



Core Banking. Operational Excellence.



Overview

For banks that can no longer bear the inefficiency of manual processes or are dissatisfied with broken software promises, Sagamy Core Banking offers the breadth and depth of capabilities to help banks get ahead of the competition, boost profit margins, increase customer reach and satisfaction through robust automation of all Core Banking processes.

Here's how we help bring out the best in your bank:

- **Deliver business value** - In addition to providing you with quality reliable software, we help you define methods and benchmarks for moving towards 100% automation of all your banking activities and integrations points for increased operational efficiency.
- **Increased competitive Edge** - The right core banking solution can help your bank quickly introduce new product offerings, enhancing your ability to stay ahead of the pack.
- **First-class service and support** - Our ongoing training, guidance and resource materials are designed to help your staff adapt to a new computerized operation in a comprehensive and seamless way. We will be there for you.
- **Partnership and continuous improvement** - We work in partnership with you, using the unique breadth and depth of our expertise, to deliver innovative banking solutions that adapt to your ever changing business needs.
- **Regulatory compliance** - Compliance is complex and expensive. The right regulatory platform will lower costs through improved asset reusability, faster turnaround times, and increased accuracy.

Our goal is to help you succeed.





Features

Built on a flexible and highly configurable model, Sagamy offers a rich set of features critical to a bank's competitive edge.

The following banking operations can be carried out with Sagamy:

- Current, Savings and Time Deposit Account Management
- Loans and Advances Management
- Lease Account Management
- Mortgage Account Management
- Impersonal Accounts Management
- Configurable Fees & Charges Management
- Staff Register and Payroll Management
- Standing Order Management
- Salary Schedule & Processing
- Shares Management
- Fixed Asset Management
- Automated Cheque Clearing Management
- Chequebook and Passbook Management
- Mobile Integration
- Multi branch support
- Multi currency and multi-region support
- Dynamic Specimen Management
- Internet Banking
- Business Intelligence, Analytics and Reporting

Robust Capabilities

Rich Feature Set
Fully Configurable

Integrated Security
High Availability

Compliance Ready
Real Time Reporting

Easy to Use
Quick to Deploy

Risk Management, Actionable Business Intelligence, Workflow Framework



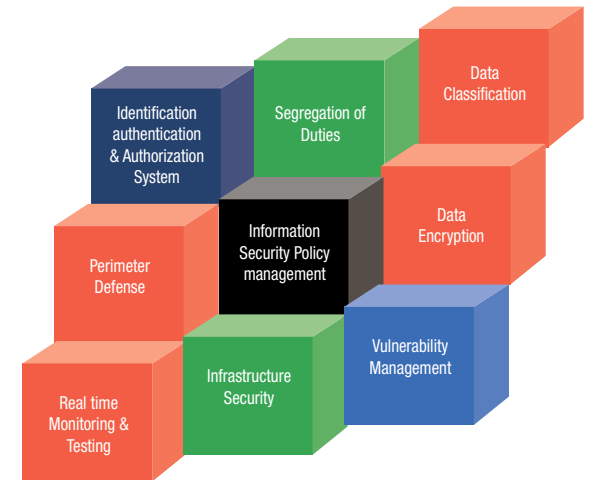
Key Technical Capabilities & Security

The goal of technology in banking is to foster operational efficiency, risk management, customer intimacy, and profitable growth. To this end, we have employed next generation technical capabilities to deliver operational excellence.

Key Technical Capabilities:

- Workflow Management
- Security management covering application and role-based access and Secure SSL protocols
- Data integration with existing systems such as EPASS using WCF web service APIs
- Browser based and Internet ready
- 24/7 processing of large transaction volumes
- High availability with built in redundancy for business continuity and disaster recovery
- Daily incremental backup of data to secure server
- Multiple database instances to ensure high availability
- All hardware and software resources are networked under a LAN segment
- Creation of accounts, IP addresses and network connections after formal authorization

Security Building Blocks





Usability & Adoption

Silverlight User Experience

Sagamy Core Banking was developed using Microsoft's next generation Silverlight Technology. We are the first company in the world to use this cutting edge interactive technology for the implementation of a Core Banking solution.

With Silverlight, Sagamy delivers best in class functionalities and reports, as well as a robust user-friendly interface that allows users to adapt more easily to the application while enjoying a rich and highly intuitive usage experience.

The Sagamy Core Banking implementation framework is designed with an underlying set of pragmatic principles to ensure the application is useful and easily adaptable.

A successful deployment consists of much more than just implementing a new banking software. To realize the desired benefits, we put in place a plan to ensure that end-users are able to use the product capabilities as intended.





Risk Management

Workflow Management, Customer Credit Worthiness & Rating System

A robust workflow system as well as a credit rating framework is essential for banks to manage both internal and external risks. Workflow controls and procures ensure that only those with the appropriate access roles, rights and permissions are able to carry out certain actions in the application.

A robust credit rating system allows a bank to increase its profitability by granting better performing loans to its best customers, while reducing its risks of losses from customers likely to default.

Key Risk Management Capabilities:

- Separation of users through role-based access and designated permission for Marketing, Operations, and Management staff
- Transaction review, commit, and reversal
- Automated GL postings
- Audit trail
- Fraud detection
- External credit reference integration
- Biometric device integration





Regulatory Compliance & Reporting

Due to Central Banks' mandated policies and procedures to ensure accountability and compliance with statutory and regulatory requirements, we have ensured that Sagamy directly meets all the reporting requirements of Central Bank and other regulatory agencies.

Sagamy is designed to facilitate automatic reporting and filing of the following CBN reports:

- Statement of Assets and Liability
- Statement of Profit and Loss
- Schedule of Balances
- Statement of Placements
- Schedule of Performing and Non-Performing Loans
- Schedule of Loan Structure and Maturity Profiles
- Schedule of Interest Rates
- Schedule of Liabilities
- Schedule of Deposit Structure and Maturity Profiles
- Schedule of Balance due from other banks
- Schedule of placements with other banks and institutions
- Analysis of loans by sector and demographics
- Schedule of Interest rates
- GAP analysis reports





Summary

A core banking solution must be aligned with a bank's key business drivers, changing regulatory requirements, shifting market dynamics and customer expectations.

Sagamy Core Banking is powerful, adaptable, easy to deploy and use. Built on a foundation for uncompromising quality, we will help you transform your bank into a cutting edge financial institution.

We look forward to partnering with you.

About Sagamy

Sagamy is a global software products company that develops technology-enabled business solutions. We define, design, and deliver industry-specific software to help our clients meet their business objectives. Sagamy has been serving clients around the world for the past 7 years. Our clients include industry leaders such as Microsoft and Prudential Financial.

With industry experience spanning 3 continents, the management team at Sagamy has ample experience deploying mission critical software to enterprise level customers globally. We have developed processes and methodologies to facilitate effective user training, organizational change management, and ongoing technical support.

We treat our customers as partners and measure our success by how much our customers are able to meet their goals.



Propelled by Excellence



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