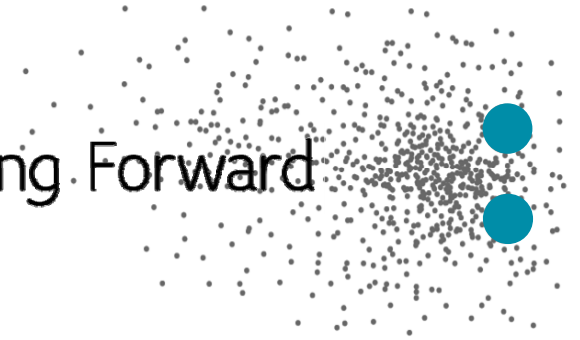


Moving Forward



Moving Forward with SIBS

Workshop Portugal-Hungary

SIBS INTERNATIONAL

Lisbon, 19th March 2010

Agenda



- **SIBS' general overview**
- How SIBS shift the traditional paradigm of ATM through innovation

Independent views of SIBS

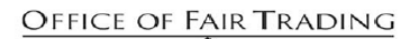


“Portugal’s ATMs are among the most high functional of Western Europe. A wide range of unusual facilities are also available (...). ATMs are also advanced in terms of hardware features.”



In Retail Banking Research Bulletin, July 2005.

“... the example of the Portuguese system, SIBS, suggests that greater innovation may arise out of a system where all the processing for a number of payment methods is carried out centrally.”



OFT, April 2006.

“A survey conducted for this report looked at the availability and use of a non-cash functions at cash machines in other countries. Of the survey respondents, the Portuguese were the leaders in the cash machine functionality.”



In APACS' Report UK Cash & Cask Machines, May 2008.

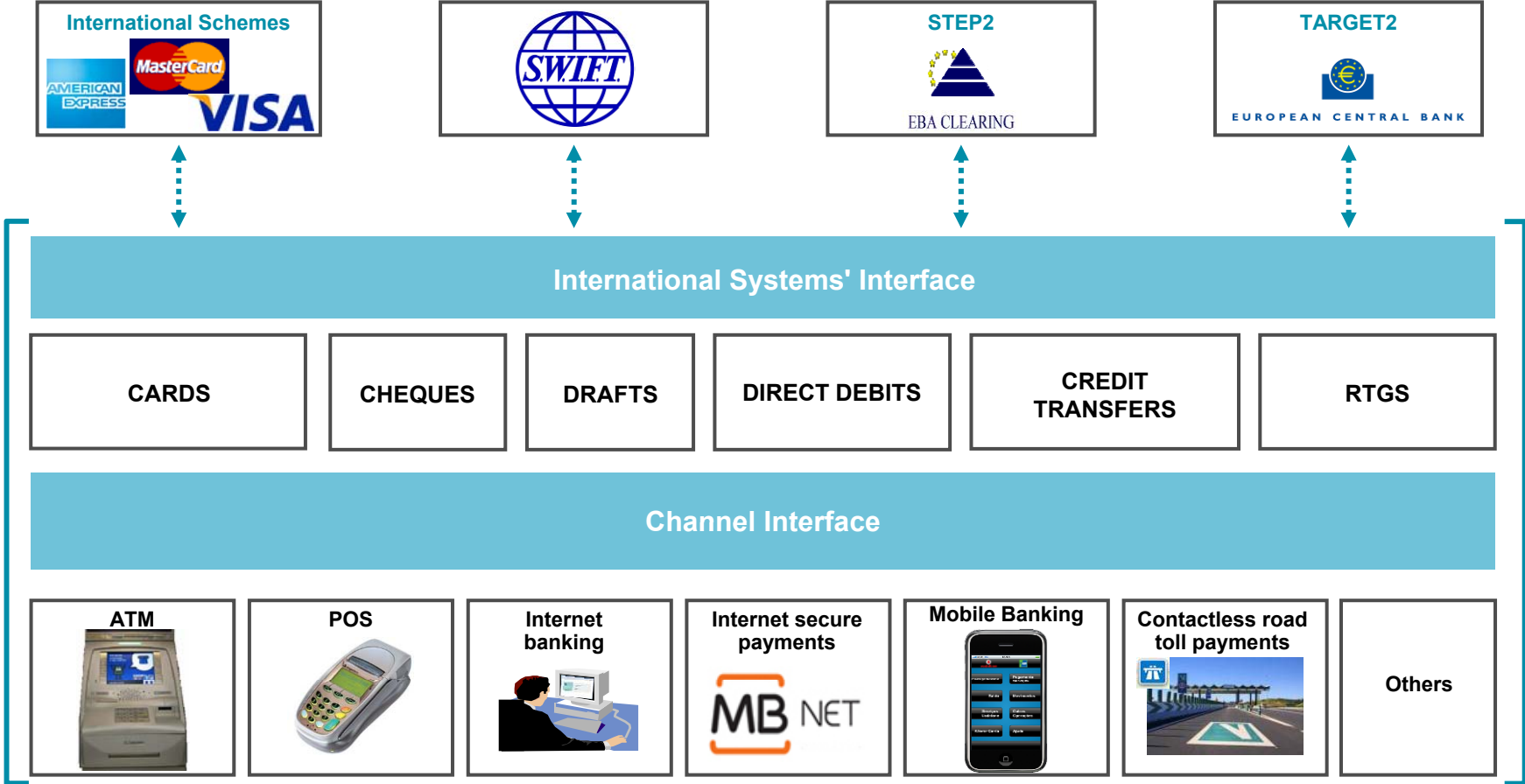
“The cash machine (...) provides the local community with a lot more than easy access to their euro. It is a multi-function kiosk where they can book train and cinema tickets, make social security and tax contributions (...) That is because the ATM in question is part of SIBS ATM network, (...) that offers more than 60 services.”



