SIBS PAGAMENTOS

Service Guide

Bill Payments

Services Suppliers

Version: 01.00

Date: 2012-12-11

Status: Final

Classification: Restricted

Reference: DCSPAG120579

Document Info

Reference:	DCSPAG120579
Document Title:	Bill Payments
Version:	01.00
Status:	Final
Classification:	Restricted
Document Type:	Service Guide

Related Documents

Reference	Title	Source
DCSPAG120570	Bill Payments – Implementation Guide	Services Management

Version History

Version	Date	Description	Author
01.00	2012-12-11	Document creation	Services Management

Table of Contents

List of Figures

List of Tables

1 Introduction

The Bill Payments service was conceived for Services Suppliers[1] to receive payments from their Clients, MB SPOT cardholders who can make the payments for the provided services through an electronic transactions network.

This service, conceived, ruled and managed by SIBS PAGAMENTOS, can operate in any electronic transactions network. It is currently operating in MULTIBANCO network, managed by SIBS Forward Payment Solutions (hereinafter designated "SIBS FPS"), who is the Bill Payments service's preferential processor.

Within MULTIBANCO network, it permits the payment of services or products, through several channels – Automated Teller Machine (ATM), Point-of-Sale (POS), MB PHONE and Home Banking (Host-to-Host channel) – provided that the MB SPOT card Issuers enable the Bill Payments feature in their issued cards.

1.1 Background

The Bill Payments service is an ever growing service which attracts more and more Services Suppliers, interested in benefiting from its advantages. It was created in the scope of the first project developed by SIBS Group, in 1985, the foundation year of the Automated Teller Machines (ATM) network. Since then, any MB SPOT cardholder has been able to benefit from a wide range of transactions, such as banknotes withdrawal, balance inquiry, account movements inquiry and cheques request.

Four years later, in February 1989, the Bill Payments was made available in MULTIBANCO ATM network. From the beginning, it became one of the most used services of MULTIBANCO network, as it allows the payment of utilities, insurances and other bills.

The Services Suppliers, adherent to the Bill Payments service, can receive on a daily basis – or three times a day, depending on the parameterization – information on the payments processed in MULTIBANCO network; the information is sent by SIBS FPS, the network manager and the service's preferential processor.

Besides SIBS PAGAMENTOS, the service's manager and regulator, and SIBS FPS, the electronic transactions network, the Bill Payments involves other participants, which can be Credit Institutions (Banks) or Acquirers (ex.: UNICRE or AMEX) – generically designated as Support Institutions (in the sense of being the Institutions that support the bank account held by the Services Suppliers) – with whom the Services Suppliers establish an agreement for the service.

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[1] A Services Supplier is an entity who adheres to the Bill Payments service by signing an agreement with a Support Institution – a Bank or an Acquirer – and makes the service available for its Clients to pay for the service, with their MB SPOT cards, using the Bill Payments service that operates in an electronic transactions network.

1.2 Scope

This Service Guide describes the main characteristics and operation of the Bill Payments service, presents the several Participants in the process and details their responsibilities as well as the benefits offered by the service. It also defines the procedures to be taken by the adhering Services Suppliers and the options they have in terms of payments and transactions validations. This guide also illustrates the operational models that allow an MB SPOT cardholder to make a bill payment, using the ATM and POS channels connected to MULTIBANCO Network, managed by SIBS FPS, the service's preferential processor.

2   Bill Payments Service

2.1   Participants

The entities described below participate in the Bill Payments service:

- **Services Supplier**

    The supplier of a service that is paid by the Clients – MB SPOT cardholders – through the Bill Payments service, operated and processed in an electronic transactions network.

- **Clients**

    Clients are the MB SPOT cardholders that pay for the services and products provided by the Services Suppliers, through an electronic transactions network.

- **Support Institution**

    An institution that participates in an electronic transactions network and agrees with the Services Supplier the offer (to the Services Supplier's Clients) of the Bill Payments service; through this service, the Clients pay for the supplied services' invoiced amounts. The Support Institution can be a Bank or an Acquirer.

- **MB SPOT Issuer**

    An institution that issues and provides payment instruments (cheques, cash, MB SPOT cards) to its Clients and is responsible for the transactions performed by them, within the scope of the rules of an agreement established between the two parties (MB SPOT Issuer and Client). This institution is also responsible for the BIN (Bank Identification Number) characterization through which the service is enabled in the MB SPOT payment cards.

- **SIBS PAGAMENTOS**

    SIBS PAGAMENTOS is responsible for SIBS Group's schemes management. This institution conceives and manages the products/services ruled by those schemes, as well as the card scheme acquiring activity, in Automated Teller Machines (ATM) and Point-of-Sale (POS) networks.

- **Third-Party Processor (SIBS. FORWARD PAYMENT SOLUTIONS)**

    SIBS FPS is responsible for managing the operational processing of a transactions and payments network and assuring the total integrity and security of the transmitted data between the several Participants in the whole system. SIBS FPS is the Bill Payments service's preferential processor.

SIBS PAGAMENTOS

2.2 Service Description

The Bill Payments service allows a Services Supplier to receive the amounts due by their Clients for its provided services, through an electronic payments network, thus allowing the Clients to benefit from the most comfortable, safe and easy payment method.

In order to adhere to the service available in MULTIBANCO Network, which processor is SIBS FPS, the Services Supplier must contact a participant entity in MULTIBANCO System, either a Bank or an Acquirer (ex.: UNICRE, AMEX).

That entity plays the role of the Services Supplier's Support Institution and must submit to the third-party processor – SIBS FPS, in this case – the services adherence forms[2], in digital form, duly completed and signed. The purpose of the information given in the forms is to characterize the Services Supplier in SIBS FPS' central system.

After the adherence process completion, the Bill Payments service operates according to the data flow illustrated in **Error! Reference source not found.**:
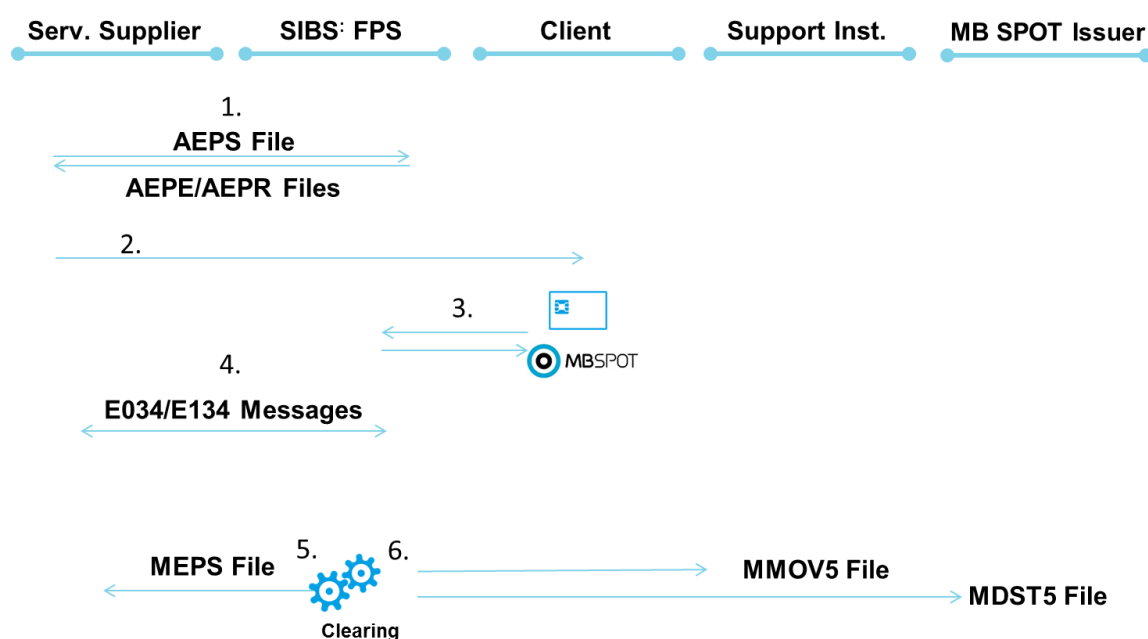
Figure 1 – Data Flow

1. Upon adherence to the service, the Services Supplier may choose to send a Clients File (**AEPS**) to SIBS FPS, containing the payments References; SIBS FPS responds by sending the Response File (**AEPE**) or the Reject File (**AEPR**), if severe errors are detected that demand the total rejection of the **AEPS** file;

2. The payment invoices that the Services Supplier send to its Clients must contain the following information, corresponding to the three data fields: **Service Supplier Id**.; payment **Reference**; due **Amount**;

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[2] See Forms in the implementation guide (DCSPAG120570_MI_EN_Bill Payments_V01.00) – Annexes C and D.

