



 **KAR-TEL** by  **SIBS** Partner
in Payments



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We connect the online and offline worlds!

1st

Leading payment processor

+20

Years of experience

+350

Employees in Poland

Certificates
VISA, Mastercard, PCI DSS, and more

+18M

Number of transactions

+80k

POS

+90%

Market Coverage





+25
Countries

+150M
Users of SIBS services

+9bn Processed number of transactions

4
Continents

+1M
POS

+17k
ATMs





Trusted partner in payments

Strong payment experience

+30 years of exceptional experience. Full-fledged payment processor and integrated Omnichannel platform (ATM network, POS, host-host, wallet/gateway).



A history of innovation, quality and security

Innovation is in SIBS' DNA, with more than 50 new developments launched in the last 3 years. Safety first, 3rd lowest fraud rate in Europe.



Scaling and growth

9 billion transactions per year
~200-400 individual trx per second
+17 thousand ATMs / +550 thousand POS.
~5 million payment application users



Best-in-class technical platform and exceptional team

Advanced, rugged and active state-of-the-art functionality with multi-channel, currency and language features



We successfully compete in many markets and locations

More than 20 markets on 4 continents
Credible and significant business in fast-growing international markets, namely Europe and Africa





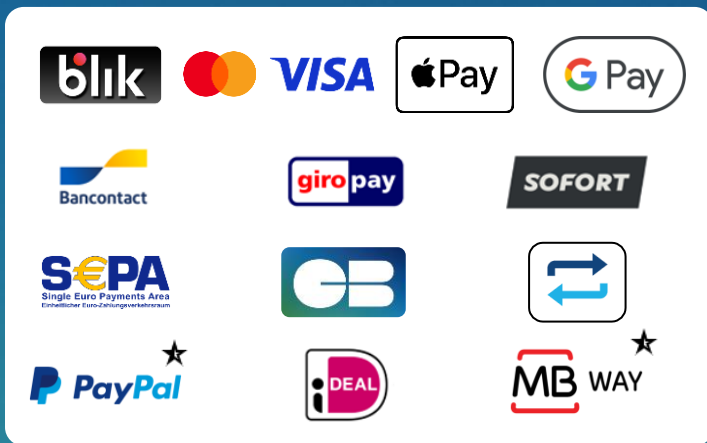
▼
SIBS[®]
Product

SIBS Product

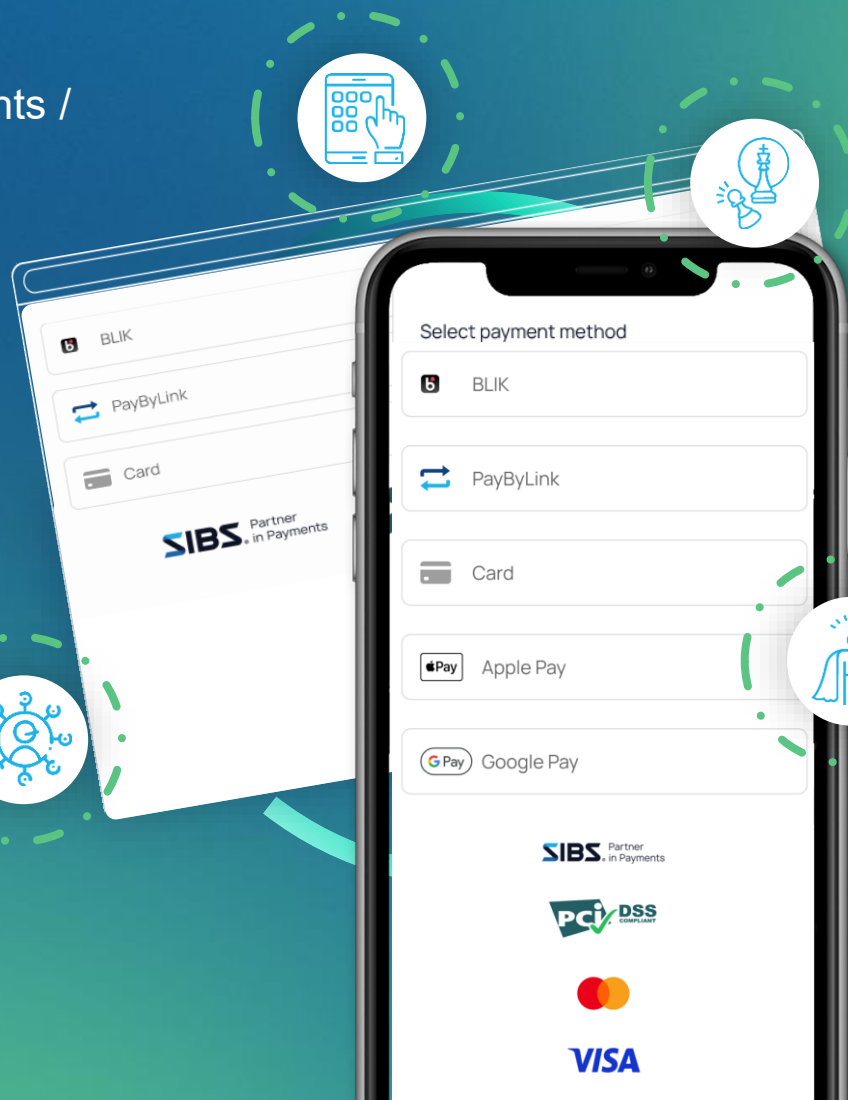
Hassle-free and secure online payments



A wide range of payment methods:
Cards / Digital Wallets/ Mobile Payments /
Pay-by-links



Several types of integrations that can
be customized to meet any
requirements: API / Payment Form /
Plugins / vTerminal / Payment Link.



Notifications, Backoffice portal and excellent
support service:
Outbound messaging (webhooks and emails)
Real-time transaction management and
dashboards and reporting
24/7 support service

SIBS BACKOFFICE

Innovative payment functions:

- Fraud prevention service using artificial intelligence
- 3D Secure
- Card memory (one-click, recurring payments, UCOF and tokenization)
- BLIK without code
- Split payment

SIBS[®] Product

International payment acceptance



Several types of integrations for the eCommerce channel that can be customized to meet any of the merchant's requirements:

Code: API / Payment form

No code: Plugin / vTerminal / Payment link.

We will make the xPOS channel available soon

Innovative and valuable payment functions:

AI-enabled fraud prevention service

3D Secure & Store cards (one-click, recurring payments, UCOF and card on file)

SEPA

iDeal and more!

Billing, Notifications, Backoffice Portal and excellent support service:

Outbound messaging (webhooks and emails)