In Financial Times, October 2009.

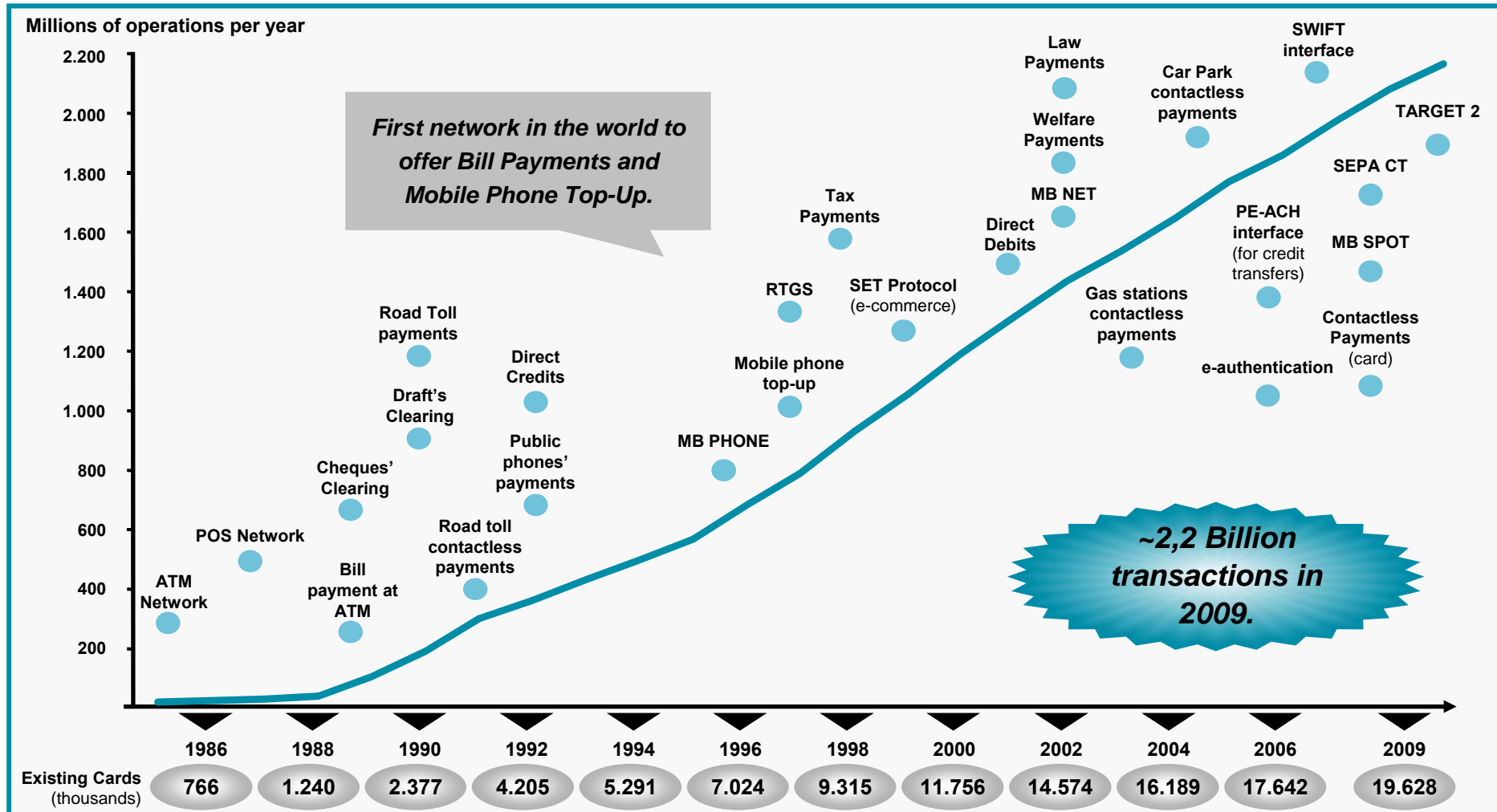
SIBS is internationally recognized as a case of success and innovation, appearing as an attractive opportunity for other banking communities.