3. At the moment of the payment transaction, SIBS FPS validates the MB SPOT card data and the entered data, by the Client; simultaneously, SIBS FPS requests the MB SPOT Issuer to check for the existence of sufficient funds, upon the Client's account balance validation, and sends the response to the channel where the transaction is occurring, approving or rejecting it;

4. The Services Supplier may choose to be notified in real time, i.e., at the moment of the payment completion; for this purpose, a payment notification message **E034** is sent by SIBS FPS and, subsequently, the Services Supplier responds with a response message **E134** to the payment notification, to acknowledge the notification reception;

5. After MULTIBANCO Clearing, processed by SIBS FPS on a daily basis, SIBS FPS sends a Payments File (**MEPS**) to the Services Supplier, containing information on the completed payments in MULTIBANCO network;

6. Similarly, after the Clearing processing, SIBS FPS sends the following information to the other involved participants in Bill Payments service:

   a. The Transactions File (**MMOV5**), containing the accounting entries to the Services Supplier's bank account, is sent to the Support Institution (Bank or Acquirer);

   b. The Destinations File (**MDST5**), containing the debited amounts from the Clients accounts, is sent to the MB SPOT card Issuer.

If the Services Supplier considers insufficient to receive one Payments File (**MEPS**) per day, it can choose to receive three files a day, containing, each one, the payments processed in the corresponding MULTIBANCO sub-closure. These transactions processing – which conclusion depends on the existing volume of transactions – occur (1) between 12:00 and 02:00 p.m., (2) between 08:00 p.m. and 10:00 p.m. and, (3) coinciding with the Clearing process, i.e., between 11:00 p.m. and 02:00 a.m.

If applicable, by the end of each month, the Support Institution (Bank or Acquirer) sends an invoice to the Services Supplier, containing the detail on the daily charged fees regarding the Bill Payments service.

Bill Payments: the service's highlights

- The adhering Services Supplier receives the payments for its provided services through an electronic transactions network, such as MULTIBANCO Network, managed by SIBS FPS.

- The Services Supplier provides the payment data in the Client's invoice: Services Supplier Id., Payment Reference and Amount.

- SIBS FPS validates the cardholder's MB SPOT card data and checks his account balance through the MB SPOT card Issuer, in order to process the payment.

- On a daily basis, SIBS FPS sends information to the Services Supplier on the payments processed in MULTIBANCO Network and, on a monthly basis, the Support Institution (Bank or Acquirer) sends an invoice to the Services Supplier detailing the charged service fees.

2.3   Service Advantages

The Bill Payments service offers multiple advantages to all the participants:

- **Services Suppliers**
    1. Ease of recovery and processing of the due amounts for the supplied services/products to their Clients;
    2. Increase of the transactions quantity and of the revenue amounts;
    3. Guarantee of getting paid for the supplied services/products, as the Client's account balance is automatically confirmed, at the moment when Client makes the payment with his MB SPOT card;
    4. Variety of validation possibilities (Clients management, invoice amounts, payment time limit, etc.) and control on the performed payments;
    5. Release of the Services Supplier's internal resources;
    6. Benefit from the wide-ranging MULTIBANCO Network and potential adherence to complementary services created by SIBS PAGAMENTOS and processed by SIBS FPS;
    7. Consolidation and expansion the Clients network, due to the payment easiness that MULTIBANCO Network guarantees;
    8. Competitive advantages relatively to other services suppliers that have not yet adhered to this service, which offers such a comfort and simplicity to the Clients.

- **Clients**
    1. Benefit from a service which provides the ease and convenience of the MB SPOT products, managed by SIBS PAGAMENTOS;
    2. Possibility if using a payments service with the safeness and convenience allied to the MULTIBANCO Network usage;
    3. Benefit from the service availability, through which a payment can be made in any place, day and time, due to the wide extent of MULTIBANCO Network;
    4. Benefit from the coverage extent of MULTIBANCO Network and the diverse connected channels that allow making payments: ATM, POS, MB PHONE and home banking (when the MB SPOT card Issuer provides this option);
    5. Access to a wide range of operations in MULTIBANCO Network, besides the Bill Payments operation/service – such as pre-paid top-ups, Government payments, balance inquiries and operations inquiries – using their MB SPOT card.

- **Support Institutions**
    1. Manage the bank accounts held by the Services Supplier;
    2. Possibility of negotiating the fees with the Services Suppliers, charged for the Bill Payments service;
    3. Potential to draw more individual bank clients, due to the convenience of the MB SPOT card usage as the facilitator of banking, interbank and other service types;
    4. Actively participate in an effective and structured service of SIBS PAGAMENTOS, processed in SIBS FPS' MULTIBANCO Network, with a high potential for being expanded and internationalized.

- **MB SPOT Issuers**

  1. Manage the bank accounts held by the Clients, MB SPOT cardholders;

  2. Possibility of increasing the number of individual bank Clients, attracted by the recognized usefulness of the MB SPOT cards as facilitators of banking, interbank and other service types;

  3. Actively participate and provide an effective and structured service of SIBS PAGAMENTOS, with an undeniable commercial and social value;

  4. Benefit from an MB SPOT service, the brand managed by SIBS PAGMENTOS, with a great potential for being expanded;

  5. Opportunity to consolidate and expand the number of Clients and users attracted by the simplicity and efficacy of a service available in MULTIBANCO Network.

- **SIBS PAGAMENTOS**

  1. Consolidate and expand a useful service for the Clients (MB SPOT cardholders) and the Services Suppliers;

  2. Release of one more service which belongs to the MB SPOT expanded portfolio, managed by SIBS PAGAMENTOS;

  3. Extend the know-how on technological and operational domains of a service with a vast potential for being expanded.

- **Third-Party Processor (SIBS. FORWARD PAYMENT SOLUTIONS)**

  1. Consolidation and expansion of a service characterized by a great flexibility and proven public utility and making a positive impact on the families and companies (Services Suppliers) economy;

  2. Consolidate a service of great economic and social importance, that is part of the services portfolio offered by MULTIBANCO Network;

  3. Possibility of developing new applications and functionalities related to the Bill Payments service.

2.4   Responsibilities

The Bill Payments implies a set of responsibilities that must be fulfilled by the participants:

- **Services Suppliers**

  1. Inform the payment References to their Clients and to SIBS FPS, if the chosen validation method requires this information to be sent to SIBS FPS;

  2. In the invoices sent to the Clients, clearly and perceptibly inform the possibility of using the Bill Payments service in MULTIBANCO Network as one possible payment method;

  3. Receive and process the Payments File;

  4. Update, delete and add payment References, if the chosen validation method requires these actions;

  5. Send to SIBS FPS the necessary files and messages for the proper operation of the service.

- **Clients**

  1. Use the service correctly, according to the services operational sequence, when making payments through the several channels of SIBS FPS' MULTIBANCO Network;

  2. Care for the preservation and proper operation of the ATM and POS networks where the service is active, such as MULTIBANCO Network.

- **Support Institutions**

  1. Send to SIBS FPS the Services Supplier's adherence forms to the Bill Payments service;

  2. Process the Transactions File (**MMOV5**) and credit the Services Supplier's account;

  3. To issue an invoice, on a monthly basis, to the Services Suppliers, containing data on the applied fees for the service supply;

  4. Give support to the Services Supplier by clarifying issues and questions related to: (1) the data reception and processing and (2) the payments made by the Clients through the Bill Payments service.

