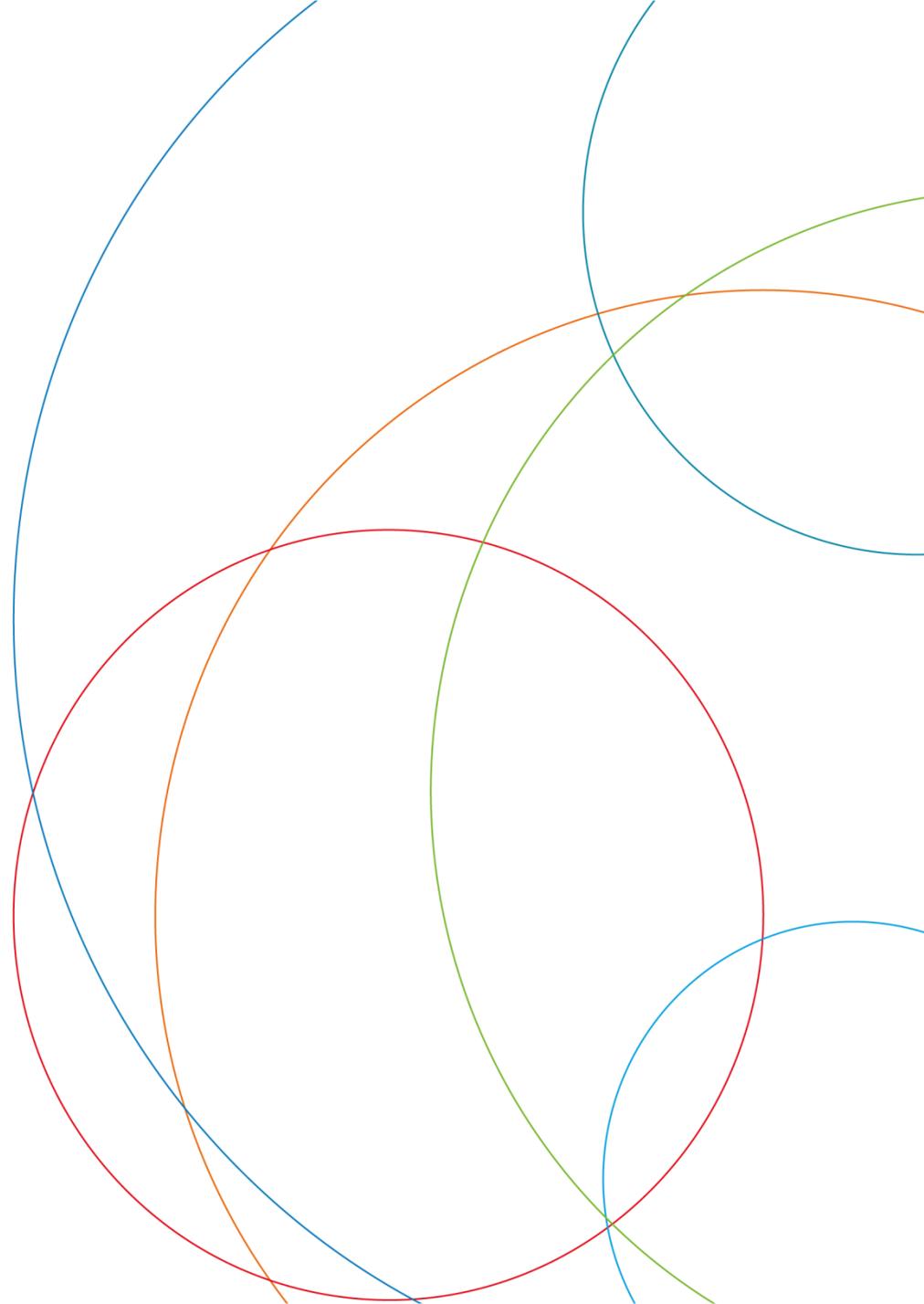
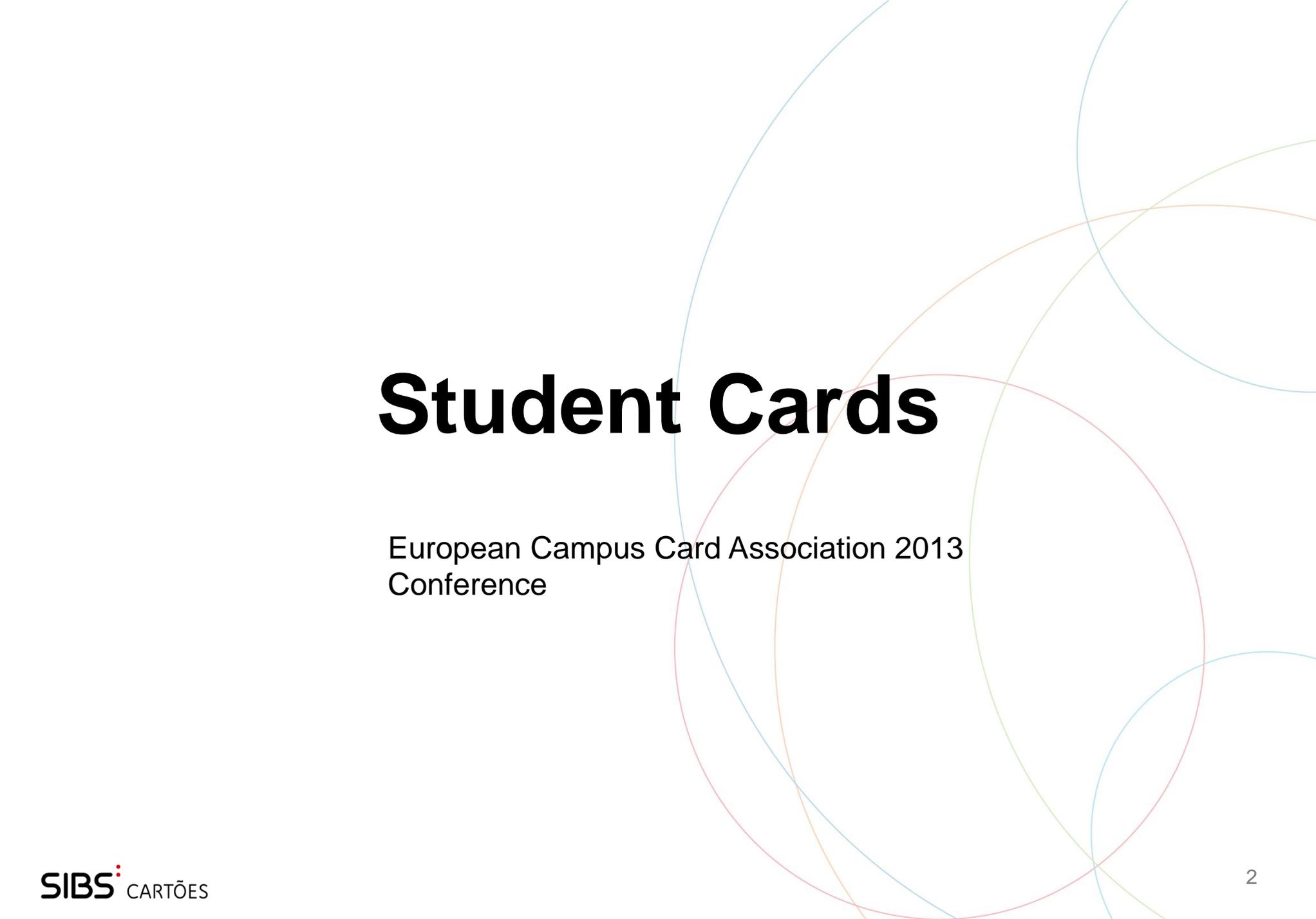


