



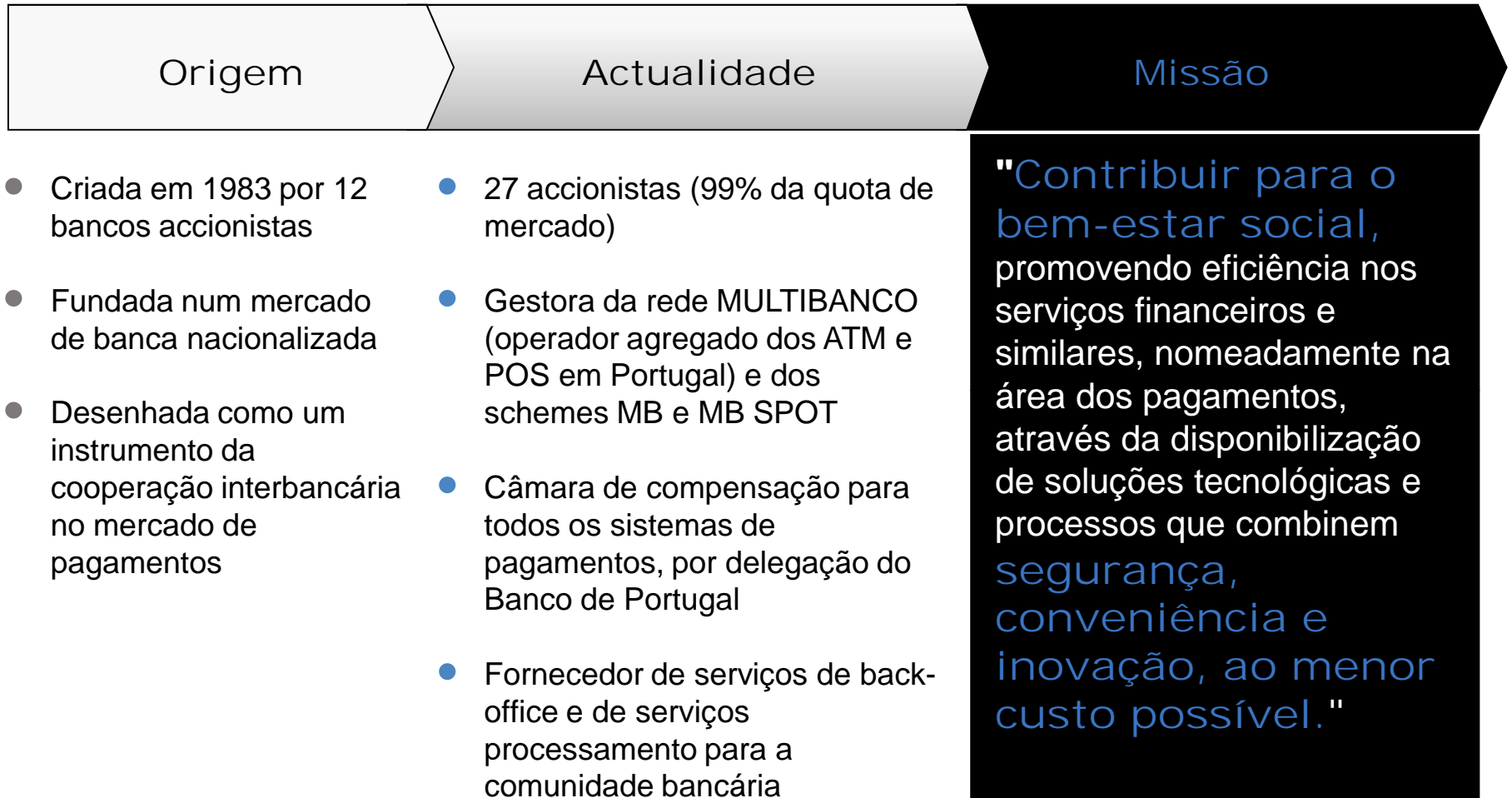
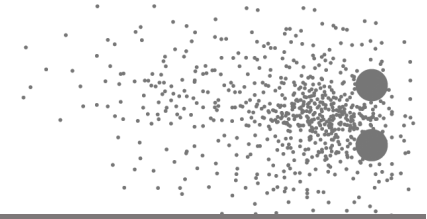
Moving Forward

