



Partner
in Payments



Sell more by fixing payment acceptance on your eCommerce website

eCommerce Meetup - F1 Business Club

01/07/2024

Hi, olá, привет



Artur Poluektov

Head of Product Strategy @ SIBS International



**Fix payment acceptance at your eCommerce
store and start selling more online**

Consider a customer journey at your eCommerce store



\$4 trillion

Abandoned goods in shopping carts




Source: SWRVE, 2021

59%

Abandoned carts when a preferred payment method was unavailable



Source: PayPal, 2023

A surreal image depicting an astronaut in a white spacesuit with a large life-support backpack on the moon's surface. The astronaut is holding a black credit card and inserting it into a modern, grey credit card payment terminal. The terminal has a small screen and a numeric keypad with colorful buttons. In the background, a NASA lunar lander is parked on the left, and the Earth is visible in the sky. A speech bubble from the astronaut contains the text "Houston, we have a \$2.3t problem...".

Houston, we have
a \$2.3t problem...

Note: Image was generated by AI

**What payment methods should you accept
on your eCommerce website?**

World of electronic payments became very complex





Truly know who is your customer in order to
balance the right mix of payment methods

Note: Image was generated by AI

Classification: Restrito

Forecasting top eCommerce payment methods in Europe by 2027



**Digital
wallets**

40%



**Credit &
debit cards**

32%



**Account to
account**

19%



BNPL

8%

Source: Worldpay, Payment & Commerce Market Intelligence



SIBS's digital solution to simplify your payments by allowing you to do everything from your mobile phone



MB WAY transformed habits towards the adoption of mobile digital services and is one of the most comprehensive and successful wallets in Europe