SIBS  **CARTÕES**
card solutions

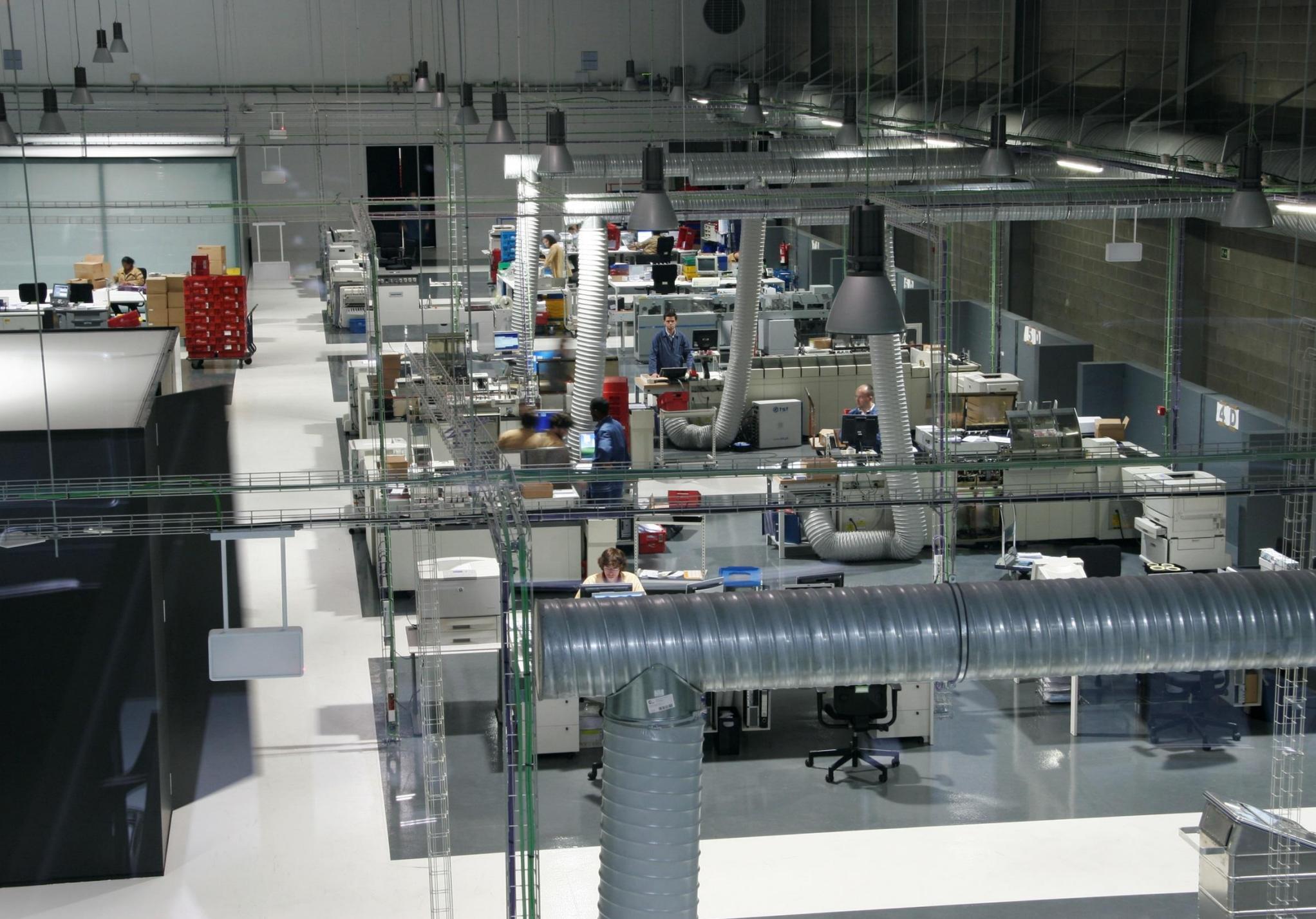
30-05-2013





Student Cards

European Campus Card Association 2013
Conference



Agenda



Student Cards

What we are doing in the student cards world



University Payments

Payments on the university

Much more than simple cards



Product Merge

Combining student card with banking card

Student ID
Card



Banking
Card

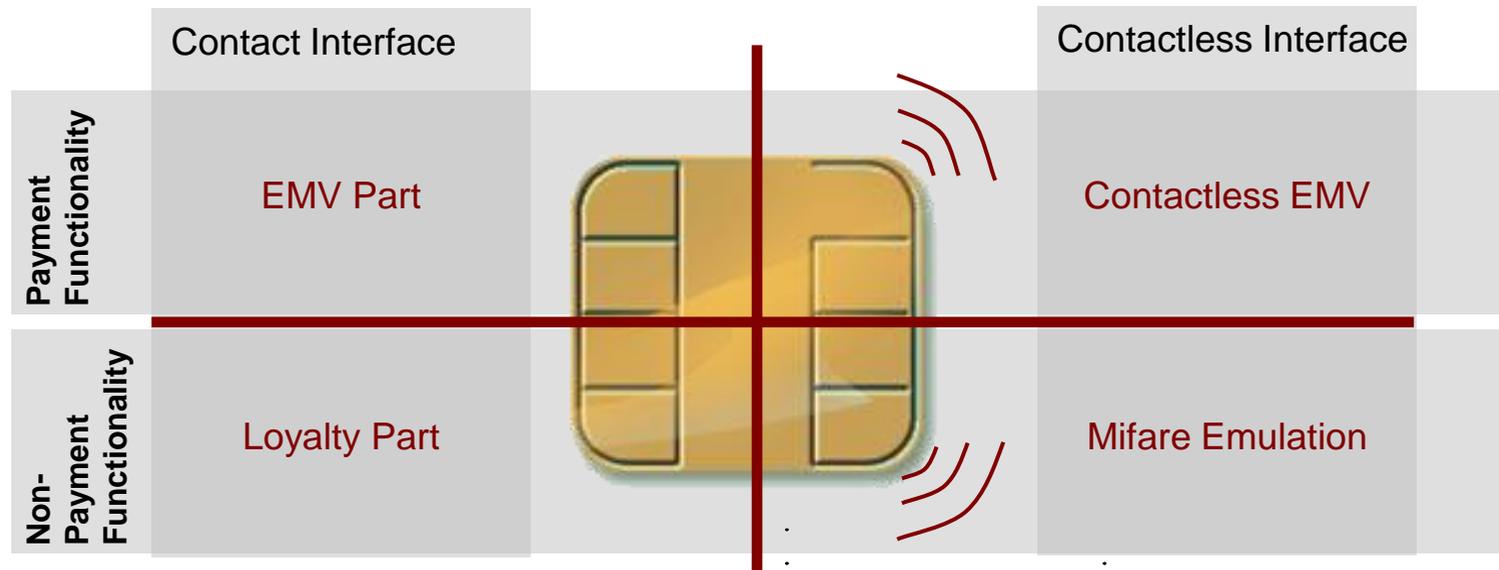


powerfull
product



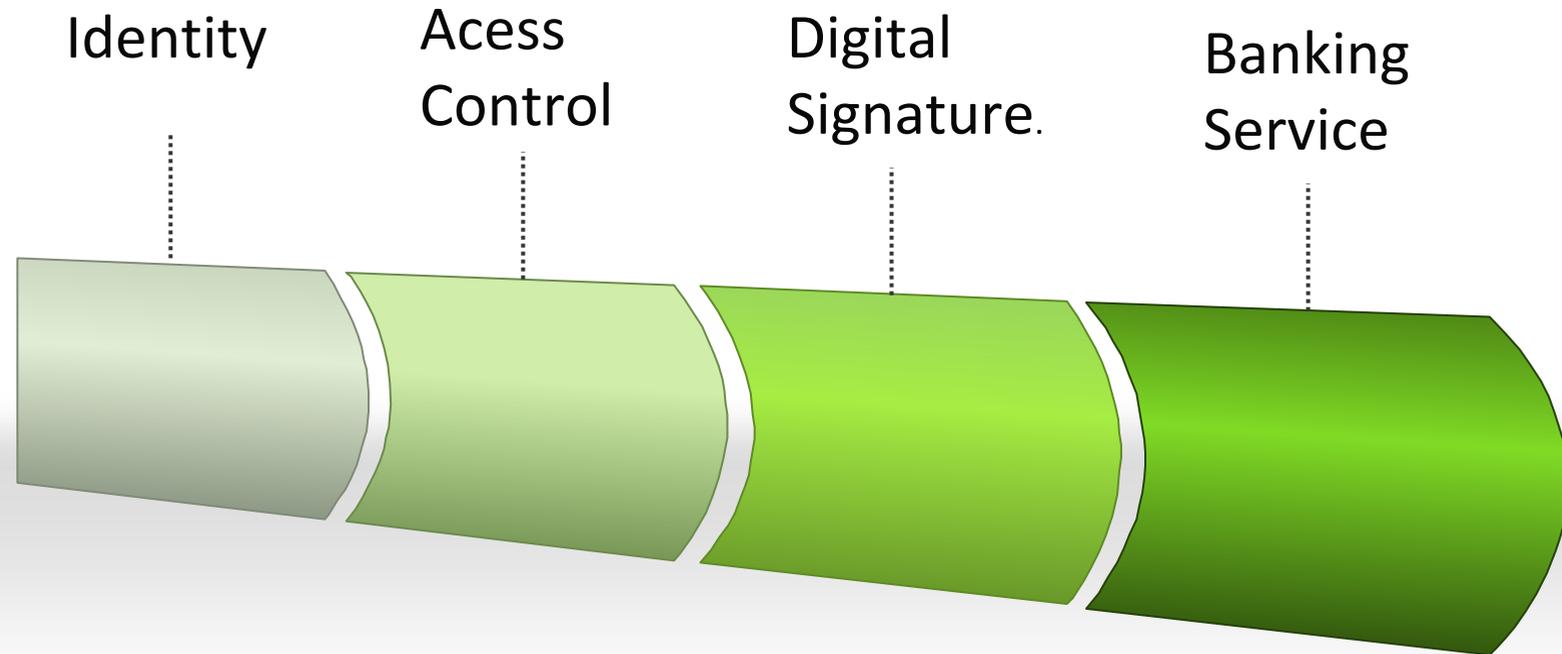
Chip Card Structure

