

Fast Forward to a Digital Future

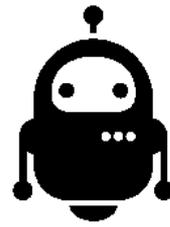
Fórum de Pagamentos

14 May 2018

SIBS[•] Partner in Payments



My self driven car
will get my supplies



I will have coffee
served by a bot

What will
money look
like in 2050?



I will subscribe a health
monitoring service
through my lens

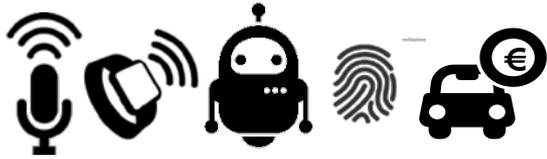


I will get my goods
delivered by a drone

Don't pay,
just buy



My
will pay



Invisibly
secure



It's all
about the
experience





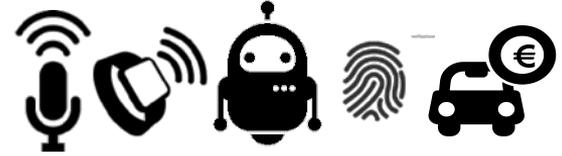
Buy in stores



Buy online



Buy mobile



Buy everywhere

1950

1995

2000

2005

2010

2015

2020



will plastic
replace cash?

MB NET

PayPal



Alipay

the end of brick &
mortar will be the
end of cash?



the boom of digital
payments will kill cash!

In the age of experience
the best payment experience will win!

the **MB** WAY payment experience

“A melhor app financeira. Já me salvou muitas vezes de ter de voltar a casa porque me esqueci da carteira”.

“Esta aplicação está cada vez melhor e as funcionalidades que permite são extraordinárias.”

“As transferências entre amigos são o que mais uso.”

“Tal é a quantidade de vezes que utilizo, que quase me esqueci do PIN do meu cartão.”



