

SIA GROUP:

expertise, resiliency and performance



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SIA for Financial Institutions

Payment and card processing

is our core business

Since 1986 SIA has been managing the **Italian ACH**.

As ACH operator, SIA is market leader in Italy. Main payment instruments managed are credit transfers, direct debits, check truncation, interchange fees, mandate management, payments and collections for corporates, clearing of national debit card withdrawals & POS payments. In Italy, SIA also acts as **SEPA Clearing Mechanism** for banks settling in BI-COMP.

SIA Group delivers modular, flexible card **issuing and acquiring services** customizable for processing of international & domestic cards (Visa, Visa Electron, VPay, MasterCard, Maestro, Bancomat and PagoBancomat) and private-label cards.

As **payment cards processor**, SIA Group offers services **in 12 countries**.

The range of its offering includes cross border processing services, prepaid cards, gift/loyalty/fuel cards, terminal management (ATM and POS) and value-added services.

SIA is market leader in **capital markets compliance services** for financial players, in line with **EU directives and IOSCO principles**.

SIA for Central Institutions

Serving international customers

processing needs is our mission

SIA is the **technological partner of EBA CLEARING**.

Since 2002, SIA has been implementing and managing STEP2 platform for retail payments in Euro on behalf of EBA CLEARING.

Following the first service XCT, SIA has enriched the STEP2 platform, processing Italian Credit Transfers since 2006, SEPA Credit Transfers since January 2008 and SEPA Direct Debits since November 2009.

In 2010 SIA processed 410 million of transactions on STEP2 platform.

SIA is the **preferred provider of the London Stock Exchange Group** for fixed income trading (MTS markets) and post trading services (Monte Titoli pre-settlement, settlement and custody). Since the 1990s, SIA has been supporting capital markets, both at domestic and European level, with

the main European Fixed Income market, EuroMTS, handling more than 70% of European - 14 countries including Israel - public debt trading.

SIA manages **the national registers on behalf of the Central Bank of Italy** for systemic credit risk. SIA has a long standing expertise in managing national registers enabling inter-bank collection.

SIA is also **the provider of Real Time Gross Settlement technology for Central Banks** in Europe (Sweden and Norway) and in the Mediterranean area (Egypt and Palestine).

SIA provides the capital markets surveillance technology to **the Brazilian Regulator, Comissão de Valores Mobiliários**.

SIA for Corporate&PA

Aggregating communities to create

value to our stakeholders

SIA is the technology provider of the Interbank Corporate Banking (CBI), the Italian banking service created to enable corporates to send and to receive transactions and reports to/from their banks through a single **Remote Banking product**.



The services offered include also VAS specific for Public Administration, directly integrated with **document management** and **treasury** modules.

SIA for Network Services
Trusted solutions to let business think business

SIAnet is the multi-protocol, multi-service network infrastructure connecting over a thousand banking and financial institutions, both in Italy and abroad. SIAnet is connected to **Swift and to SPC**, the Italian Public Administration network.

In 2010, SIA carried **11.1 Terabytes** of data on the network, **with infrastructure availability equal to 99.999%**.

SIAnet manages around 3 million transactions every day, representing nearly a third of the total daily traffic in Europe, the Middle East and Africa.

Our expertise for delivering excellence to customers

Know-how
 SIA has more than **30 years of experience** in providing systems for the financial community using

massively scalable technologies to manage **mission critical services**, with a deep knowledge and expertise of market evolutions, client need understanding and the ability to continuously translate them into solutions and ad hoc client projects.

Large volumes and performances
 With about **15 billion transactions** processed every year, SIA can guarantee high quality services at the **most competitive processing cost**. Most of the services and solutions provided reach SLAs which are **higher than 99.99%** and that are measured by key performance indicators defined and agreed with our customers.

Project capability
 SIA has a proven record of payment solutions for financial institutions and among these is specialized in design, develop and operate **mission critical applications**. SIA has implemented a full range of advanced project management and quality standards, tools and techniques, accredited to **PMI guidelines**; moreover all SIA project manager staff is **PMI certified**.

Business continuity is a key element in the delivery of our services

Resiliency

SIA considers the **business continuity a key element** in the delivery of its services consistent with the customer agreements, with **Bank of Italy Guidelines** and with the relevant methodologies, best practices and international standards. Hence, the decision of SIA to adopt the **BS25999 standard for the implementation of its business continuity management system**.

The disaster recovery site is equipped with technology platforms featuring a **processing capacity equivalent to the primary site**.

The hardware devices are either **redundant** or possess adequate **fault-tolerant features** both at the primary and disaster recovery sites.

All type of data and all changes, including business data, system data, configuration data, security data, source code, etc. regardless of the tier they belong, **are real-time-synchronous-mode replicated** across primary and secondary sites.

The primary site runs in **cluster configuration** with data sharing facility and power distribution layout which has a fully redundant radial configuration, while the disaster

recovery site contains all data, both live and archived, replicated in real-time and synchronous-mode; moreover a third real-time copy of the data is available in the disaster recovery site.

Most recently SIA has been certified by IBM as the first company with the disaster recovery capabilities to provide outsourcing services within the scope of CBU (**Capacity Backup Upgrade**) contract, which provides extra capacity resources in critical events.