A more sophisticated card increase potential to be used



Main Services Supported

Portuguese student card



Asked for a Card

How do you made the enrolment to obtain your card?



Agenda



Student Cards

What we are doing in the student cards world



University Payments

Payments on the university

Concept

Card on the private network

DEFINITION

The Private Network functionality permits the issuer design products with private label for their retail sector

The same entity performs the Issuer and Acquirer functions to the network

CARD FUNCTIONS PRIVATE NETWORK

SIBS



Transactions are processed by SIBS

MAIN FEATURES

Brand

- Private Brand

Authentication

- PIN *online or offline* (*micro Payments*)

Autho rization

- Transaction online with SIBS

Card Issuing

- Logical emission and card life cycle management.
- Operation performed on magstripe or chip

Transaction fees

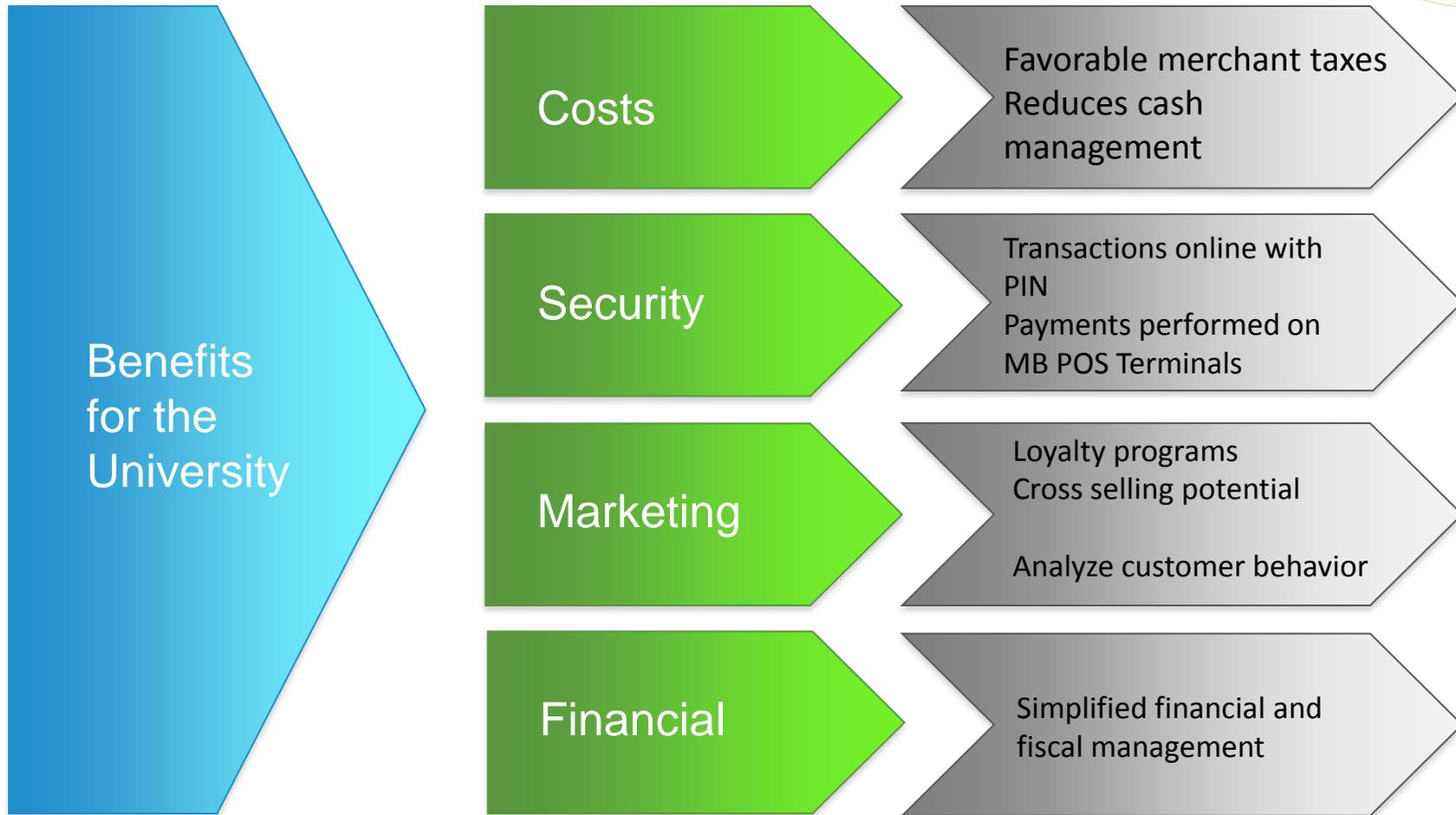
- Private network conditions
- Without interchange fee

Why to use a private network on the university?



