German-Macedonian IT B2B Partnership

IT Delegation virtual trip – 1 June 2021

Background

The "German-Macedonian IT B2B Partnership" is a special network platform to connect the decision makers from a variety of sectors in Germany and companies from ICT industry of North Macedonia.

The aim of the partnership is to increase the economic exchange and boost cooperation and investments in the IT sector between both countries through connecting German buyers with Macedonian IT suppliers.

This partnership is organized by the Delegation of German Industry and Commerce in North Macedonia – AHK together with the Chamber of Commerce for Information and Communication Technologies – MASIT as well as the German Eastern Business Association.

The conference is supported by ProCredit Bank North Macedonia and Macedonian Telekom (part of Deutsche Telekom Group), who are guaranteeing the future businesses between German and Macedonian companies for the high level of standards for security and connectivity.

The Online-Conference and B2B meetings will take place on 1st June 2021. The Conference starts at 10h on 1st June with greetings from the organisers, Macedonian IT Minister, as well brief presentations from ProCredit Bank and Makedonski Telekom of the event. Afterwards, presentations from the Macedonian IT companies are to be presented to the potential buyers. During the Conference, there will be opportunity for everyone to familiarize with the Macedonian ICT sector and the opportunities to do business with companies from North Macedonia, as well as to enter into new partnerships with highly innovative and professional Macedonian ICT companies from the following sectors:

✓ Automotive industry
✓ Healthcare
✓ ICT sector
✓ Public sector
✓ Finance
✓ Gambling sector
✓ Reservation systems
✓ Hospitality
✓ FCMG
✓ BPO

More information on the event is to be find on the following website: www.it-delegationtrip.mk

Organizers

Delegation of German Industry and Commerce in North Macedonia

Delegation of German Industry and Commerce in North Macedonia was founded in 2000 in Skopje as a Representative of the German Chamber of Industry and Commerce (DIHK). At the beginning of 2017, the office was upgraded from a Representative to a Delegation. The area of responsibility of the Delegation of the German Industry and Commerce extends to North Macedonia, Kosovo and Albania. Connected to the Delegation is the German-Macedonian Business Association (DMWV), which is the largest bilateral business association in North Macedonia with over 200 members. The Delegation of German Industry and Commerce is a supporter of the companies relating to the market entry and market development, organizer of events, as well as provider of supporting services such as accounting, tax advisory, near-shoring, IT-outsourcing, etc.

Contact:		
Marina Stankov	Tel.:	+389 2 322 88 24
Blvd. VMRO 1		
1000 Skopje	Web:	www.nordmazedonien.ahk.de
North Macedonia	E-Mail:	stankov@nordmazedonien.ahk.de

Chamber of Commerce for Information and Communication Technologies – MASIT

The Chamber of Commerce for Information and Communication Technologies – MASIT represents the Macedonian ICT industry and promotes and represents the business interests of ICT companies in order to promote and develop the ICT industry and business environment. The Chamber represents companies operating a wide range of ICT products and services in Macedonia and since its establishment in 2000, as a non-profit and voluntary institution, has provided its member companies with access to information, education, legal advice, cooperation, networking and promotion at domestic, regional and international levels, with the aim of advancing and developing the ICT industry.

Contact:		
Anita Nikova Bundovski	Tel.:	+389 75 280 505
Maksim Gorki 5/1		
1000 Skopje	Web:	www.masit.org.mk
North Macedonia	E-Mail:	anita.nikova@masit.org.mk

German Eastern Business Association

The German Eastern Business Association (Ost-Ausschuss der Deutschen Wirtschaft) is the major regional initiative of the German economy for 29 countries in Central Europe, Eastern and Southeastern Europe, in the South Caucasus and in Central Asia. The Ost-Ausschuss der Deutschen Wirtschaft supports its members in their projects, arranges contacts and answers questions about market entry. In close cooperation with the federal government and the governments of the partner countries, we work to reduce trade barriers and improve economic conditions in the region. The Ost-Ausschuss der Deutschen Wirtschaft was founded in May 2018 through the merging of the Eastern Committee (founded in 1952) and the Eastern Europe Business Association of Germany (founded in 1989). It is supported by six central associations of German business and has around 350 member companies.