Real-time transaction management and dashboards and reporting

24/7 support service

SIBS[®] | Payment Method Product | Cards

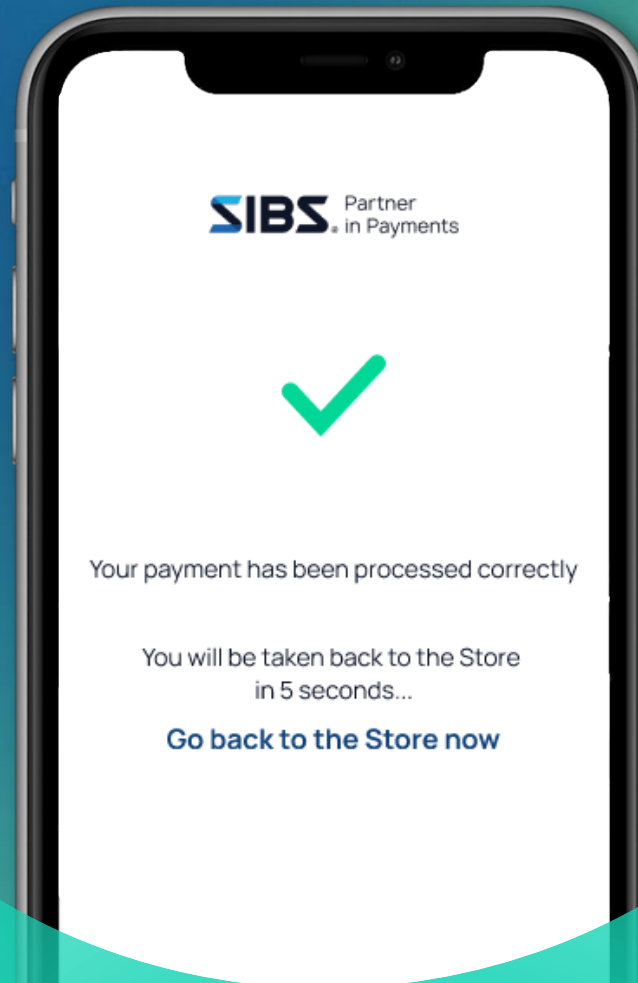


World's
largest
card
systems

Secure
payments
with 3D
Secure

One-click
and
recurring
payments

DCC
service



SIBS[®] | Payment Method Product Digital Wallet



Convenience and speed

Streamline your transaction process



Full protection

Tokenization and encryption to protect sensitive payment information



Payments on multiple platforms

Cross-platform compatibility ensures that customers can seamlessly make purchases using a variety of devices



Seamless transaction processing

Seamless integration with the Apple ecosystem, minimizing potential errors and streamlining payment processing for users.



Full protection

Strong security features, such as tokenization and biometric authentication, ensure the safety of sensitive payment information.

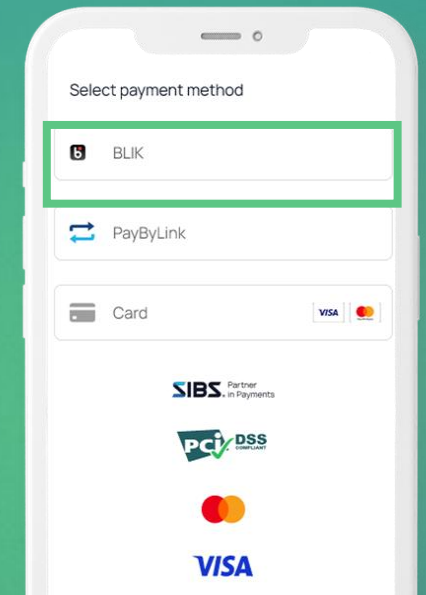


Broad user base loyal to the brand

With a user base of Apple devices, offering Apple Pay as a payment option expands potential customer reach



SIBS® | Payment Method Product BLIK



BLIK with code

01

The client goes to a secure payment form and selects BLIK to pay for goods and/or services....



02

...Inserts the 6-digit BLIK code. Clicks "Pay" and confirms the transaction in his banking app



03

A success message is displayed to the customer, the merchant immediately receives the funds and dispatches the goods and/or services

BLIK without code

01

The consumer accesses a secure payment form and selects BLIKA without a code to pay for goods and/or services....



02

With one click "Pay" and confirms the transaction, payment code is not needed



03

A success message is displayed to the consumer, the merchant immediately receives the funds and dispatches the goods and/or services

SIBS | Payment Method

Product | PayByLink

Quick Transfer (PayByLink) is a very popular payment method that allows customers to pay for online purchases using their bank account. SIBS Payment Gateway provides an API to integrate with fast transfer services through a Web Redirect pattern. We offer **23 banks.**

The image displays two screenshots of the SIBS PayByLink payment interface. The left screenshot shows a payment page for 50.00 PLN with a grid of bank logos including Millennium, Santander, Nest!, mBank, and Revolut. The right screenshot shows a payment page for 1.00 PLN with a larger grid of bank logos including ING, mBank, iPKO, Santander, Bank Pekao, Millennium, Alior Bank, Credit Agricole, Inteligo, BNP Paribas, VELO, Citi Handlowy, Pocztowy 24, Nest!, and plusbank.

Example banks:



Payment features Dynamic Currency Conversion - DCC service



Let cardholders pay in the local currency or the currency they know best - their own! This service is also a source of additional revenue.



01

Transparency and choice

The cardholder checks the applied exchange rate, the amount in each currency and the cost of the service (margin) before choosing which currency he wants to pay in.