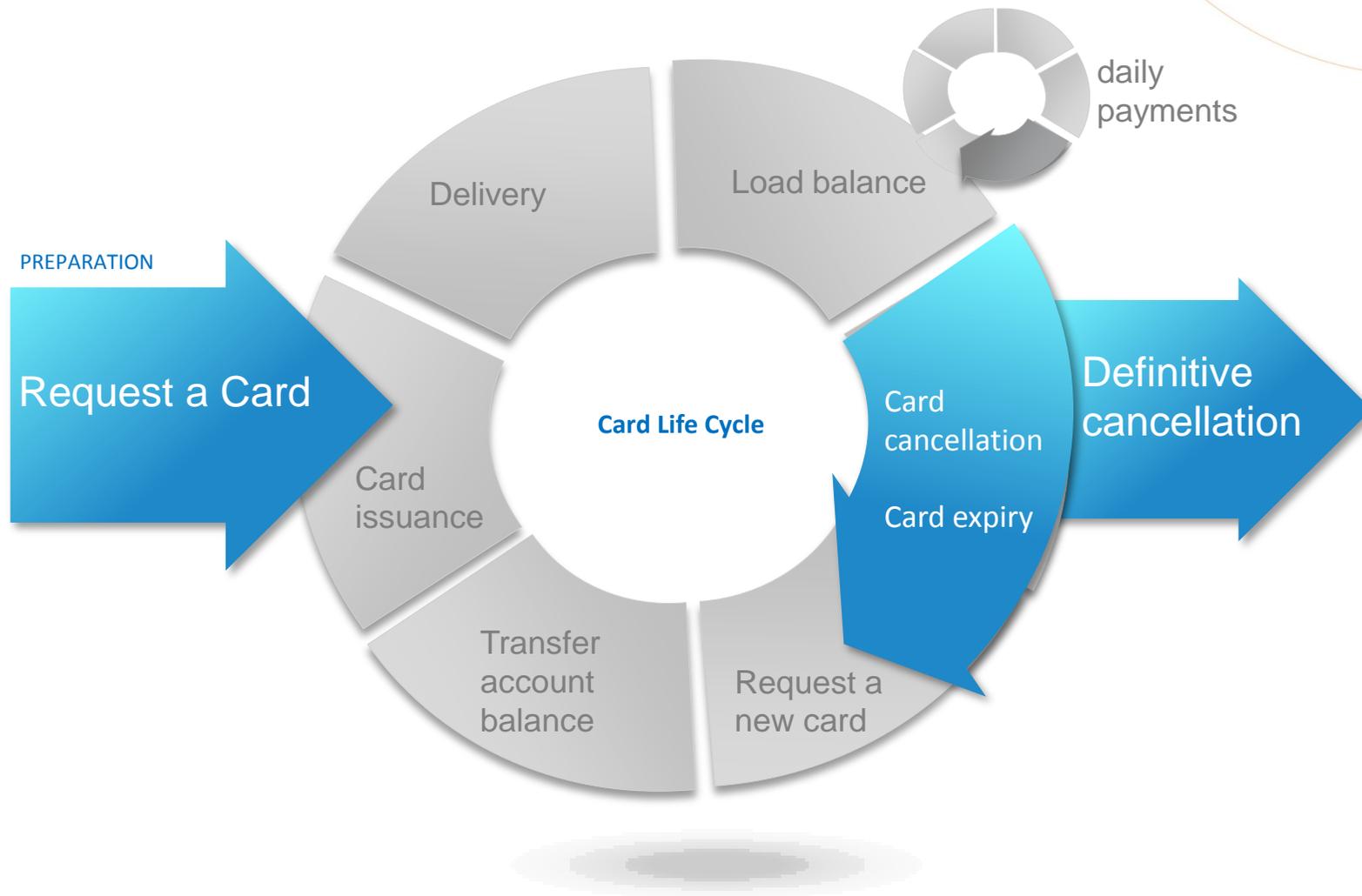
Value Proposition

benefits of a private network solution



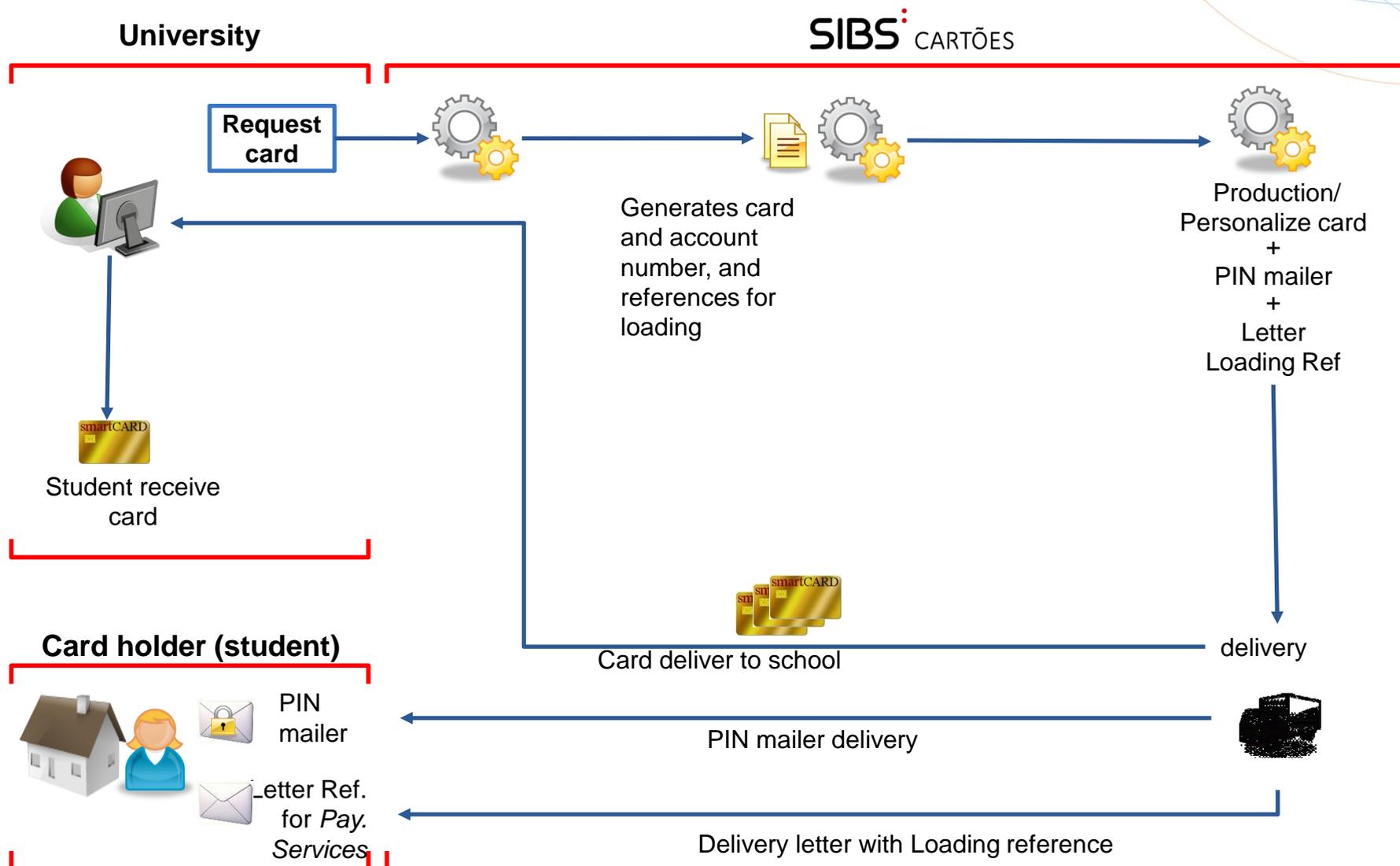