Contact:		
Anja Quiring	Tel.:	+49 30 206 167 130
Breite Straße 29		
10178 Berlin	Web:	www.ost-ausschuss.de
Germany	E-Mail:	a.quiring@oa-ev.de

Supporters

ProCredit Bank

ProCredit Bank is the first fully digitalized bank in Macedonia, development oriented, focusing on cooperation with the small and medium enterprises which are economic development generators. In addition ProCredit Bank is bank partner for private individuals who prefer banking services through digital channels. In 2020 ProCredit bank has proven to be a trusted bank to businesses offering a professional and complete banking services for innovative and manufacturing companies, international trade businesses and investments in energy efficient projects, as well as projects for renewable sources.

ProCredit Bank is one step ahead of others when it comes to banking innovations. In 2015 we started with full digitalization of our services offering our customers a modern, digital and automated experience. The clients independently perform the banking operations through the platforms for electronic and mobile banking, electronic signing of contracts, 24/7 Zones automated branches or online through the bank's website.

We are part of an international group of banks positioned on the Balkans, south - east Europe and Germany. This, aside of the standard banking services, allows us to provide additional benefits for our clients, such as business - to - business meetings between companies who work with our sister banks, as well as a system for favorable, fast and secure international payments.

We build partner relations with our clients by having an individual approach, professional and high-quality service, based on transparency and open communication, which results with long-term cooperation.

As a confirmation of high-quality of its operation, ProCredit Bank is rated by the international rating agency with Fitch rating with BBB-, which is the highest rating that a financial institution can get in our country. The quality of the loan portfolio remains one of the most important priorities for the success of ProCredit Bank. As an indicator of success is also the rate of non – performing loans for 2020 which is 1.78%.

Contact:

Milan Damchevski	Tel.:	+389 70 353 894
Manapo 7		
1000 Skopje	Web:	www.pcb.mk
North Macedonia	E-Mail:	Milan.Damcevski@procredit-group.com

Makedonski Telekom

Leading telecommunications operator

Makedonski Telekom is a leading telecommunications operator and part of the Deutsche Telekom Group since 2001. The company provides services for consumer and business customers: voice and data services via mobile and fixed network, internet services, portfolio of converged services, digital television and advanced Cloud and ICT solutions. During the past two decades, Makedonski Telekom has grown from a traditional telecommunications operator and positioned as a company that leads the digitalisation of the society and creates sustainable values for all.

We are building the network of the future

An essential prerequisite for digitalisation of a society is the advanced, stabile and proven network infrastructure. This is our leverage, but also a commitment to lay the foundations for creating cutting-edge technological solutions and services by means of continuous investments and dedicated work. Makedonski Telekom is the first company in Europe and in the Deutsche Telekom Group with all internet protocol All-IP based network. In 2013 the company was the first to introduce the 4G network in the market. With continuous investments in infrastructure, at the end of 2019, >90%of the territory and >99 % of the population were covered with 4G.

Makedonski Telekom has so far installed and already uses more than 4.000 km of fiber, whereby we provided >1/3 households. The company is also committed to the introduction of the new 5G technology which we believe will be the catalyst of the forth industrial revolution with benefits in all areas of our living: medicine, education, business… The first test 5G network of Makedonski Telekom installed in Skopje is already working, and the real-time testing and all necessary steps for the introduction of 5G continue. The introduction of new technologies creates conditions for better living and economic development of the country and therefore the investments in infrastructure remain our focus in the future.

Reliable partner of the business customers

We are a reliable partner in the new digital era providing e2e solutions whereby the companies make the most of their operation. We create innovative, reliable, simple products and solutions for more efficient digital transformation of the companies.

Superior solutions for a simpler life of the citizens

The strategic focus of Makedonski Telekom is to put the technology at the service of the people and use it for the better life of all citizens. The volume of transmitted data is increasing, and it is our obligation to provide access to all customers, anytime and anywhere.

We use technology for good

We are seriously committed to laying the foundations of e-society in which the Internet will be available everywhere. It is our ambition to be the key partner in the digitalisation of the society that brings new opportunities: e-education, e-health and modern technological solutions that will make the life of all stakeholders, including the business sector, easier.