Moving Forward with SIBS

SIBS[•]

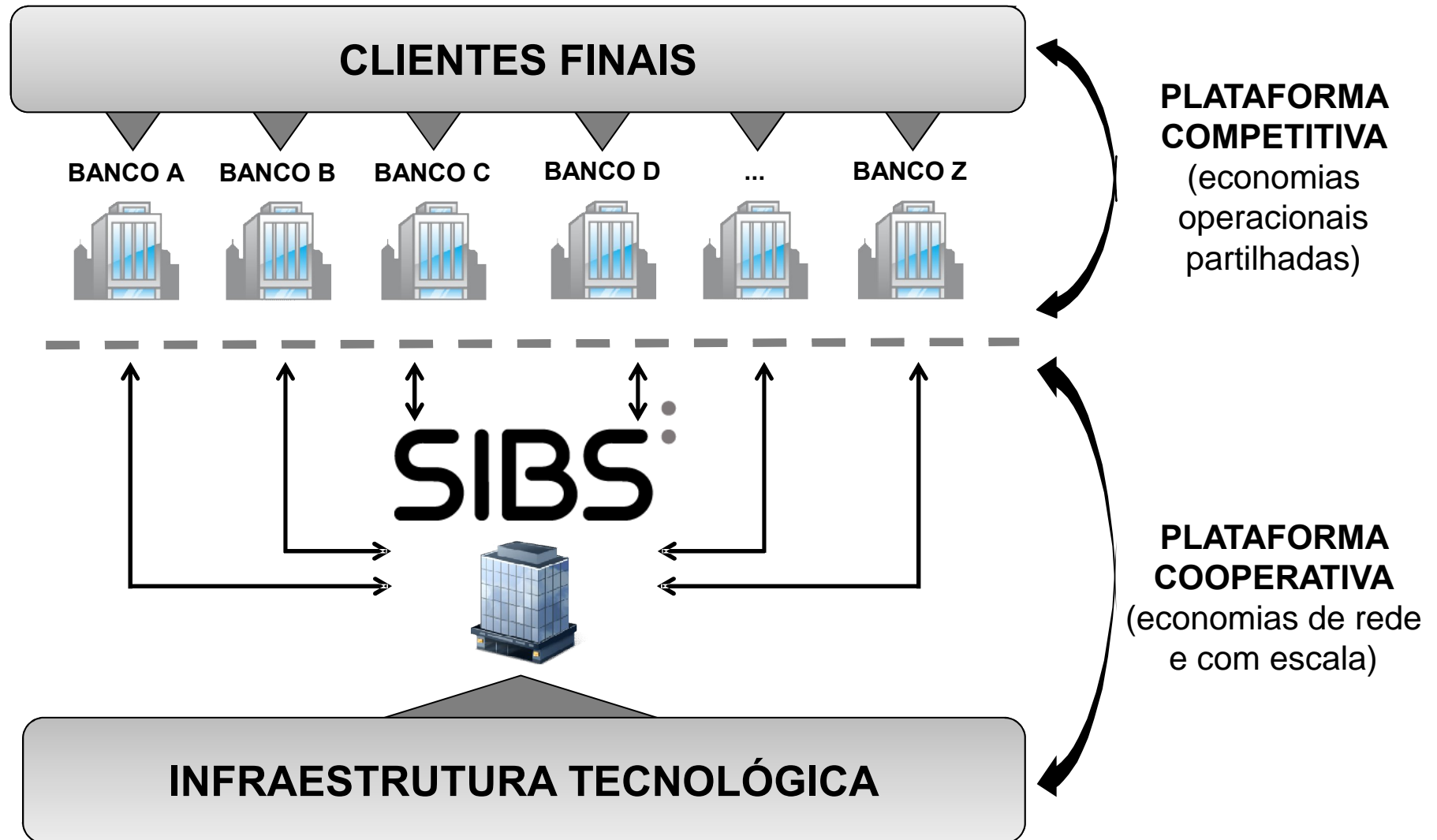
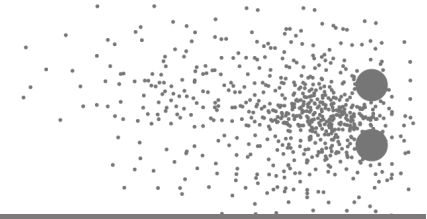
Setembro de 2012