SIBS' offer within the payment system



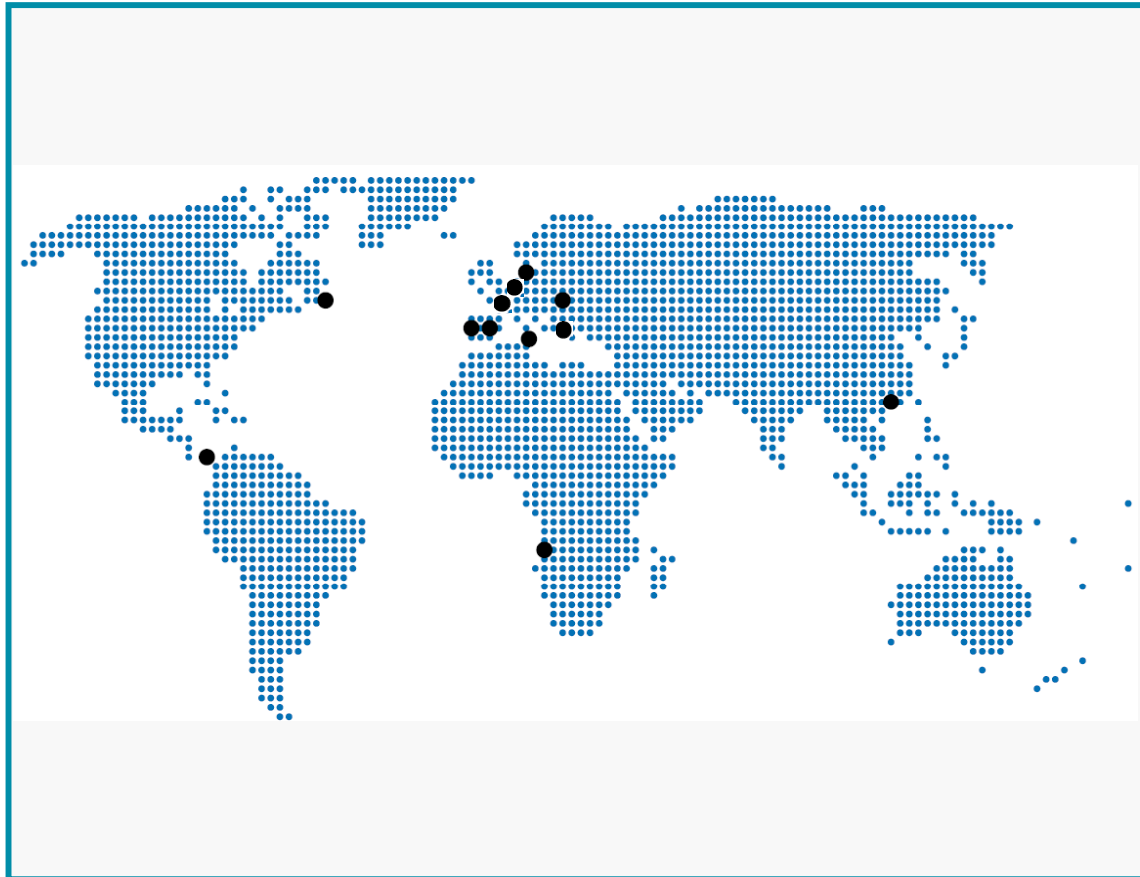
SIBS plays a transversal role in the payment system, presenting a one-stop-shop offer with unique innovative services and competitive prices.