Contact:		
Goce Mitevski	Tel.:	+389 2 324 2290
Kej 13 Noemvri 6		
1000 Skopje	Web:	www.telekom.mk
North Macedonia	E-Mail:	goce.mitevski@telekom.mk

Information for the ICT-sector in North Macedonia

With an average annual growth of 5% in recent years (2016-2019), the information and communication technology (ICT) sector in North Macedonia is a promising area for both domectic and foreign companies. The ICT market in North Macedonia generated a total of EUR 879,65 million in revenue, EUR 792.48 million expenses, and EUR 118.65 million in 2019. In 2019 the industry was employing a total of 15,093 individuals and the average revenue per employee in 2019 was 58,884 euros.

Most of the companies in the ICT Industry are concentrated in the "Software and IT Services" subsegment or 56.6% of the total number, the second subsegment with a share of 27% is "ICT Trade" and the segment which has the highest revenue and profits from all within the Industry is "Telecommunication" which has a share of 6.3% of the total number of companies.

86% of Macedonian ICT companies are doing business internationally, in 60 different countries. The top 5 countries where the Macedonian IT companies have clients are the USA, Germany, Serbia, Albania, and Bulgaria.

The export of the ICT industry is growing continuously from 121 million euros in 2014 to 210 million euros in 2019, but more impressive is the growth of export in the IT sub-segment from 60 million euro to 179 million euros in the same period, with an average annual growth of 25%. The ICT Industry is accounting for significant trade surplus of 121 million euros in 2019.

The ICT sector in North Macedonia benefits from a skilled and attractive workforce with excellent English skills, telecommunications infrastructure, and low corporate taxes. Strengths of the ICT sector in terms of export besides the English language fluency are cultural similarity and geographical proximity to Western Europe, harmonized legislation with the EU (we are a candidate country), political stability (member of NATO), high quality/price ratio in Eastern Europe. ICT representatives expect the sector to continue growing.

The average salary from different profiles in the ICT sector in North Macedonia is estimated around 60% lower compared to Germany, Belgium and the Netherlands, which makes this country competitive to offer the best cost-effective solution and quality service. The average gross salary for computer programming in 2019 was 1.493 EUR, more than double compared to the national average of 608 EUR for all sectors.

The high level of language skills among the workforce of North Macedonia is one of the country's major competitive advantages over its regional competitors. The share of population aged 25-34 speaking at least one foreign language in North Macedonia was 40.0%, above the EU-average of 38.7% as of 2016, according to the latest Eurostat data. English is reported as required by 91.7% of all companies using foreign languages in their activity. German, French and Italian are the other most used languages. Dutch, Spanish and languages of other SEE countries are also among the foreign languages used in Macedonian outsourcing companies.

More information about the Macedonian ICT industry can be found in the detailed reports available on the links below:

Report on the ICT industry in North Macedonia (2020)

Export report for the ICT industry in North Macedonia (2020)

Macedonian Outsourcing Industry Report (2019)

Participants and profile of the Macedonian IT-companies

Status: 12.05.2021

Company	Website	Name	Position	Telefon and E-Mail
Intertec	www.intertec.io	Dimitar Siljanovski	Founder & CEO	+49 151 655 27216 dimitar.siljanovski@intertec.io
Web Factory	www.webfactory.mk	Todor Panev	Co-Founder/ Managing Partner	+389 70 338 427 +81 70 2805 3257 toshe@webfactory.mk
GrabIT	www.grabit.mk	Valentin Gjorgioski	Managing Director	+386 40 126 267 info@grabit.mk
Art Haus	www.arthaus.mk	Borjanka Nikolova	Manager	+389 2 317 6063 contact@arthaus.mk
Ultra/Unet	www.unet.com.mk www.ultra.com.mk	Sonja Spiridonova	Manager	+389 2 306 2636 sonja@unet.com.mk
Piksel	www.piksel.mk	Filip Ristevski	General Manager	+389 70 330 642 filip.ristevski@piksel.mk
Taskforce	www.taskforcebpo.com www.taskforce.hr	Jerry Naumoff	Chairman of the Board of Directors	+389 72 252 160 jerry@taskforcebpo.com + 389 47 222 191 marijana@taskforce.hr
Digital Office by Inbox	www.do.mk	Dimitar Janevski	Managing Director	+389 77 771 620 d.janevski@inbox-datacenter.com
ByteWorx	www.byteworx.eu www.byteworx.de	Mihail Jovanoski	Co-Founder & CEO	+38978421801 Mihail.jovanoski@byteworx.eu

