

Frontline innovative solution for financial institution clients

Requirements of Financial Institution Clients

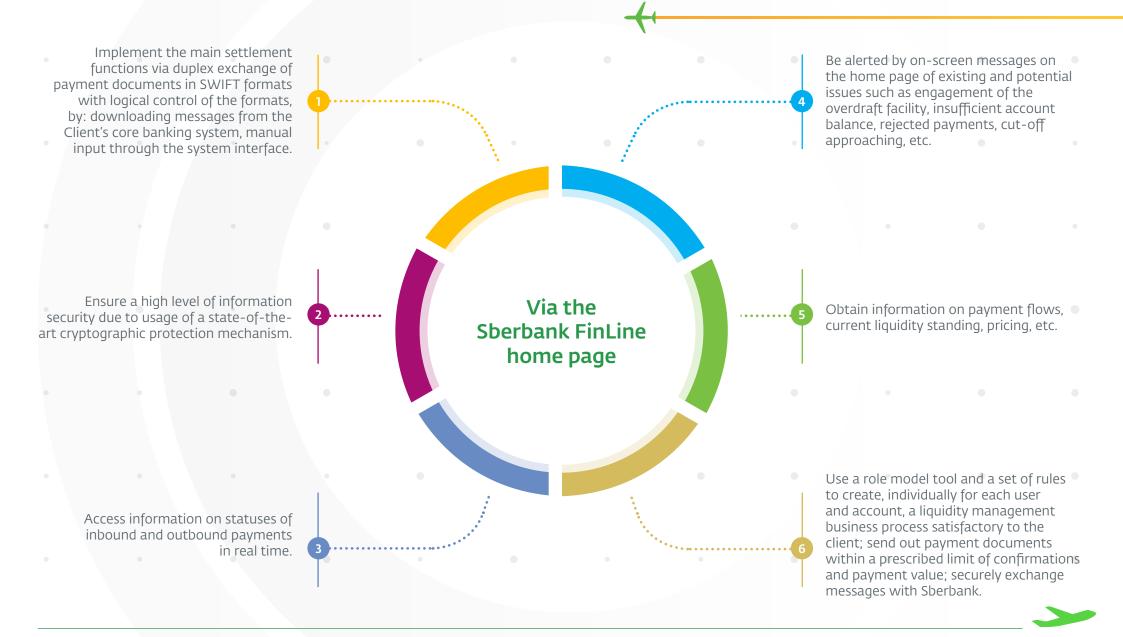


Typical major requirements that pertain to cash clearing business, are as follows:



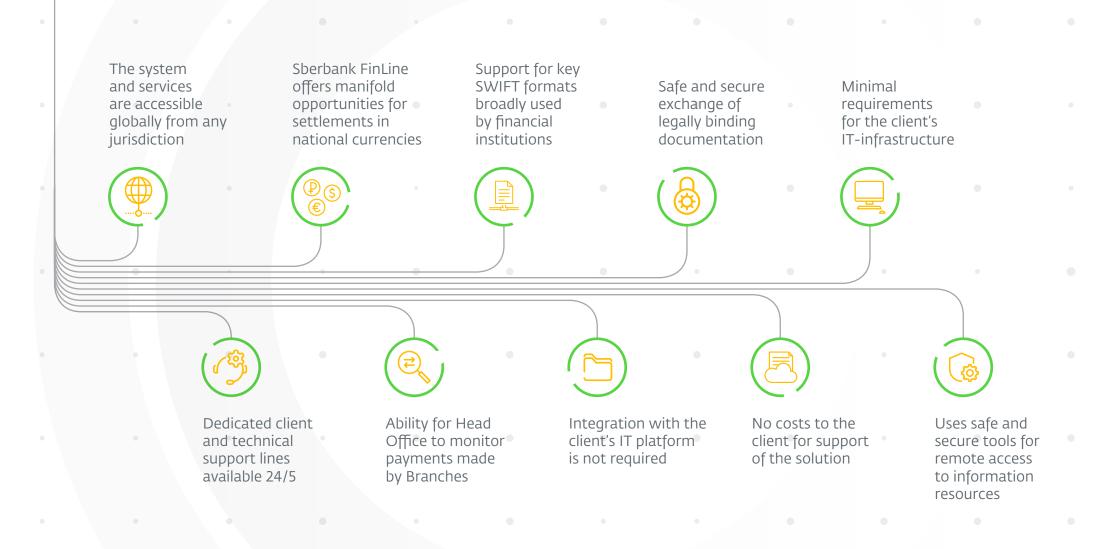
What is Sberbank FinLine





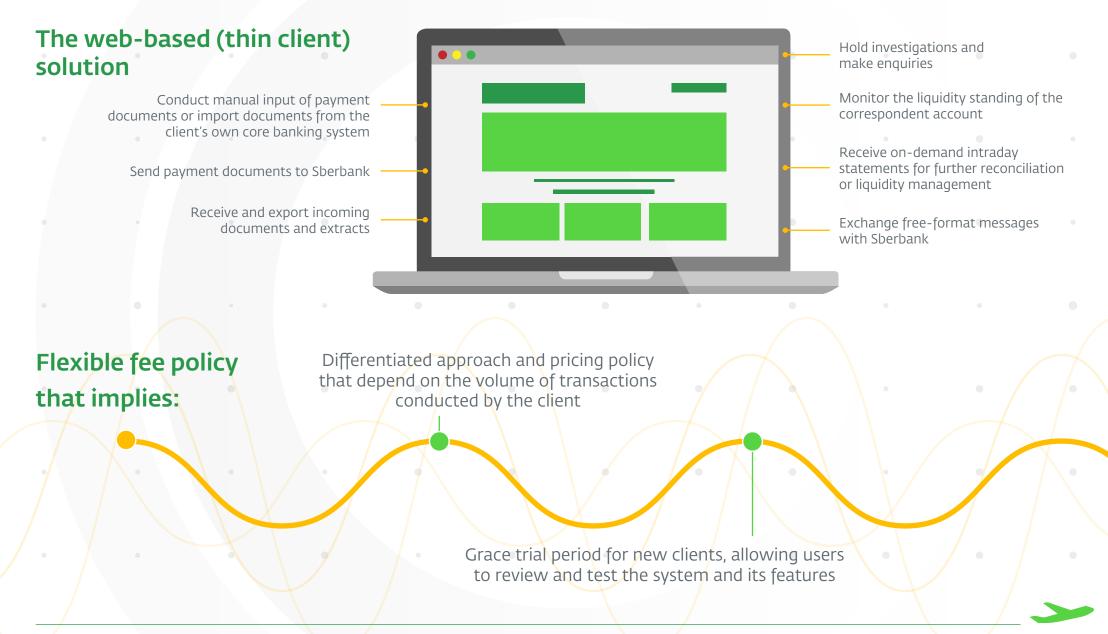
Sberbank FinLine Advantages





Key Features of Sberbank FinLine





Core capabilities



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

Main	Payments	Accounts Secu	ırity	Administration
New payment: creat	<mark>e from file</mark> from te	mplate		
MT103 Single Customer Credit Transfer	MT103+ STP Single Customer Credit Transfer	MT200 Financial Institution Transfer for its Own Account	MT202 General Financial Institution Transfer	MT202COV General Financial Institution Transfer (cover)
MT210 Notice to Receive	MT604 Precious Metal Transfer/Delivery Order	MT605 Precious Metal Notice to Receive	MTn91 Requests for Payment of Charges, Interest and Other Expenses	MTn92 Requests for Cancellation
MTn95 Queries	MTn96 Answers	MTn99 Free Format Messages		

Innovative token for better security



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

		FinLine	Payments	Accounts	Security	Administration		
	E	10/5/2015 15:51			70000000000 - <u>account statements</u>		Collapse	
		Payments have been rej the amount of 1000000		Balance	Opening 1,200,000,000 .00 RUR	Current at 15:24 MSK - 300,000,000 .00 RUR available overdraft 200,000,000.00	D	
		10/5/2015 15:51 Your account balance is insufficient to issue pay Number of payments in 1 for 2000000000 RUB	ments.	Account transactions	Credit entries — 0 0 .00 RUR	Debit entries – 2 1,500,000,000 .00 RUR	RUR	L
				Created payment documents: 4	Received by Sberbank	- 4		L
I					1 Pending cover 2 Effected			r.
	-							



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

				•			
	Sberbar FinLine	nk ^{5 Octob}	er 2015			Pyc Operator Client A 1	
	Main	Payments	Accounts	Security		Administration	
	Created To con	firm To be edited Sent	Gateway Import	history		Templates	
	🗅 New Payment	View Print Download	signature Copy	CREfresh Filte	rv		
	Type Reference		Value date Sut				
			and the second se	Beneficiary acco	unt is closed	KISER CORPORATE 103-105 BATH ROAD SLOUG	
	Created To con	firm To be edited Sent	Gateway Import	history		Templates	
	2 Refresh Filter	~ /					
	SWIFT code sender	Type Vate and Lime	Reference	Sum	Currency	Status	
_	AAAAAAAXXX	MT103 10/2/2015 14:11	FYDTBDHSJ	300,000,000.00	RUB	Pending cover	
	AAAAAAAXXX	MT103 10/2/2015 13:50	REYDBDHSJ	250,000,000.00	RUB	Sent to the CBR Payment System	
	AAAAAAAXXX	MT103 10/2/2015 12:50	QEYDBMMD	100,000,000.00	RUB	Effected	
	_						

Role model for convenience and logging for security



Sberbank FinLine Sberbank FinLine allows the client, in real time, to **Changes history** monitor changes in the status Identifier 23,526 Change of payment documents 10/2/2015 17:23:38 BANK Sent to the CBR Payment System → Effected processed by Sberbank 10/2/2015 16:49:06 BANK Sent → Sent to the CBR Payment System 10/2/2015 16:42:03 BANK Signed → Sent 10/2/2015 16:40:59 Controller Client A Pending signing → Signed Status model for payments Close covers every event on the client's side and on -20 Sberbank's side from creation to execution 13C: Time indication *23B Payments edited by users are logged and can be shown in detail 23E: Instruction code





Thank you

Please contact your Sberbank Product Manager for more information or e-mail us at <u>icb@sberbank.ru</u>



Sberbank of Russia. General Banking Licence of the Bank of Russia No 1481 dated 11 August 2015