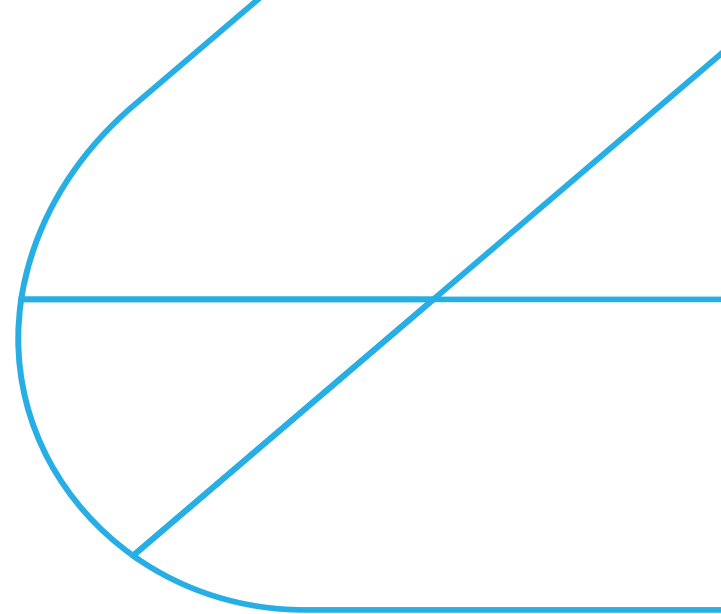




Partner
in Payments



Innovating @SIBS, a sneak peak

Miguel Gaspar

1/4/2025



SIBS®

Integrity

Trust

Innovation

Excellence

SIBS mainly operates in the EMEA region in more than
25 Countries

+25

Different Countries

+150M

Users of SIBS Services across the globe

4

Continents

Relevant position
In 2 of the 5 most relevant African economies

Recent acquisition in
Poland and Romania

+1M

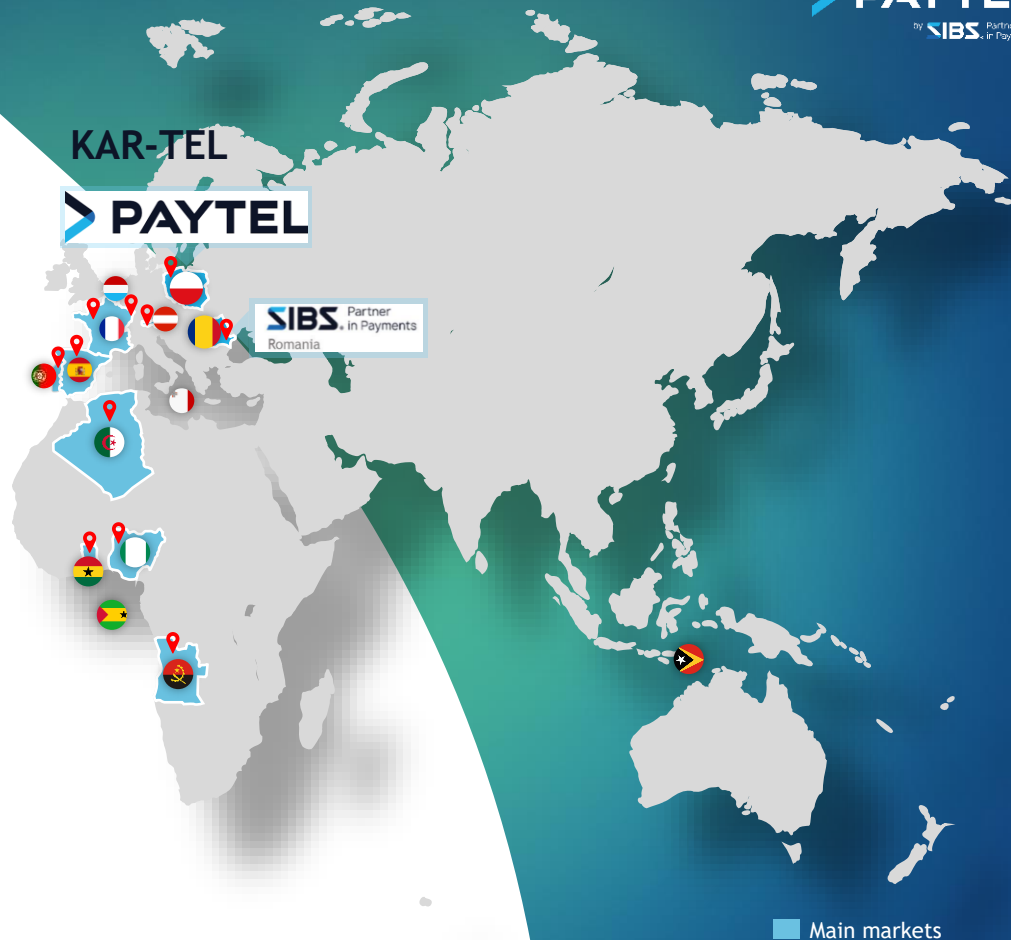
POS
Global

+17k

ATMs
Global

+9mM

Total number of transactions processed across the globe



An overview of SIBS, the trusted partner in payments

- **Full fledged payment processor**, interconnecting cards and accounts to account
- Omni channel integrated platforms (ATM network, POS, host to host, wallet / gateway)
- **+30 years unique experience**
- Centerpiece of payments network, with systemic and mission critical responsibility