02

Broad consumer reach and additional revenues

Merchant increases consumer reach by allowing potential customers to pay with cards in other currencies and earn additional revenue with each transaction

SIBS[®] | Payment features

Product | Card on file

- Streamline payment flows, improve future transactions, enhance security and provide consumers with a seamless transaction experience



Memorized card

01

Securely store payment card details without making an immediate purchase



Recurring payments

03

Enable recurring payments for Visa and Mastercard users, ideal for subscriptions



Tokenization

02

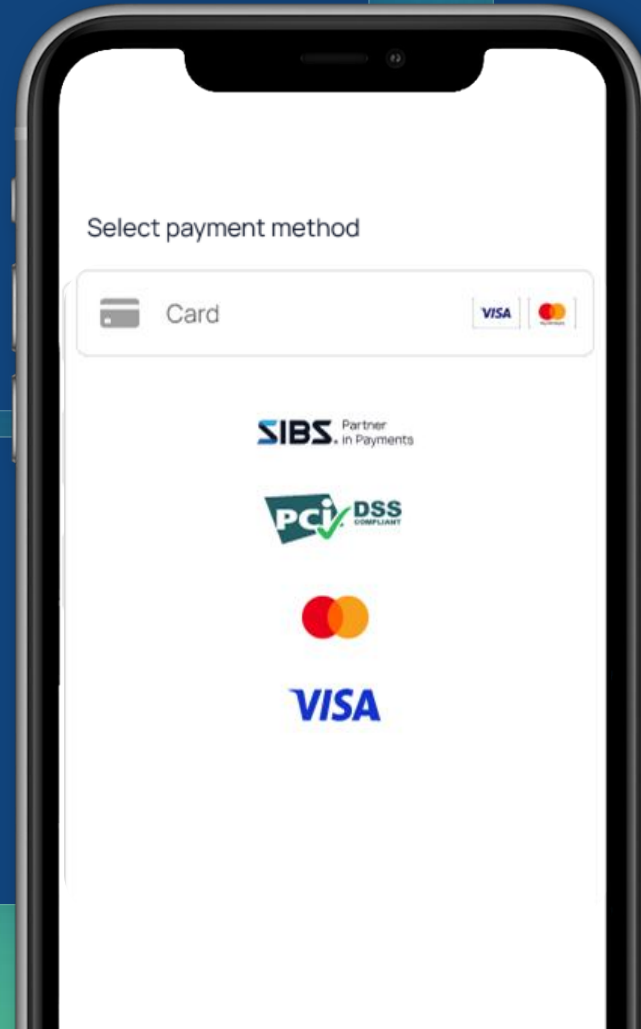
Securely store card tokens to ensure hassle-free payments in the future. Pay by selecting a token and entering CVV digits



Unscheduled card on file (UCOF)