The first **instant payment** national service in €

688.000 users

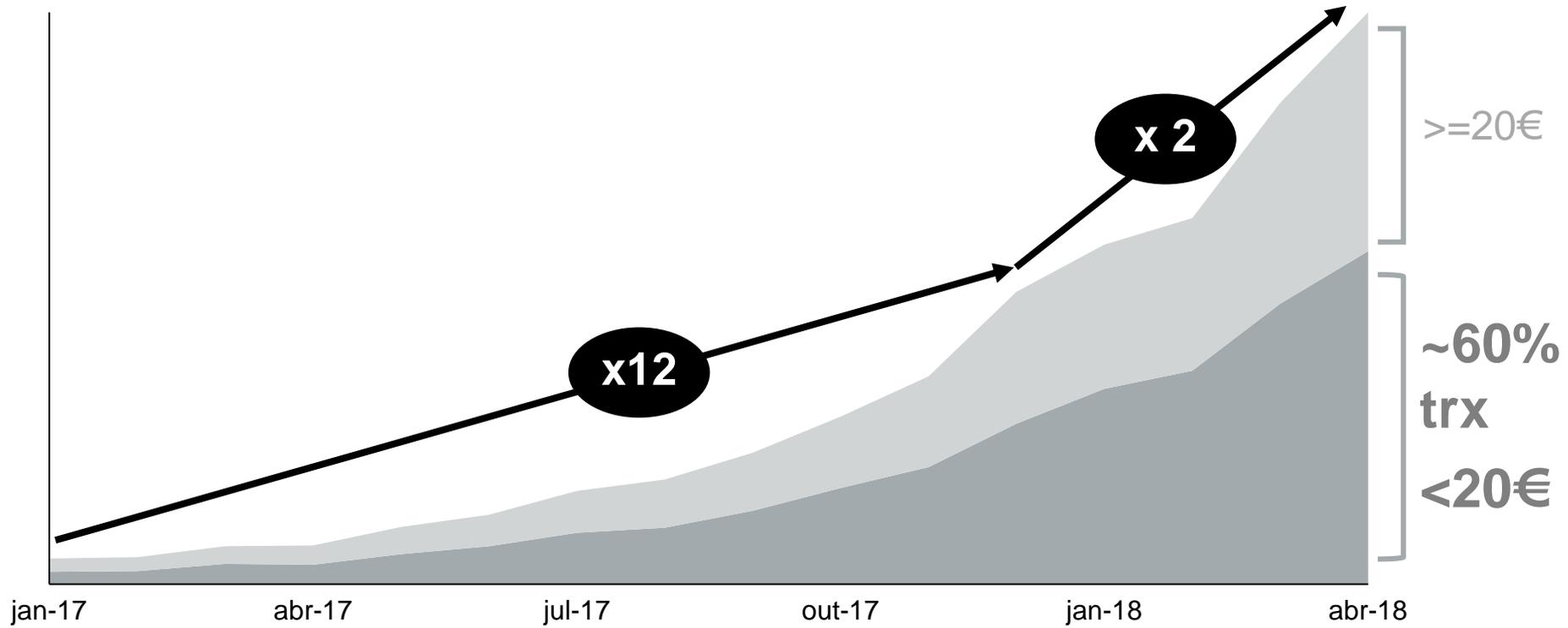
>1.400.000 payments/month

32.900 merchants

Empowering e-commerce in Portugal

Enhancing new digital payment habits

MB WAY instant transfers are a fast growing alternative to P2P cash payments



Source: SIBS

MB WAY instant transfers are a fast growing alternative to new P2P digital payments



1

Almoço

2

Jantar

3

Euromilhões

Café

Uber

Compra

Futebol

Gasolina

Cinema

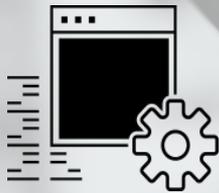
Taxi

Note: Most common P2P message labels

SIBS new solutions will further enhance the Portuguese Payment system into digitalization



Launch of **new instant payment infrastructure** based on European standards



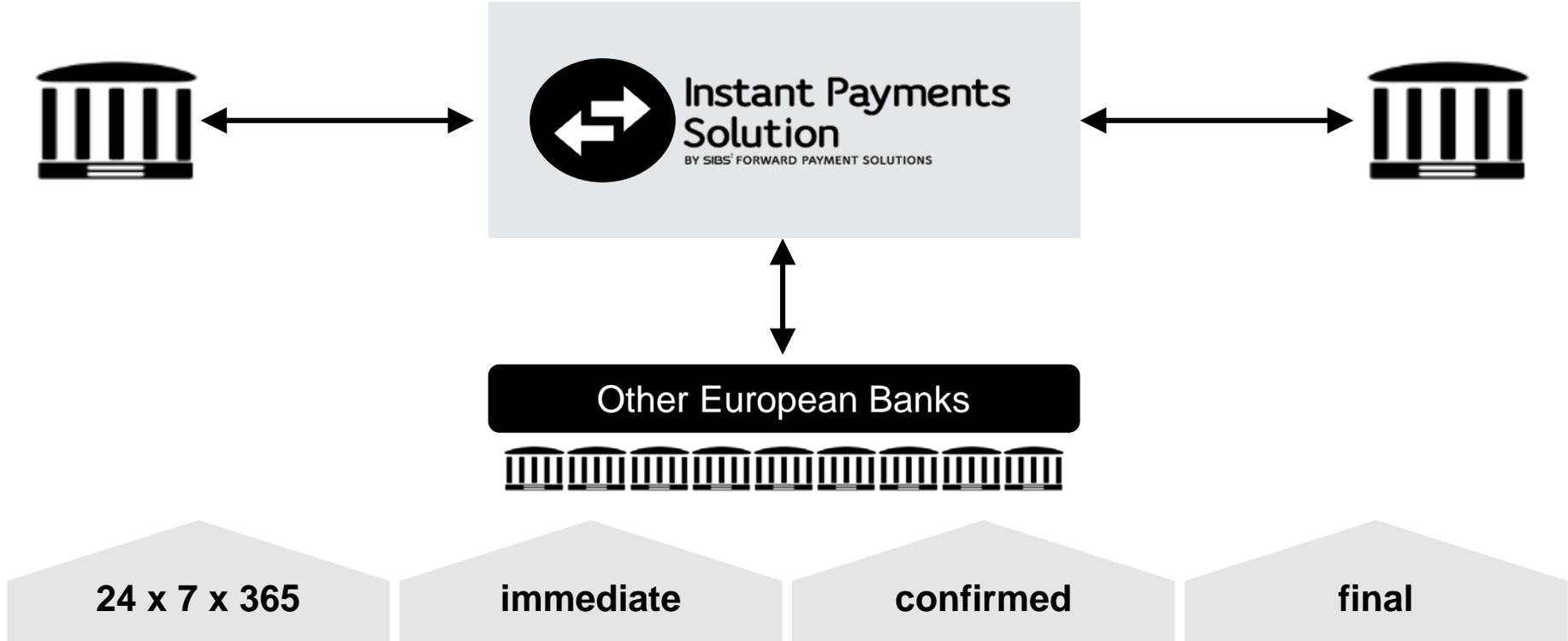
Launch of **open banking API platform** to enhance PSDII compliance and drive innovative services