Origem da SIBS

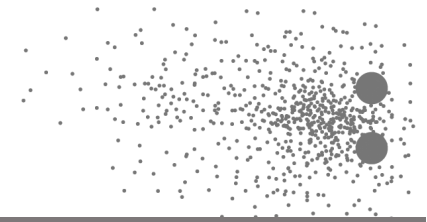


A SIBS tem como visão ser a "Referência Internacional como operador tecnológico de sistemas de pagamentos."

Modelo competitivo único



Reconhecimento internacional



“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.

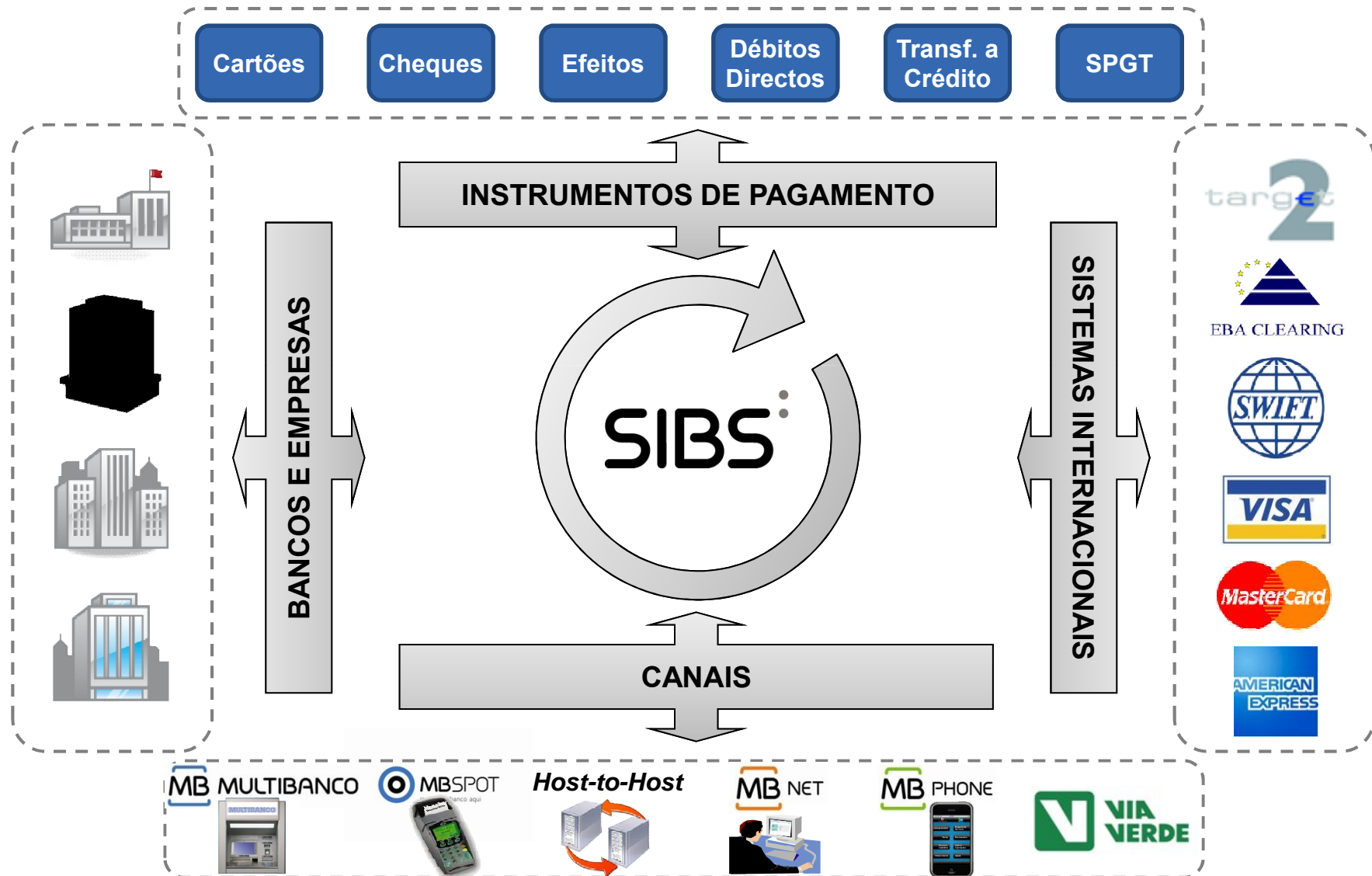
“The cash machine (...) provides the local community with a lot more than easy access to their euro. It is a multi-function kiosk where they can book train and cinema tickets, make social security and tax contributions (...) That is because the ATM in question is part of SIBS ATM network, (...) that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