Activity evolution



SIBS' position results from high investment and innovation during the last 25 years that have sustained the constant activity growth.

SIBS international presence



- **SIBS is a global company, already present in several countries, such as Poland (ATM outsourcing), Romania (POS outsourcing) and Angola (a broad partnership with the local Interbanking Processor), and SWIFT wire transfers originating from clients based in such diverse overseas locations as New York, Panama and Southeast China.**
- **SIBS was recently chosen by the European Payments Council to design the new SEPA direct debits e-mandate solution.**

SIBS is one of the biggest European processor with ongoing operations in different business fields on several countries.

Agenda



- SIBS' general overview

- **How SIBS shift the traditional paradigm of ATM through innovation**

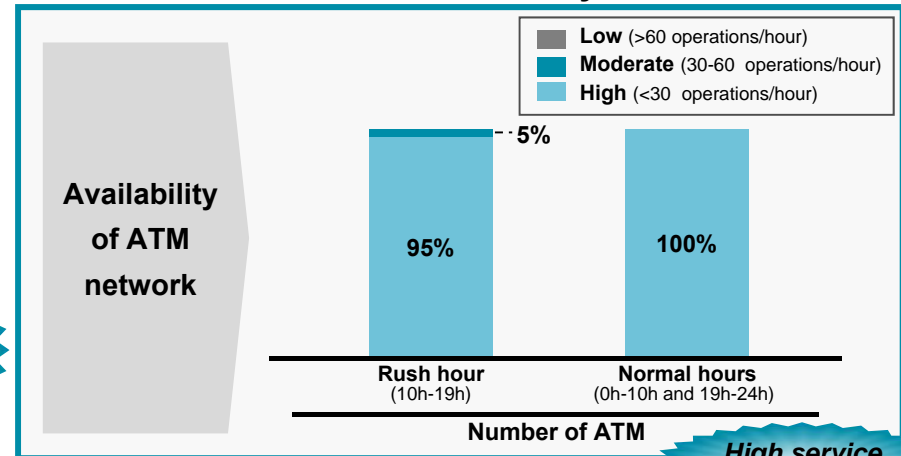
ATM network quality overview



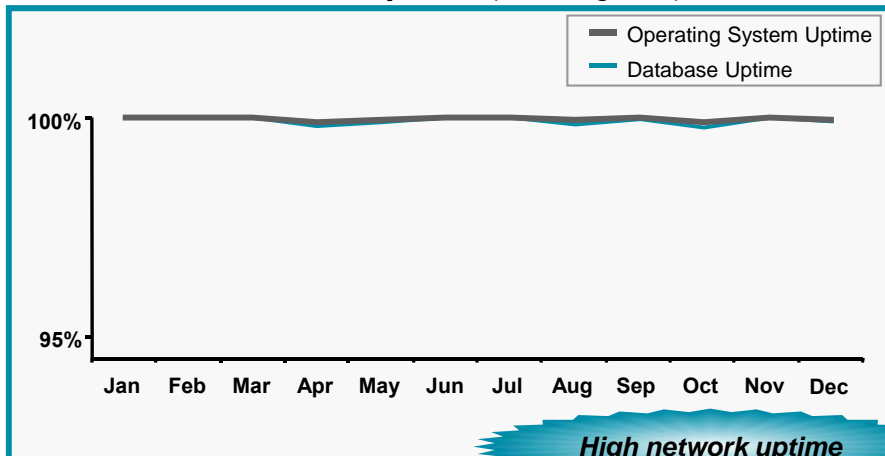
Universality and innovation



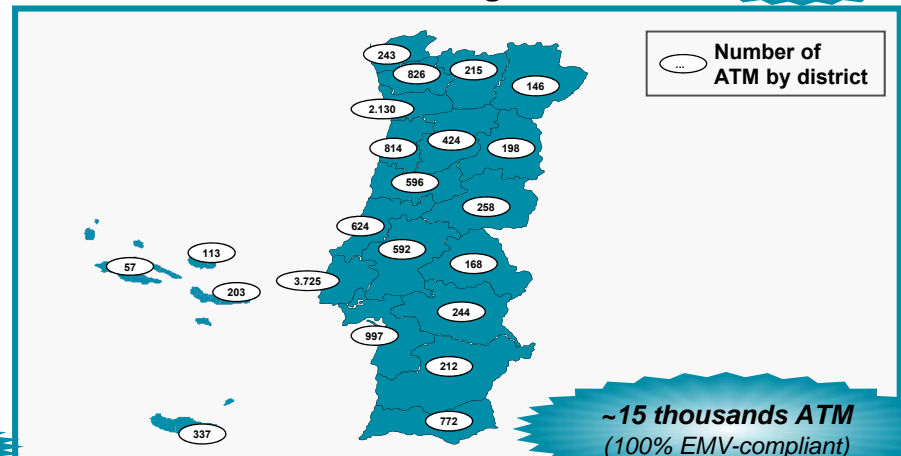
Service availability



Network uptime (2009 figures)