- **MB SPOT Issuers**

  1. To ensure the procedures that allow the Bill Payments service to be used by the MB SPOT cardholders, provided that they have sufficient funds in the bank account;

  2. To enable the Bill Payments service in the issued MB SPOT cards, if it does not oppose to the institution's business policy;

  3. To receive and process the Destinations File (**MDST5**) that contains all the debits to the Client's bank account for the payments made in MULTIBANCO Network;

  4. Not hide from the Clients the possibility of benefiting from the Bill Payments service, in compliance with the competitive best practices in force in the financial system.

- **SIBS PAGAMENTOS**

  1. To guarantee the proper and regular operation of the Bill Payments service, in coordination with the processor of the ATM Network where the service is provided;

  2. To provide the necessary documentation on the service's operation to the contractor Services Supplier and all the remaining participants in the service.

- **Third-Party Processor (SIBS: FORWARD PAYMENT SOLUTIONS)**

  1. To ensure the regular operation of the MULTIBANCO Network;

  2. To validate the payment data received from the Services Supplier;

  3. To ensure the technical management of the Payment References data base;

  4. To validate the MB SPOT card data and check the Client's account balance through the MB SPOT card Issuer whenever a payment is executed in MULTIBANCO Network;

  5. To process and complete the daily Clearing, informing the amounts to be credited to the Services Supplier's bank account;

  6. To send the Payments File (**MEPS**), on a daily basis, to the Services Supplier, informing all the credits related to the payments made by its Clients;

  7. To send the Destinations File (**MDST5**), on a daily basis, to the MB SPOT Issuers, informing the debits to the Clients' bank accounts, related to the Bill Payments service;

8. To send the Transactions File (**MMOV5**), on a daily basis, to the Support Institutions, informing all the credits to the Services Suppliers' bank accounts;

9. On a regular basis, send the statistics and management files, produced in the scope of the service, including the Agreements Terms and the Operational Data File (**DDCO**) and the Statistics File (**EEMM**).

3 Services Suppliers Procedures

Between the adherence process and the Bill Payments service's activation in SIBS FPS' MULTIBANCO Network, a set of procedures must by complied with by the Services Supplier.

3.1 Adherence Process

The adherence process of any Services Supplier must be directed by its Support Institution, who is responsible for submitting the adherence form to SIBS FPS.

The Bill Payments service adherence forms models 1 and 2 shall be completed by the Services Supplier and checked and validated by the Support Institution and this latest must submit them, in digital form, duly filled and signed, to SIBS FPS that will enter the data in MULTIBANCO Central System.

In Model 2, both signatures and stamps of the Services Suppliers and the Support Institution must be provided.

Besides these procedures, a set of other indications must be taken into account while completing the Bill Payments service adherence forms that are detailed in the service's implementation guide (DCSPAG120570_MI_EN_Bill Payments_V01.00).

3.2 Preparing the Invoices

In order to make the Bill Payments service available for use, the Services Supplier must include some essential data in the invoices that will be sent to the Clients.

It is desirable to use a standardized terminology in the invoices, so that the Clients can clearly understand all the elements in it:

- It is advisable to create a text box on the invoice to highlight the possibility of making the payment using the Bill Payments operation:

> **PAGAMENTO DE SERVIÇOS/COMPRAS NA REDE MULTIBANCO**

(Bill Payments service in MULTIBANCO Network)

- The word "Payment" (*Pagamento*) shall be used to better identify the operation in the ATM (*Pagamento de Serviços/Compras*);

- The word "**MULTIBANCO**" shall be used because it univocally identifies the payments network processed by SIBS FPS, being well-known by the public in general, as it is the most used while publicizing the network. Words such as "ATM", "Terminal", etc. shall be avoided;

- The data elements to be entered during the operation shall appear in the sequence (1) Services Supplier Id. (**Entidade**), (2) Reference (**Referência**), (3) Amount (**Montante**), distributed in three lines, for this is the fields arrangement as they are displayed on the ATM screen:

ENTIDADE	**XXXXX**
REFERÊNCIA	**XXX XXX XXX**
MONTANTE	**XXX,XX Euros**

- The Reference's nine digits must be printed in groups of three digits, even when the Reference number begins with leading zeros;

- It is recommended to inform the different possible payment methods and include the MULTIBANCO Network (**Rede MULTIBANCO**) as one of the possibilities;

- It is recommended to include a short description of the Bill Payments operation in ATM, which can be printed on the back of the invoice.

Preparing the Invoice: main points

- The Services Supplier shall print the word "Payment" (**Pagamento**) on the invoice, as it univocally identifies the "Bill Payments" (**Pagamento de Serviços/Compras**) operation.

- The word **MULTIBANCO** shall be used, as it univocally identifies the payments network and it is well-known by the general public; words such as "ATM" or "Terminal" must not be used.

- The element data to be entered by the Client shall be printed in the sequence (1) Services Supplier Id. (**Entidade**), (2) Reference (**Referência**), (3) Amount (**Montante**), distributed in three lines; the Reference's nine digits must be grouped in three digits, even if the Reference number begins with leading zeros.

- It is recommended to include a short description of the Bill Payments (**Pagamento de Serviços/Compras**) operation in MULTIBANCO ATM Network.

3.3 Control Mechanisms

The Bill Payments service comprehends a set of mechanisms for the Services Supplier to control the processing of the daily completed payments:

- 3.3.1 – Payments validation options;
- 3.3.2 – Operation validation options (to prevent duplicate payments by the Clients) and real time notification for each completed payment;
- **Error! Reference source not found.** – Daily information to the Services Supplier, after the Clearing process, on the payments made by the Clients and monthly information to the Support Institution on the daily accounting flows and charged fees.

3.3.1   Payments Validation

The Services Supplier may choose one of the four possible payments validation methods:

- 3.3.1.1 - Check Digit validation;
- 3.3.1.2 - Check Digit validation and Reference Group Management;
- 3.3.1.3 - Clients File validation;
- 3.3.1.4 - Clients File validation and Maximum Daily Amount.

3.3.1.1   Check Digit Validation

The most direct and easy validation method is the calculation of two check digits based on the Reference's nine digits.

For the check digit validation, only the 8th and 9th digits of the Reference are taken into account. MULTIBANCO system accepts the payment, provided that these two digits are correct; the first seven digits allow the Services Supplier to identify the Client who made the payment.

This check digit calculation is executed by the Services Supplier, using the ISO 97-10[3] module, based on the three data fields (Entity, Reference, Amount); in this case, the Services Supplier does not have to inform SIBS FPS on the payment References.

This validation option does not include any control on the payments start date and limit date. All payments having the correct check digit for the above mentioned elements are accepted.

3.3.1.2   Check Digit validation and Reference Group Management

The Services Supplier can choose another validation method which consists of the check digit validation with Reference Group management. In this case, the Services Supplier uses SIBS Portal to define limit dates for the payment of its issued invoices. In the payment References field, the Services Supplier can choose Reference Groups, provided that they are sequential references, to allow the payments within specified limit dates.

For this validation type, the access to SIBS Portal is indispensable and the Services Supplier has to adhere to this portal, by means of an agreement with SIBS FPS. This adherence is complementary to the agreement signed with the Support Institution for the Bill Payments service adherence.

To parameterize the Reference Group validation in SIBS Portal, the Services Supplier must define the start date and the limit (end) date for acceptance of one or more Reference Groups, defining also the lower and the upper Reference number that delimit the tranches.

Besides the addition of Reference Groups, the Services Supplier can also inquire, change and delete the parameterized Reference Groups, in real time.

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[3] See document DCSPAG120570_MI_EN_Bill Payments_V01.00

To illustrate this, let us take as example the Services Supplier Id. **10175** (assigned by SIBS FPS system) that issued a group of References from **000 123 488** to **000 567 899**. If these References are to be paid between **01** and **28/09/2011**, the Services Supplier must access to SIBS Portal, choose the "Payments References" option in the "Services Suppliers" menu and enter the following data:

Services Supplier Id.:	**10175**
Payment Start Date:	**01/09/2011**
Payment End Date:	**28/09/2011**
Lower Reference:	**000 123 4 (does not include the Check Digit 88)**
Upper Reference:	**000 567 8 (does not include the Check Digit 99)**

Based on this example, the next Reference Group's Lower Reference must mandatorily be higher than **000 567 8**.