- **20+ markets across 4 continents**
- Credible and significant operation in high-growth international markets, namely Europe and Africa
- Local knowledge, presence and tailored products



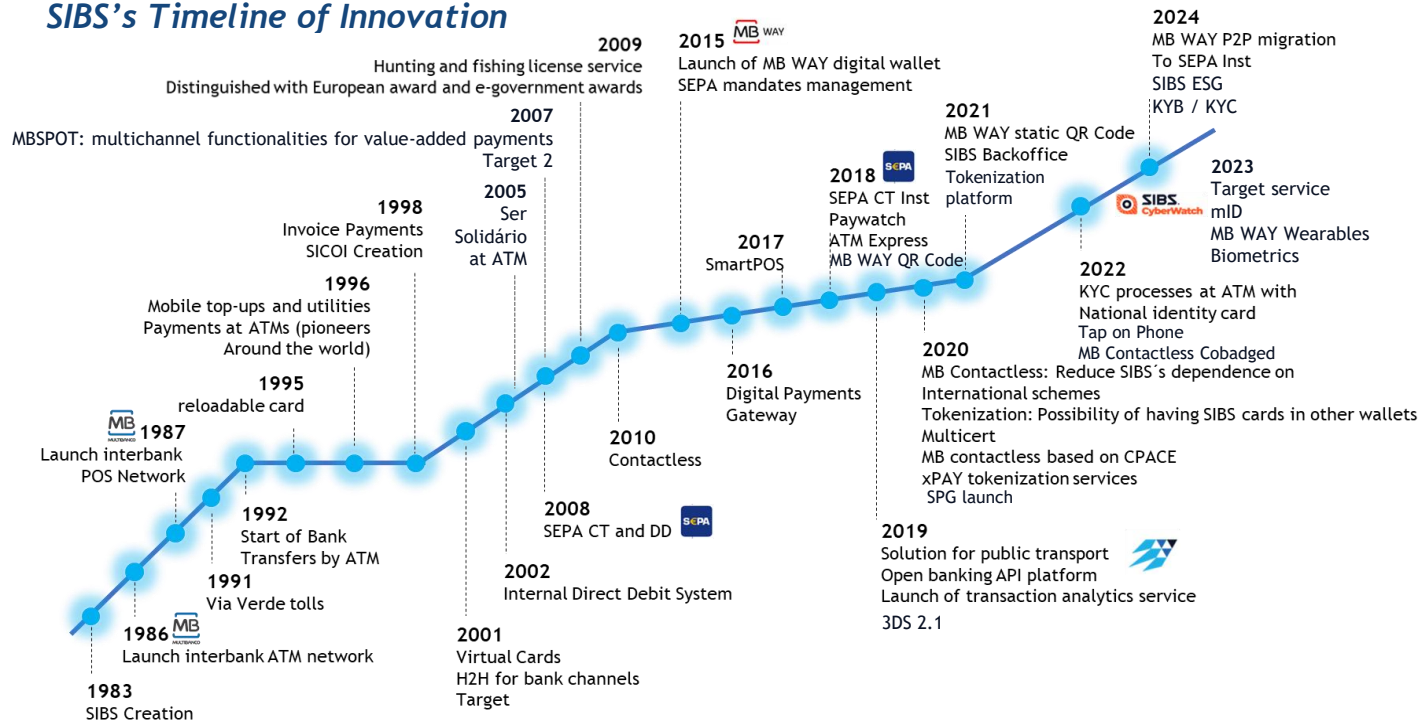
- Innovation at the core of SIBS, with **+50 new solutions launched last 3 years**
- Proprietary services and technology, with exclusive features
- Set of 360° digital and open API solutions
- Sustainably top 3 lowest fraud levels in Europe
- **+9b transactions processed yearly**
- ~200-400 individual trx per second
- +14k ATM / +550 k POS
- ~6,5M payment app users
- **Upgraded, scalable best in class platform, resilient and active-active (~100% uptime)**
- Reference benchmark in terms of processing efficiency and low maintenance cost
- State-of-the-art functionality with multichannel, currency and language features