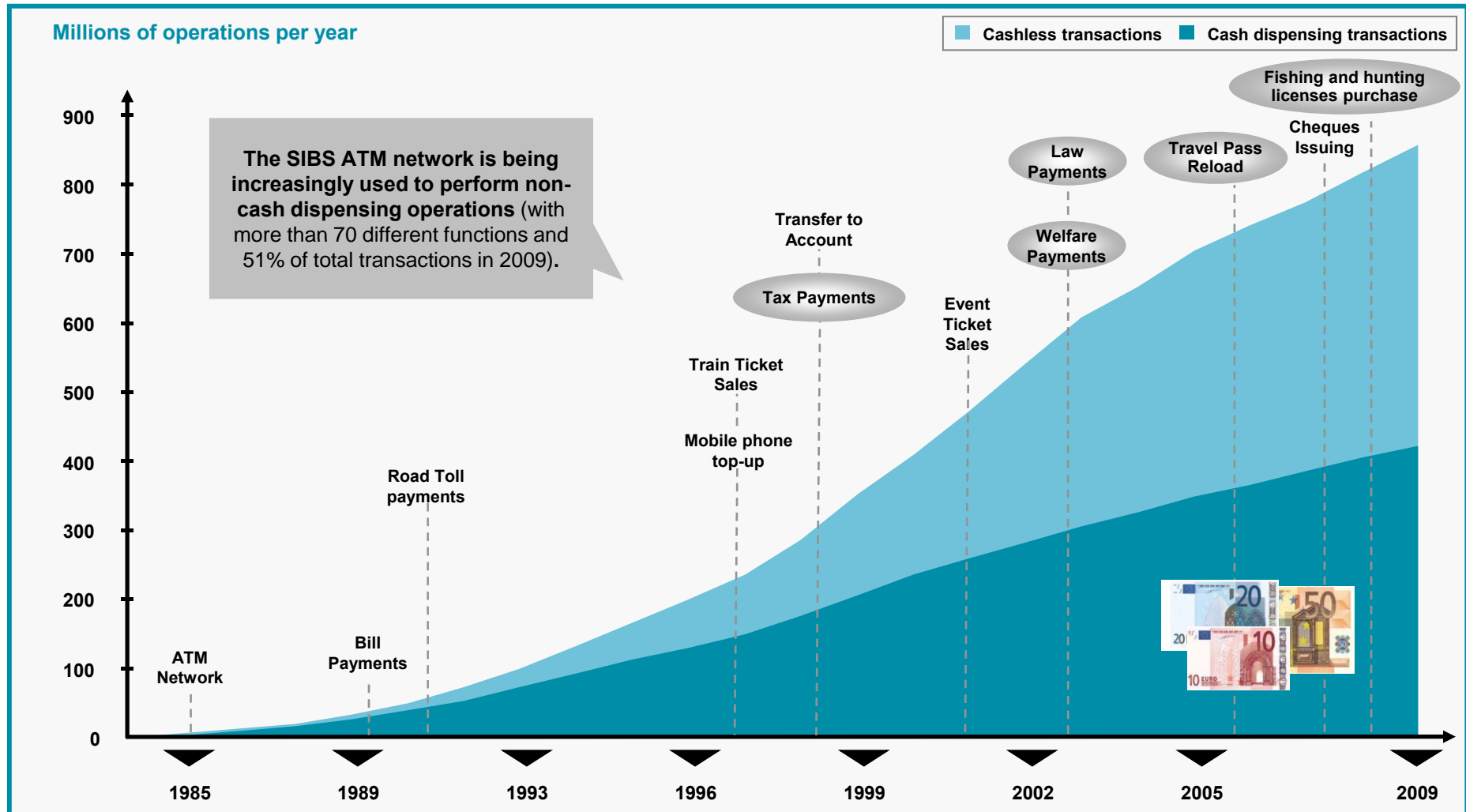


Coverage



SIBS' value added proposal is supported by high service quality, availability, coverage...

ATM activity evolution



...and a high investment and innovation which have sustained the increase of services offer.

Examples of worldwide innovative Government services in ATM

Government services

Examples of Government services in ATM

- **Public Transport Pass Reload** - all owners of “Lisboa Viva” and “ANDANTE” card could reload its transport pass in ATM.
- **Citizen Card Management** - Portuguese citizens can change/manage information of their Citizen Card through the ATM network.
- **Public Sector Payments** - Portuguese citizens could do several types of payments related with government/legal issues, e.g. National Pension Fund Payments, Fishing Licenses Purchase, Hunting Licenses Purchase or Court Costs Payments.

*~8,6 millions transactions /
~4.950 millions € in 2009*

Services illustration

INSERT YOUR PUBLIC TRANSPORT PASS

