

SIA is European leader in the design, creation and management of technology infrastructures and services for Financial Institutions, Central Banks, Corporates and Public Administration bodies, in the areas of cards, e-payments, network services and capital markets. SIA Group provides its services in over 40 countries, and also operates through its subsidiaries in Hungary and South Africa. The company has offices in Milan, Brussels and Utrecht.

In 2015, SIA managed 9.9 billion clearing transactions, 3.3 billion card transactions, 2.8 billion payments, 41.7 billion financial transactions and carried 358 terabytes of data on the network.

The Group is made up of seven companies: the parent **SIA**, the Italian companies **Emmecom** (innovative network applications for banks and businesses), **Pi4Pay** (advanced collection and payment services), **TSP** (front-end services for companies and P.A.), and **Ubiq** (innovative technology solutions for marketing), **Perago** in South Africa and **SIA Central Europe** in Hungary.

The Group, which has approximately 1,600 employees, closed 2015 with revenues of €449.4 million.

Financial Institutions

SIA proposes highly efficient technology solutions and services to financial institutions, able to cover the entire value chain of **electronic payments**, including **issuing** and **acquiring** of debit, credit and prepaid cards for all domestic and international circuits, value-added services for the **prevention and management of frauds and disputes**, solutions providing **access to domestic and pan-European clearing infrastructures**, management of inter-bank payments and collections, **bank2corporate communication** services, and advanced systems for **capital markets**. SIA also promotes innovation at financial institutions by offering solutions in the areas of **mobile banking**, **contactless payments** and **mobile payments**.

Central Institutions

SIA supports central banks, clearing houses, banking associations and consortiums, state financial institutions and government financing bodies, thanks to its consolidated experience in the design and management of payments infrastructures that meet the most stringent international standards in terms of reliability, security and functionalities available. For central institutions in particular, SIA creates and provides products and services for the **clearing and settlement** of payments, **supervision** and **compliance**, in addition to the **management of large databases**. The company is technology partner of EBA Clearing (European Banking Association) and manages the **STEP2 platform for the clearing of SEPA payments at European level**. SIA also supports Banca d'Italia with the provision of services for the national financial system and a host of central banks in Europe, the Middle East and Africa with the **creation of both gross and retail interbank payment infrastructures**.

Corporates

For Telcos, retailers, multi-utilities, media groups, oil companies and local public transport firms, SIA develops complex projects that require high performance and security levels based on the use of **credit**, **debit** and **branded cards** (such as gift cards and loyalty cards), on the management of **advanced terminals**, also contactless, on the use of new **SEPA payment instruments** (Single Euro Payments Area) and on **procurement** services supporting treasury processes. **Multichannel access** is another distinguishing feature of SIA's offering for the payment of utility bills and paying-in forms and for the reloading of prepaid products and public transport tickets. For the new **Payment Institutions**, the non-banking players introduced by the PSD (Payment Services Directive), SIA has developed a specific integrated solution for the management of accounts, collections and payments, in line with the directives of the supervisory authorities.

Public Sector

Within the public administration sector, in order to achieve the goals of recovery and improvement of operational efficiency in the management of accounting flows, SIA provides advanced solutions for **document management** (electronic payment orders, e-invoicing and electronic storage), **local taxes** (collections, payments and reconciliation of accounting flows) and other multichannel services to enable citizens to **pay for charges, taxes and fees** through the most widespread banking and retail networks.

Capital Markets

Supervisory authorities, trading venues, CSDs (Central Securities Depositories), associations and other financial market operators are supported by SIA thanks to its strong technological know-how in the design and management of personalized solutions featuring high levels of performance and reliability. More specifically, SIA is active in the fields of **trading and post-trading services and platforms, market surveillance systems and monitoring and transparency of trading activities**. SIA is technology partner to Monte Titoli and MTS (London Stock Exchange Group), Comissão de Valores Mobiliários (Financial Market Supervisory Authority of Brazil) and other regulatory bodies.

Network Services

To support the network activities of banks, central institutions, businesses and P.A. bodies, SIA provides a **multi-service, multi-protocol technology infrastructure** ("SIAnet"), which currently links over a thousand banks and financial institutions in Italy and abroad and is connected to the Public Connectivity System. Through SIA's network services, it is also possible to access **STEP2** (EBA Clearing's PE-ACH), the **various Italian application centers** operating on the RNI (National Interbank Network), **capital markets, credit and debit card processors**, and to connect company **branches and points of sale**, thereby promoting access to payment services. SIA, in partnership with Colt, has also been **awarded a Network Service Provider license** for the **design, creation and management of the new infrastructure** that will **link central depositories (CSD), Eurosystem central banks and the leading European bank groups to TARGET2-Securities (T2S)**.