THE LEADING PAYMENT APP

+30M
transactions
per month

15M
POS+eCom
payment monthly

14M
P2P monthly



+5M
USERS



+142k
MERCHANTS



+25M
CARDS



+12k
ATM'S

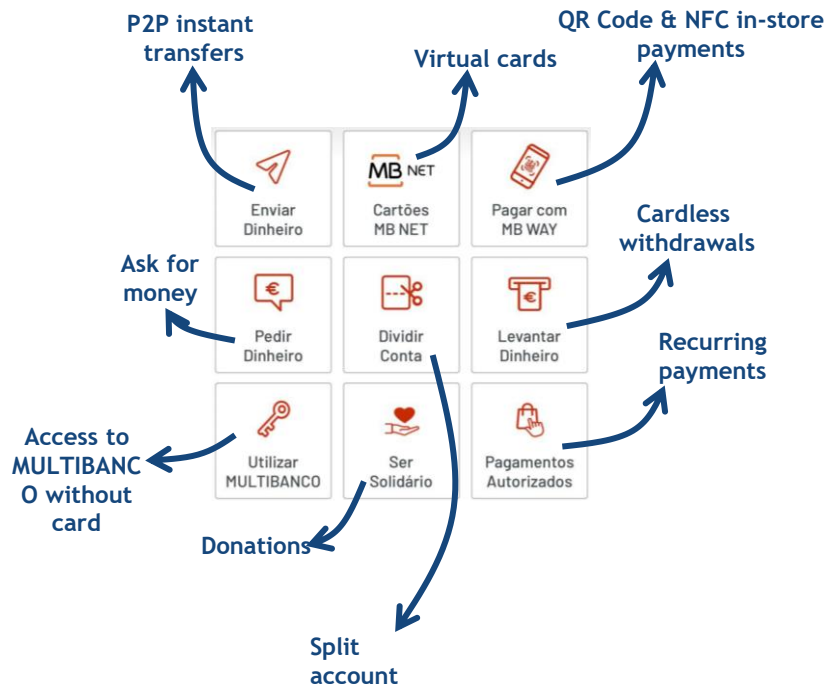


+425k
POS TERMINALS



+11.5M
ACCOUNTS

FEATURES



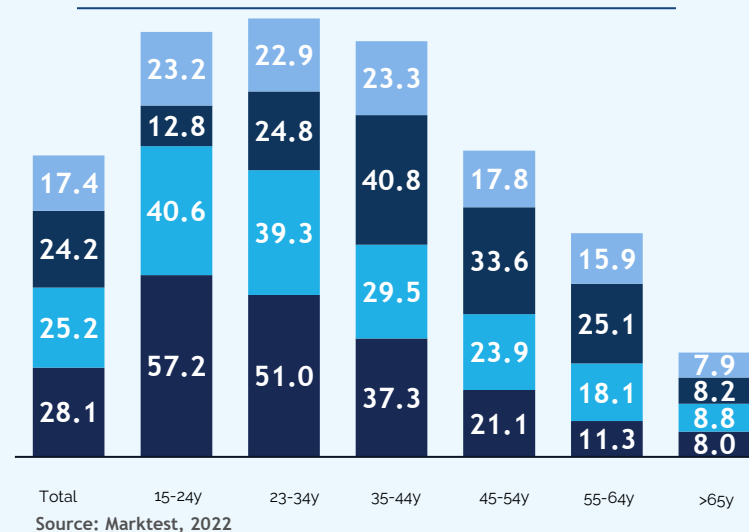
MB WAY PROVIDES THE BEST PAYMENT EXPERIENCE!



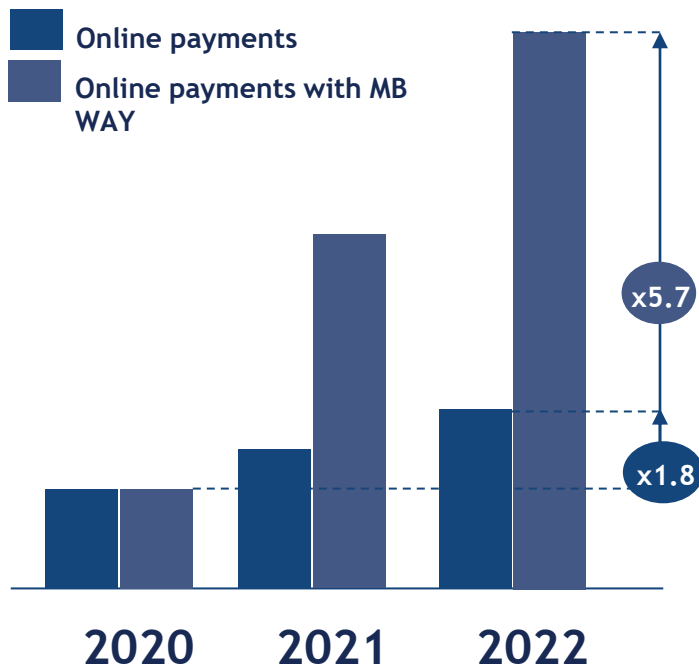
28.1%

Portuguese people prefer to pay with MB WAY

Launched in 2015, MB WAY is the preferred payment method (with even more impact for Gen Z and Millennials)



MB WAY IS THE FASTEST GROWING PAYMENT METHOD!




31%

of overall CNP payments are made
with MB WAY

76%

of online shoppers pay with MB WAY
when it's available

A person wearing a dark hoodie is sitting at a desk, typing on a keyboard. In front of them is a computer monitor displaying a webpage with the heading "Card Payment Details" and "Card Payment Details" repeated. Below the heading, there are some numbers and text, including "Erades 2ay. 32.84" and "Codes 22y. 18.22.14". A calculator is visible on the desk to the left of the keyboard. The scene is dimly lit, with a light source from above creating a glow on the desk and the person's hands.

**Safe online shopping and secure payments
became the must a long time ago and war with
fraud in payments will only intensify**

Note: Image was generated by AI

1 in 4

Online shoppers abandon their cart when they don't trust the website with card information



Source: Baymard, 2023

Variety of fraudulent transactions at eCommerce

**Hacking to
takeover
accounts**

**Phishing
scams**

**Stolen
payment
information**

**Chargeback
fraud**

Fraudsters continually develop and refine new strategies, making it progressively harder for businesses and consumers to identify and avoid fraud

A man with dark hair and a beard, wearing a grey and white striped sweater, is sitting at a wooden desk. He is smiling broadly and looking at a computer monitor. His right hand is on a white mouse. On the desk, there is also a white keyboard and a black calculator. The computer monitor displays a webpage with the text 'GREAT ONLINE EXPERIENCE' in large, bold, black letters. Below this text, there is a small shopping cart icon and a 'CONFIRM' button. A semi-transparent dark grey banner is overlaid across the middle of the image, containing the text 'Make online payment experience as easy and seamless as possible' in white. In the background, there is a white shelf with some books and a small potted plant.