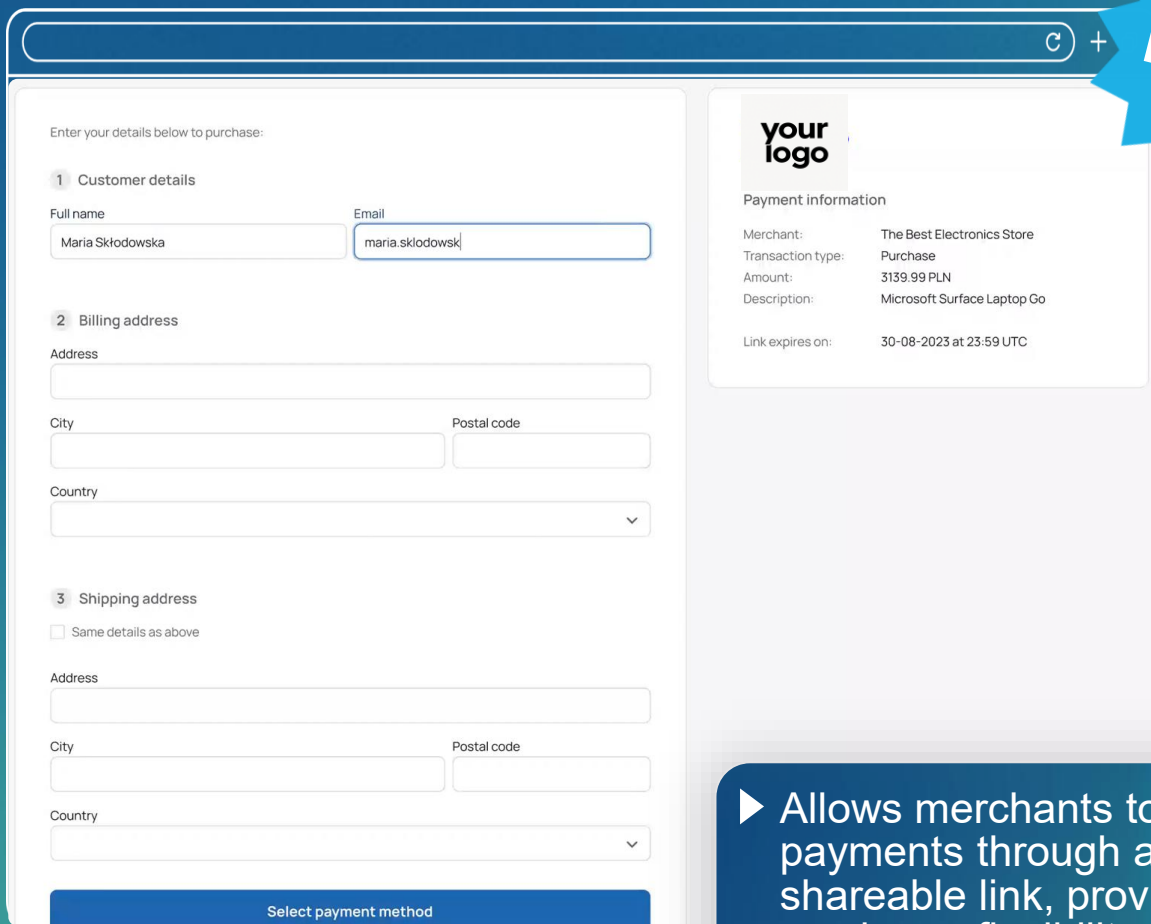
04

Secure future payments through merchant-initiated transactions, compliance with strong customer authentication (SCA)



SIBS[®] Product | Payment features

Link to Pay



Enter your details below to purchase:

1 Customer details

Full name: Maria Skłodowska | Email: maria.skłodowsk|

2 Billing address

Address: | City: | Postal code: | Country: ▼

3 Shipping address

☐ Same details as above

Address: | City: | Postal code: | Country: ▼

Select payment method

your logo

Payment information

Merchant: The Best Electronics Store
Transaction type: Purchase
Amount: 3139.99 PLN
Description: Microsoft Surface Laptop Go
Link expires on: 30-08-2023 at 23:59 UTC

NEW



01

Create, manage and share web links for payments through SIBS Backoffice



02

Make payments on a dedicated Payment Form with full compatibility with all available payment methods



03

Configure the link expiration period, from 48 hours to a maximum of 90 days



04

Set up a payment link for one or more applications

► Allows merchants to accept payments through a unique and shareable link, providing maximum flexibility and convenience

SIBS[®] Product | Payment features Full personalization



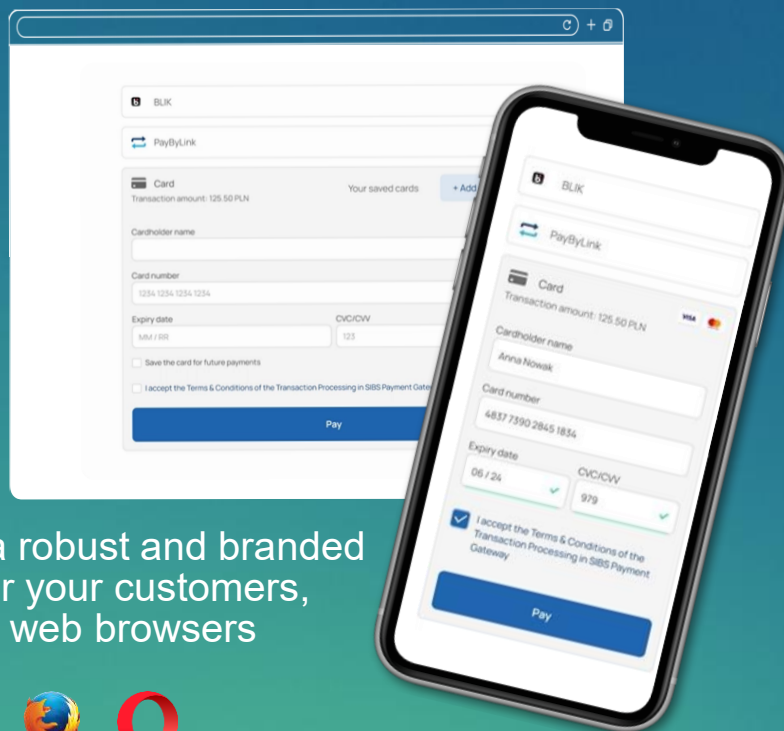
- Enable merchants to adopt a fully branded and personalized solution (white label) that meets business needs while increasing brand recognition. Two personalization options are available:



