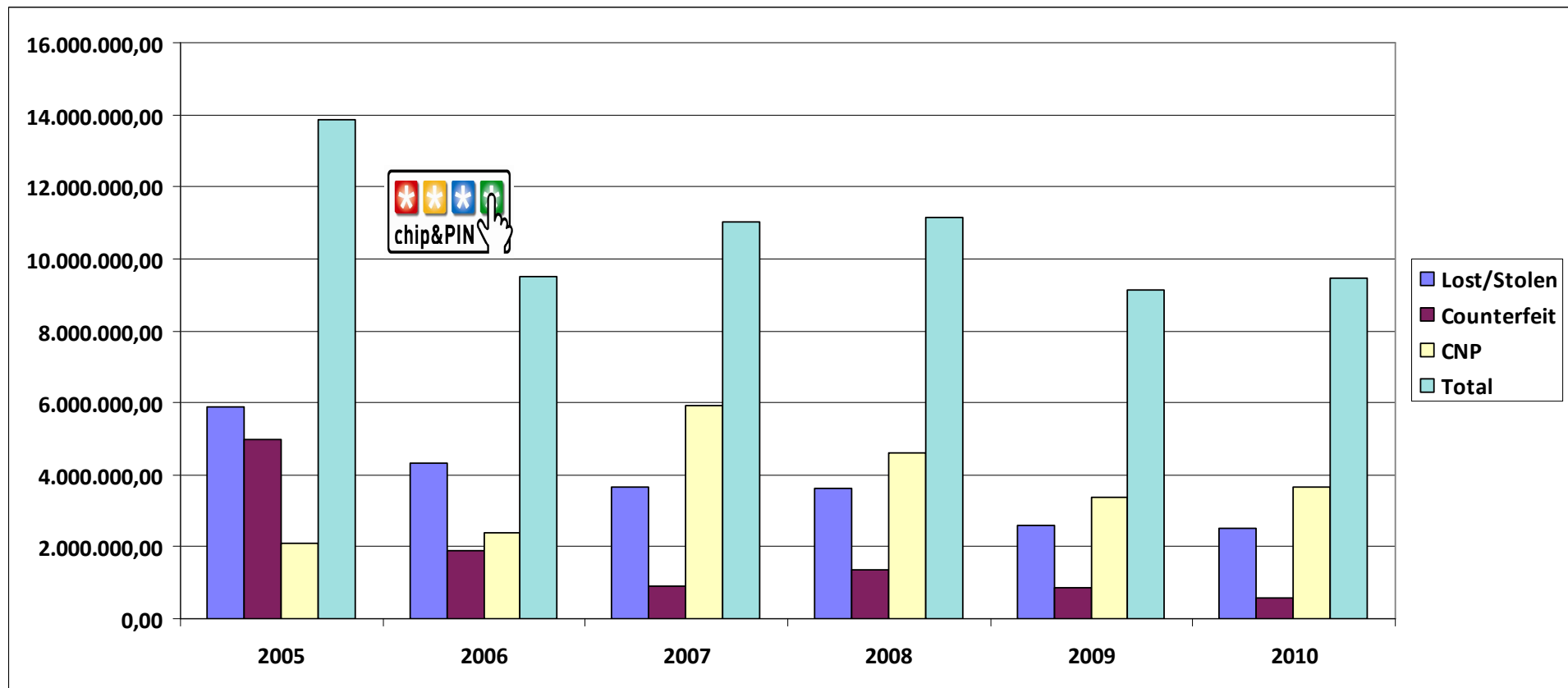
# ATM Numbers