Credentials almost unique for a financial services utility organization

Reliability

SIA performs **at least 10 disaster recovery test exercises per year**, which allow a continuous improvement of the contingency procedures. During 2009 SIA Group in accordance with its Belgian customers has performed a **complete disaster recovery test exercise**, that has allowed to process all the live transactions in the secondary site for a week, switching back to the primary site successfully.

Quality

SIA is compliant with the **ISO 9001:2008 certification** for the design, implementation, marketing

and supply of card processing services on domestic and international circuits, electronic payment systems and services, IT products and services supporting operations on banking, credit and financial markets, also at institutional level, network services and technology platform services for financial activities on electronic markets.

Security

Compliance with the **security standard ISO/IEC 27001:2005** with a particular focus on the security of infrastructures and technology, applications, logical and physical, operational continuity, organizational, contracts.

Moreover SIA is compliant with **Payment Card Industry (PCI) Data Security Standard**.

Trust

SIA, being operator of domestic and international prominent financial services, is under regular oversight of Banca d'Italia.

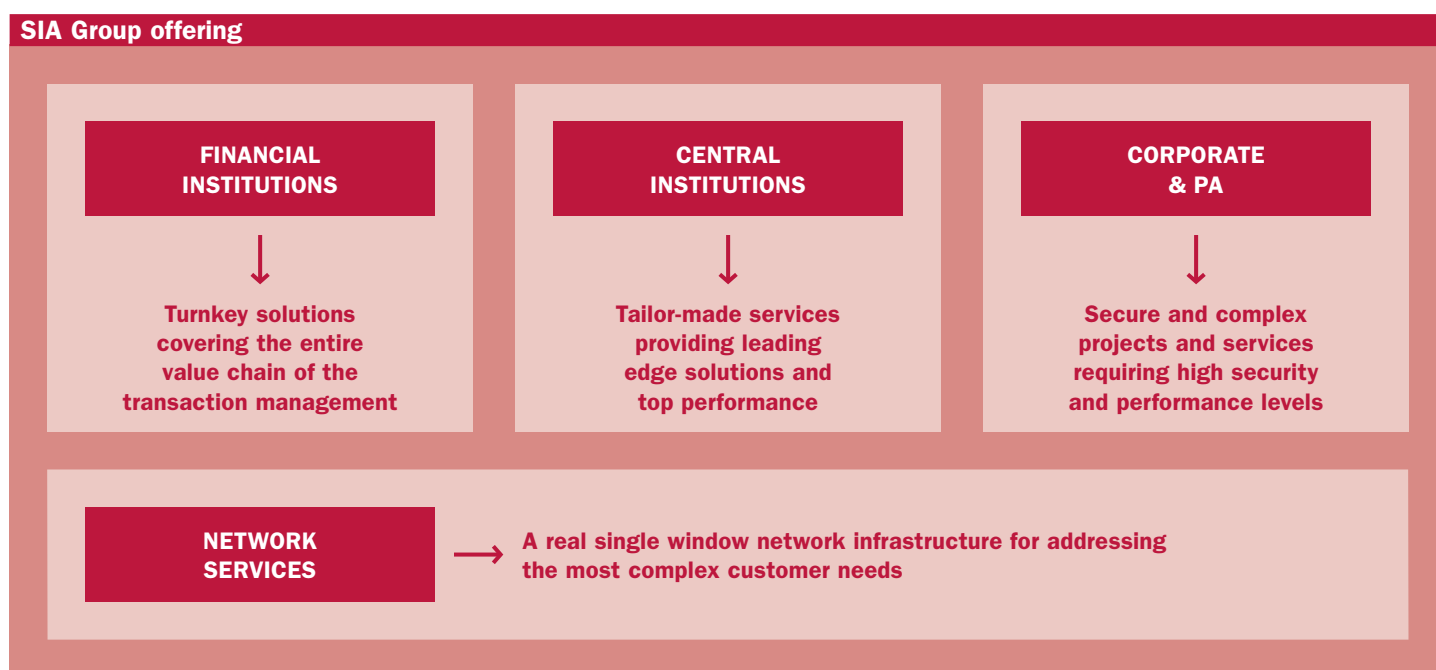


SIA positions itself as the aggregation centre of an excellence network, the promoter of a streamlined and organized system of agreements between the best players at the various levels of the value chain, guaranteeing the right answers to the uncertainty of the current economic and production scenario.

Since 1977 SIA is a European provider, owned by banks, of technology solutions to Banks, Corporates, Public Administration and Central Institutions for the processing and clearing of payments, credit and debit cards, solutions for capital markets industry and network services for connectivity and messaging.

SIA Group currently operates in 30 countries and is composed by seven companies: the parent **SIA**, the Italian companies **Pi4Pay** (collection and payment services), **RA Computer** (solutions and applications for banks, businesses and P.A.), and **TSP** (systems and services for companies and P.A.), **SiNSYS** (card processing) in Belgium, **Perago** (infrastructures for central banks) in South Africa and **SIA Central Europe** (transactions processing and ATM/POS terminal management) in Hungary.

SIA Group offering covers the whole Payment Value Chain for Financial Institutions, Central Institutions, Corporate and PA.



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