



# Sberbank FinLine

Frontline innovative  
solution for financial  
institution clients



Typical major requirements that pertain to cash clearing business, are as follows:



### **SPEED AND TRANSPARENCY**

online access to information on statuses of both treasury and clients' payments



### **LIQUIDITY MANAGEMENT**

real-time access to up-to-date information on account balances and turnovers



### **TRANSACTION VALUE**

settlement business costs may increase, flexible adaptation to clients required



### **PROTECTION OF INFORMATION**

sensor screen  
USB-token is used



# What is Sberbank FinLine



# Sberbank FinLine Advantages



## Key Features of Sberbank FinLine

### The web-based (thin client) solution

Conduct manual input of payment documents or import documents from the client's own core banking system

Send payment documents to Sberbank

Receive and export incoming documents and extracts



Hold investigations and make enquiries

Monitor the liquidity standing of the correspondent account

Receive on-demand intraday statements for further reconciliation or liquidity management

Exchange free-format messages with Sberbank

### Flexible fee policy that implies:

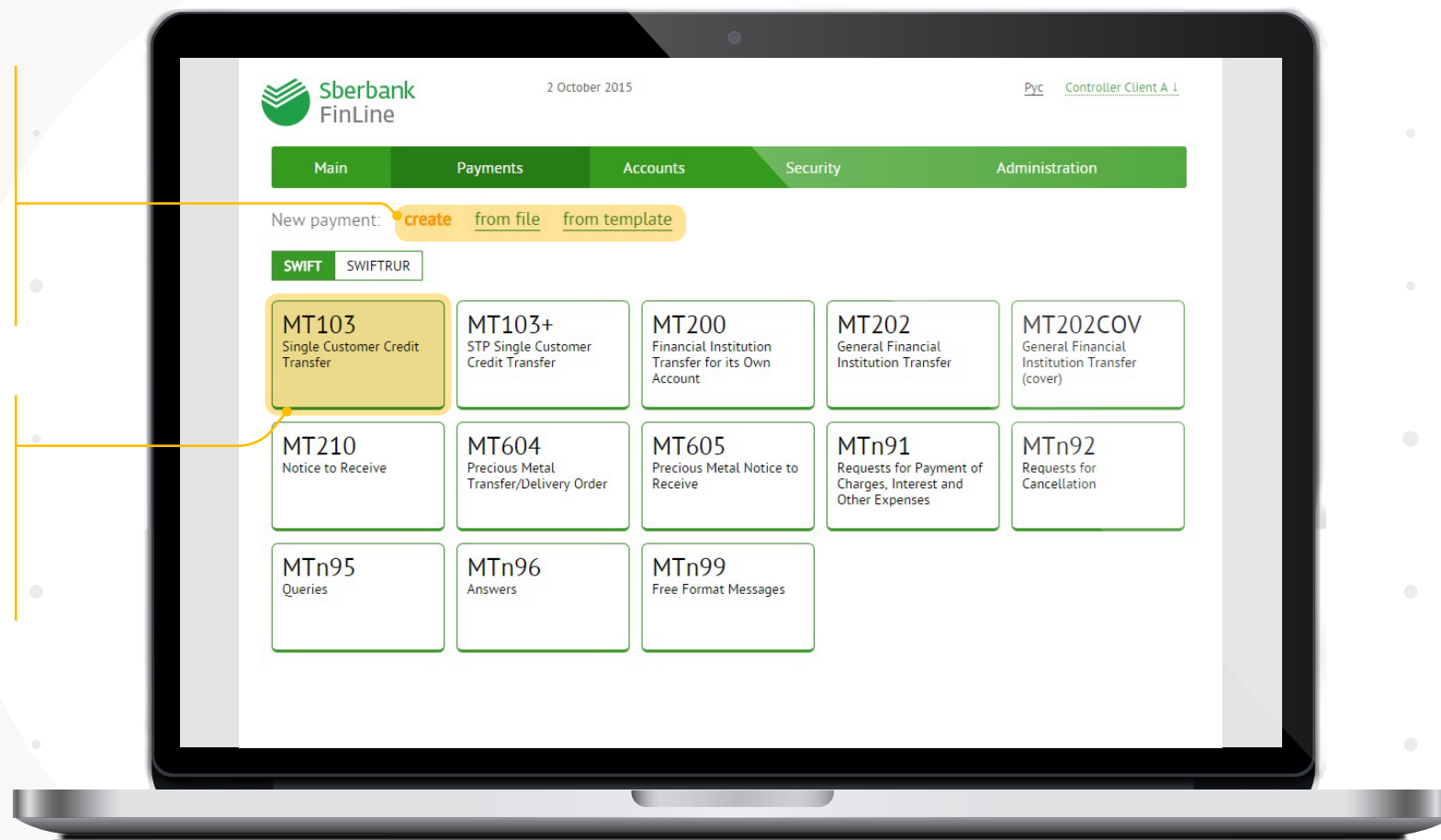
Differentiated approach and pricing policy that depend on the volume of transactions conducted by the client