In Financial Times, October 2009.

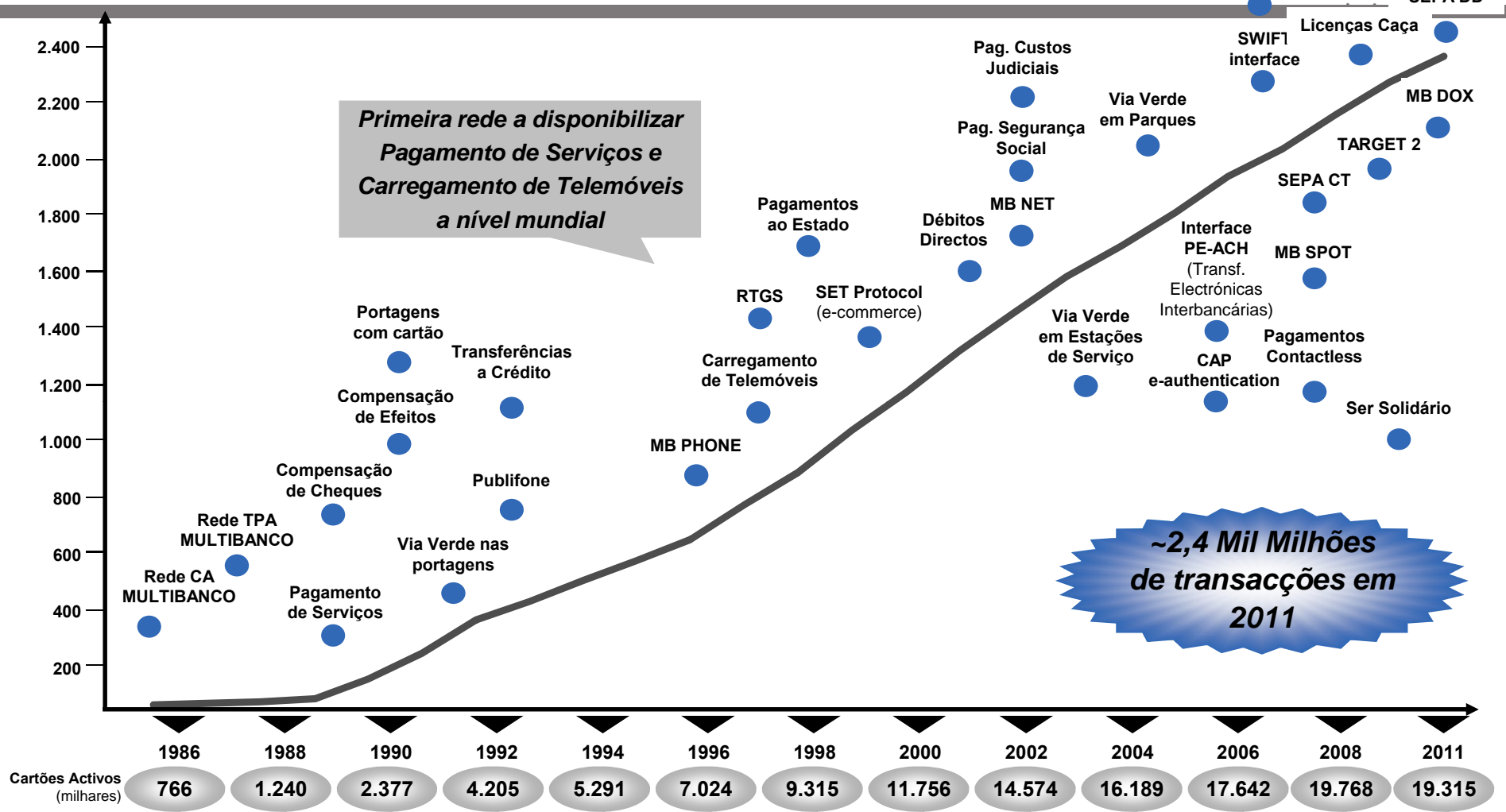
O Grupo SIBS é internacionalmente reconhecido como um caso de sucesso e inovação e oportunidade atractiva para outras comunidades bancárias.