3.3.1.3 Clients File Validation

This validation type is conceived for the Services Suppliers that have more sophisticated and dynamic internal processes on what concerns the payments identification (Reference) and the amounts management.

For this validation option, the Services Supplier sends a Clients File (**AEPS**) to SIBS FPS by file transfer, until 24 hours prior to the payments start date. According to this validation method, SIBS FPS system only accepts payments when the following conditions are met: the payment Reference matches the one informed in the Clients File; the Amount entered by the Client complies with the defined parameters; the transaction occurs between the payment's start date (if this has been parameterized) and the end (limit) date.

The periodicity adopted by the Services Supplier to send the Clients File to SIBS FPS depends on its invoice issuance process carried out throughout the month.

The "Reference" field supplies nine (9) digits for the payment identification.

After the **AEPS** file processing, SIBS FPS responds with one of the following generated files that inform any occurred errors and the corresponding description:

- Response File to Clients File (**AEPE**) – this file informs if the Clients File (**AEPS**) was correct or if it contained any error at the detail records level which, however, have not prevented the correct records' regular processing;

- Reject File of Clients File (**AEPR**) – this file informs if the Clients File (**AEPS**) contained errors that caused the total file's processing rejection.

3.3.1.3.1 *Amount Management*

The Services Suppliers whose payments are based on a fixed Amount for each Reference have to provide the Amount in the Clients File (AEPS) fields "**Payment Maximum Amount**" and "**Payment Minimum Amount**".

If this is not the case, then the Services Supplier can define amount limits, having in mind some guidelines for populating the "Payment Maximum Amount" and "Payment Minimum Amount" fields:

- **Payment Maximum Amount:**
    - The Maximum Amount allowed for the payment must be indicated in this field;
    - If populated with nines ('9'), the system does not validate the Maximum Amount and assumes the Maximum Amount allowed for a MULTIBANCO Network transaction (=99.999,99 Euros);
    - The value cannot be lower than the populated Minimum Amount.
- **Payment Minimum Amount:**
    - The amount populated in the "Payment Minimum Amount" field is the lower limit above which the Client can make multiple payments until reaching the defined Maximum Amount;
    - If populated with zeros ('0'), MULTIBANCO System does not validate this field; any amount is allowed for the payment transaction.

3.3.1.4 Clients File Validation and Maximum Daily Amount

This validation type is conceived for the Services Suppliers that use the Clients File validation and need a daily automatic renovation of the Maximum Amount, per Reference.

The validation rules for the Clients File validation and Maximum Daily Amount, on what concerns the file exchange between the Services Supplier and SIBS FPS (**AEPS**, **AEPE** and **AEPR**) are the same applied to the Clients File validation.

The Services Supplier sends the Clients File to SIBS FPS, through file transfer, containing the data of the invoices to be paid.

The file must be sent to SIBS FPS until 24 hours prior to the payments start date. The file sending periodicity depends on the invoice issuance process throughout the month, adopted by the Services Supplier.

Similarly to the Clients File validation option, the "Reference" field supplies nine (9) digits to identify the payment.

After the **AEPS** file processing, SIBS FPS responds with one of the following generated files that inform any occurred errors and the corresponding description:

- Response File to Clients File (**AEPE**) – this file informs if the Clients File (**AEPS**) was correct or if it contained any error at the detail records level which, however, have not prevented the correct records' regular processing;
- Reject File of Clients File (**AEPR**) – this file informs if the Clients File (**AEPS**) contained errors that caused the total file's processing rejection.

3.3.1.4.1 *Daily Amount Management*

For the Services Suppliers who choose to pre-define an Amount for each Reference, they have to provide that amount in the Clients File (AEPS) fields "**Payment Maximum Amount**" and "**Payment Minimum Amount**".

For the Services Suppliers that do not pre-define a daily maximum amount, i.e., the Clients can choose the payment amount up to a defined daily maximum, the "Payment Maximum Amount" and "Payment Minimum Amount" fields must comply with some filling principles:

- **Daily Maximum Amount:**
    - This field must be populated with the daily Maximum Amount for the payment;
    - The value cannot be lower than the defined Minimum Amount.
- **Daily Minimum Amount:**
    - Established Minimum Amount, from which the Client can make multiple payments until reaching the defined daily Maximum Amount;
    - If populated with zeros ('0'), the System does not validate the Minimum Amount, thus allowing any entered amount.

3.3.1.5 Payment Acceptance (Clients File Validation)

On what relates to the Clients File validation (including the daily amount management option), MULTIBANCO system only accepts a payment if the following requirements are complied with:

- The payment Reference must be present in the file;
- The Amount entered by the Client must be valid, according to the parameters described above;
- The End (limit) Date informed in the Clients File is not outdated;
- The payment date cannot be equal to or higher than the payment Start Date, if this is informed in the Clients File.

The system updates the Clients File with the payments already completed in MULTIBANCO Network.

The References that are not paid until the defined End Date remain in the File for one week period. During this period, if the Client attempts to make a payment with a Reference that has outdated its End Date, MULTIBANCO system displays a message on the ATM screen informing that the payment is out of date ("*Pagamento está fora de prazo*").

After this week period, the system removes the outdated References from the Clients File. If the Client attempts to make a payment with such a Reference, MULTIBANCO system displays a message on the ATM screen informing that the entered data are invalid ("*Dados estão incorrectos*").

3.3.2   Payment Duplicates and Real Time Notifications

Regardless of the chosen validation type, the Bill Payments service offers the possibility for the Services Supplier to prevent duplicate payments by their Clients.

This feature consists of preventing the repetition of a payment for the same Services Supplier/Reference – the so called "Duplicate" transactions – and it is an additional important control method, which is very useful essentially to reduce the refunds that the Services Supplier has to afford to reimburse his Clients, in case of duplicating an invoice payment.

This service also allows the Services Supplier to receive a real time notification each time a Client pays an invoice in MULTIBANCO Network. To benefit from this feature, the Services Supplier must adhere to SIBS FPS' Real Time Protocol application.

It must be emphasized, however, that the real time notification is a merely informative message, having no accounting impact on the Services Supplier's bank account, which will be credited for the amounts by the Support Institution (Bank or Acquirer) after MULTIBANCO Clearing process.

3.3.3   Invoicing Information

SIBS FPS sends a Transactions File (**MEPS**) to the Services Supplier, on a daily basis – or three times a day, after each MULTIBANCO system sub-closure – to inform all the payments completed during that period.

Under MULTIBANCO agreement, SIBS FPS also undertakes the responsibility of informing the Support Institution on the credits to the Services Supplier's bank account.

In the case of other agreements, SIBS FPS informs the banks where the Services Suppliers and Acquirers hold their accounts on the credits to the Services Supplier's account and the corresponding debits to the Acquirer's. In this case, the Acquirer is responsible either for contracting the service with SIBS FPS and for paying the completed Bill Payment transactions to the Services Supplier, after deducting the agreed fees.

The correct operation of the service also requires that, at the end of each month, the Support Institution issues an invoice to the Services Supplier, which constitutes an evidence of the daily charged fees for the supply of the service (see **Error! Reference source not found.** - **Error! Reference source not found.**).

In order to facilitate this procedure, in his monthly invoicing process SIBS FPS includes a list per each Support Institution informing the agreed fees and the fee amounts paid by the Services Supplier for the Bill Payments service.

The Support Institution must include the following elements in the issued invoice to the Services Supplier:

- The Transactions Files processing date;
- Those files' Identification;
- The total number of payments in the file;
- Fee;
- The fees total, per file;
- VAT rate applicable to the Services Supplier and the inclusion of the corresponding amount in the invoice's total amount;
- The amounts' currency (EURO).