Grace trial period for new clients, allowing users to review and test the system and its features

### Available options to create payment documents:

- From scratch
- Import files that have been generated by core banking system
- From a template that has been saved on the system

Payment documents can be created in SWIFT formats and verified with a built-in format check system that is similar to the ones provided by SWIFT





USB token with touch-screen provides state-of-the-art solution to protect every payment being sent via Sberbank FinLine

**The touch-screen allows the user to review payment details before sending the document to Sberbank, thereby eliminating malware and phishing threats**

### Key features:

- Built-in hardware e-signing algorithm
- Protected e-signature storage
- Automatic and safe firmware updates for better functionality and security
- Sharing one device with several users, with PIN-protection of sensitive information
- CCID-compatible, no additional driver installation required



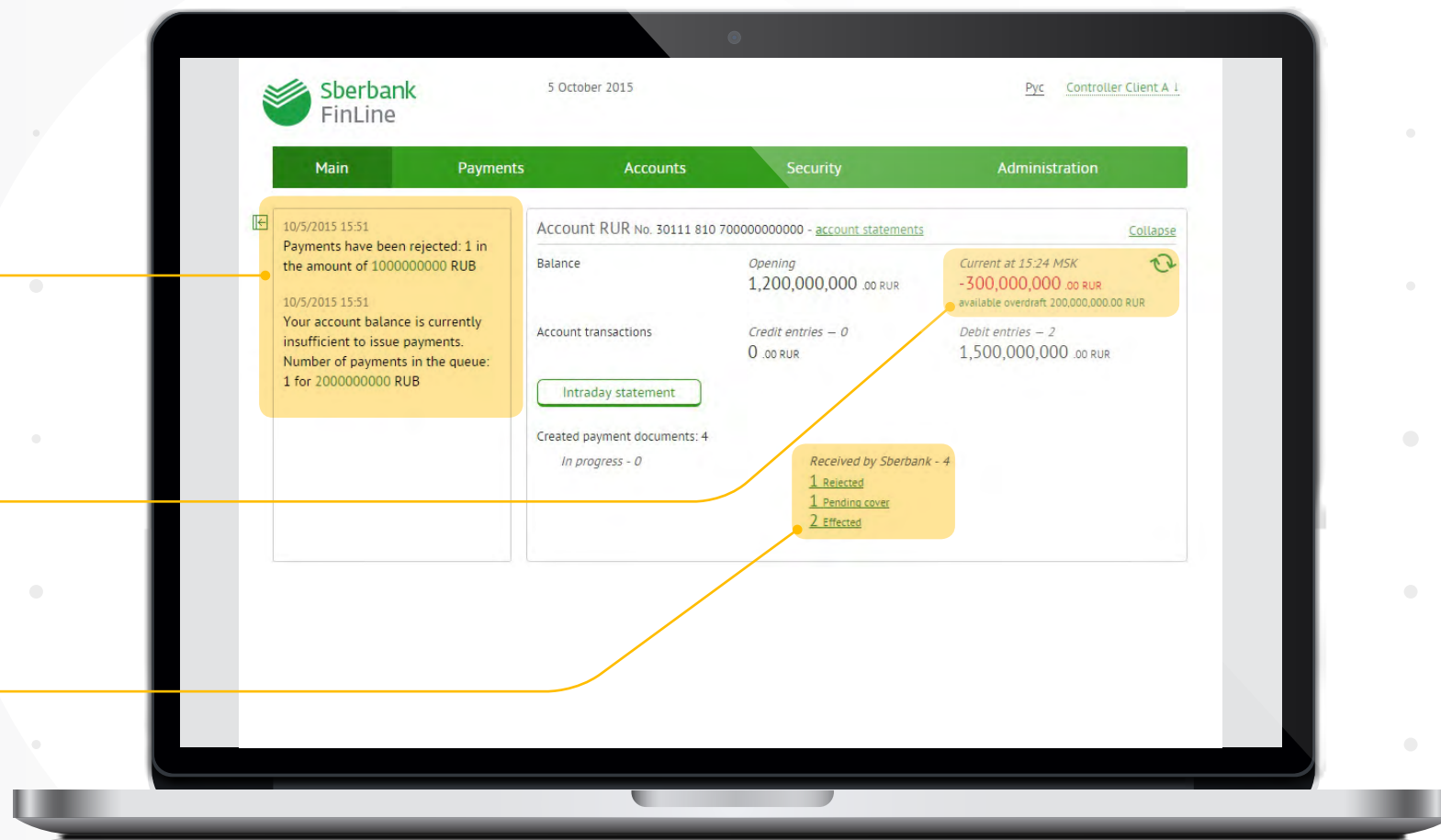
## Main page as a dashboard

Messages that require the user's attention appear in real time, allowing the client to take actions immediately.