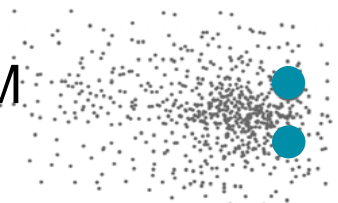
Public Sector Payments

1	Taxes and Fines Payments	Welfare Payments	3
4	National Pension Fund Payments	Fishing Licenses Purchase	6
7	Legal and Court Payments	Hunting Licenses Purchase	9
		Other transactions	00

Among the innovative cashless transactions, numerous Government services are available.

Examples of worldwide innovative Government services in ATM

Public Transport Pass Reload



Description

All owners of “Lisboa Viva” and “ANDANTE” card could reload its transport pass in ATM through Public Transport Pass Reload transaction provides to the cardholders the same using experience and convenience of SIBS’ ATM network transactions.

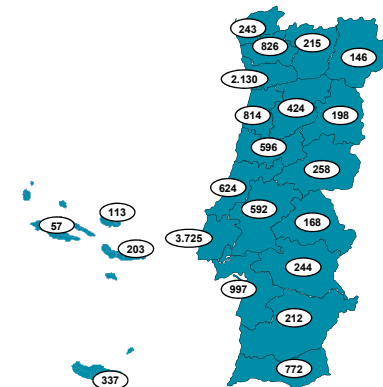


Benefits

- Public Transport Pass Reload of different types of transports from several transports companies.

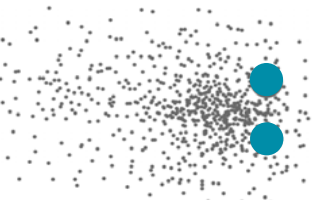


- Public Transport Pass Reload anywhere, this transaction is available to cardholders in any SIBS’ ATM in Portugal.