SIBS PAGAMENTOS

Factura/Recibo	⌈	xxxxxxxxxxxxxxxxxxxxx ⌉
		xxxxxxxxxxxxxxxxxxxxx
Mês de: xxxxxxxxx AA		xxxxxxxxxxxxxxxxxxxxx
Data de Emissão: dd/mm/aaaa		xxxxxxxxxxxxxxxxxxxxx
Cod. Cliente: xxxxxxxxxx		
Nr. Contribuinte: xxxxxxxxx	⌊	⌋

DATA	DESCRITIVO	QUANTIDADE	TARIFA Em Euros	IMPORTÂNCIA Em Euros
dd/mm/aaaa	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	xxxx	xx,xx	xxx.xxx.xxx,xx
		Total da Factura:		xxx.xxx.xxx,xx
				IVA incluído à taxa de xx%

Figure 2 – Example of an Invoice from the Support Institution to the Services Supplier

Legend of the invoice:

Portuguese	English
Factura/Recibo	Invoice/Receipt
Mês de: xxxxxxx AA	Month: xxxxxxx YY
Data de emissão: dd/mm/aaaa	Issuance Date: dd/mm/yyyy
Cod. Cliente	Client Code
Nr. Contribuinte	Taxpayer Identification Number
Data	Date
Descritivo	Description
Quantidade	Quantity /No. of Items
Tarifa	Fee
Importância	Amount
Total da factura	Invoice Total Amount
IVA incluído à taxa de xx%	VAT rate: xx%

Control Mechanisms: highlights

- Upon adherence to the Bill Payments service, The Services Supplier can opt for one of four validation methods: (1) check digit, (2) check digit and Reference Group management, (3) Clients File and (4) Clients File and Maximum Daily Amount.

- The validation options (2) Check digit and Reference Group management and (3) Clients File allow the Services Supplier to define a start date and an end date (limit date) for the payments.

- The Bill Payments service allows the Services Supplier to prevent payment duplication of a Client invoice.

- Through SIBS FPS' Real Time Protocol application, the Services Supplier can receive a real time notification for each completed payment in MULTIBANCO Network.

4 Service Operational Models

The Bill Payments service, conceived and managed by SIBS PAGAMENTOS, can be implemented in any electronic transactions network, of different processors.

It is currently implemented and operating in SIBS FPS' MULTIBANCO Network, which is a reference in this guide for illustrating the service's operational models.

The adherent Services Suppliers must choose the received payments validation method and issue the invoices to their Clients to allow the payments in MULTIBANCO Network, using the payment data: Services Supplier Id., the payment Reference and Amount.

4.1 Operational Model in MULTIBANCO ATM

This section details the Bill Payments service's operational model in MULTIBANCO ATM terminals.

1. Insert a valid **MB SPOT card** in any MULTIBANCO ATM and enter the **card PIN**;

Figure 3 – Insert MB SPOT Card

Figure 4 – Enter PIN

2. Select the operation "Payments and Other Services" (*Pagamentos e Outros Serviços*) and, on the next screen, "Bill Payments" (*Pagamento de Serviços/Compras*);

1 Levantamentos	Serviço MBNet **3**		
4 Consultas	Débitos Directos **6**		
7 Depósitos	Transferências **9**		
. Pagamentos e Outros Serviços	Outras Operações **00**		

1 Pagamento de Serviços/Compras	Estado e Sector Público **3**		
4 Transportes	TV e Espectáculos **6**		
7 Telecomunicações	Outros Pagamentos e Serviços **9**		
. Telemóveis	Outras Operações **00**		

Figure 5 – Option "Payments and Other Services"   **Figure 6 – "Bill Payments"**

3. The screen that follows presents the option to obtain a payment Receipt, at the end of the operation.

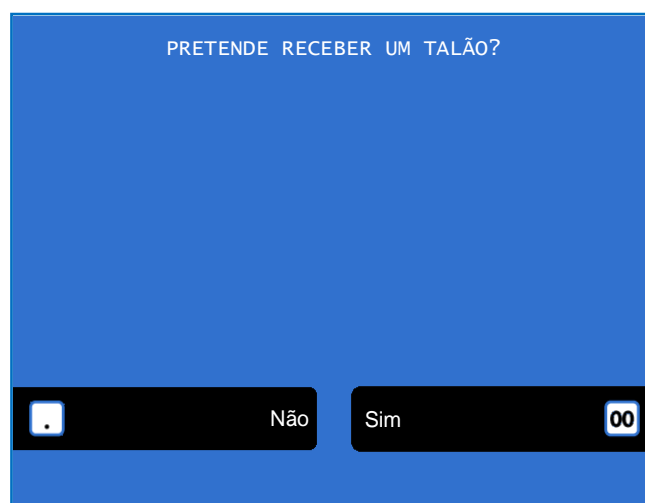PRETENDE RECEBER UM TALÃO?

. Não   Sim **00**

Figure 7 – ATM screen to obtain a "Receipt"

4. A screen is displayed to enter the required payment data: Services Supplier Id. (***Entidade***), Reference (***Referência***) and Amount (***Montante***); after entering the data, the cardholder must press the green key to confirm the operation (***Confirmar***);

Figure 8 – ATM screen to "Enter the Invoice Data"

5. The operation is concluded with the printing of the Receipt; however, the cardholder may proceed to other operations by pressing the key "Other Operations" (***OUTRAS OPERAÇÕES***), without having to re-insert the card. If the cardholder does not wish to proceed to other operations, he must press the key "Remove Card" (***RETIRAR CARTÃO***); the ATM ejects the **MB SPOT card** and prints the **Receipt**.

Figure 9 – Proceed to other operations

Figure 10 – ATM final screen

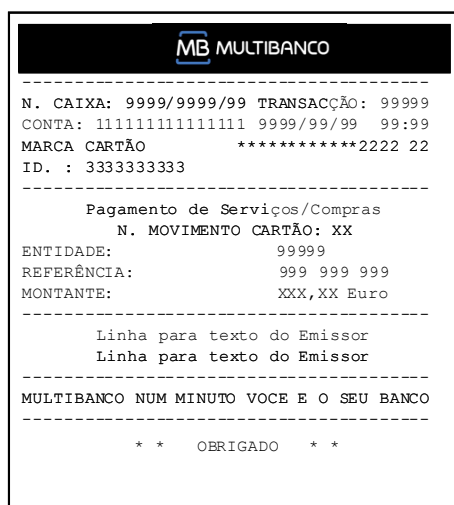6. After ejecting the card, the ATM prints the **Receipt** (if the cardholder has chosen this option, during step 3.).


```
                 MB MULTIBANCO
----------------------------------------
N. CAIXA: 9999/9999/99 TRANSACÇÃO: 99999
CONTA: 111111111111111 9999/99/99  99:99
MARCA CARTÃO          ************2222 22
ID. : 3333333333
----------------------------------------
        Pagamento de Serviços/Compras
           N. MOVIMENTO CARTÃO: XX
ENTIDADE:                  99999
REFERÊNCIA:                999 999 999
MONTANTE:                  XXX,XX Euro
----------------------------------------
        Linha para texto do Emissor
        Linha para texto do Emissor
----------------------------------------
MULTIBANCO NUM MINUTO VOCE E O SEU BANCO
----------------------------------------
           * *   OBRIGADO   * *
```

Figure 11 – Bill Payments Receipt (ATM)

4.1.1   Data correction and error screens

Throughout the operation, the cardholder enters three different data elements: the Services Supplier Id., the Reference and the Amount.

If the cardholder enters invalid data, MULTIBANCO system will display some screens, depending on the validation method selected by the Services Supplier:

1. If the Services Supplier's selected validation method does not preview the check digit validation (see 3.3.1 – Payments Validation), the ATM communicates with SIBS FPS central system and validates the entered data against the data recorded in the file. In case of error, a screen is displayed informing that the operation was cancelled; the ATM ejects the card.