SIBS is at the heart of the payments ecosystem, comprising a unique and integrated processing offer for card and account to account processing



SIBS has a track record of over 40 years of innovation in financial services, consistently delivering cutting-edge payment solutions driven by the latest technology

SIBS's Timeline of Innovation



SIBS is an active member and contributor to European and International standardization and industry bodies



SIBS TEST BEDS

The Role of Public Funding in Corporate Innovation



Why Public Funding Matters:

- Enables risk-taking in early-stage R&D and high-impact innovation
- Supports collaboration across ecosystems (startups, corporates, academia)
- Facilitates access to infrastructure (e.g. test beds, labs, accelerators)
- Reduces time-to-market for technologies with public value (e.g. digital payments, healthtech, green energy)



But... Beware of Innovation Dependency:

- Innovation should be driven by strategic business needs, not by funding calls
- Over-reliance on subsidies can distort priorities and delay market validation
- Public funding is a catalyst, not a business model



[Research and innovation - European Commission](#)

“The Future we want”

The Green Deal Industrial Plan

REPowerEU

€300 billion mobilized

€20 billion to Member States

The Role of Public Funding in Corporate Innovation

Best Practice:

Use public funding to de-risk and accelerate what you would already do – not to create artificial projects.

The Portuguese Recovery and Resilience Plan

Measure C16 - Companies 4.0

Purpose:

Promote experimentation, prototyping, and testing in real environments
Enable startups/SMEs to co-innovate with corporates

Funding scope:

Support for shared infrastructures and services

Target beneficiaries:

Corporates, startups, clusters, R&D centers

150M€
Public Funding

30
Test Beds



National Test Bed Network: An Open Innovation Instrument for SMEs and Startups

What Are Test Beds?

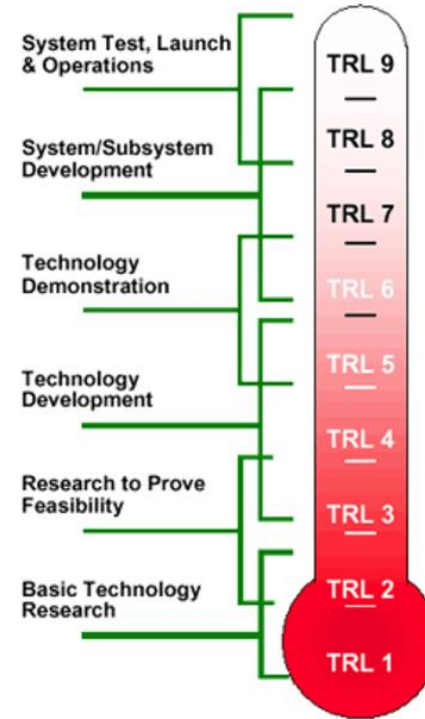
- Test beds are physical and digital infrastructure for testing and validation
- They have a role in supporting experimentation and fast prototyping

Why Do Test Beds Exist?