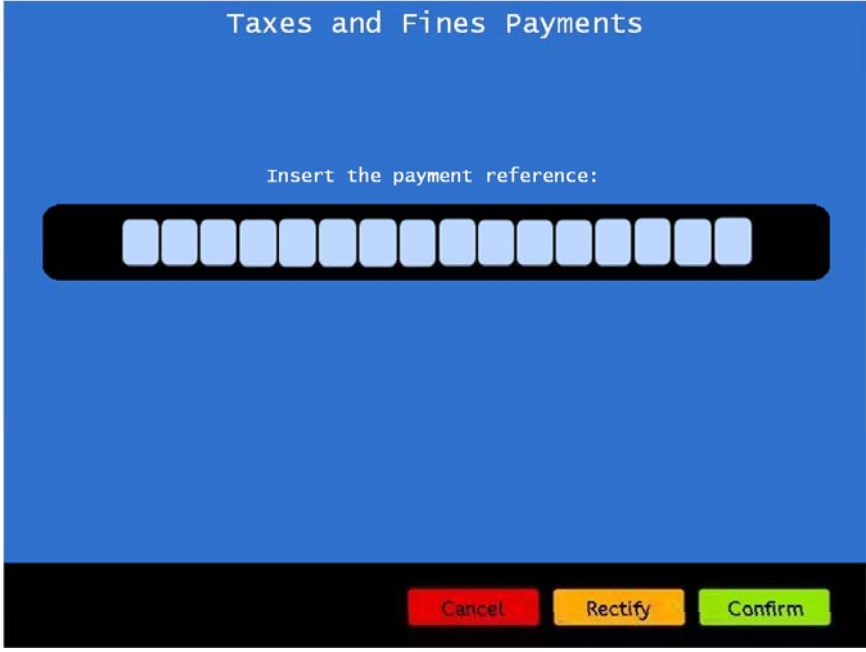
Examples of worldwide innovative Government services in ATM

Public Sector Payments



Taxes and fines payments

This service is used by the citizens to pay its taxes and fines (more than 20 different types of tax and fines*) owed to the State, only using a reference/amount to identify the payment.



Legal/court payments

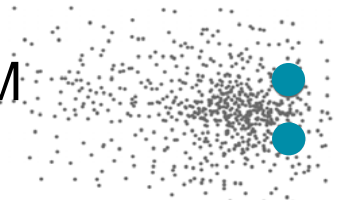
This service is used by the citizens to pay several types of legal/court costs, namely Court Costs Payments, Criminal Costs Payments, Executives Cases Costs Payments.



* Includes the following payments: VAT; income tax (IRS); corporate tax (IRC); property local tax; stamp duty; road tax; trucks tax; property transfer tax; car fines; other fines; fiscal execution tax; car tax; car special tax; pledge; consumption special tax; health care system tax and other taxes.

Examples of worldwide innovative Government services in ATM

Hunting Licenses Purchase



Services illustration

Hunting Licenses Purchase

Hunting Season 20xx/20xx

Confirm Hunting License Data:

Type of License:	<i>National/Regional</i>
Description:	<i>Region identification</i>
Name:	<i>Hunter name</i>
Hunting Permit Certificate number:	<i>999 999 999</i>
NIPC:	<i>999 999 999</i>
License fee:	<i>999,99 Euro</i>
Stamp tax:	<i>999,99 Euro</i>
Amount to be paid:	<i>999,99 Euro</i>



SIBS' service was honored with the best European eGovernment award with the new functionality for Hunting Licenses' Renewal via MULTIBANCO network ATM

Obtaining hunting licenses via local cash dispensers

In Portugal an innovative use of a cross-bank network of cash dispensers enables hunting licenses to be obtained any time of the day without queuing.

Previously, to obtain a hunting license for each hunting season Portuguese hunters had to go to the National Forest Authority, an organization in the hunting sector, or to a town hall, which could mean long travel times.

An electronic mechanism that best suited the pre-set requirements was a Multibanco ATM network system, a universal network of banking services (...) are available across the country 24 hours a day and 7 days a week, key factors when choosing this technological solution.

In the hunting season 2008-09, 80% of the more than 150,000 total hunting licenses were issued via the Multibanco ATM network (...) The system has also meant 42 employees have been relocated from licensing tasks to cover other National Forest Authority needs.



*In European Good Practices
European eGovernment Awards - Winners 2009*

SIBS' impact on creation of economic value for society



Time savings

~155 millions of hours/year were saved in movements and in waiting lines of branches.

~620 millions of euro

Costs savings

~618 millions of transactions/year were migrated from branches to ATM (efficiency gains).

~530 millions of euro

Business creation

~425 millions of payments/year were done with banking cards.

~310 millions of euro

SIBS ATM network development actively contributes for the creation of ~1.450 millions euro per year.

SIBS INTERNATIONAL

Moving Forward with SIBS

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