



# SAB AT

THE NEW GENERATION  
OF BANKING SOFTWARE



SAB AT is about to change  
your style of management,  
at both global and detailed levels.





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## Introduction

For more than 20 years, Groupe SAB has designed and marketed banking software solutions in its role as a software publisher.

Its latest offer, SAB AT, marks a major upgrading of our range of solutions, capitalising on the strength and quality gained by our experience together with a wealth of functional and technical innovations aimed at optimising the processing of transactions.



Amongst these innovations, which have an impact on the daily operations of banks and their clients, are:



- ❖ The new graphic interface, using an intuitive, ergonomic chart for users
- ❖ A Commercial Front-End System, providing the officer with a powerful steering tool
- ❖ The standard integration of the FlowMind workflow tool, embedded throughout the entire software range, designed to incorpo-



rate the business line processes of the Bank

- ✧ The complete compatibility of distribution channels, for an increased mobility
- ✧ Improvements at the control functions level in order to increase the security of the data generated
- ✧ The flexibility of SOA architecture, providing access to the outside world (market systems, partners, sites)
- ✧ The development workshop and the "graphical builder", enabling the bank to create services and screens.

SAB AT will enable bankers and users to express their talents.







## Groupe SAB

SAB published the first of its banking software solutions in 1989.

Of the 500 persons who comprise the Groupe SAB, 50% are dedicated to Research & Development, and 45% to client-oriented Services.



Investment in R&D represents 50% for several years now. R&D functions are spread between operational sites in Paris, Vannes, Monaco, Beirut and Tunis.



Also present in the United Kingdom, Luxembourg, Italy and Tahiti, SAB has constructed its organisation around the permanent need to reinforce its two major orientations: clients and products.

SAB has acquired more than de 140 references, spread throughout 25 countries on 5 continents.



SAB clients represent all types of banks and institutions:

- ✧ Retail Banks
- ✧ Private Banks
- ✧ Commercial Banks
- ✧ Banking for Large Companies and Institutions
- ✧ On-Line Banks
- ✧ Credit Establishments
- ✧ Payment Establishments
- ✧ Development Banks.





## The SAB AT solution

From the start, all SAB offers – including SAB AT – have been designed to be:

- ◆ easily launched,
- ◆ upgradeable over a period of time,
- ◆ economical in terms of acquisition and usage,
- ◆ efficient, in order to offer the client advantages over their competitors.



SAB AT is a completely modular and integrated software solution.



The integrated nature of the software guarantees consistency throughout data within its various components. SAB AT has been designed with a particular focus on the transverse nature of data between the various modules and retention of the client context for performing multiple transactions.

The solution is modular: each of its modules can be used independently of others, and no module is a pre-requisite. The SAB AT inter-operability allows it to integrate any external applications into the solution, and, alternatively, via





web services.

The SAB AT offer is suitable for all types of financial establishments regardless of the number of branches, clients, or transactions to be processed. Concerning the last point, SAB regularly carries out testing sessions, and the results obtained confirm its capacity to process significant volumes within timeframes compatible to establishment requirements, regardless of the operating systems and platforms used.

SAB modules and global solutions are available subject to licence or in "SaaS" (Solutions as a Service) mode, therefore enabling them to satisfy the various configurations, requirements and cost structures of financial establishments in France and abroad.







## Functional coverage

The SAB AT software is multi-establishment, multi-branch, multi-account plan, multi-language (both users and clients) and multi-currency.

The main features of SAB AT can be summarised as follows:

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- ✧ More than 250 modules cover the full range of bank business lines
  - ✧ A client-oriented solution: intra-day positions, client summary enquiries, credit risk monitoring, activities and profitability reporting
  - ✧ Flexibility and a detailed level of parameters: the establishment can adapt functions, management and processing procedures, create products, and then upgrade them at the user parameters level.



SAB makes available its development workshop for screens and services, based on market standards.



This also enables clients to satisfy more specific requirements.

The acquisition of SAB AT provides an extensive functional depth to all financial establishment business lines: Front office, Back office and monitoring & steering functions, without the inconvenience of maintaining interfaces and distribution channels.



### ✧ The Front Office or the range of functions used to serve the client



Placing the client entity at the centre of its IT priorities, SAB has invested broadly in applications designed for relationship officers. Marketing officers, as well as branch operators, are supplied with crucial information in real time and can themselves perform banking transactions, product subscriptions and/or services, and manage client or prospective client requests routed to other departments of the Bank using the workflow tool.


### ✧ Mobile Banking

SAB AT uses all distribution channels, and covers the internet and smartphone as well as




SMSs or E-mails. Functionalities offered for Smartphones are similar those for the internet site and are only limited in terms of support.

✧ **Transactions Management or the range of internal processes within the banking or financial establishment**



✓ Amongst the transactions management applications, and within broad categories, can first be mentioned the commitments management, covering private individual and company credits conducted through structured financing, syndicated credits, off-balance sheet commitments, and the management of discounts and bills, Daily ... and payment incidents linked to the various instruments.