Make online payment experience as easy and seamless as possible

Note: Image was generated by AI

Amazon's one-click checkout became a game changer

And you can also benefit from it since 2017



Pasa el ratón por encima de la imagen para ampliarla

Kindle (modelo de 2022): nuestro Kindle más compacto y ligero, con una pantalla de alta resolución de 300 ppp y 6 pulgadas, y el doble de almacenamiento | Negro, sin publicidad

Marca: Amazon

4,7 ★★★★★

5.006 valoraciones | [Buscar en esta página](#)

Opción **Amazon** de "kindle"

1 característica de sostenibilidad

5 mil+ comprados el mes pasado

110⁸⁰ €

Los precios de los productos vendidos en Amazon incluyen el IVA. Dependiendo de tu dirección de entrega, el IVA puede variar al finalizar la compra. Para obtener más información, haz clic [aquí](#).

Este es el último modelo de este producto

Color: Negro



☐ Sí, quiero entrega GRATIS

Te ofrecemos una prueba GRATIS de 30 días de **Prime**.

amazon prime

110⁸⁰ €

Entrega GRATIS el viernes, 5 de

Entering the billing, shipping and payment information with just one click of a button

Cantidad: 1

Añadir a la cesta

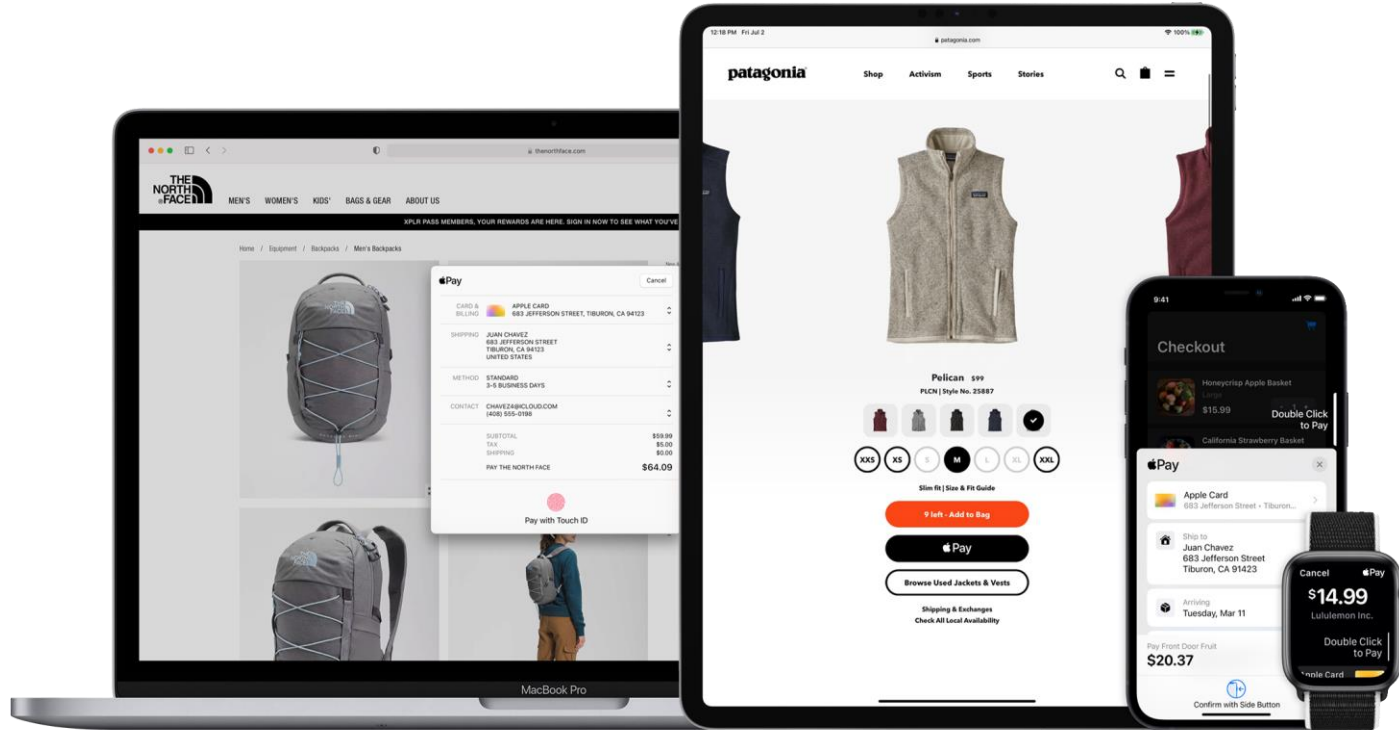
Comprar ya

Envío desde Amazon
Vendido por Amazon

Copyright: Amazon

Apple Pay provides seamless online payment transactions

Different devices with equally secure, efficient, and convenient payment experience



Copyright: Apple

MB WAY

AUTHORIZED PAYMENTS

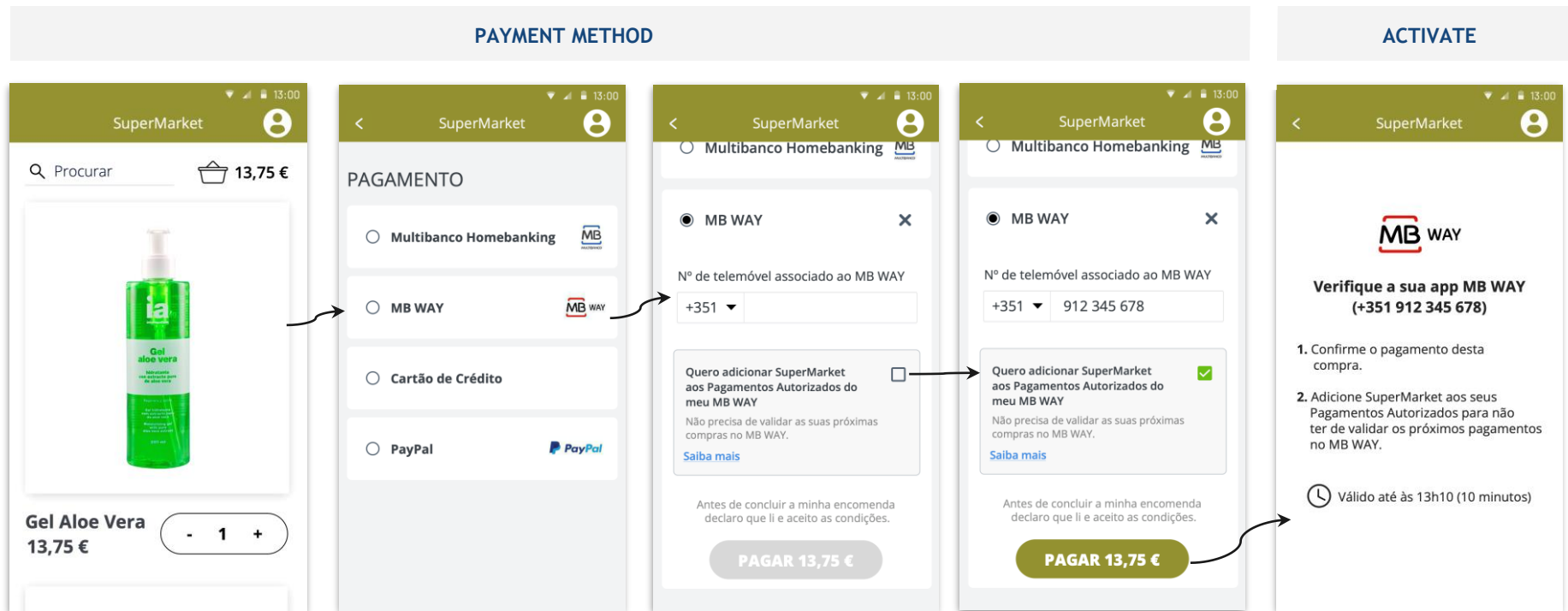
USE CASE
ONE CLICK SHOPPING



Enrollment to the new payment method (1/2)