Solução integrada do sistema de pagamentos



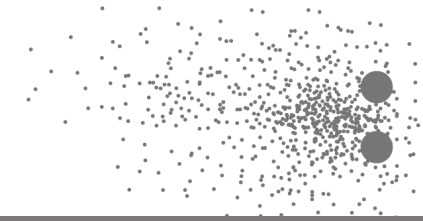
Crescendo e Inovando

Milhões de operações / ano



O posicionamento do Grupo SIBS é o resultado do elevado investimento e inovação durante os últimos 25 anos, sustentados no constante crescimento da actividade e suporte à comunidade bancária.

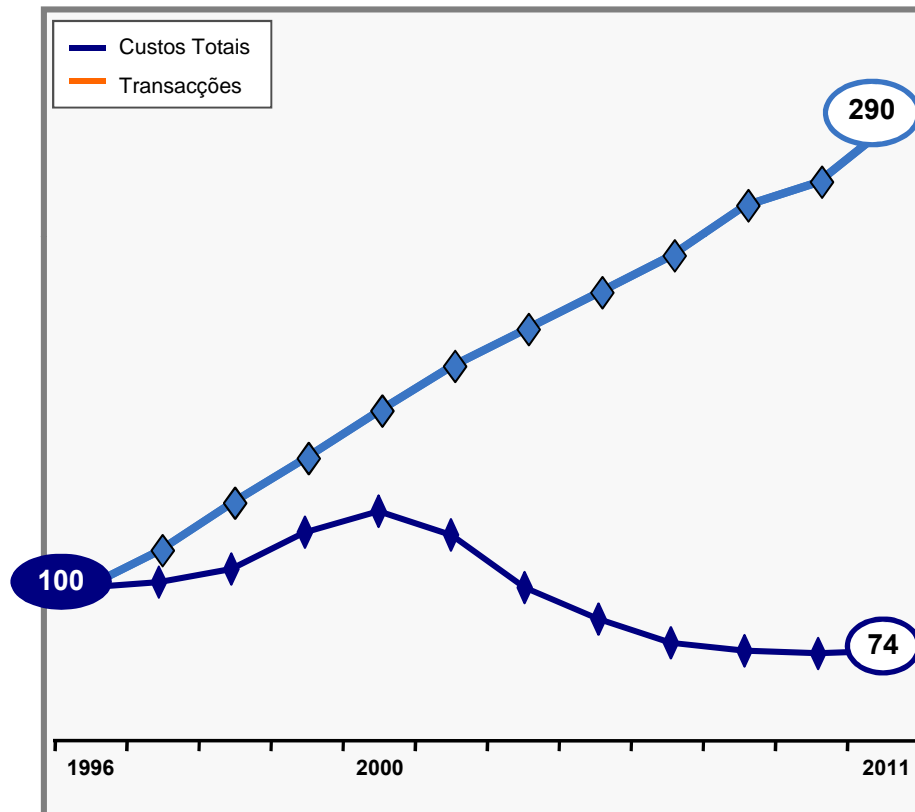
Promovendo eficiência



NÃO-EXAUSTIVO

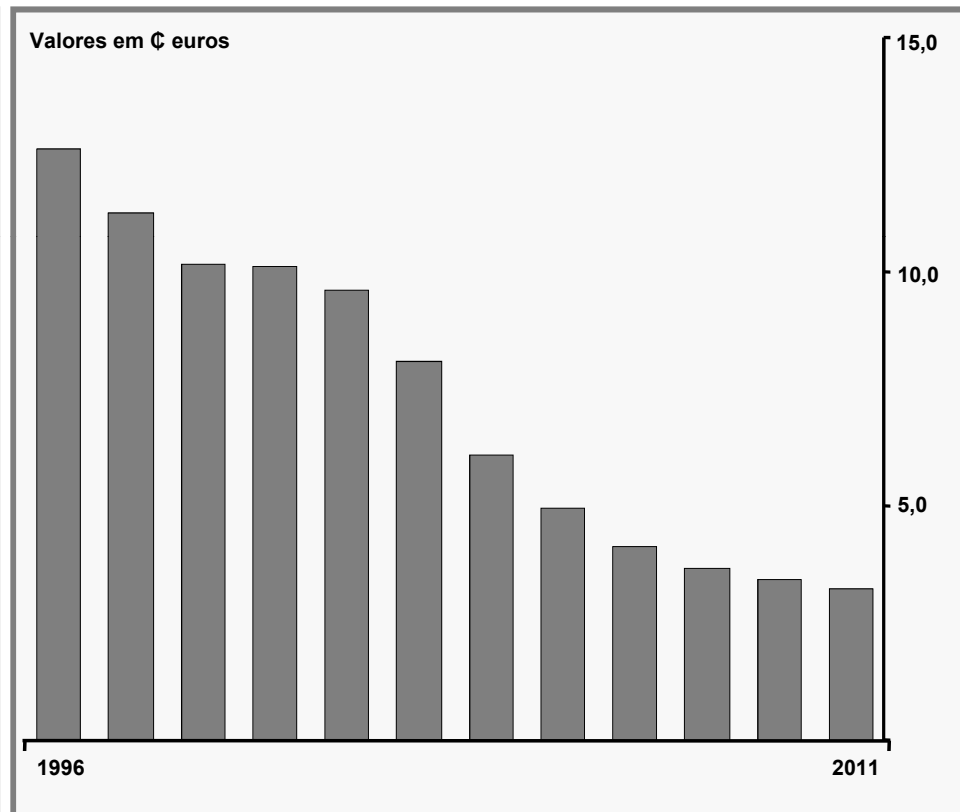
Actividade da SIBS e Evolução dos Custos Totais

Índices evolutivos (1996=100)