DADOS INDICADOS
NÃO ESTÃO CORRECTOS.
TENTE NOVAMENTE

Figure 12 – Operation cancelled due to invalid data (ATM screen)

2. If the Services Supplier opted for the check digit validation (see 3.3.1 – Payments Validation), the ATM displays a screen for the cardholder to re-enter the correct data;

PAGAMENTO DE SERVIÇOS/COMPRAS

INTRODUÇÃO DE VALORES ERRADOS

MARQUE NOVAMENTE
ENTIDADE:
REFERÊNCIA:
MONTANTE: . , EURO

CONFIRME NA TECLA VERDE

ANULAR CORRIGIR CONFIRMAR

Figure 13 – ATM screen: data entry 2nd attempt

3. If the cardholders re-enters invalid data, the system still presents a third opportunity, which will be the last attempt to enter the payment's correct data;

PAGAMENTO DE SERVIÇOS/COMPRAS

INTRODUÇÃO DE VALORES ERRADOS
ÚLTIMA TENTATIVA

MARQUE NOVAMENTE
ENTIDADE:
REFERÊNCIA:
MONTANTE: . , EURO

CONFIRME NA TECLA VERDE

ANULAR CORRIGIR CONFIRMAR

Figure 14 – ATM screen: data entry 3rd (last) attempt

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4. After the Bill Payments data entry and confirmation, the system performs other validations that may cause the operation to be cancelled; if this happens, the ATM displays an informative error screen;
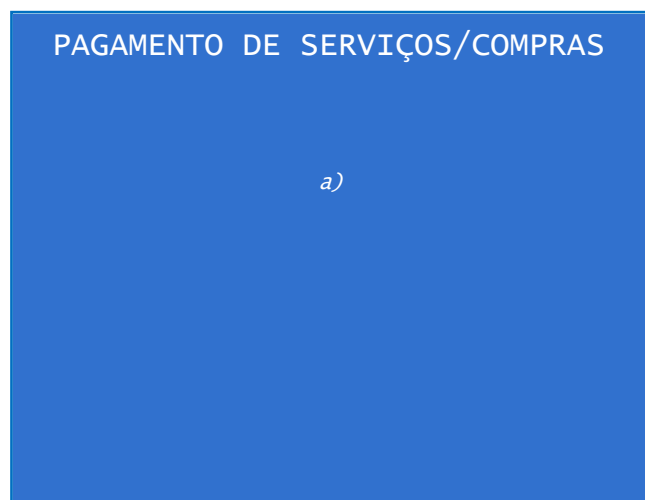
PAGAMENTO DE SERVIÇOS/COMPRAS

a)

Figure 15 – ATM Error Screen

5. When the screen of Figure 5 is displayed, the operation is cancelled and the ATM ejects the MB SPOT card. The cancellation reason is informed in the area of the line a). The **Error! Reference source not found.** below presents the possible cancellation reasons and the corresponding message displayed to inform the cardholder.

Table 1 – Operation cancellation reasons

Cancellation reason	Message displayed on screen
The cardholder does not confirm the entered data and presses the "cancel" key (*ANULAR*).	**"Operation cancelled at your request"** (*Operação Interrompida por sua ordem*)
Insufficient funds	**"Operation cancelled due to Insufficient funds"** (*Operação Cancelada. O Saldo Disponível Não Permite Realizar o Pagamento*)
Other reasons, except insufficient funds	**"Due to communication problems, the operation cannot be processed"** (*Por dificuldades de comunicação não podemos efectuar o seu pedido*)
The payment Reference is out of the limit date indicated in the Clients File	**"Payment out of date"** (*Pagamento está fora de prazo*)
Reference outdated over than a week relatively to the payment's limit date indicated in the Clients File	**"Invalid data"** (*Dados estão incorrectos*)

After displaying any of these error screens, the ATM automatically ejects the MB SPOT card.

4.2   Operational Model in MULTIBANCO POS

In order to pay for a Bill Payments invoice in one POS terminal connected to MULTIBANCO Network, the Services Supplier's Client must have the following data available: Services Supplier Id., payment's Reference and Amount.
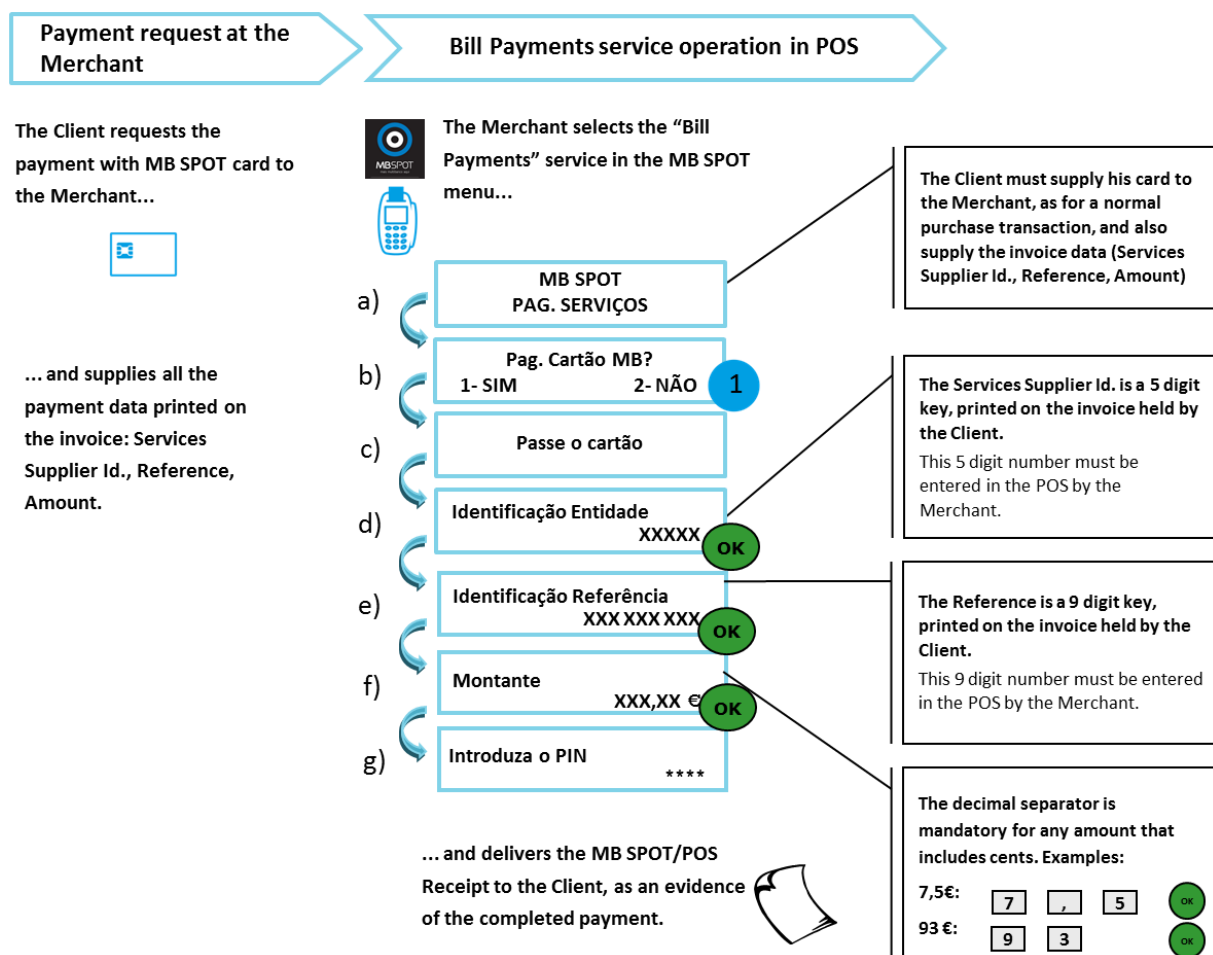

Payment request at the Merchant

Bill Payments service operation in POS

The Client requests the payment with MB SPOT card to the Merchant...

... and supplies all the payment data printed on the invoice: Services Supplier Id., Reference, Amount.

The Merchant selects the "Bill Payments" service in the MB SPOT menu...

a) | MB SPOT
PAG. SERVIÇOS

b) | Pag. Cartão MB?
1- SIM   2- NÃO   (1)

c) | Passe o cartão

d) | Identificação Entidade
XXXXX   OK

e) | Identificação Referência
XXX XXX XXX   OK

f) | Montante
XXX,XX €   OK

g) | Introduza o PIN
****

The Client must supply his card to the Merchant, as for a normal purchase transaction, and also supply the invoice data (Services Supplier Id., Reference, Amount)

The Services Supplier Id. is a 5 digit key, printed on the invoice held by the Client.
This 5 digit number must be entered in the POS by the Merchant.