One click shopping

MERCHANT



1. Product list

2. Choose payment method

3. MB WAY

4. Activate Pagamentos Autorizados

5. Feedback screen

Enrollment to the new payment method (2/2)

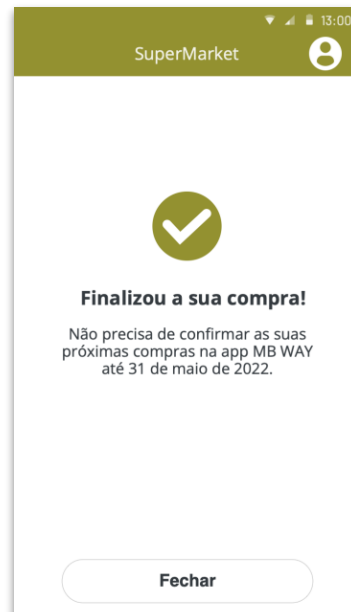
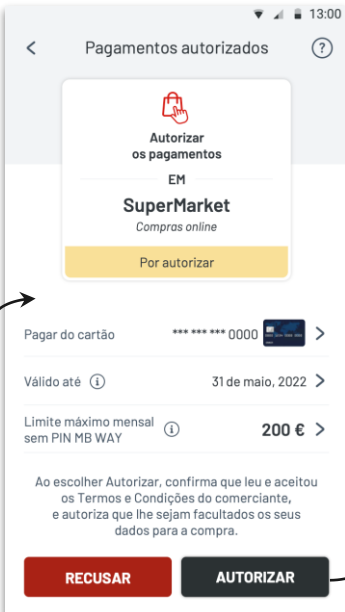
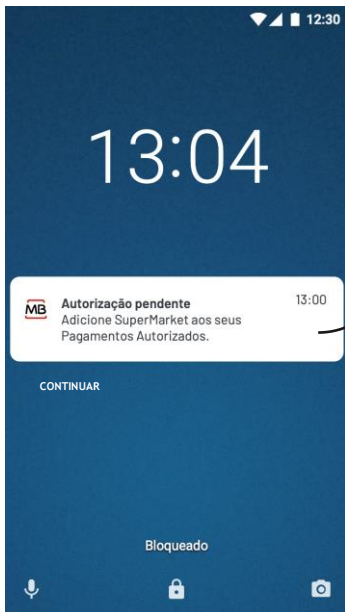
One click shopping

MB WAY

ACTIVATE PAGAMENTOS AUTORIZADOS

MERCHANT

SUCCESS



6. Activate Pagamentos Autorizados

7.Settings (card, limit, end date)