- Reduce development risk, accelerate go-to-market
- Enable collaborative innovation (corporates ↔ startups)
- Support scaling of new technologies (TRL 5–9)
- Reduce the “Valey of Death”

Tecnology Readiness Level

TRL, or Technology Readiness Level, is a system used to assess the maturity of a technology, ranging from basic research (TRL 1) to a fully deployed and operational system (TRL 9)

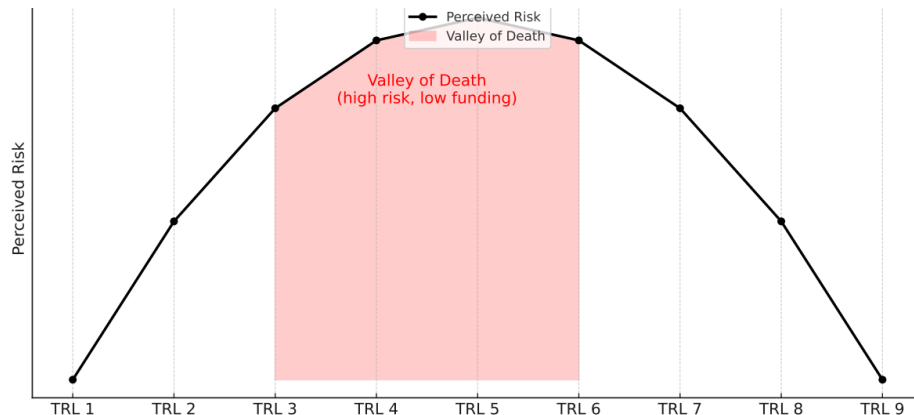


Technical Readiness Thermometer from NASA

National Test Bed Network: An Open Innovation Instrument for SMEs and Startups

What Is the 'Valley of Death'?

- Definition: the gap between prototype and market
- Higher probability for startup failure at this stage



National Test Bed Network: An Open Innovation Instrument for SMEs and Startups

How Test Beds Help Avoid the Valley of Death

- Safe environment for pilots and validation
- Access to infrastructure and expert support
- Better market-fit and investor readiness

Impact on SMEs and Startups

- Affordable access to advanced testing capabilities
- Accelerated product development cycles
- Strengthening innovation capacity and competitiveness

Technology Readiness Level

Why the interest of SIBS?

How can large corporations benefit from leading open test beds that are accessible to startups?



Why having a Test Bed @SIBS

Increase reach, increase transactions

B2B classic approach



B2B2B



By partnering with integrators, SIBS can scale its activity reaching faster a larger group of merchants.

The Test Bed makes SIBS more relevant to integrators.

Enabling the integrator Innovation, is fostering SIBS Business Development

What do you find @ SIBS Test Bed



Support for Integrators and Partners

Supports integrators, partners, and entrepreneurs looking to launch innovative products using SIBS technology, benefiting from the services available in the ecosystem

+200

Products to be
developed in 3
years



Assistance in the Development Journey

Provides an ecosystem consisting of a set of skills and tools that will support the development journey of a pilot, from the ideation phase to its launch

+7M€

SIBS Investment
on the Test Beds



Accelerating Digital Transition

It's part of the National Test Beds Network, recognized and co-financed by the Recover Portugal Program, which's mission is to speed up digital transition in Portugal.

+3M€

Benefit
transferred to
SME

Prioritizing internal projects for SIBS TEST BED

The Resources

Public Funding
provide access to
extra resources...

