









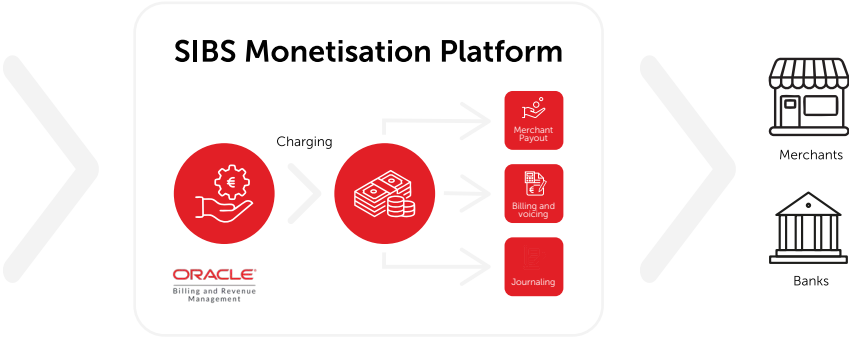


# Future-Ready Revenue Management for SIBS

SIBS, a leading financial services and electronic payments provider in Portugal, partnered with Celfocus to modernise its billing solution. Through the implementation of **Oracle Billing and Revenue Management (BRM)**, Celfocus and SIBS created a scalable and future-ready billing ecosystem aligned with the digital economy and API monetisation needs, particularly in the context of Open Banking.

 POS Payments	 Fraud
 Multibanco File Transfer	 Online POS
 Vouchers	 Interbank Transactions
 Instant Payments Solution	 ATM Management
 Open Banking API PSD2	 Marketplace



## CHALLENGE

SIBS was facing the challenge of managing diversified revenue streams emerging from digital services such as Open Banking, Instant Payments, Marketplaces, and Acquiring. The ability to support multiple API monetisation models with agility, flexibility, and control became essential to keep pace with evolving market demands.

## SOLUTION

Celfocus implemented **Oracle BRM**, tailored to SIBS's requirements, starting with API monetisation for Open Banking API, then evolving to support charging and billing for all legacy services. The solution enables tracking of product and service consumption, application of differentiated pricing models, and rapid scaling to onboard new services and partners. Currently all SIBS' services are billed in BRM, including Open Banking API monetisation, Multibanco File Transfer, Instant Payments, Marketplace, Paytel Payment Acquiring, and SIBS Payments Acquiring.

## BENEFITS



**Flexible and scalable billing ecosystem** ready to support new revenue streams



**Faster time-to-market** for launching new services and billing models



**Effective monetisation of APIs and digital offerings** with full transparency and control



**Enablement of revenue-sharing models**, fostering long-term strategic partnerships



**Simplified administration and operational efficiency** through user-friendly tools