8. Authenticate

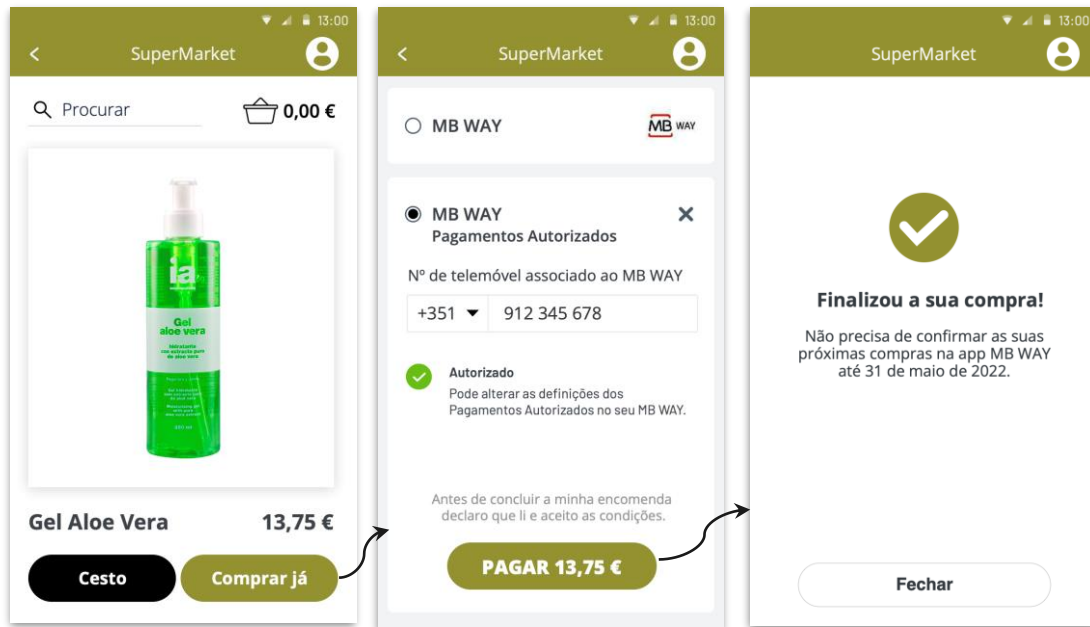
9. Success

Fast checkout (after enrollment)