- › Payments rejected by Sberbank
- › Insufficient account balance
- › Existing payments not sent to Sberbank before COT
- › The overdraft has been engaged to execute payments

Current position on each of the client's accounts with Sberbank is available and is updated in real time

Statistics related to the payments being processed by Sberbank during current business day



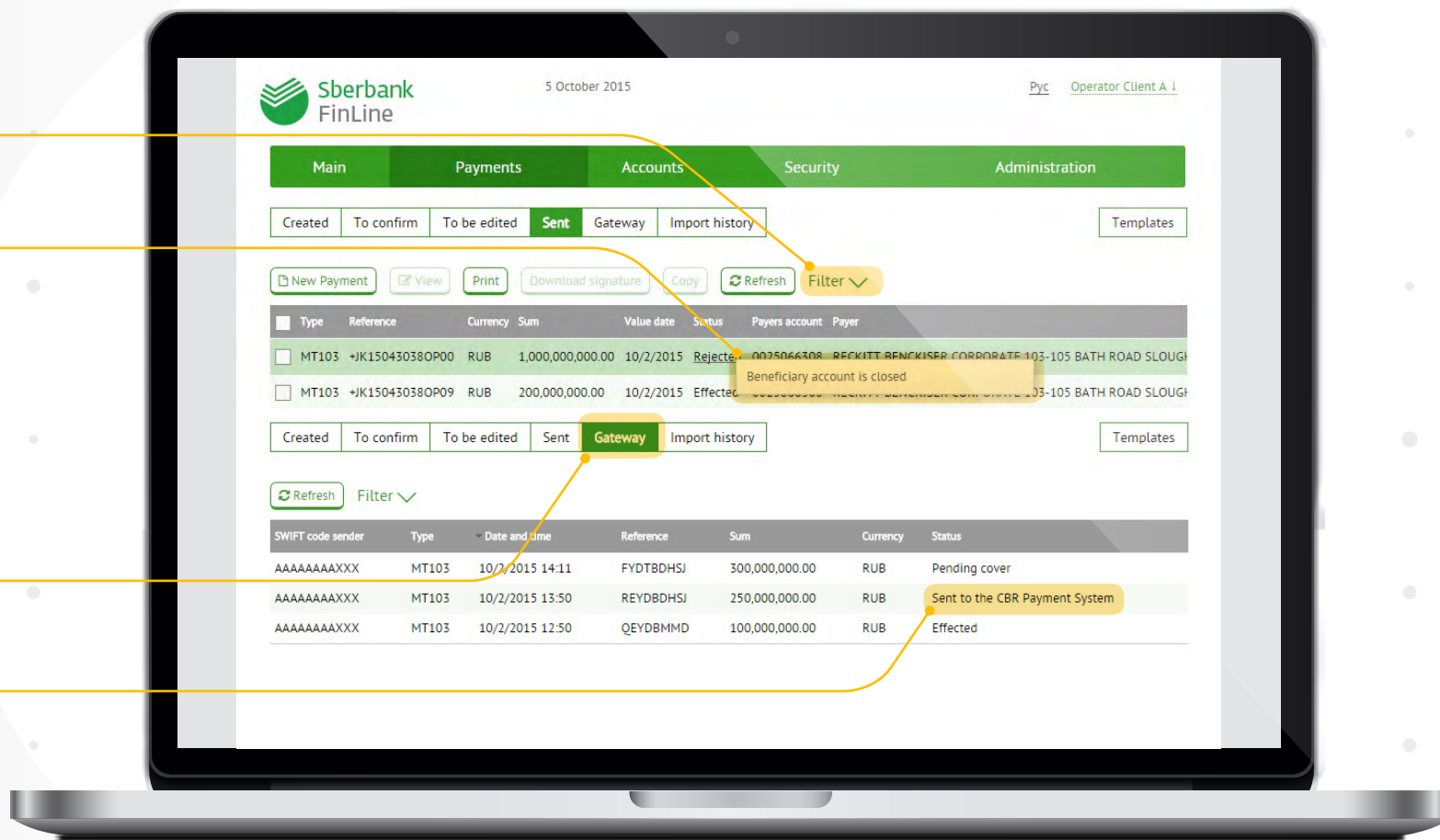
## Transparent status model

Every payment can be easily found with the flexible filter engine

Payments made via Sberbank FinLine, which have been rejected by Sberbank's core banking system, plus the reason for rejection