The Reference is a 9 digit key, printed on the invoice held by the Client.
This 9 digit number must be entered in the POS by the Merchant.

The decimal separator is mandatory for any amount that includes cents. Examples:
7,5€: 7 , 5 OK
93 €: 9 3 OK

... and delivers the MB SPOT/POS Receipt to the Client, as an evidence of the completed payment.

Figure 16 – Bill Payments operation in POS

Legend of the POS operational sequence:

  a) MB SPOT – BILL PAYMENTS

  b) MB card payment? 1 – YES, 2 – NO

  c) Insert card

  d) Enter Services Supplier Id.

  e) Enter Reference

  f) Enter Amount

  g) Enter PIN

Brief description of the operational model:

1. The cardholder conveys his MB SPOT card to the Merchant, as well as the payment data informed in the invoice;

2. In the POS terminal, the Merchant chooses the option "Bill Payments" (*Pagamento de Serviços/Compras*) and presses the key '1';

3. The POS reads the valid MB SPOT card;

4. The Merchant enters the Services Supplier Id. and confirms by pressing the green key "OK";

5. The Merchant enters the payment Reference and confirms by pressing the green key "OK";

6. The Merchant enters the Amount and confirms by pressing the green key "OK";

7. The operation is concluded by the cardholder upon entering his MB SPOT card PIN.

If the operation is accepted, the MULTIBANCO POS terminal prints the corresponding Receipt.

```
XXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXX
N.F. Contr:XXXXXXXXX
Id TPA:     XXXXXXXX
YYYY/MM/DD  HH:MM:SS
Per:XXXTr:XXXMSG:XXX
      *    *    *
PAGAMENTO DE SERVIÇOS
      *    *    *
Cartão:
 XXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXX
BANCO
Entidade  XXXXX
Referência:XXXXXXXXX
Valor   XX XXX,XXEUR
      *    *    *
*****OBRIGADO*****
```

Figure 17 – Bill Payments Receipt (POS)

4.3 Operational Model in MB PHONE

MB PHONE is the other possible channel for making Bill Payments in MULTIBANCO Network, which allows the payments through a mobile phone, provided that the application is enabled in the phone.

The MB SPOT Issuer is responsible for providing the MB PHONE service to its Clients, MB SPOT cardholders. In order to benefit from its usage, the bank Clients must adhere to the service, which is available in three mobile networks in Portugal, managed by their corresponding mobile operators (TMN, Vodafone and Optimus).

4.3.1 Adherence to MB PHONE Service

In some cases, the adherence process to the MB PHONE service must be requested by the bank Client to the MB SPOT card Issuer. In general, however, the adherence process is performed at an ATM of MULTIBANCO Network, according to the steps described below:

1. In the ATM terminal, insert the MB SPOT card which will be associated to the MB PHONE service;

2. Select the option "**Other Operations**" (*Outras Operações*) or "**Mobile Phones**" (*Telemóveis*);

3. Select the option **MB PHONE**;

4. Enter the phone number;

5. Select the Mobile Operator;

6. Define the four (4) digit personal code (tele-code) which will grant the access to the service.

After completing the adherence process, the Services Supplier's Client can use his mobile phone to make Bill Payments, among other operations available in MULTIBANCO Network, described in the specific service-related documentation.

4.3.2   Bill Payments Processes

The Services Supplier's Client has three available options for making a payment using his mobile phone:

I.   Through the Java application installed in the phone:

- The mobile phones that support Java technology allow viewing, in the phone display, a simulation of the MULTIBANCO ATM menus. In order to do this, an application must be downloaded, following these steps:

    a) Send an SMS to the number 12980, regardless of the phone's mobile operator;
    b) The Client receives an SMS response with a link to install the Java application.

With the Java application installed in the phone, the Client has access to the MB PHONE service using the phone keypad and interacting with the MULTIBANCO ATM screen simulation that appears in the display.

Figure 18 – Java simulation of an ATM on the phone display

II. Through SMS:

- Having the MB PHONE service enabled in his mobile phone, the Services Supplier's Client can make a payment by sending an SMS. To do this, he must use the "**V**" code and enter the following text:

a) [**Tele-code**] **V** [**Account sequence no.**] **99999   999 999 999   50,50** – which corresponds to a payment for the amount of €50,50, to the Services Supplier Id. 99999 and the payment Reference 999 999 999;

b) Send the SMS to the number below, according to the phone's mobile operator:

1. TMN: 12900

2. Vodafone: 1700

3. Optimus: 1700.

c) The Client receives an SMS confirming the transaction completion.

III.   Through phone contact with the mobile operator:

- Using the MB PHONE service, the Client can make a payment, from his mobile phone, by contacting his mobile operator and following the instructions given by him. The contact numbers to be dialed are the following:

  - TMN: 12900
  - Vodafone: 1700
  - Optimus: 12980.

4.4   Home Banking

The Bill Payments service can also be available through the home banking – host-to-host channel – installed at the MB SPOT Issuer's internet portal.

This solution permits the MB SPOT cardholders to make Bill Payments through the internet and, in this case, the MB SPOT Issuer is totally liable for the service availability through his home banking channel.

4.5   Obtaining a Copy of the Receipt

SIBS FPS' MULTIBANCO Network, where the Bill Payments service is currently operating, allows a cardholder to obtain a copy of a transaction Receipt, during a 60-day term after the transaction's processing.

In order to obtain the copy of a Bill Payment transaction Receipt, the cardholder must use the same MB SPOT card that he used for the original transaction (regardless of the ATM terminal where the original transaction occurred) and perform the following operational sequence:

1. Insert the MB SPOT card that was used to perform the original Bill Payment, in any ATM terminal of MULTIBANCO Network;

2. Enter the PIN;

3. Select the option "Inquiries" (*Consultas*);

4. Select the option "Card Operations in MULTIBANCO Network" (*Operações do Cartão Na Rede MULTIBANCO*);

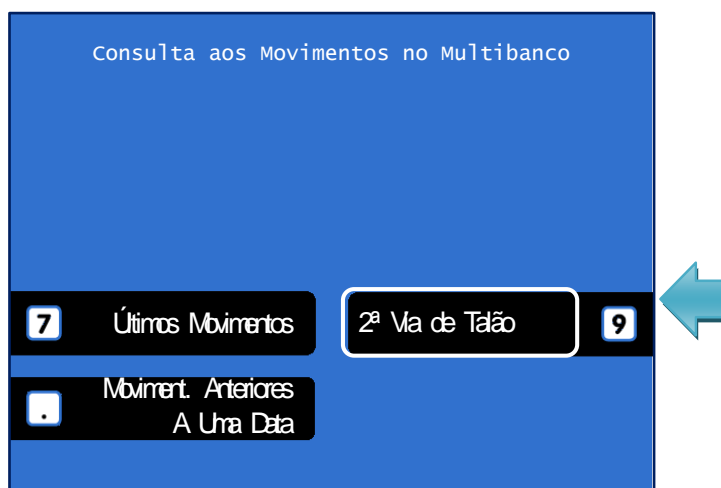5. Select the option "Copy of Receipt" (*2ª Via de Talão*).

Figure 19 – ATM screen to obtain a copy of a Receipt

6. In the screen that follows, the MB SPOT cardholder has to enter the date (day and month) when the original transaction occurred (the original transaction's date);

7. The ATM displays a screen with the transactions performed on that day, with the MB SPOT card in MULTIBANCO ATM Network, and the cardholder has to select the intended Bill Payment transaction.