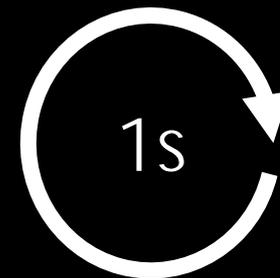
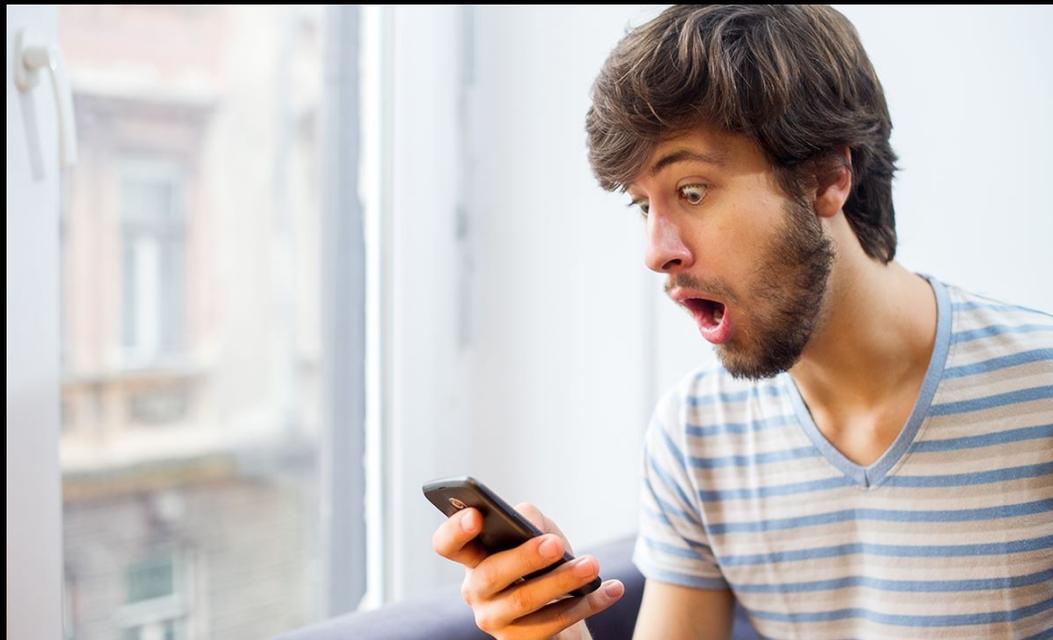
PAYWATCH

Reinforce and **evolve security and anti-fraud services** to new digital services

New instant payments infrastructure will enhance interoperable digital payments in Europe



QUANDO PERCEBES...



**QUE AS TRANSFERÊNCIAS
SÃO MESMO IMEDIATAS!**

Enabler for Banks to develop new digital use cases for different customer segments



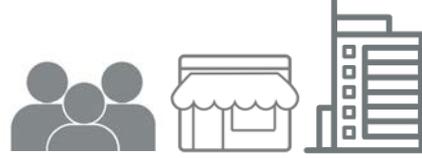
B2B

- Supplier/invoice payments
- Liquidity management
- Trade finance
- International transfers



B2P

- Payroll
- Bulk payments
- Charge back
- Last minute bill payments
- Large value payments



P2B/P2M

- xborder e-commerce
- Payments of services rendered at home
- Cash and cheques replacement



