

CO-CREATING  
SOLUTIONS  
FOR A  
BETTER  
FUTURE

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**topaz**

**BANKING**



***“Agile solutions for complex needs. Innovative systems that transform your business”***

## Excellence as a commitment Innovation as a goal

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At Topaz we know the importance for a financial institution to be able to trust in a provider who feels part of your team.

Since 1987, we create innovative technological solutions which is fundamental part of the operation of each of our clients

With a strong orientation to innovation, our professionals team develops efficient, consistent and applicable products to the most diverse structures and dimensions of different types of business.

In various regions of the world, such as Brazil, the Caribbean, Latin America and Europe, important financial institutions have adopted our solutions, placing their trust in TOPAZ.

Our experience and our strong commitment to our clients require us to apply continuous improvement according to ISO standards.

But no IT solution would be complete without understanding that your application is a joint process, adaptable to the changing demands of each market. That's why our commitment doesn't end within installing one of our solutions - in fact, we're just starting with it!

# Change as a constant, innovation as an answer

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The common denominator of our environment is the speed with which changes occur and the maximum differential factor of financial institutions is the ability and speed to respond to them. The dynamism of the changes produces the constant renewal of the goals of an organization.

Facing them as challenges, and making them the basis for innovation is obviously the most accurate answer.

Innovative ideas are those that will allow you to stand out in an increasingly competitive environment, where markets expand, competition stiffens and products are standardized.

The key factors are reduce the response time to market needs and optimizing the cost structure. It is here where technology plays a fundamental role in companies. It allows constant renewal, facilitates agile, fast and safe changes.

## Faced with the demands of the environment

Innovate

Get ahead and meet the customer needs

Reduce costs

Get information in real time

Respond timely to the new regulations

## TOPAZ Banking, the new generation of Core Banking

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Permanence in business is directly related to the institution's ability and agility to adapt to market changes. You must know the customers and their needs in order to create quickly the products that best suit them.



That is why we have developed a state-of-the-art system that will allow you to comprehensively transform your institution, in a single step or gradually.

TOPAZ Banking is a modular and integral system that supports institutions of any size and complexity.

## Our banking core will allow you to know your clients for:

- Provide the most suitable product.
- With all security
- Through the most convenient channel.
- 7 days a week, 24 hours a day.

MULTI-CURRENCY

MULTI-LANGUAGE

IMAGE MANAGEMENT

MAXIMUM SECURITY

OMNICHANNEL

ONLINE ACCOUNTING

OPERATIONAL 7X24

## Designing the future

### Features to anticipate and adapt to the challenges of the future.

#### Flexibility

The system allows you to respond in a fast and efficient way to the requirements of the clients. The creation of new products and services is carried out in an agile way and direct, thanks to the high parameterization of TOPAZ Banking and its powerful development tool.

#### Scalability

TOPAZ Banking accompanies the growth of your institution, allowing the incorporation of financial products and services as it required them. its Open technological architecture admits to be installed in the widest variety of equipment.

#### Easy to use

The user-friendly and intuitive interface, the simple navigation and the available online help, allow a quick adaptation of the users to TOPAZ Banking, reducing the learning time and, therefore, costs training.





## Multi platform

Developed in Java language, TOPAZ Banking is independent of hardware, operative systems and databases, protecting your investment in the medium and long term.

## Development tool.

TOPAZ Banking enables design and implement easily operations, reports and processes business, with provider independence.

## Accessibility

The new conception of the latest version developed in Java language, enables naturally and without need no further development, different services are available to users and clients via the Internet, cell phone or any wireless device.

## Workflow

Automation and business follow up perform is realized by a complete system integrated workflow (jBPM), optimizing the management of its processes and ensuring tasks run according to the assigned priority, by the right person and in the correct order.

## Online and in real time

With TOPAZ Banking, your institution is always online and in real time, having information instantly, when and where you need it.

## Ease of integration

TOPAZ Banking was developed following industry standards, using JAVA / JEE, a highly flexible technology. This facilitates the integration with other existing systems in the institution as well as with external systems.

## Maximum security

TOPAZ Banking has a sophisticated security environment that includes entry controls based on predefined roles, which guarantee the information security for both the access to the application as to the data.

## Control organizations

All regulatory reports are automatically generated by TOPAZ Banking, complying with specific regulations for each type of institution and country.

## Accessible

Enables availability from different services to users and customers in any channel or device.

# TOPAZ Banking

## independent parts of a complete solution

At TOPAZ Banking, each financial product covers a specific function. Although these are fully integrated to manage all the operations of your institution, at the same time they are independent business units, admitting an installation in stages according to your current and future needs.

Foreign  
Trade

Credits

Clients

Personal  
Accounts

Exchange

Values

Accounting

Compliance

Treasury

## Clients

From TOPAZ Banking's perspective, all commercial and operational activities are developed around the client.

The client has a unique identification number, regardless of the office where operates, so that all your businesses are linked to each other. This makes it possible to instantly know the current position of the client and his history in the institution.

### Key benefits

- Consolidated position.
- Quick access to information.
- Single view of the customer across all channels.
- Automatic signature control based on assigned powers.
- Optimization of attention times.
- Customer rating according to risk.

