SIBS International - global experience

How to do Business with Portuguese speaking countries in Africa and Latin America through Portugal

Ljubljana, 13th November 2012
“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.”


“... 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.”


“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 90 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.
SIBS’ position results from high investment and innovation during the last 29 years that have sustained the constant activity growth.

Source: SIBS statistics - 2012
SIBS is one of the biggest European processors with ongoing operations in different business fields on several countries.

SIBS INTERNATIONAL presence

- SIBS is a global company, with ongoing operations in:
  - Portugal
  - Poland
  - Greece
  - Romania
  - Spain
  - Malta
  - Angola
  - Mozambique
  - Algeria
  - Nigeria

SWIFT wire transfers originating from clients based in such diverse overseas locations as New York, Panama and Southeast China.
Customer

- Banco de Moçambique plus 13 commercial Banks signed in December 2009 an agreement to build a Sociedade Interbancária de Prestação de Serviços em Moçambique.
- International tender for a technological partner was lunched in March 2010. SIBS was selected in September 2010 and implementation is on going.

Scope of SIBS INTERNATIONAL services (non-exhaustive)

- IT infrastructure for a Primary and Secondary Datacenter
- Central server processing solution for acquiring, issuing, clearing, etc
- Domestic scheme development
- IT infrastructure for Card Personalization Center
- ATM and POS acquiring processing solution including development of local application
- Deployment of 22 services for ATM & POS
- Gateway to Visa, MasterCard & AMEX
- Gateways to Banks, State, companies, etc.
- Interbank clearing and reporting
- Logical issuing
- Other services - interbank portal, helpdesk application, intranet, ERP

Key figures (expected for 2012)

- 2.100.000 cards
- Personalization - 1.100.000
- 850 ATM network
- 55.000.000 transactions / year
- 7.000 POS
- 6.900.000 transactions / year

~62.000.000 transactions/year

Source - Banco de Moçambique; SIBS.
African market demands:

✓ Best practices;
✓ Knowledge of African culture;
✓ Well positioned partners.
Moving Forward with SIBS INTERNATIONAL

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Back Up
SIBS’ position within the payment system

The Government

Central Bank

Banks

Service providers

Payment system users

EU payment system operators

Other central banks

EBA CLEARING

SWIFT

VISA

MasterCard

SIBS

Direct stakeholders

Indirect stakeholders

SIBS is in the centre of national payment system but operate worldwide having direct and indirect relations with the most important stakeholders within the payment system.