...however a priority
had to be set
accelerate initiatives



The Purpose

Reduce Onboarding
friction

Create added value
services for partners

Knowledge
Transference to
partners

Reduce time to
market

Reduce Support
response time



The GOAL

- Increase SIBS Overall Transactions (defined OKR)
 - Support highly multipliable products
 - Increase costumer preference and loyalty to SIBS solutions

Prioritizing internal projects for SIBS TEST BED

A new Sand Box

- Enabled fast access to code libraries
- Partners can quickly test their code in the sand box and get mock responses reducing error and development time
- Faster Onboarding (weeks)

A new app store

- Faster deployment of business tools in PCI Compliant payment terminals
- More agile certification process
- Better app life cycle management
- Faster app certification and deployment (weeks)

New payment methods

- New payment methods based on MB WAY
- New payment methods based on bank cards
- International Acquiring
- Larger scope of use cases for SIBS Technology (above par)

What do you find @ SIBS Test Bed



Faster Development Journey

Speeds up product development journey, meeting the increasingly demanding market timelines



Greater Market Receptivity

Creation of value that translates into quality and greater market receptivity to the product



Faster Digital Transition

Integration into a network of companies capable of a faster digital transition in Portugal

SIBS LAB Services

The services offered in this Test Bed aim to support and guide pilots at various stages of development, covering technical and management abilities. Please contact us for more information.



Product Information



Product Design



Development



Proof of Concept



Go to Market

The Enrolment Process



Application

Contact us through the SIBS Partners Program, or fill out the form below and present your pilot for the application creation and await our contact



Evaluation

We will assess the application to align the pilot with the technology and services of SIBS LAB, taking into account the level of development and sustainability of the product



Memorandum

The Memorandum of Enrolment will be signed to formalize the project under the scope of SIBS LAB and associate the promoting company as a Participant in the Test Bed



Journey

Together, we will design the product development journey within the SIBS LAB ecosystem, establishing which services need to be provided

Accessing the pilot and its impact is a key part of SIBS LAB

The Enrollment Process

Accessing the product TRL

A questionnaire is made between the SME and SIBS team:

- How mature is the product?
- Is the concept tested?
- Was there a pilot?
- Is there a market analysis?
- Is the SME team expert in the business?
- Is there a clear go to market plan?
- Is there a well defined pricing policy?
- Does the SME controls its supply chain?

5

Levels for each dimension

5

Minimum TRL Level based on
combined analysis

Evaluation on entrance
and
on exit

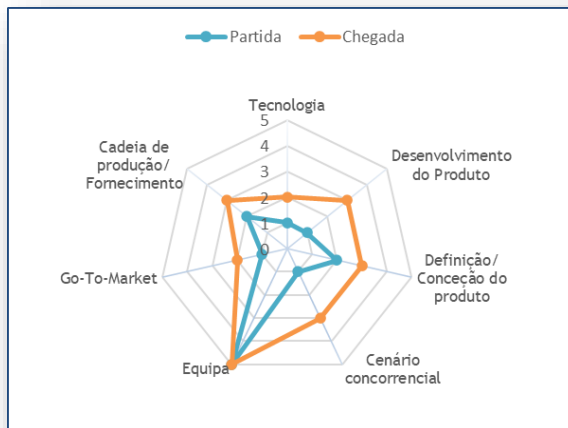
The Enrollment Process

Accessing the product TRL

From a concept to market ready



From a concept to a functional prototype



A consolidated product



The Enrollment Process

Assessing product impact @SIBS

- How strong is the relationship of the partner with SIBS? (1 to 5)
- Is it a viable company from the commercial perspective? (1 to 5)
- How risky is the project, from the perspective of market success? (1 to 5)

The approval committee

Company	Tipo	SIBS partner	TRL	Inbound Channel	Expected Transaction Volume (Transactions/ ticket/ value)	Website	Account	Validação Prévia
####	SME	No	4	Partners	20.000 / 28.00 € / 560.000€	https://####.pt	LF	OK
Use Case					Innovation			
<ul style="list-style-type: none"> Management Software for sport clubs operations. ##### Payment system and payment split for services subscribed via online platform##### 					<ul style="list-style-type: none"> Montly subscription management system ##### Strong Accounts receivable management, increases revenue levels 			
Parceiros e Clientes/ Utilizadores								
Partners					End Users			
<ul style="list-style-type: none"> +700 Sport Clubs 					<ul style="list-style-type: none"> Athelts 			
Real life use case:								
<ul style="list-style-type: none"> ##### 								