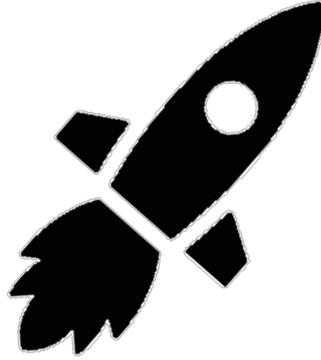
P2P/MB WAY

- P2P payments
- Bill payments
- Money transfer
- International remittances

Fintechs build
services on the
platform



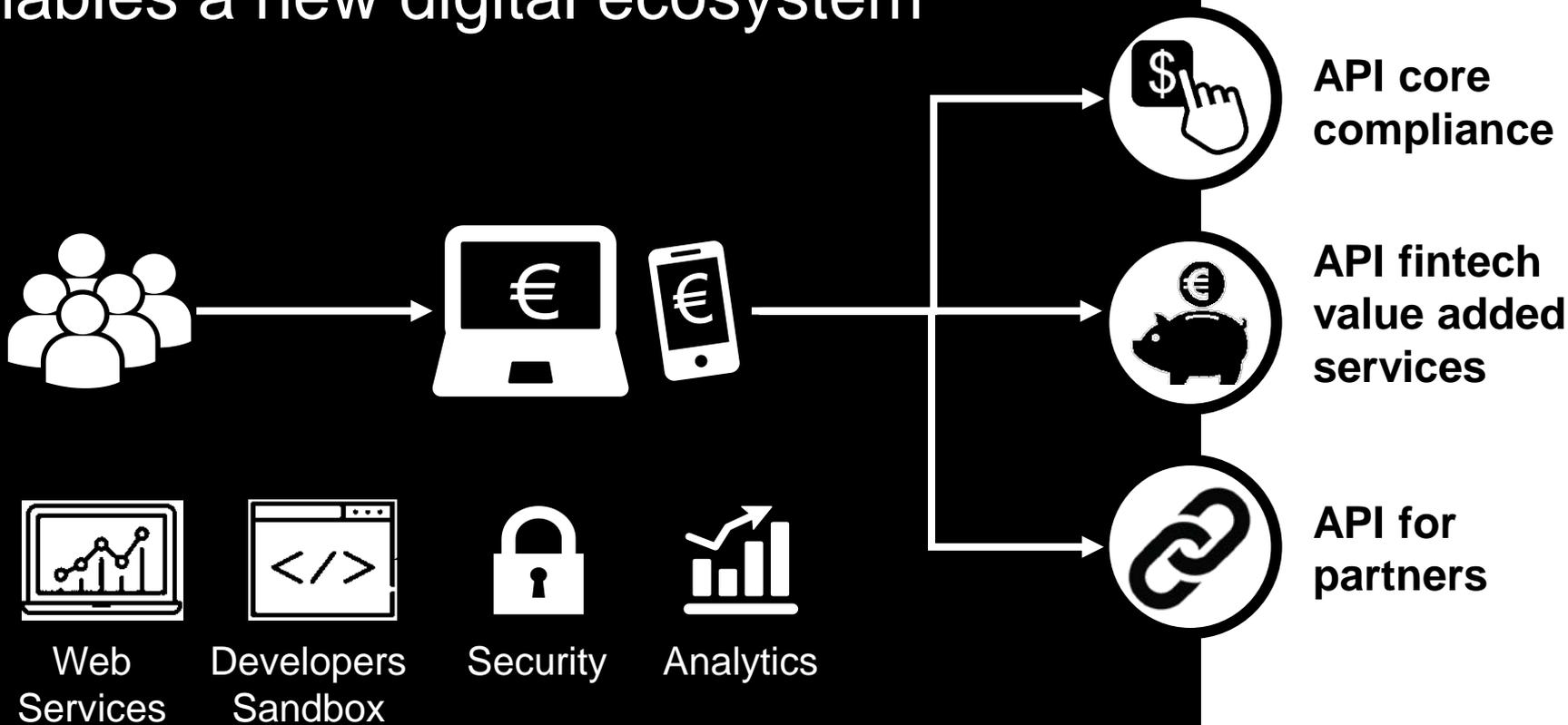
Innovative and
convenient services for
consumers