✓ The management of payments and international commerce consists of domestic and international payments, all CORE, SEPA, and SWIFT transactions, import & export documentary credits and collections, and letters of guarantee. The management of international flows is processed using "Straight Through Processing" (STP) for all inward and outward electronic transactions, regardless of the channel acquired. The application of conditions and



circuits is deduced from the applicants.

✓ Securities management covers custody, the securities reference database management, Corporate Actions (OST), French & International Stock Exchange transactions, and transactions for own account.

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✓ Cash management concerns interest ladders, the centralisation of balances, movements (notional or actual) in Zero Balancing or Target Balancing mode, and Treasury upward and downward adjustments between accounts.

✧ **Dedicated Islamic finance offer**

SAB has developed savings and financing products compatible with Charia Law for a banking establishment in the Gulf.

✧ **Reference Databases**


All modules are based around reference da-




tabases which are unique to the system and which cover the management of database parameters for each banking establishment: rates, currencies, securities reference databases etc., but also the management of third parties, clients, accounts databases etc.

### ✧ Reporting Systems

SAB AT can be adapted to all regulatory systems.





The SAB AT central accounting module satisfies the requirements of global, auxiliary and analytical accounting, and generates regulatory reporting in more than 25 countries. The management control module measures client profitability and branch productivity.



Reconciliations management - Lori/Nostri, internal, accounting/transaction management balances reconciliations  
réconciliation soldes comptables et soldes en gestion – guarantees the accuracy of accounts in conformity with control rules.

### ✧ Risk Management

The management of bank risks is fully integrated within the various SAB AT modules to enable credit risk and currency rate risks to be



monitored, and to limit operational risks. It also covers counterparty limits management and authorises the processing, refusal or suspension of a transaction in real time; to this is added scoring, facilities, behavioural profiles, doubtful and legally-referred debts, dormant accounts, surveillance, anti-money laundering and warnings managements.

❖ **SAB AT software integrates security management:**

- ❖ Access rights management system, by profile
- ❖ Counterparty limits system
- ❖ Audit trails management
- ❖ Anti-money laundering warning reports
- ❖ Encryption, invocation of services.

❖ **WorkFlow**

SAB has an embedded FlowMind tool for customising Bank processes. The workflow is integrated at the SAB SOA architecture infrastructure level, and therefore at the heart of the software.

It consists of:

- ❖ Graphic modelling and IT tools for pro-



cesses

- ✧ The WorkFlow engine which runs the processes
- ✧ Administrative and tuning tools.

In conclusion, for each application, SAB integrates the most advanced state-of-the-art practices - architecture, workflow, ergonomics and productivity – and business requirements - security, reliability, tracking and client service -.









## Services

SAB will undertake all services and tasks linked to the SAB AT software installation support:

- ✧ Training, employing a dedicated teaching database
  - ✧ Functional expertise, advice to the Implementation Team and business line services, and assistance with parameter definitions,
  - ✧ Assistance to the Installation Team
  - ✧ Assistance with downloads (migration of data and interfaces)
  - ✧ Integration of the migration project to SAB AT.
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SAB software support tasks and services at the production stage consist of:

- ✧ Standard software maintenance. This is performed based on a single version common to all clients
- ✧ The supplying of new versions containing functional enhancements and upgrades, including regulatory ones
- ✧ Delivery and automated versions manage-



- ment
- ✧ Racking of suspense files and a service quality index
  - ✧ Additional maintenance services:
    - ◆ Third party maintenance of functional parameters relating to products and transactions
    - ◆ Assistance with user back office jobs (BPO Securities)
  - ✧ Specific services limited to the usage of SAB software:
    - ◆ Hosting
    - ◆ ASP, SaaS services.







## Technical architecture

The SAB AT offer, available 24/7/365, operates on various technical platforms: Pseries-AIX and IBM Iseries-OS400, HP-Unix, Linux ... It is also a multi-database solution: DB2, Oracle ...

### The principles of the SAB AT architecture are based on:

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- ❖ The concept of services: the services are the software building bricks which provide services to the applications. The independence of the business line function is guaranteed by the platform on which it has been developed: the application can be used in the same way regardless of the methodology used to develop a function, its language or its platform.
  - ❖ N-tiers: each of these layers has a well defined role to be undertaken. All of the layers communicate with one another using clearly described and standardised interfaces. A layer can be changed without impacting the other layers.



❖ SOA principles.

The development languages allow portability and an extensive development flexibility.

SAB AT is compatible with J2EE application servers market standards: Websphere, JBoss, Weblogic, etc.

The client tier is a thin client which does not require any deployment on the workstation and is compatible with standard browsers such as Internet Explorer, Chrome, Firefox, etc. The SAB AT graphic interface in Web 2.0 mode based on the usage of Ajax and CSS interacts strongly with the user and can be customised by the client. Compression tools enable the use of the network and the transmission of flows to be optimised.