Company Financial Risk



www.infotrust.pt

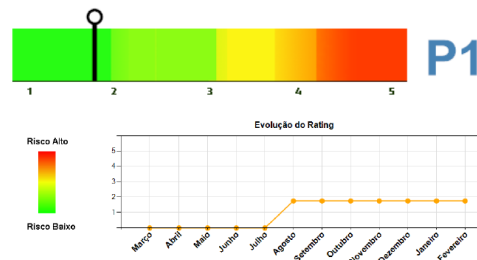


RELATÓRIO DE CRÉDITO STANDARD
Data : 18-03-2025
Assinante: SIBS FORWARD PAYMENT
SOLUTIONS SA
A/C : Paulo Capela
V/Ref : Via Online



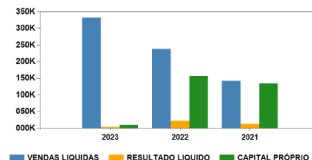
RATING DYNAMIIC

- ✓ **Nível de Risco de Crédito**
Risco de Crédito Mínimo
- ✓ **Recomendação de Crédito**
Inspira Confiança para Crédito
- ✓ **Situação Actual**
Em actividade
- ✓ **Incidentes**
Não regista incidentes comerciais
- ✓ **Limite de Crédito**
1.870,50



[Saiba Mais](#)

PRINCIPAIS INDICADORES FINANCEIROS



	2023	2022	2021
Vendas Líquidas	331.864,16	237.494,39	141.834,32
Resultado Líquido	3.618,26	22.459,06	13.098,03
Capital Próprio	9.026,97	156.845,41	134.386,35
Inventários			
Passivo	278.391,43	223.257,98	145.669,89
Activo	287.418,40	380.103,39	280.056,24

Company Financial Risk



www.infotrust.pt

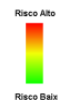
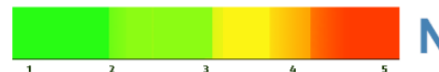


RELATÓRIO DE CRÉDITO STANDARD
Data :12-03-2025
Assinante: SIBS FORWARD PAYMENT
SOLUTIONS SA
A/C :Paulo Capela
V/Ref :Via Online



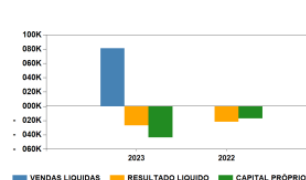
RATING DYNAMIIC

- Nível de Risco de Crédito**
Risco de Crédito Elevado
- Recomendação de Crédito**
Toda a Prudência
- Situação Actual**
Em actividade
- Incidentes**
Não regista incidentes comerciais



[Saiba Mais](#)

PRINCIPAIS INDICADORES FINANCEIROS

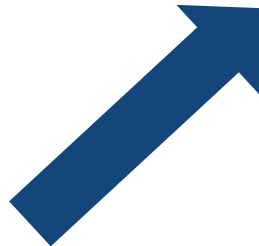


	2023	2022
Vendas Líquidas	81.296,68	
Resultado Líquido	(26.708,37)	(21.850,76)
Capital Próprio	(43.559,13)	(16.850,76)
Inventários	23.293,27	16.544,62
Passivo	77.699,83	45.394,59
Activo	34.140,70	28.543,83