Operating Model

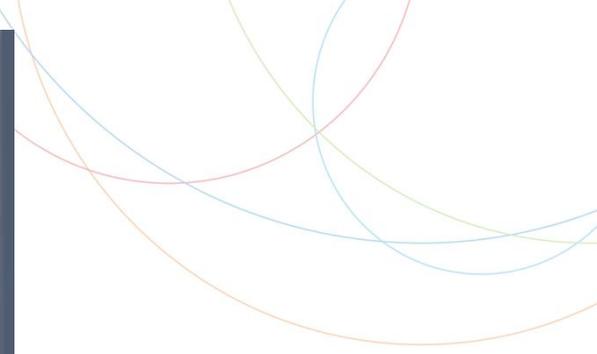
Card life cycle



Operating Model

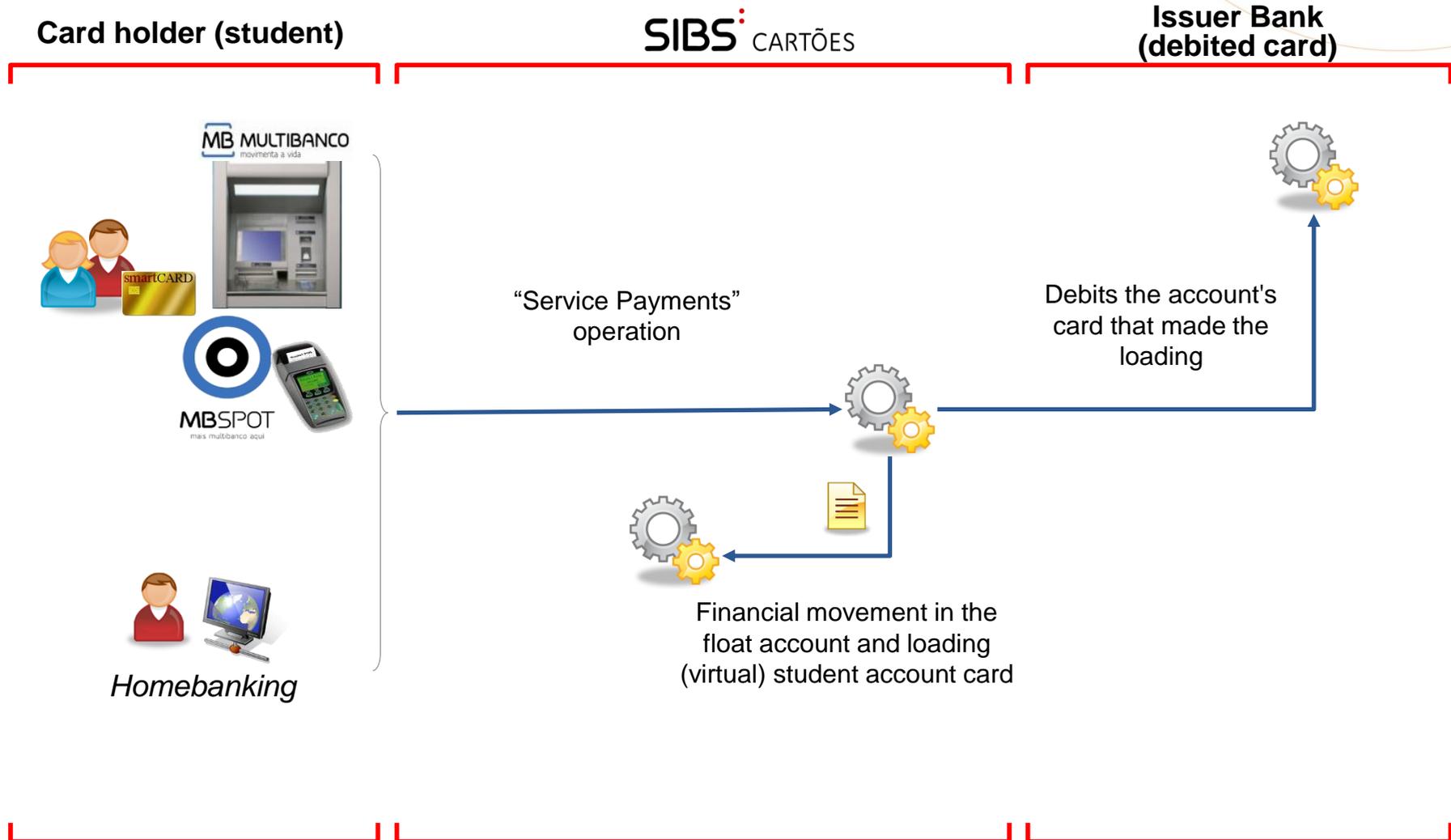
