



Meeting Minute

B BNPP PF – SIBS Cartões Committee

Meeting Information

Date:	09-03-2017	Location:	B BNPP PF, Lisboa
Objective:	Review the Service Contract and KPI's with the supplier		
Attendees:	<u>B BNPP PF</u>	<u>SIBS Cartões</u>	
	Carlos Camões	João Antunes	
	Jerome Begorre	Luís Condeço	
	Sofia Oliveira		

Discussed Items

There were discussed several subjects concerning the services provided by SIBS Cartões (SC) to B BNPP PF (PF), namely:

1 SLA's

For production of existing card contracts

- PF has state that the SLA has been for the last months below the levels agreed in the Service Contract.
- SC recognizes that in the last year there have been some changes in the production chain that have affected the SLA's. However some of the changes have been supported by SC management decisions and therefor SC is currently reviewing the SLA levels for all his customers; the PF procurement will be in contact with SIBS Cartões to follow up these changes to the contract.
- PF would like to include in the contract as well the SLA for incident resolution; SC indicates that depending on the cause, for some cases it will not be possible to define SLA; the SLA eventually can be categorized in incident types to allow the definition of the service levels.
- In order to accomplish the SLA, SC must receive the forecasts for year production as well for special campaigns or new partners that will increase the production. PF will send this information for 2017 and it will provide to SC updated information when necessary.

For implementation of the production of a new card

- SC explained the approval process of a new card within Mastercard and referred that some of the deadlines in the SLA are not controllable as they depend on the quality of the information sent to Mastercard as well of their response time, which has not an SLA.

2 Incidents

- SC has given an overview of how the production chain works and the quality controls that are implemented.
- Given the nature of some tasks, especially in PIN letters production, there are some limitations to quality control, so SC advise PF to validate the PIN letter of a test card in production.
- SC has also described what a digital kit is and which information it contains, and advises that, due to constant changes in digital kits by PF, the files available in SC customer portal should be validated on a regular basis. SC also required that the change requests come as much as possible at one time, since too many small requests imply a bigger implementation effort and represent a higher risk of faults.
- Concerning last incidents occurred, SC clarified that after the incident resolution it always sends to the customer a report containing the incident impacts, causes and actions plan. PF confirmed that has received this report for the PIN letter incident; however PF has not implemented a control on the SC action plan.
- PF mentioned some of the last incidents had been caused by stock failure and this issue must be analyzed deeply to find solutions from both sides in order to implement additional controls. SC delivers a monthly report with the stock levels, which contains the alerts concerning the stocks that are below the safety

level. However, in some cases, this alert can arrive too late to refill the stock without impact on production. Nevertheless SC has asked PF to review the minimum stock levels and share this information with them.

- Other incidents had been related with the quality of the material provided by PF to SC. In order to assure the proper functioning and productivity of the equipment as well the quality and security parameters demanded by SIBS and Mastercard, PF would like SC to share the minimum requirements that the physical materials must meet. SC has advised that, every time PF changes a supplier of plastic or paper, SC must be informed and a test should be done with the new material in order to ensure that it will not cause production equipment failure.

3 KPI's

- SC doesn't provide KPI reports but all the information necessary to obtain the KPI's is available in the files provided to PF, namely the RETF file which contains detailed information by card.
- PF has presented some KPI's where it was shown the trend to degradation of SLA; the KPI's obtained by PF are in calendar days and SC has explained that they should only consider working days.
- PF mentioned that would like SC to improve the customer portal with some additional functionalities as the ability to export the information about card production or the providing of card shipping reports. SC will analyze these requests since some other customers have already demand the same evolutions.

4 Governance & Commitments

- PF intends to take up the quarter meetings with SC in order to evaluate service levels and KPI's, identify problems and define action plans.
- For a closer follow-up, a monthly conf-call meetings should be done to review SLA and evolutions demands.
- PF will share with SC the cards issuing annual forecast as well the cards renewals planning.

5 Costs

- SC mentioned that there are no significant changes to costs referred in Service Contract.

6 Data Protection and Security

- Regarding the data protection, SC referred that the customer information is encrypted in the system and is kept up to 1 month after the card has been produced. After that, the information is permanently eliminated from the system.
- As demanded by Mastercard certification and PCI Card Production standards, SC has recently communicated to PF that some employees of production teams have access to PAN numbers due to the nature of physical card production tasks.
- SC has regular audits by Mastercard in order to verify if all standards and security procedures are being followed.

Actions Plan

Action	Who	When
Review the SLA levels for card production and add SLA levels for incidents resolution	SC	As soon as possible
Contact the supplier SIBS Cartões in order to add to the contract the IT security topics and the clauses concerning Essential Providers regulations	PF	As soon as possible
Deliver the card production forecast and renewals planning for 2017	PF	Until 15-03-2017
Review stock levels and share information with SC	PF	Until 31-03-2017