The ATM prints the copy of the Receipt, which is similar to the original Receipt, with the title "Copy of Receipt" (**SEGUNDA VIA TALÃO**). After printing the Receipt, the ATM ejects the MB SPOT card.
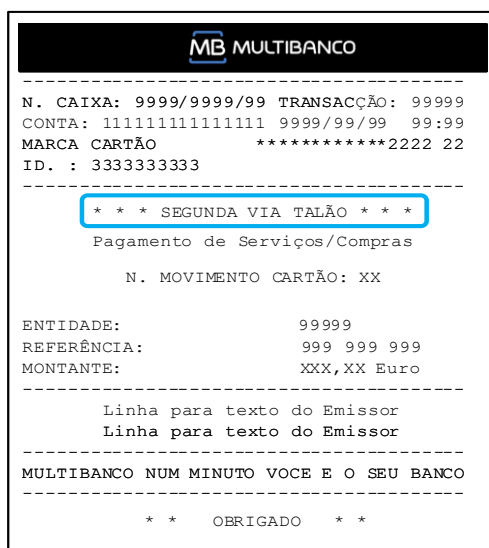

Figure 20 – Copy of the Receipt

If no transactions occurred on the entered date, the ATM displays a message giving that information and ejects the MB SPOT card.

4.6   Data Flow

Within the scope of the Bill Payments service, SIBS FPS performs file exchange with the Services Supplier, the Support Institution (Bank or Acquirer) and the MB SPOT Issuer. Real time messages can also be exchanged between SIBS FPS and the Services Supplier, if this latter chooses the option of receiving a notification for each completed payment transaction, whenever a Client makes a Bill Payment in MULTIBANCO Network.
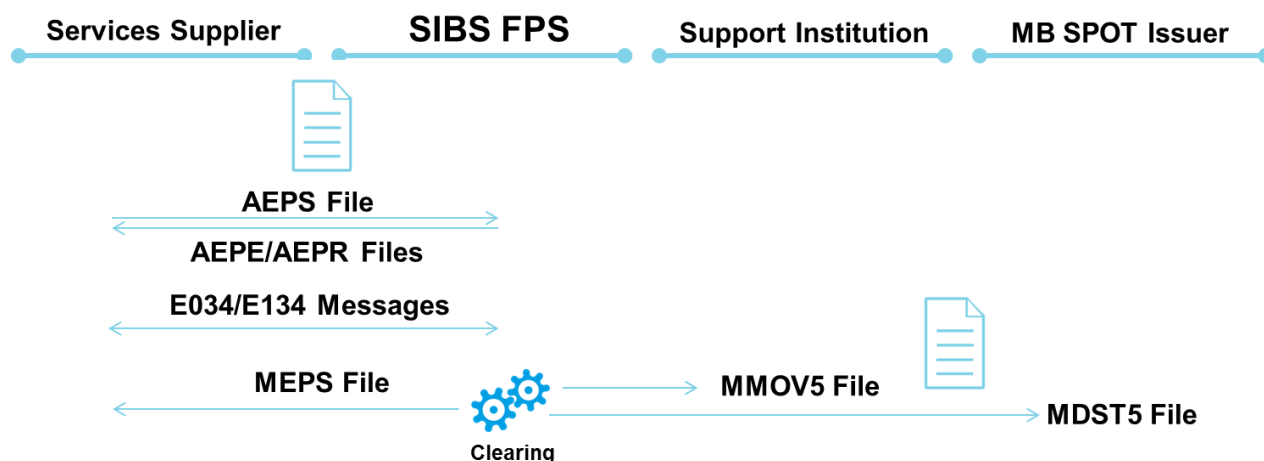

Figure 21 – Data flow between the Participants

On a daily basis, after MULTIBANCO Clearing, SIBS FPS sends the Destinations File (**MDST5**) to the MB SPOT card Issuers, informing all the debits processed in their Clients' bank accounts (the cardholders who made Bill Payments with their MB SPOT cards in MULTIBANCO network).

Also after MULTIBANCO Clearing, SIBS FPS sends the Payments File (**MEPS**) to the Services Supplier, informing all the payments processed in MULTIBANCO Network and sends the Transactions File (**MMOV5**) to the Support Institution (Bank or Acquirer) informing all the accounting entries to be processed in the Services Supplier's bank account.

The Record type '3' of the **MMOV5** File provides information on the total payments processed on that day for that specific Services Supplier and the total amount to be credited to his bank account, by the Support Institution. This aggregated information has been previously provided by SIBS FPS in the **MEPS** File, which contained the detail of all payments processed in that period.

The Record type '4' of the **MMOV5** File details the totals per financial product (ex.: MULTIBANCO Agreement, UNICRE Agreement, AMEX Agreement, etc.).

4.6.1   Files sent from the Services Supplier to SIBS FPS

File	Name	Destination	Periodicity	Description
AEPS	Clients File	SIBS FPS	Dependent on the Services Supplier's decision (in case of Clients File-based payments validation).	Contains the payment References of the Clients that must settle their Invoices. It can refer to new Invoices (data entry) or not (data updating). This file also indicates the References that must be removed from the file residing in SIBS FPS (record deletion).

4.6.2   Files sent by SIBS FPS

File	Name	Destination	Periodicity	Description
AEPE	Response File to Clients File	Services Supplier	After reception of the Clients File (AEPS).	This file is generated and sent within a maximum 24-hour term, after reception of the AEPS – Clients File, in the time period between 10:00 p.m. and 08:00 a.m. of the following day. It allows the Services Supplier to quickly identify error occurrences in the Clients File processing and the reason that caused each Reference's rejection.
AEPR	Reject File of Clients File	Services Supplier	After reception of AEPS File, in case of containing errors that caused its rejection.	This file informs the Services Supplier that the AEPS file was totally rejected. It is made available after the Clients File (AEPS) validation completion, within a maximum 24-hour term in the time period between 10:00 p.m. and 08:00 a.m. of the following day.
MEPS	Payments File	Services Supplier	Daily, after MULTIBANCO Clearing	This file is made available after the Clearing process, to inform the Services Supplier on all the payments processed during MULTIBANCO Clearing period. It contains the detail of each processed payment and the total amount to be credited to the Services Supplier's bank account.
MMOV5	Transactions File	Support Institution	Daily, after MULTIBANCO Clearing	Record type '3' – informs the total amount that the Support Institution must credit to the Services Supplier's bank account, for the payments made by the Clients in MULTIBANCO Network.
				Record type '4' – informs the totals detail per financial product (ex.: MULTIBANCO Agreement, UNICRE Agreement, AMEX Agreement, etc.).
MDST5	Destinations File	MB SPOT Issuer	Daily, after MULTIBANCO Clearing	This file informs the MB SPOT card Issuer on all the successfully completed transactions made by their Clients, as well as the applied fees.

4.6.3   Messages sent by SIBS FPS

Message	Name	Destination	Periodicity	Description
E034	Payment Notification	Services Supplier	Upon a Reference payment completion.	Real time message to inform that a payment Reference transaction was completed.

4.6.4   Messages sent by the Services Supplier

Message	Name	Destination	Periodicity	Description
E134	Response to the Payment Notification	SIBS FPS	After reception of E034 message.	Response message, sent through the PRT application installed at the Services Supplier, to the E034 message, previously sent through SIBS FPS' PRT server.

4.7   Contacts

Scope	Area	Contact
Operational and functional support (clarifications, suggestions and file retrieval)	Network and Operation Management Department Customer Support	sac.suporte@sibs.pt Phone: +351 218 434 198
Acceptance tests		
Questions and problems reporting		
Service's brand image rules	Corporate Office Communication	comunicacao@sibs.pt

5 List of Acronyms

Acronym	Full Name	Source
AEPE	Response File to Clients File	Service Description
AEPR	Reject File of Clients File	Service Description
AEPS	Clients File	Service Description
AMEX	American Express	Background
ATM	Automated Teller Machine	Introduction
BIN	Bank Identification Number	Participants
E034	Payment Notification message	Service Description
E134	Response to Payment Notification message	Service Description
MEPS	Payments File	Service Description
MMOV5	Transactions File	Service Description
POS	Point-of-Sale	Introduction
PRT	Real Time Protocol (*Protocolo Real Time*)	Data Flow
SMS	Short Message Service	Operational Model in MB PHONE
VAT	Value-Added Tax	Invoicing Information