HOW SIBS LEVARAGE OPEN INNOVATION

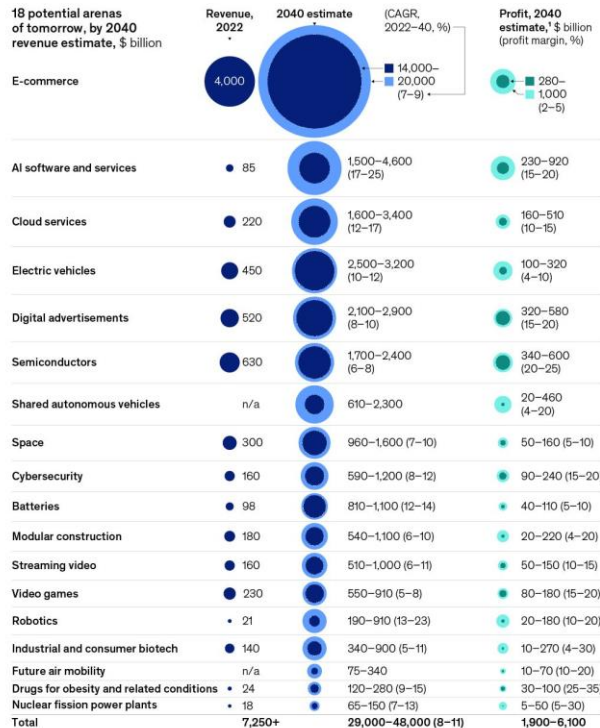
The relevance of e-commerce and digital payments

By far the largest absolute growth potential in global market



Innovation and digitalization will be critical in the payment sector

The 18 potential arenas of tomorrow could generate \$29 trillion to \$48 trillion in revenues and \$2 trillion to \$6 trillion in profits.



¹Defined as net operating profit less adjusted taxes (NOPLAT). NOPLAT share based on most closely mappable industries from our database of 3,000 companies analyzed in chapters 1 and 2.
Source: Company annual reports; McKinsey Value Intelligence; McKinsey Global Institute analysis

McKinsey
Global Institute

Why open Innovation matters to Corporates

Drivers of innovation from the top:

- Market change
- Digital transformation
- Sustainability imperatives
- Customer-centricity

Pain points for corporate directors:

- Speed to market
- ROI on innovation
- Risk reduction through partnerships
- Access to knowledge

Open Innovation Instruments @SIBS

Test Beds and Partner Programs

Focus on:

- Payments
- Digital ID
- Digital Certificates
- Focus on PME

Partner events and success stories recognition

Innovation Ecosystems

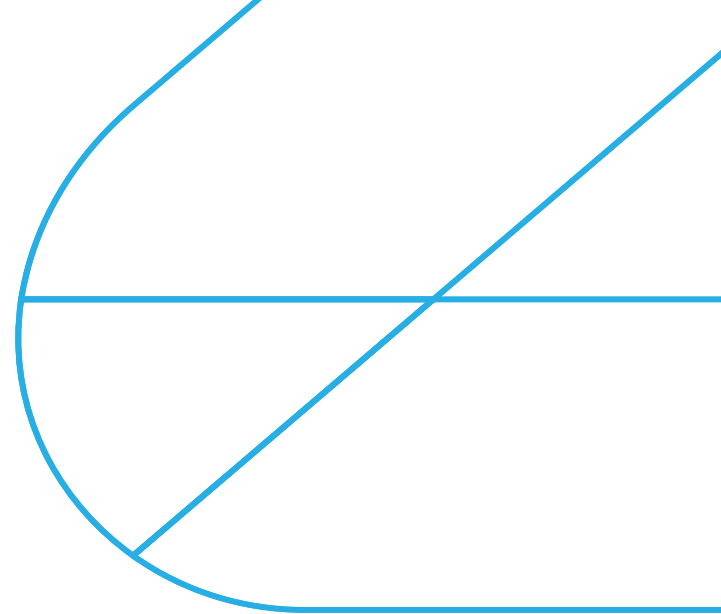
- Promoted by universities and knowledge centers
- Include Startups, SME and Large Corporates
- Engaging sparking events

Demo days

- Annual needs evaluated with directors
- Access to Demo days in specific areas of interest or Reverse Pitch events
- Leveraging proof of concept inside SIBS or between the startup, SIBS and a large corporate



Partner
in Payments



Innovating @SIBS, a sneak peak

Miguel.Gaspar@sibs.com

1/4/2025