01

Payment form (Lite Option)

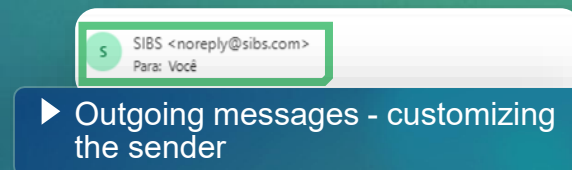
We enable you to create a robust and branded payment experience for your customers, supporting all major web browsers



02

Payment form and outgoing messages (Option Plus)

In addition to the form of payment, additional personalization in outgoing messages and disclosure of the company's privacy policy



- Outbound News - Insert your brand logo



▼ Integration

API

Payment form

Plugins

SIBS
Produkt | Integration
Flexible and easy



- Several methods to seamlessly integrate payments based on specific requirements and provide consumers with a seamless payment experience.



API

Full-Code

Customize the transaction process



Payment Form

Low-Code

Take advantage of our ready-made products



Plugins

No-Code

Support e-commerce payments with plugins



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BACKOFFICE

Merchant configuration

Dashboard

Transactions

Webhook elements

SIBS[®] BACKOFFICE



► Platform where sellers can control, configure and launch their transactions in real time

Real-time access

Free online access via www.sibsbackoffice.com. Unlimited number of users for merchants, with different access profiles and for payment intermediaries. Real-time monitoring of Vendor activities across all stores.



Token management

A list of stored merchant cards and BLIK tokens that can be quickly filtered by name, value, masked PAN and status to easily find and manage tokens.



One-click operations

Secure transaction management with the ability to return, capture or cancel authorizations.



Transaction Search

Search for transactions using combined filters (e.g. terminal + amount), search for details and export information with more than 50 fields.



Dashboards of activities

Access to business data dashboards to analyze payment trends by store. Option to manage fields and filters to customize data visualization.



Available solutions

The solutions available from PayTel perfectly connect the online world with the offline world. We have created a single, complete and fully secure omnichannel ecosystem.

Desktop and mobile payment POS

SmartPos - Android based devices

Self-service touch screens integrated with payment terminals

LightPOS (Tap on phone), whitelabel model



Payment POS

desktop



Ingenico LANE3000



Ingenico ICT220



Ingenico DESK3200

mobile



SmartPOS
NexGo N3



Aisino A90



Ingenico
LINK2500



Ingenico
MOVE2500



Ingenico
iWL250

SmartPOS

One POS - many possibilities



Modern devices, combined with well-known and proven features, create reliable solutions.

- Modern design
- Large touchscreen display
- Android operating system
- Intuitive interface
- Durable battery
- Integrated with a wide range of fiscal cash registers

NexGo N3



Aisino A90

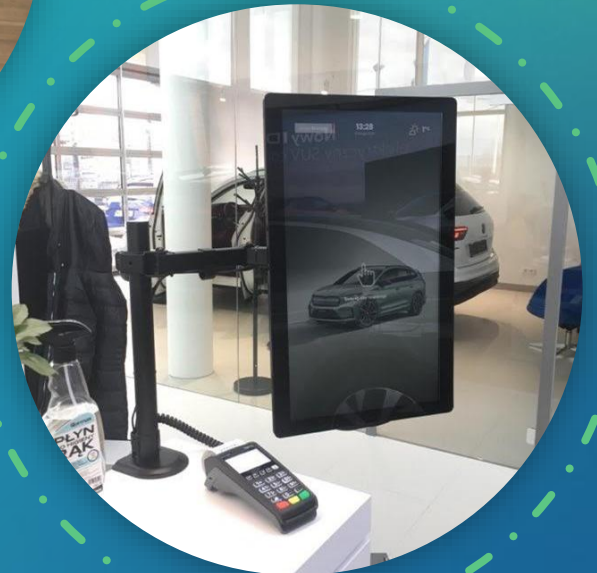


Self-service touch screens integrated with payment terminals

Users expect the ability to complete transactions without contact and instant, consistent and superior service. They want similar convenience at traditional outlets as they do when shopping online.