References and card issuance





Operating Model

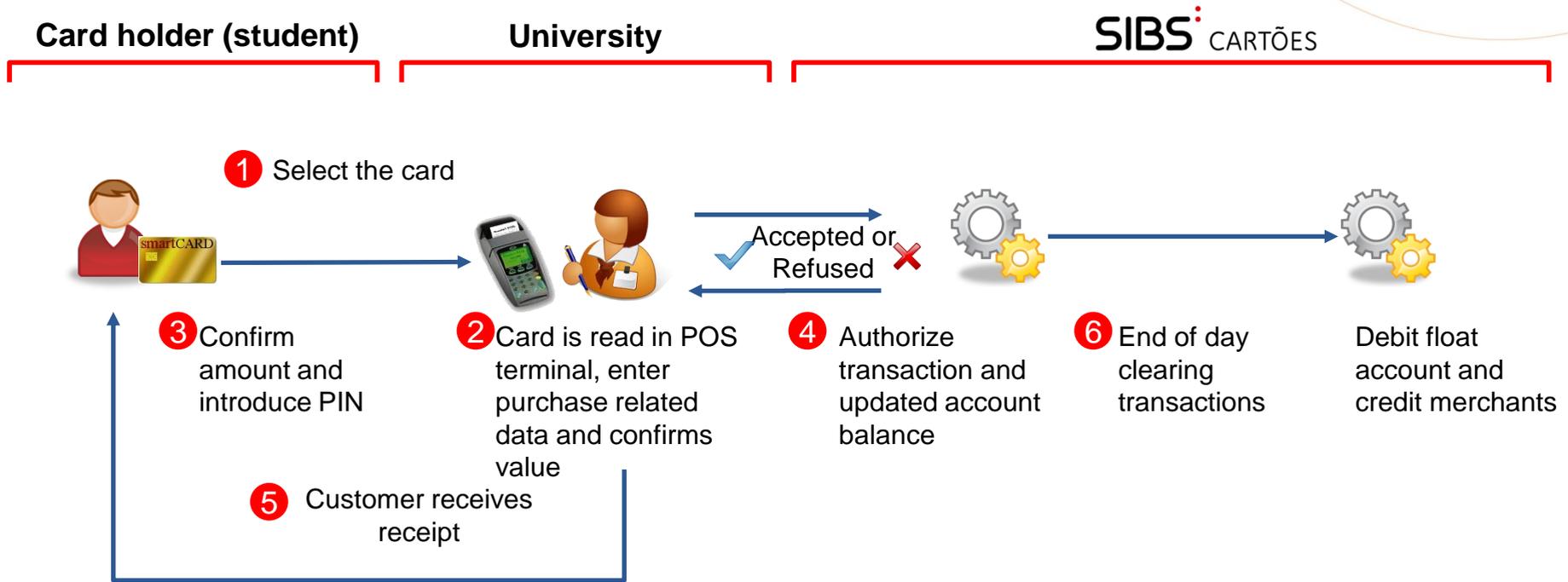
Loading using "Service payments" operation