One click shopping

MERCHANT

PAY WITH PAGAMENTOS AUTORIZADOS



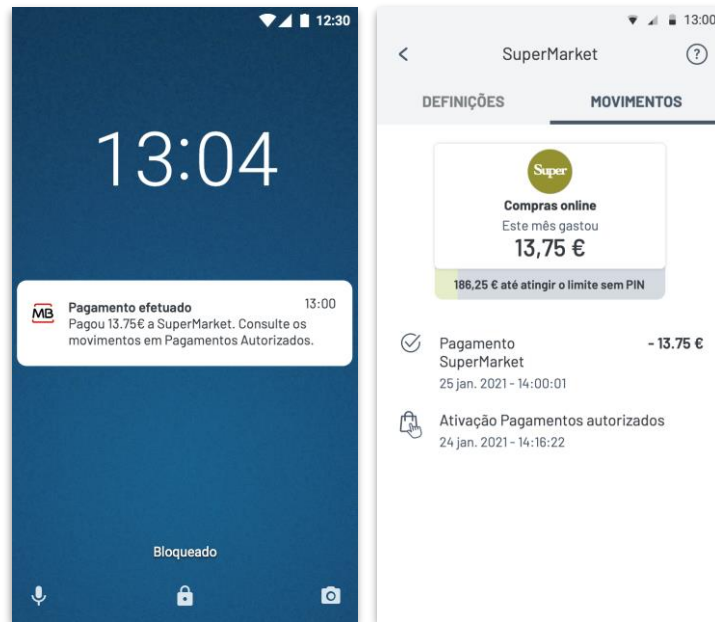
1. Choose the product

2. Fast check-out powered by MB WAY Pagamentos Autorizados

3. Success

MB WAY

CHECK PAYMENT



4. Push notification with payment succeeded

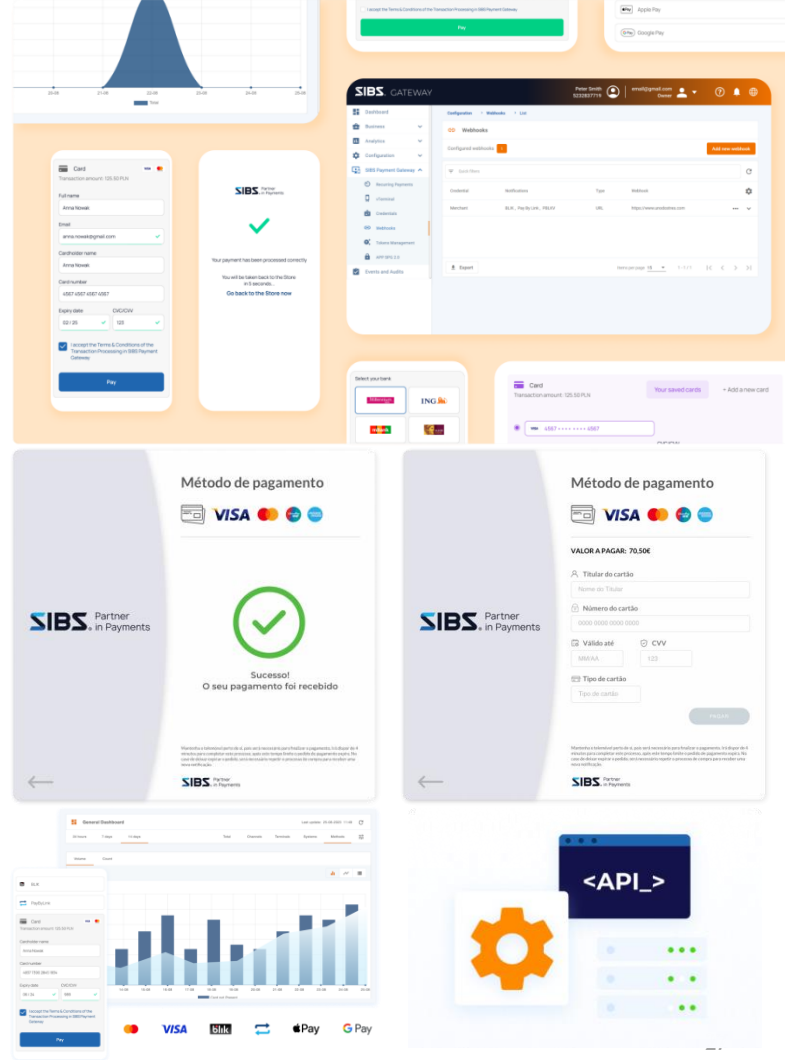
5. Manage payments

**Choose the right payment gateway for your
business**

Selecting payment gateway

Multiple criteria

- a) Consider all the considerations above
- b) Total cost (initial investment + usage)
- c) Reliability and support
- d) Integrations
- e) Value added services
- f) Omnichannel experience



Some of the popular payment gateways close to you



Note: Over 300 payment gateways for Europe and North America and 900 worldwide.

SIBS GATEWAYS

*The most convenient and secure
payment options available*

PROVIDES THE MOST RELEVANT PAYMENT METHODS IN PORTUGAL

INCLUDING MB WAY, MULTIBANCO REFERENCES AND THE MAIN INTERNATIONAL PAYMENTS SYSTEMS SUCH AS VISA, MASTERCARD2, AMERICAN EXPRESS AND UPI



🏠 Getting Started

📄 Form Integration

📄 Server-to-Server

🔗 BackOffice Operations

🔗 Webhooks

📄 API Reference

🔑 Credentials

Getting Started

Our payment solution will enable you to accept online payments with the most used methods, simplify your checkout process and boost your sales.



Form Integration

Form Integration is based on three simple steps:

- Prepare the checkout
- Create the payment form
- Get the payment status

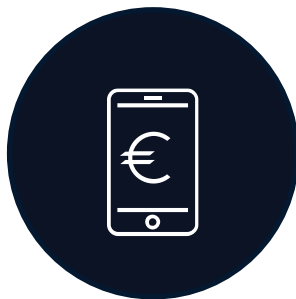


Server-to-Server Integration

Server-to-Server Integration is based on the following steps:

- Prepare the checkout
- Display payment method option to customer

Main highlights



**Figure out the
best payment
methods for
your target
customers**



**Simplify user
experience
during
checkout
process**



**Make it safe for
your business
and for your
shoppers**



**Choose the
right partner
for payment
gateway**

Thank you!



Partner
in Payments

Reach out to me:
artur.poluektov@sibs.com



www.sibs.com

A informação contida neste documento é propriedade da SIBS e não pode ser duplicada, publicada ou fornecida total ou parcialmente a terceiros sem o prévio consentimento da SIBS.