Major benefits:

- automating the sales process,
- increase customer satisfaction,
- reduction of personnel costs,
- reduction of transaction time and its full transparency,
- fast customer service,
- elimination of cashier errors and an additional marketing tool for the owner.



SIBS



KAR-TEL

> KAR-TEL | VAS and dedicated projects

VAS services

- Sale of prepaid top-ups (POS, API)
- SIM Card Registration (POS, API, WWW)
- Bill payment (POS, API)
- Visualization management and merchandising
- Distribution of SIM starter kits
- Tailor-made projects

Key partnerships:



SIBS® | PrePaid Product | TopUps

Product Features

- Full availability of all operators and denominations,
- Efficient and safe complaint process handled by Kar-Tel,
- High margin and convenient payment terms,
- Time efficient order fulfillment process,
- On-line availability without maintaining inventory,
- Top-ups can be sold both through a POS terminal and from the cash, register system in an integrated solution,



SIBS® | PrePaid Product | Distribution of SIM starter kits

Product Features

- Inform the consumer about the presence of the prepaid category at the POS,
- High margin and convenient payment terms,
- Replacement of expired and damaged products managed by Kar-Tel,
- Additional consumer traffic generation,
- Consumer promotions organized by operators increase registrations and top-up sales,
- Top-ups can be sold both through a POS terminal and from the cash, register system in an integrated solution,