Statuses of payments routed through delivery channels other than Sberbank FinLine (e.g. SWIFT) can be viewed in the same window

Online status updates for payments that have been sent to the CBR Payment System

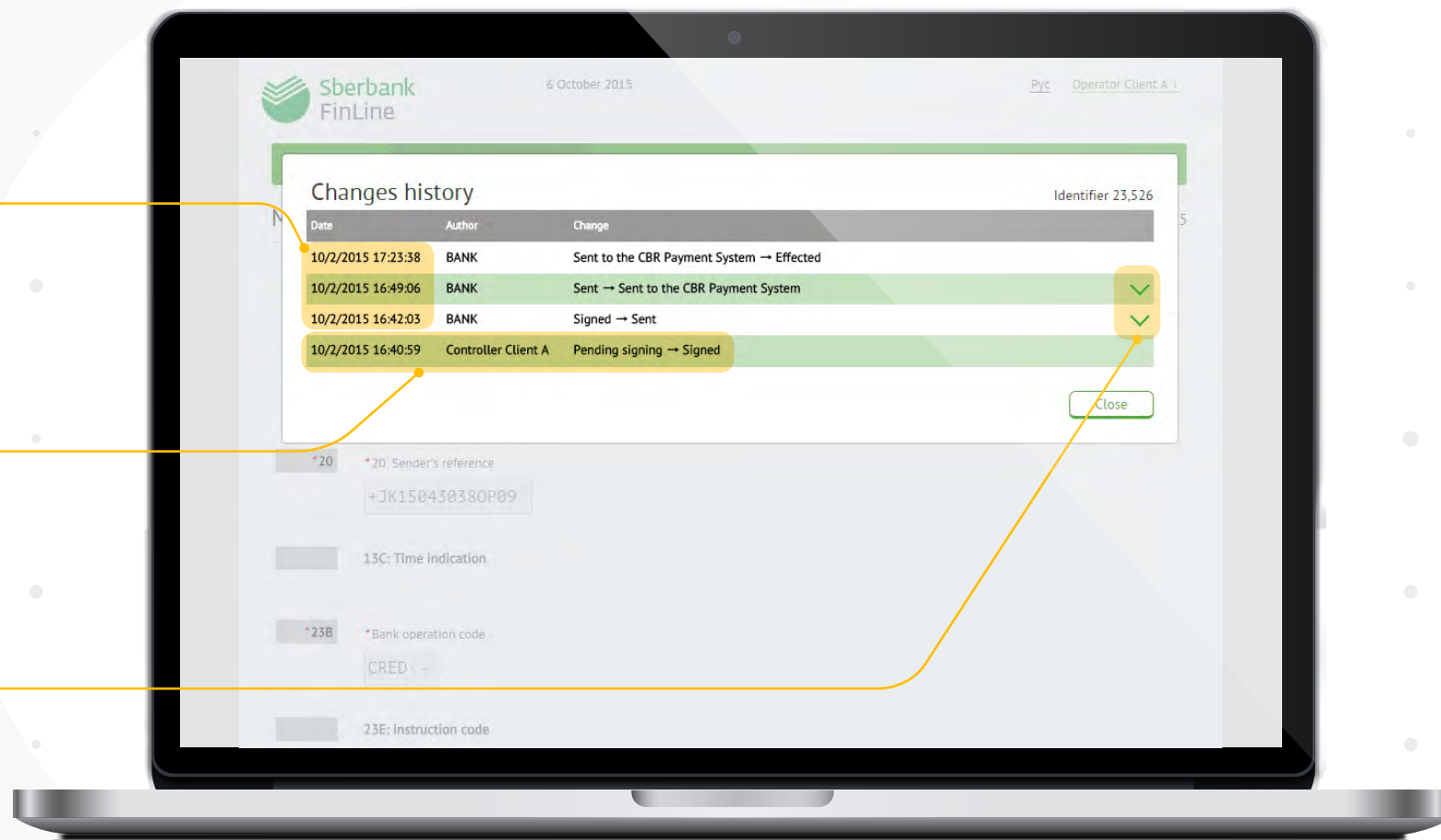


## Role model for convenience and logging for security

Sberbank FinLine allows the client, in real time, to monitor changes in the status of payment documents processed by Sberbank

Status model for payments covers every event on the client's side and on Sberbank's side from creation to execution

Payments edited by users are logged and can be shown in detail



# Thank you

Please contact your Sberbank Product Manager for more information or e-mail us at [icb@sberbank.ru](mailto:icb@sberbank.ru)

