



SIBS Forward Payment Solutions Management System Policyⁱ

SIBS Forward Payment Solutions (SIBS FPS) provides vital services for the financial and economic activity of the country by providing the transactional backbone of the Portuguese financial ecosystem, for national and international end-users, and institutions.

SIBS FPS is therefore committed to ensuring the highest quality possible of the services it makes available. Since its formation, SIBS FPS has invested in the resilience and reliability of its services, which have an uptime level of approximately 99.9%.

SIBS FPS has grown gradually and sustainably for more than 30 years, based on business models and technology platforms that have grown in terms of both functionality, and coverage, and are adapted to meet the requirements of the market and its customers.

As proof of this commitment, the management of SIBS FPS is focused on its services, and on the integrated and constant improvement of its performance. SIBS is therefore committed to the retention of its ISO 20000 and ISO 9001 Certifications, and conducts its business activity according to the best practices of various Quality, Security, and Services standards.

The Executive Board of SIBS FPS has therefore laid down the following leading principles:

- Design, implement, and maintain quality services.
- Plan and develop the policies, processes, and procedures, necessary for the effective management of IT services that comply with all statutory, regulatory, client, and other applicable requirements.

ⁱSIBS Forward Payment Solutions is 100% owned by SIBS and is responsible for the core business, which was originally operated by SIBS as Sociedade Interbancária de Serviços, and is the company responsible for processing and payment solutions. SIBS FPS is responsible for the management of the many MULTIBANCO Network channels, which range from ATM to POS, and include online and mobile phone channels. These channels ensure the entire processing of transactions between issuers and acquirers across multiple networks (Visa, MasterCard, Amex, and others), on multiple equipment, and with multiple protocols. SIBS FPS is also a clearing house.



- Ensure appropriate risk management by prioritising:
 1. individual protection
 2. compliance with the legal and regulatory requirements applicable to its business activity
 3. provision of a service to customers
 4. the business and its continuity, and
 5. compliance with internal rules, processes, and procedures.
- Boost staff motivation and participation across SIBS FPS, and guarantee targeted training of stakeholders involved in the provision of IT services.
- Work with service providers that impact SIBS FPS' performance, to ensure they comply with, or exceed, agreed service levels, to mitigate the risks of the deterioration SIBS FPS service levels.
- Ensure continuous service improvement, through planning, and controlled implementation, and use of service performance targets and audits.

With this policy, the SIBS FPS Executive Board seeks to foster a culture of excellence in its services, and a customer-focused approach by its staff.