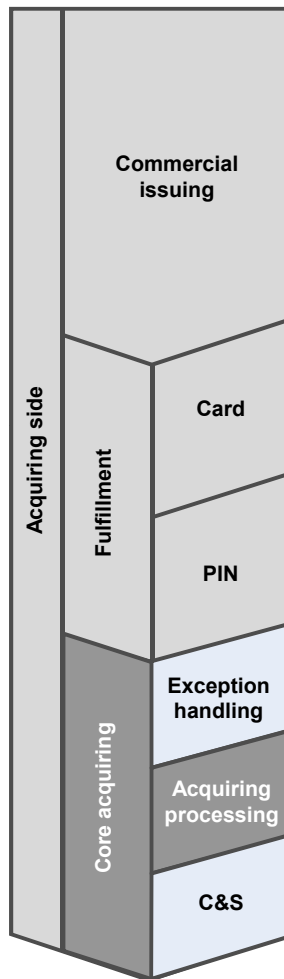
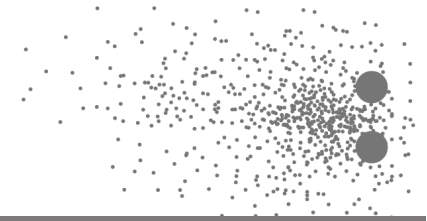


Evolução das Transacções e Custos Unitários

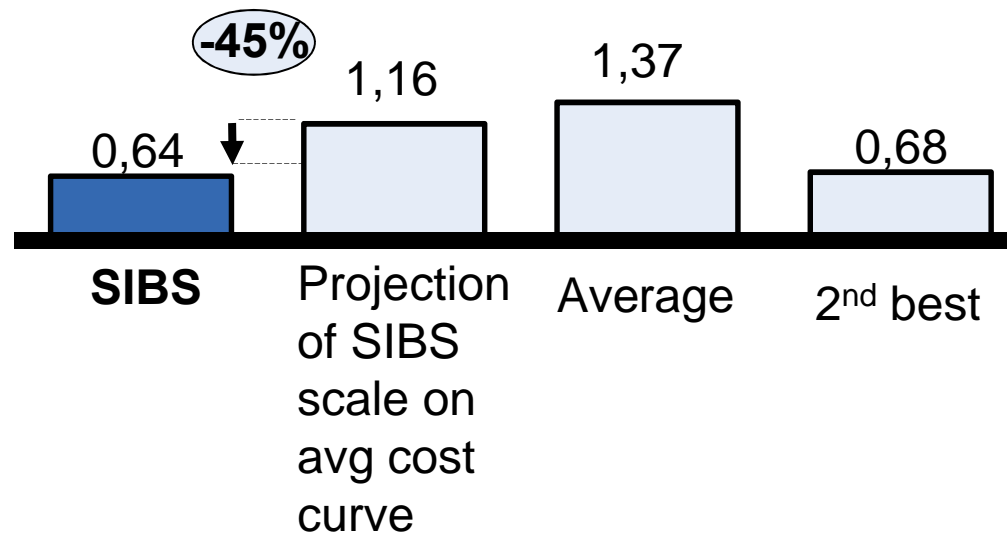
(1996 Preços Constantes)