## Ergonomy and Graphics

SAB has generated a new chart for its SAB AT solution, which covers two aspects:

- ✧ The ergonomic chart within which are defined screen organisations and the various display rules which enable the user to establish a functional standardisation between transactions.
- ✧ The graphic chart within which are defined the range of presentation rules to improve the "look and feel" of the interface: colours, alignments, use of pictograms...





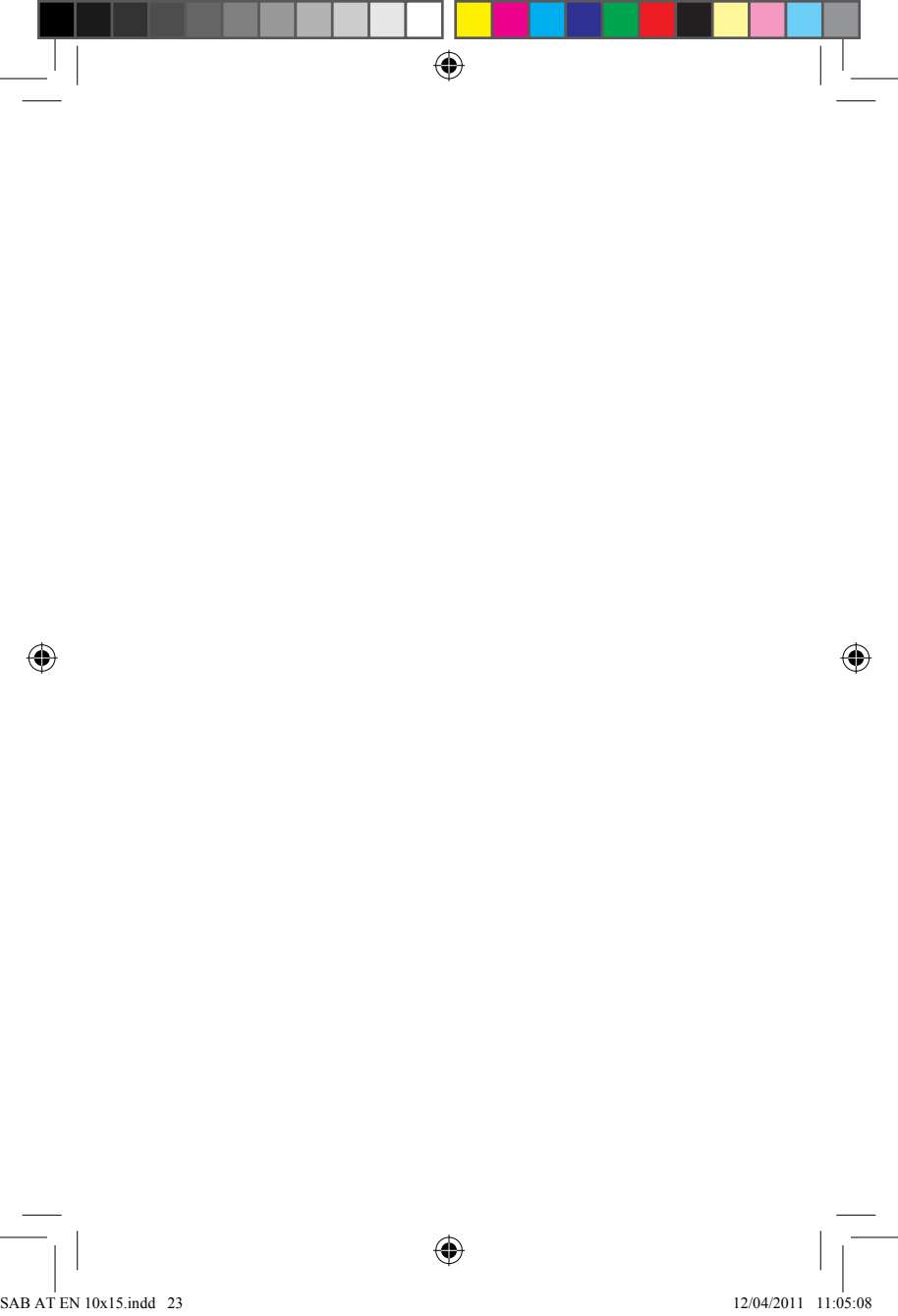
## Deployment of SAB AT

A dedicated structure has been designed to support SAB AT clients concerning:

- ✧ the qualification of the necessary pre-requisites in relation to the Bank infrastructure.
- ✧ the training of the Installation Teams (transference of knowledge concerning the architecture, administration, and deployment of applications)
- ✧ assistance with the deployment of applications.

An IT management service is offered to any clients who might want SAB to undertake the administration of their servers.





# SAB Contacts

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