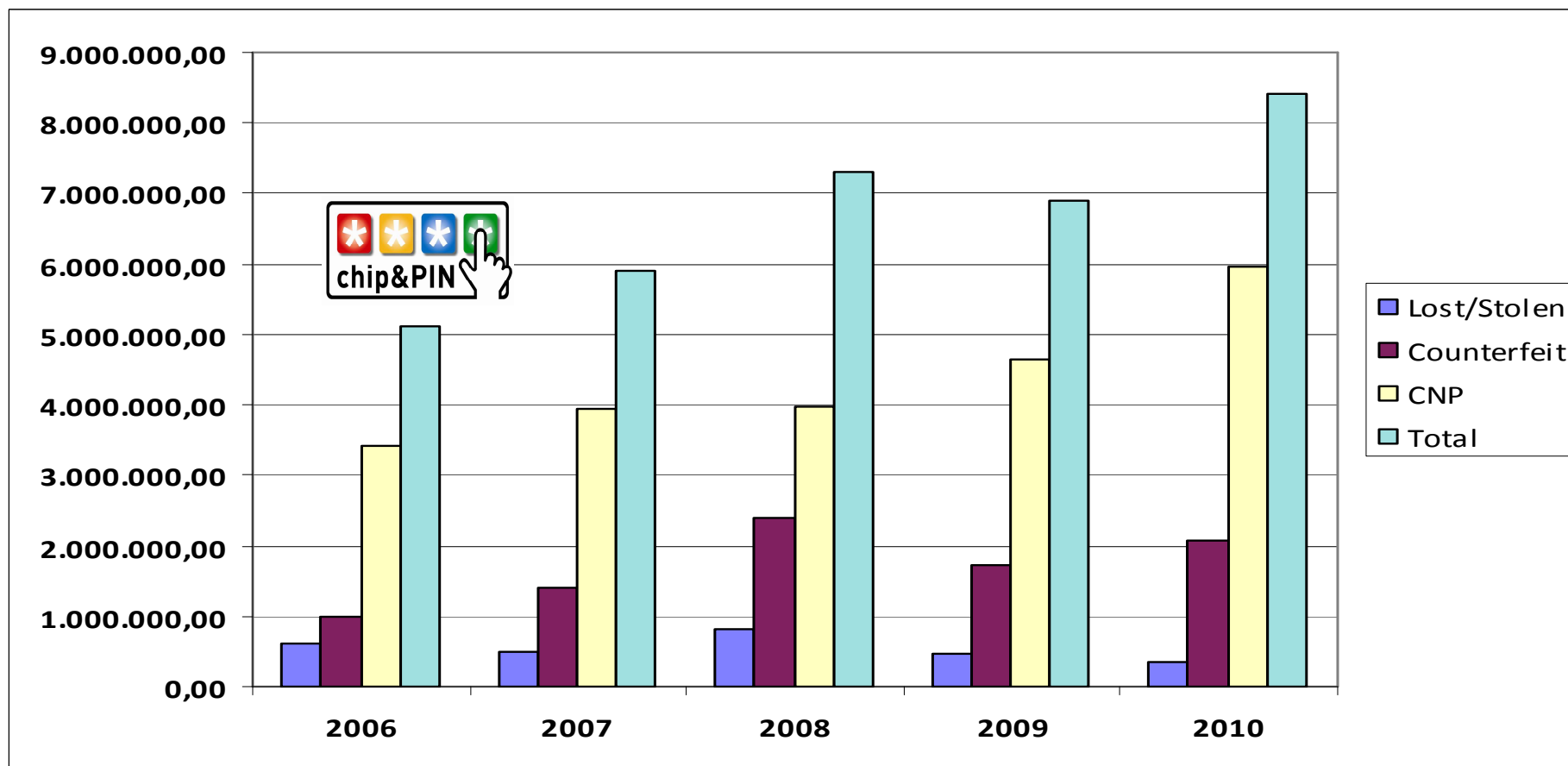
# Fraud Volume (USD)