Banks partner with
fintechs and build
new financial
services

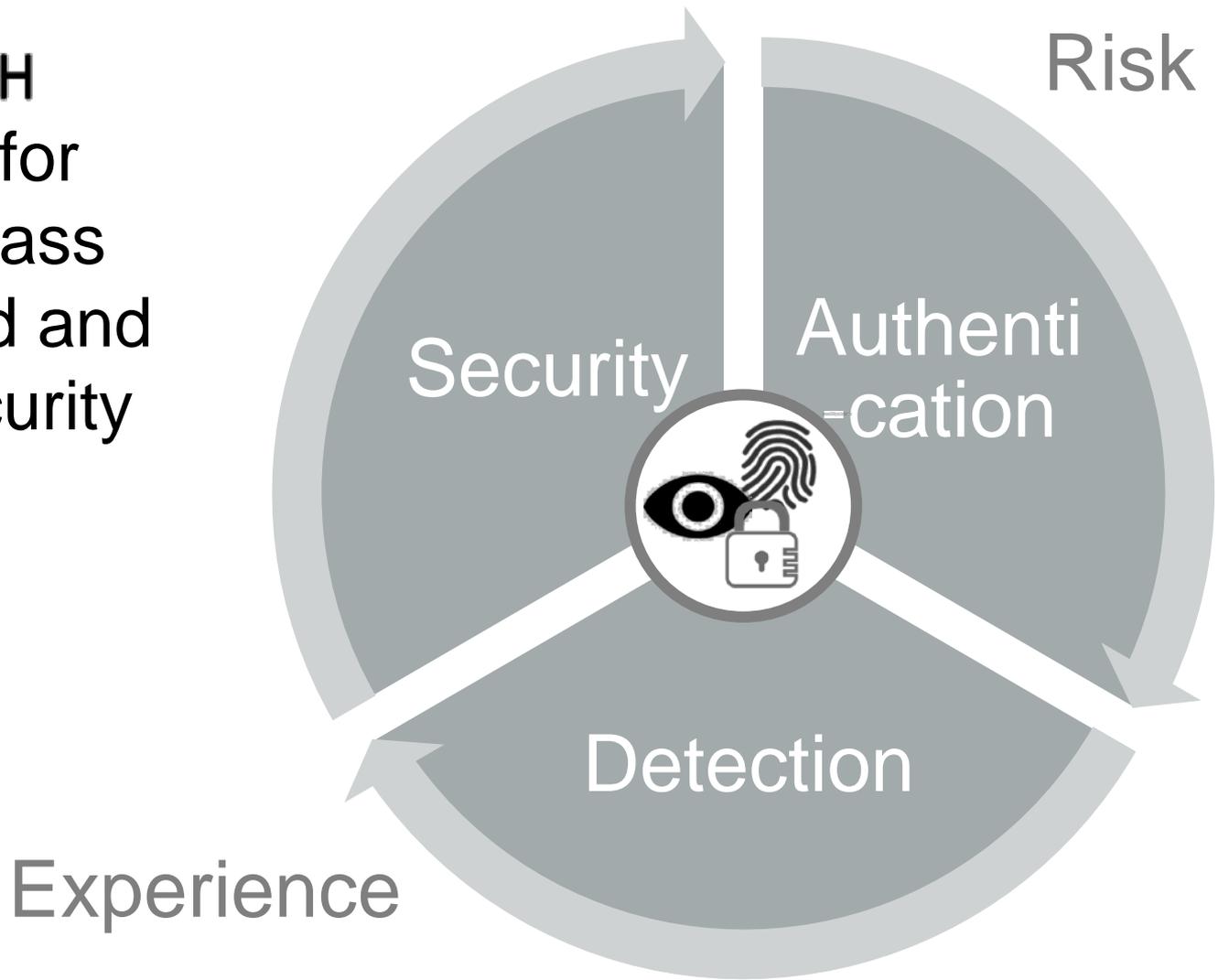
SIBSPAYFORWARD
INNOVATING WITH FINTECH STARTUPS

SIBS open banking platform enables a new digital ecosystem





PAYWATCH
services for
best in class
anti-fraud and
cybersecurity
levels





Fast forward
to a digital future