Operating Model

Card use



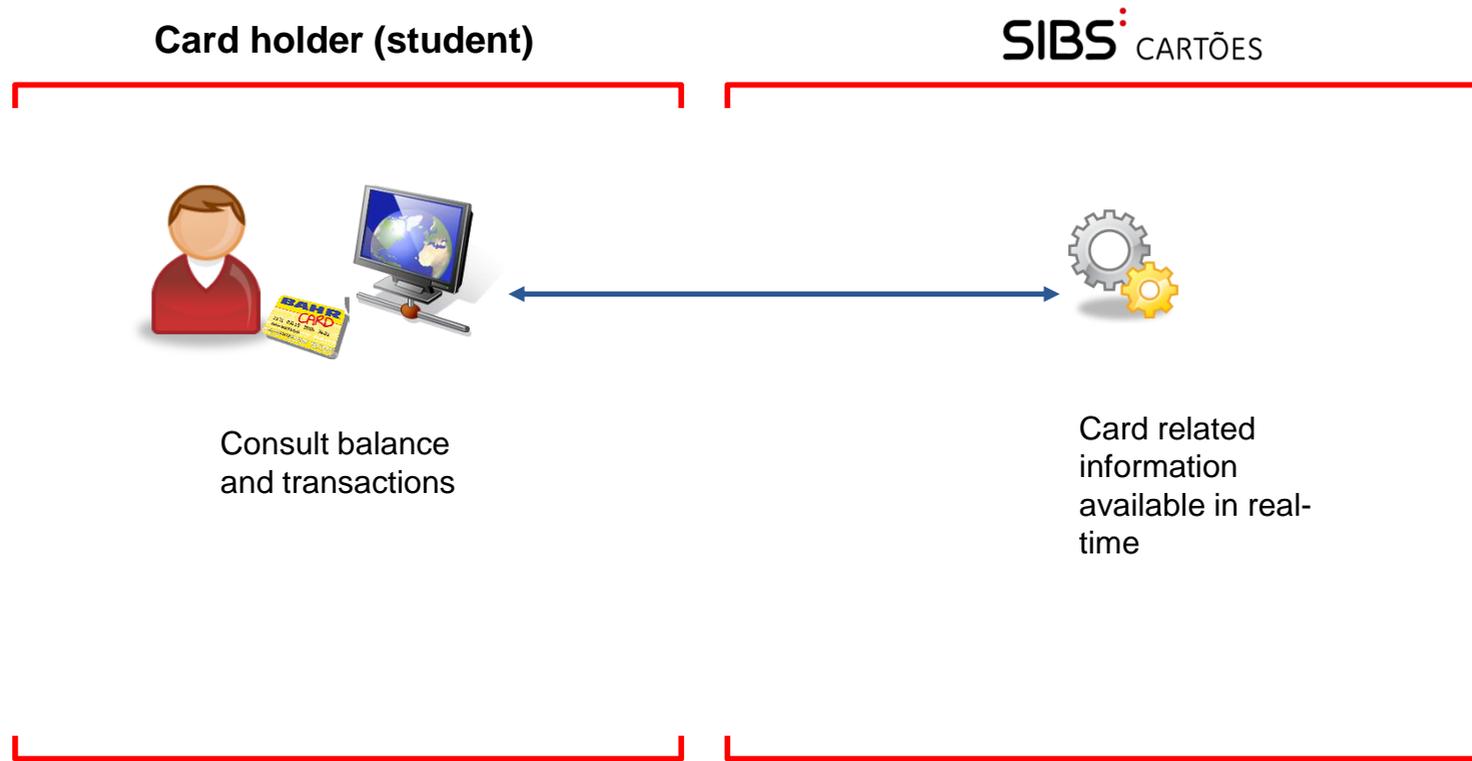
Self-Service and Vending





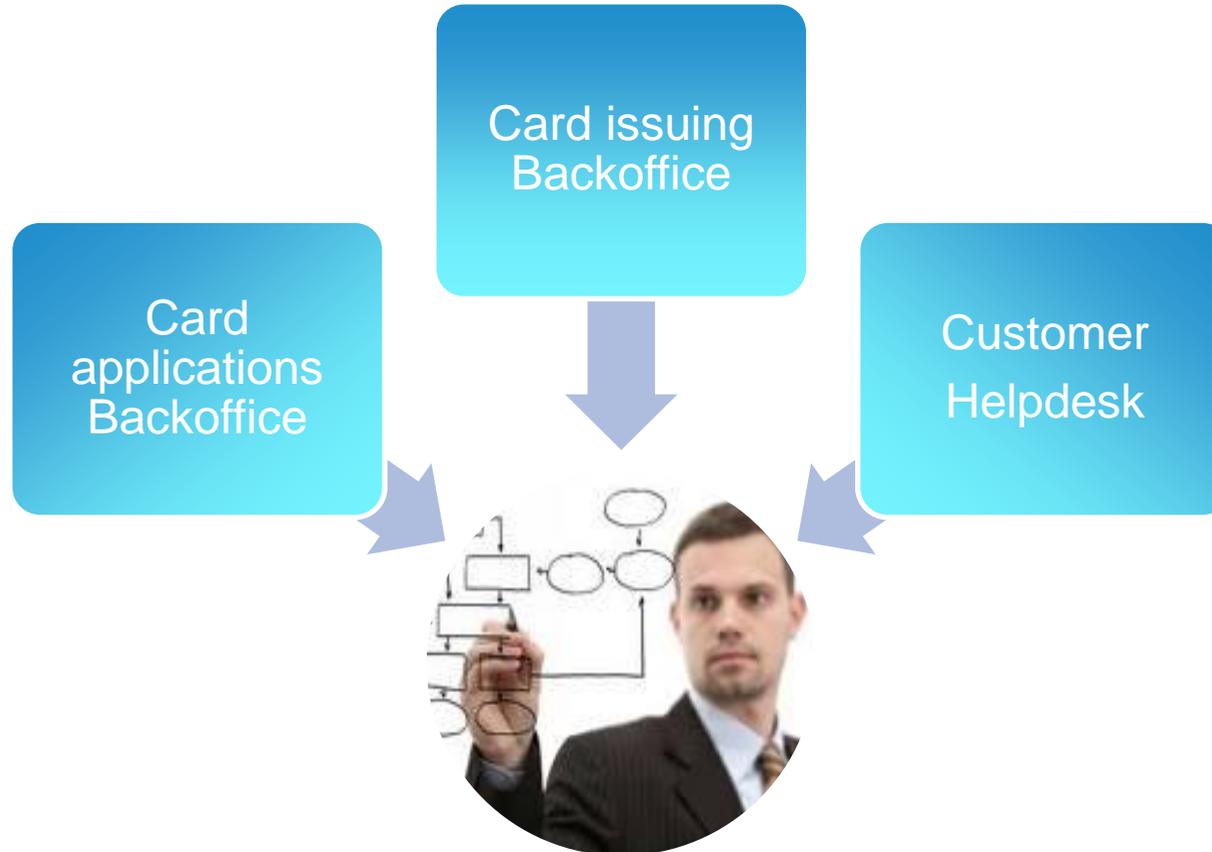
Operating Model

Balances and transaction log inquiries



Overview of SIBS Cartões Card Management

Service Options



**Card Management
BPO Services**



RUA SOEIRO PEREIRA GOMES, LOTE 1
1649-031 LISBOA PORTUGAL

www.sibscartoes.pt

Joao.antunes@sibs.pt