INTERTEC

Intertec is a trusted custom solution development and technology consulting company, headquartered in Munich, Germany, and with delivery centers in Germany and Eastern Europe. Since our inception, we have delivered innovative software solutions to companies and enterprises worldwide that partner with us for our core engineering, profound integration capabilities and technology consulting. Our vast technology and industry expertise help our clients across multiple business domains to deliver successful and scalable products.

- **Key industries:**
  HealthTech, e-Commerce, Affiliate, FinTech, SportsTech, Manufacturing Logistics, Life Sciences, PropTech

- **We partner with:**
  Startups, Scaleups, Venture Builders, Enterprises, SMEs, VC Companies Digital Agencies, FTSE 100, Fortune 500

- **Our team:**
  130 + Developers, Engineers, Project Managers, Delivery Managers based in Germany and N. Macedonia

- **We specialize in**:
  Development of Software solutions from PoC to complex multi-region solutions by using the following technologies: Mobile development, Web Development Big Data / Data Engineering, Cloud Engineering, Solution Architectures, IoT, RPA, Automation Testing, UI/UX Design

Our journey: From idea to scaling the product

We have split this journey into 3 distinct services:

- **Custom Solution Development**
We drive real business value through our custom solution model that offers innovative and cost-effective software development solutions to complex challenges. We strive not to not lose sight of the bigger picture and always pay attention to the end user's desires and needs.

- **Team Extension**
Whether you are looking to upscale your in-house development capacity, build-up a new field of technical expertise, or accelerate the current development of your software or product, our agile team extensions can support you at all stages.

- **Managed Services**
We have the skills to support and manage your business processes, by providing reliable and cost-effective technology support services. We strive to simplify the complexity of operational and support systems.

Contact:

Dimitar Siljanovski	Tel.: +4915165527216
Munich	
Germany	Web: www.intertec.io
	E-Mail: dimitar.siljanovski@intertec.io

WEB FACTORY

WE ARE

A software development partner devoted to empowering enterprises, established companies and start-ups to cut through the clutter and stand out with bespoke digital solutions. Web Factory is a self-funded software development company with a team of 75+ members, with HQ in Skopje, Macedonia, and a local branch in Tokyo, Japan. We see ourselves as a company that can deliver and bond with the client as a team, as one. Over the years we gained domain knowledge in a few industries and expertise in several technologies, giving us a head start over our competitors. Working with us will always be "what you see is what you get", honesty, transparency and quality above all.

WE DO

- Digital transformation, enterprise software solutions
- Web Development (frontend, backend, API, infrastructure, scailability)
- Mobile application development (iOS, Android, Flutter)
- UX/UI, MVP, Product development and prototyping
- Quality assurance and DevOps
- AI/ML divison, and Gamin division as spin-off companies

WE PERFORM

Streamline process from ideation to launch. We start with client preparation, followed by technical documentation review and several Q&A sessions to understand the business, the market and the product. UX/UI proposals is next together with the estimate for delivery and timeline. From here on we do the heavy lifting for you - end-to-end. From team assembly, planning, and design, to implementation, testing, and deploy, we have your back from start to end and beyond. So far this resulted in a 5+ average years partnerships, 90% client referals, 93% in client return rate.

WE CREATE

• Fintech software development • Scheduling and booking solutions • Hospital management software solutions • Enterprise software solutions • Entertainment software solutions • Matching software solutions • DevOps and infrastructure • Quality Assurance • IT consultancy • Mobile Applications (Native and Cross-Platform) • E-commerce software development

WE IMPRESS

Our clients are In Japan, UK, USA and Canada • Medical system for Japanese Hospital (Online hospital management solution including end-users with video calls) • Fintech platform (Akoni UK. Cash management system) • Hospitality (Waltzin USA. Restaurant management system, full solution for restaurants and end-users) • Other (Telekom Makedonija, ESA (European Space Agency), WARC Japan, many more startups, SMEs and enterprises).