Benchmark europeu posiciona a SIBS como *Best Practice*



Details on acquiring processing cost
EUR cents per transaction, 2008

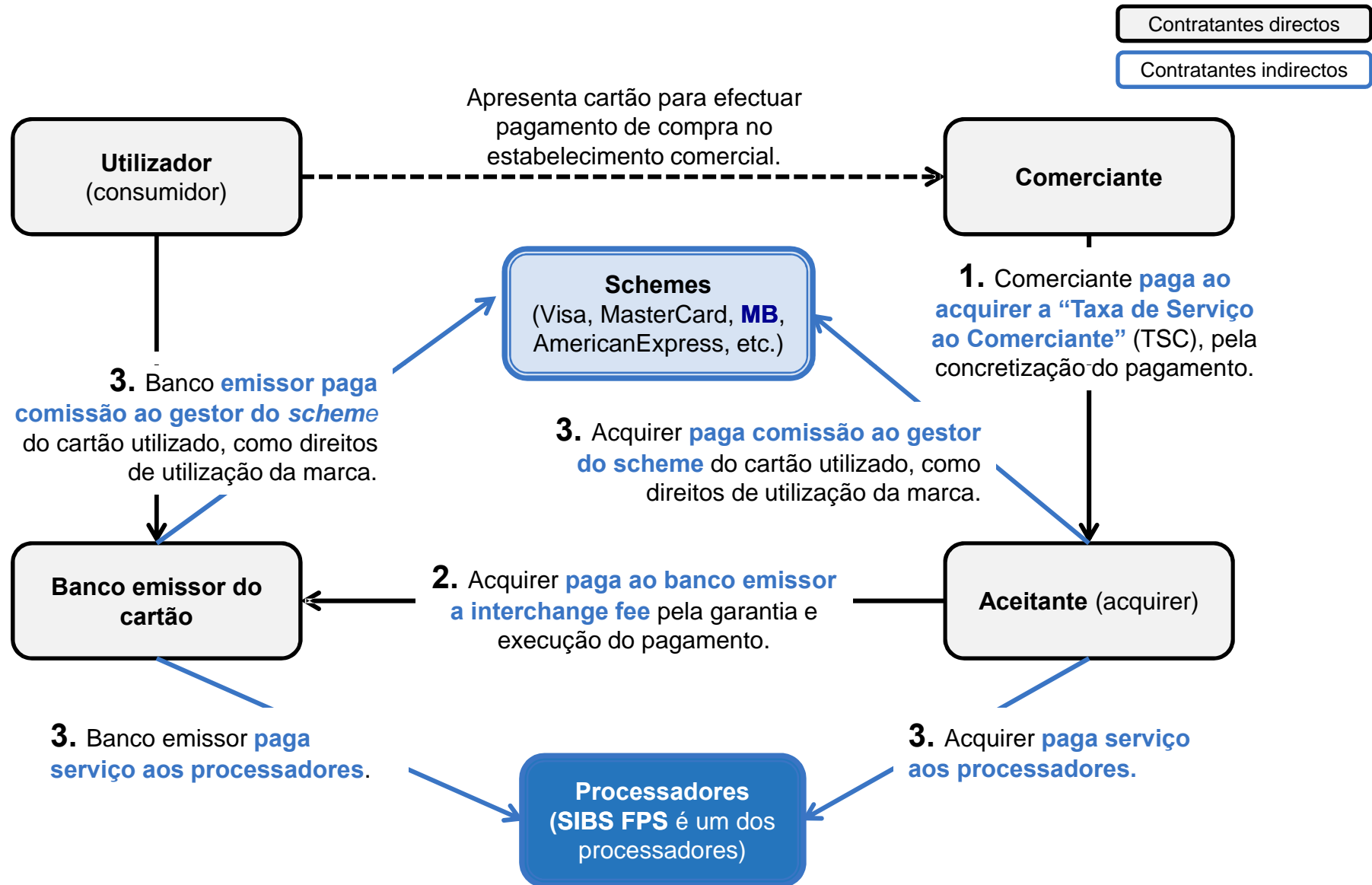
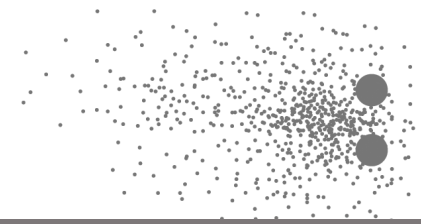


* Benchmark conduzido em 2010 com base na avaliação de 7 processadores europeus

SOURCE: Benchmark; análise da equipa de trabalho

Pagamento com recurso a cartão

Fluxo de remunerações



Apresentação institucional 2012

SIBS

Rua Soeiro Pereira Gomes, Lote 1 • 1649-031 Lisboa
Tel: (+351) 217 813 000 • Fax: (+351) 21 793 95 48
www.sibs.pt