## Domestic



# Fraud Volume (USD)

## Crossborder

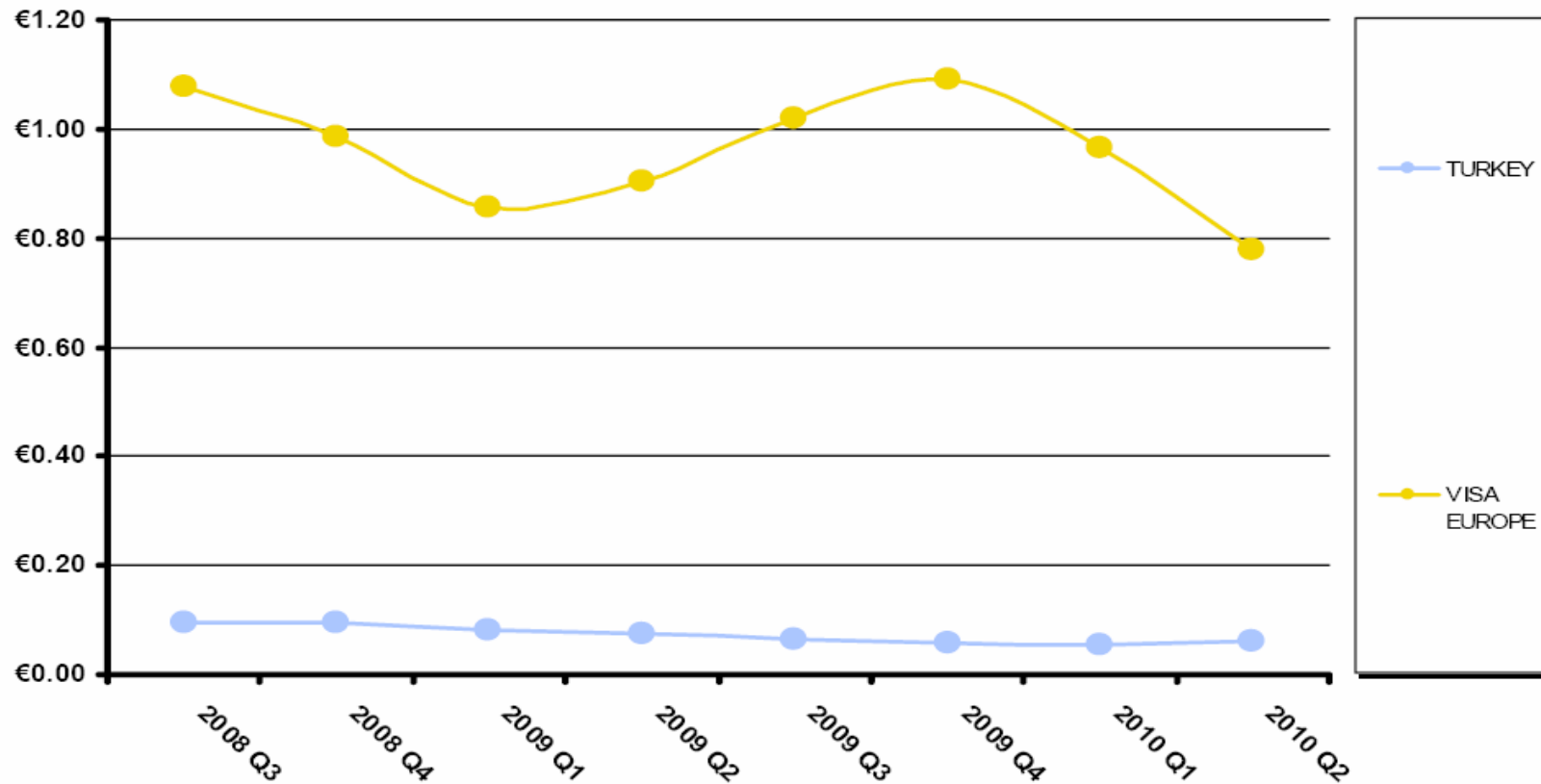


# Avarage Fraud per Card (€)

VISA International



## Turkey - Issuing: Average Fraud per Card



# BKM OFFICE

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