GrabIT

Summary

You know your business; we know software development. We can deliver high-quality, custom-built software for your business – regardless of its size or vertical. Your advantage? You get top talent without any hiring hassle and minimal onboarding effort. We are engineers with excellent theoretical knowledge of computer science, engineering, and algorithms. Combined with our extensive experience, professionalism, and thoroughness we can solve any problem.

Our story

The company was founded in 2007 in Prilep and now has three offices: in Prilep, Skopje, and Ljubljana and has 30+ employees. The business model of the company is a mixed one – we have our successful products, focused on the logistics and e-commerce sectors. Next, we offer professional software development services, primarily focused on large-scale back-end services, creating full-cycle custom-made solutions that fit the needs of our clients. Last, we have a data science team with many successful deliveries on diverse projects within the finance, telecommunication, and retail sectors. The portfolio of our services and the sectors we have experience with is vast and our ambitions are high: we tend to overdeliver in terms of quality.

The company has been ISO: 9001 and ISO: 27001 certified.

Our people

The quality of the given services would be impossible without investing in our people. Our selection process is a rigorous one and we are always eager to collaborate with people with large potential and zealous love for new technologies. Working in the IT sectors requires following the new trends therefore we invest in our people, offering external training and certifications and internal mentorship. We also gladly support entrepreneurs to pursue their dreams and pave their way with a spin-off. Everyone in our company is encouraged and supported in various ways to chase their dreams.

Core competencies and technologies:

- PHP, Golang, Python, JavaScript, React, Angular, Android, MySQL, Cassandra, Redis, Elastic, Docker, K8s, GCP, AWS, Jira, Gitlab
- SAS and IBM partner for data analytics and data management

Contact:

Valentin Gjorgjioski

Cane Konjarec 41

7500 Prilep

North Macedonia

Tel.:   +386 40 126 267

Web: www.grabit.mk

E-Mail: info@grabit.mk

ArtHaus

Who is ArtHaus

Established in 2002, ArtHaus (www.arthaus.mk) is a software development company offering custom programming services in a wide array of industry sectors.

With our 20 years of experience, we aim to provide our customers a one-stop-shop for their software solutions, allowing them to gain a crucial advantage in many industries such as healthcare, retail, social media marketing, and IoT, among others.

Our growing engineering team has pushed out more than 400 successful projects over the years, with more than 80 satisfied clients under our belt.

Furthermore, our way of work goes way beyond just delivering a product. We continuously build long-lasting relations with our customers, often resulting in productive partnerships. This transparent communication allows our engineers to pinpoint the pivotal parts of the projects they work on, helping us regularly exceed expectations.

For instance, our integrated solution for real estate photography has been selected as the most innovative app in Australia twice in a row. Additionally, we are members of 5 joint company consortiums as part of the European FP7 R&D program, and 1 project from European Horizont program.

Our partnerships range from startups to mature companies, with projects such as remote learning software, IoT irrigation systems, multimedia data management, and many more.
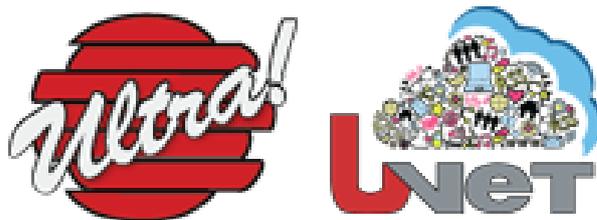
Contact:

Borjanka Nikolova	Tel.: +389 2 317 6063
Naroden Front 5/2/30	
1000 Skopje	Web: www.arthaus.mk
North Macedonia	E-Mail: contact@arthaus.mk

ULTRA/UNET

ULTRA Computing is a company that is considered the pillar of the Macedonian ICT industry. With more than 30 years of experience on the market, ULTRA is one of the leading companies whose portfolio comprises system integration, design, development, and implementation of complex information systems as well as provision of services from all levels of IT projects' lifecycle. Our mission is to inspire our customers to improve the quality of their businesses and become market leaders in their respective industries, while being a market leader in the IT industry. We provide complete solutions starting the IT system project with installation, configuration, services of equipment concentrated on delivery, maintenance of complex systems and finishing with some software application tailor made for our customer. Our software products and solutions have won numerous awards throughout the years, and cover a wide variety of areas including finance, accounting systems, pension systems, human resources management, tax systematisation etc. Our software projects include development and customisation of application and intervention with new additional modules using modern development tools to respond to the needs and requirements of the clients. Our service center is responsible for delivery, installation, configuration and maintenance of servers, systems, and development of application software. ULTRA is certified with ISO standards: ISO 9001:2015, ISO 14001:2015, ISO 27011:2013 & ISO 20000-1:2011 and is also the biggest IBM Business Partner and one of the biggest partners of Oracle in North Macedonia, as well as representative and dealer of other world leading companies in the IT field.