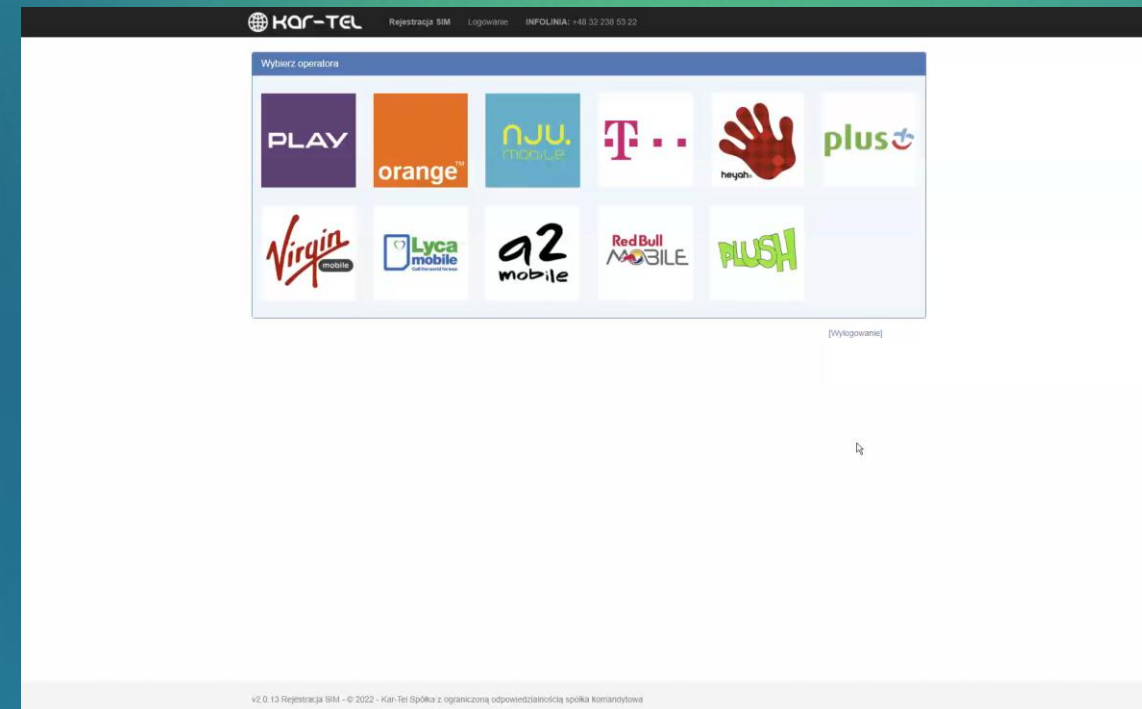


SIBS[®] | PrePaid Product | SIM card registration

Product Features

- Convenient and safe service,
- Available in accordance with Merchant needs: URL, Android POS or API,
- Boosts sales of SIM starters and top-ups,
- Additional revenue for the network, 2 PLN net for each registration,
- Increases opportunities when organizing joint promotions with operators,
- Management of employee accesses,

Example of registration via URL
(supports the EAN reader)



SIBS[®] Product | PrePaid SIM card registration at Andorid POS



SIM registration flow at Android POS:

- Select the registration icon,
- Select the operator and enter the PIN of the seller,
- Enter sim no. and phone no.,
- Enter the type of document and details
- Increases opportunities when organizing joint promotions with operators,
- Confirm the registration and wait for confirmation from the operator,

SIBS Product

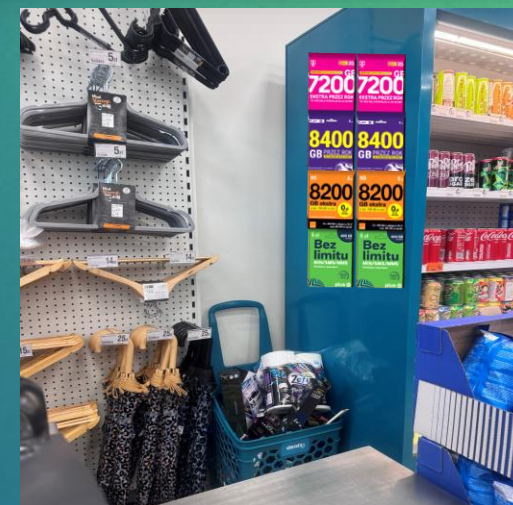
- Visualization management and merchandising

Exemplary display in your network

Product Features

- Additional revenue and traffic in store,
- Extra budget for network, a minimum of 500,000 PLN/year *. By working together to increase volumes over time, budgets will increase,
- No need for the network owner to commit resources for category management,
- Structured visualization generates additional sales of starters and top-ups,
- Organization and management of promotions by KT (in agreement with the network owner),

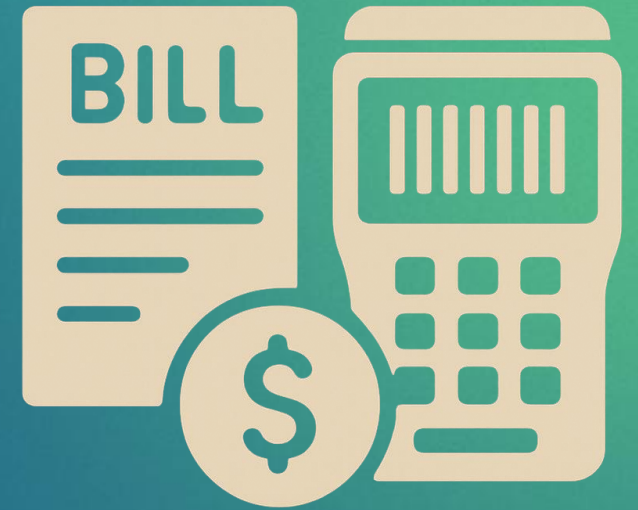
* Depends on network size, volumes and number of active services (registration, SIM starter sales, topups sales)



SIBS[®] | Bill payment Product (POS, API)

Product Features

- Additional traffic in store,
- Additional revenue in the form of commission for each account serviced,
- Short consumer service time,
- High margin and convenient pay,
- Competitive terms vs other bill payment operators e.g. Poczta Polska (Polish Post),



We are trusted by:



SIBS Product

- Tailor-made projects & whitelabel model

Example implementations:

- Full integration with POS system and VAS services
- Dedicated Android App and ERP integration
- Whitelabel partnerships:





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