UNET Company is part of the ULTRA/UNET corporate group. UNET is the first Macedonian internet provider, established back on April 20, 1995- a date that is officially considered as the beginning of the internet communication in the Republic of North Macedonia. Nowadays, UNET is primarily focused on other services in the Internet business, from the idea to the realization of your web solution, registering a domain for your web solution, email on your domain name, hosting, maintenance, administration, training and most importantly the solution remais your property forever. We've worked with most of the local organizations, hundreds of nonprofits, and private companies from the region but also on an international level. Unet Web Development has many years of experience in web design and development as well in web-based applications. Applying state-of-the-art technologies such as ASP.NET, C #, Framework, MVC, PHP, WordPress, Java Script, XML, jQuery, HTML, CSS, Bootstrap, etc., we have the potential to create modernly designed and programmed websites, web-based web solutions using different types of databases: (MS SQL, Oracle, SQL, My SQL ...). The team of graphic designers has developed several graphic solutions for our clients (banners, catalogs, logos, promotional materials, etc.). Over 5000 domains have been registered and over 500 websites have been created by our company, and UNET is also the creator of the first Macedonian website in general.

Contact:

Ilina Sekovska

Bul. Partizanski Odredi 70b

1000 Skopje

North Macedonia

Tel.: +389 2 306 2636 / +389 71 237 738

Web: www.unet.com.mk / www.ultra.com.mk

E-Mail: ilina@ultra.com.mk   sales@ultra.com.mk

PIKSEL

Piksel LTD is an innovative web solution and digital marketing agency that aims to help its clients achieve greatness in the process of digital transformation with the sole purpose of helping those companies in their business growth. We are a customer-centric company, and our clients always come first.

No mater the stage you are in of the process of digital transformation, Piksel can help you achieve your goals and deliver results. Our team of highly skilled developers, designers, copywriters, marketing specialists and consultants will guide you through the digital world to create the perfect strategy tailored to your company's needs.

Our innovative approach covers five stages of action:

1. DISCOVER AND ANALYZE
2. STRATEGY AND PLANNING
3. DESIGN AND DEVELOP
4. MARKETING & ADVERTISING
5. REPORT AND IMPROVE

Contact:

Filip Ristevski
Orce Nikolov 68/1
1000 Skopje
North Macedonia

Tel.:   +389 70 330 642

Web: www.piksel.mk
E-Mail: filip.ristevski@piksel.mk

Taskforce

American owned and managed with a commitment to proactive customer service. Executive team are American descendants of Macedonian immigrants who departed Europe after WWI. Launched in October 2015 to fill a need for an outsourcing company that could deliver American Know-how and European Quality. Taskforce is headquartered in the United States with service centers in Macedonia and Croatia. Taskforce has emerged as the most ideal offshore business destination. Focused on providing business support services in the areas of insurance, healthcare, accounting, customer care support and logistics, Taskforce has grown from 1 Employee to more than 650 in just 5 years.

Contact:

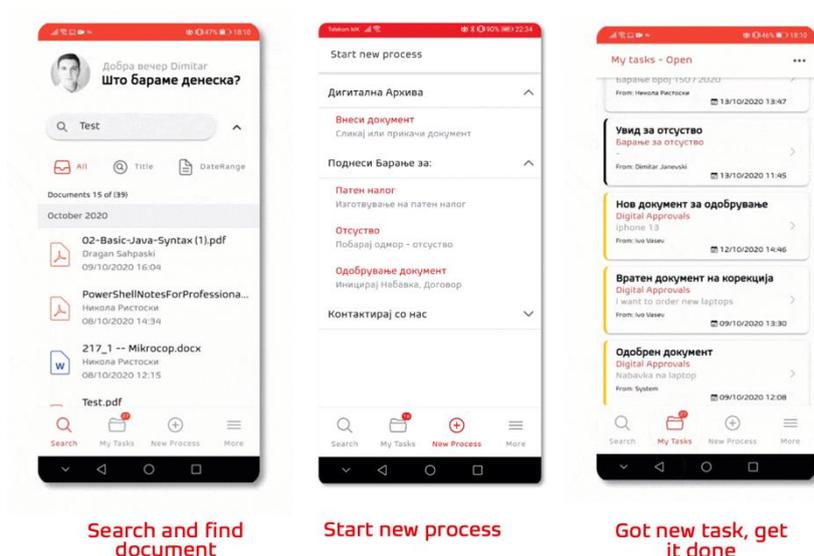|	
Jerry Naumoff	Tel.: +389 72 252 160
Knoxville, TN (USA)	+389 47 222 191
Skopje & Bitola (North Macedonia)	Web: www.taskforcebpo.com www.taskforce.hr
Zagreb (Croatia)	E-Mail: jerry@taskforcebpo.com marijana@taskforce.hr

Digital OFFICE

Digital OFFICE is a modern Cloud platform (SaaS) that helps you digitize process flows and speed up execution in Business Process Automations, Documents and e-Archiving.

Digital OFFICE is COMPLIANT by all EU and Macedonian regulations and is a QTSP (Qualified Trusted Service Provider for Long term storage preservation), so you can feel relieved that you have achieved the highest security & compliance standards (eIDAS, Moreq 2, GPPR, ISO 27.0001).

Working with Digital OFFICE improves your company's overview and CONTROL over the administrative work, in the same time makes your contracts, invoices and documents VALID so you can enjoy working in achieving your goals.

Search and find document   **Start new process**   **Got new task, get it done**

" With Digital OFFICE you can Approve documents and have control and overview of any Documents, Invoices from your mobile phone from anywhere (DE, MK or anywhere in the World) as we also support Multi-Platform Mobile application with integrated Digital Signing."

No investment

Digital OFFICE does not require investment, installation, human expertise or maintenance! The platform is available as a subscription service 24/7 supported by Deutsche Telekom MK Cloud Data center, so you just login and enjoy working and our TEAM will implement and take care for all your needs.

Contact:

Dimitar Janevski	Tel.:	+389 77 771 620
Ul. 32/15, Ilinden		
1000 Skopje	Web:	www.do.mk
North Macedonia	E-Mail:	d.janevski@inbox-datacenter.com

ByteWorx GmbH, headquartered in Munich, is a 100% subsidiary of B + S Banksysteme Aktiengesellschaft and focuses on the product and software development of internet-based applications for banks, financial service providers, portals as well as stock exchange and trading platforms.

Since 1997, companies from the stock exchange, banking and financial information industries as well as numerous customers with challenges in dealing with large amounts of data, high-performance applications and the mapping of complex business processes have been supported by ByteWorx. In addition to standardized software products in the stock exchange and finance sector, ByteWorx also develops tailor-made solutions on technically innovative Internet platforms according to customer requirements. During our exponential growth, another office was opened in Skopje, Macedonia in 2015.

B + S Banksysteme AG is a software manufacturer for banks and financial service providers. From core banking to online banking and mobile banking. Whether payments or Treasury Trading - ready for immediate use. Expand your offer with our flexible modules such as risk management, documentary payments and types of precious metal. With our intelligent Open Banking API, it is also possible to read bank data, analyze transaction histories, initiate transfers, verify account data such as IBAN or balances, centralize multiple bank accounts in one application and categorize transactions - all services based on standards such as HBCI , FinTS, EBICS, XS2A or WebScraping are available. In addition to Software as a Service, we also offer Banking as a Service or License as a Service, depending on your needs. B + S Banksysteme has a ZAG license for this purpose.

Contact:

Mihail Jovanoski	Tel.:	+38978421801
Ivo Lola Ribar 59/1-10		
1000 Skopje	Web:	www.byteworx.eu / www.byteworx.de
North Macedonia	E-Mail:	Mihail.jovanoski@byteworx.eu

www.it-delegationtrip.mk