The flexibility of the system allows you to define different types of clients, their members and relationships, as well as having all the information related to their business strategy, defining their profile and risk level.

Additionally, TOPAZ Banking manages the signatures and the powers of the clients, for their later visualization in the operations that require and carry out the automatic control of the powers of the authorized signatures.

# Credits

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TOPAZ Banking makes administrative and commercial management easier for a wide range of credit products in efficiently and minimizing risks.

Its complete workflow ensures the correct execution of the granting processes and authorization credits.

Through the product catalog, the different types of loans are defined, which contain the

variables that typify them and the required calculation processes in each case.

With TOPAZ Banking tool, the institution will be able to easily dispose of all the processes related to the Credit area, including Credit Limits and Guarantees.

It also includes the administration of other products, such as Leasing, Factoring and Discount of Documents.

## Key benefits

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- Parameterizable grant methodology
- Process workflow
- Credit scoring
- Controlled credit risk
- Client digital folder
- Management of delinquent portfolio
- Automatic client categorization

# Personal accounts

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In Personal Accounts you will find the flexibility to satisfy the investment expectations of your clients and adapt to their future needs, turning market demands into business opportunities.

TOPAZ Banking manages Checking Accounts, Savings Banks, Fixed Term Deposits, Guarantee Deposits, as well as all related services. products such as cross-account coverage, fund transfers, overdraft agreements, reserve funds, checkbook management, and debit cards.

It is possible to define products according to the strategy outlined by the institution, pool of accounts in different currencies, automatic renewals of fixed-term deposits, interest rates and preferential commissions, as well as the launch of innovative products.

In addition, you will be able to offer agile and secure services to your clients in the management of Cashiers Security, Payroll Payment, Payment to Suppliers, Payment of Services Public and Private.

## Key benefits

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- Automatic transfers
- Debit cards
- Simulation of operations
- Electronic clearing
- Control overdraft lines
- Online connection with ATMs
- Account lockout
- Signature validation

## Foreing Trade

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TOPAZ Banking broadly covers all the Foreign Trade operations of a financial institution. It includes the management related to Import and Export, Credit and Collections Letters, Prefinancing and Transfers.

Obtain all the relevant information for decision-making through statistical reports on quantity and type of operations, correspondent bank, origin and destination country, range of amounts and clients, among others.

All messages can be viewed online and at any time for efficient process monitoring, through the integration between TOPAZ Banking and SWIFT.

By defining rules in the system, it is possible to control messages online, generating automatic alerts via e-mail that will be sent to the designated managers.

The system also prevents you from fraud and protects your institution against money laundering through automatic filtering from suspect lists.

## Key benefits

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- Automatic transfers
- Processing automation of messages
- Automatic validation of messages (incoming and outgoing)
- History of messages sent and received
- Controls for money laundering prevention
- Messages permanent updates





# Treasury

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The administration of the different operations carried out by the trading desk of a banking institution is widely covered with TOPAZ Banking.

The solution has an extensive range of products and their derivatives in areas of currency exchange and money market, which includes different types of instruments. financials such as Spot, Forward and Swap operations. The gear position is automatically updated in real time.

The scheme managed by the authorization makes processes more flexible based on parameters established according to exchange rates and operating margins.

It fully solves the management of document collection, payment orders and transfers, received and sent, on behalf of clients.

All Treasury operations are fully automated through the interface between TOPAZ Banking and SWIFT, including the commission collection.

The cash information, checks, documents of each branch will be accessible online for treasurers and branch managers at the time they require it, in each of the currencies in which it operates.

## Key benefits

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- Fixing exchange rates / arbitrations
- Control of the general position in foreign currency
- Control of operating limits
- Overnight and deposit control
- Control of availability and movement of cash and documents between cash, vaults, branches and transporters
- Control of cash balances
- Support to tellers through cash counts, cash register surpluses and missing registration

## Values

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TOPAZ Banking allows you to efficiently manage and administer everything related to purchases, sales, custody and values management, including the value operative linked to customers such as the institution of investment.

TOPAZ Banking supports fixed or variable income values, with periodic readjustments and different amortization plans, in addition to facilitating the parameterization required to work with Public titles, Actions, Negotiable Obligations among others.

**Simplify and optimize the administration, valuation and control values of Trading and Investment.**

**You will be able to keep the focus on the needs of your clients,**

## Key benefits

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- Optimal management of Trading and Investment Portfolios
- Client portfolio management
- Automatic or manual coupon collection
- Custody of values
- Automatic upload of quotes through different channels
- Consolidated account statements

## Accounting

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Accounting in TOPAZ Banking is carried out in a fully integrated, automatic and real-time way, generating online the accounting movements in each business unit.

The Financial Area has several online reports to optimize the management of resources, obtaining movements between branches, indebtedness, reserve requirements, situation of deposits and obligations, liquidity and future position, among others.

Authorized users of the Accounting Department will be able to make movements and adjustment entries.

The system's ability to handle multiple currencies makes it possible to view information in local and / or foreign currency.

It allows keeping the location of all the assets that make up the institution's fixed assets, as well as calculating depreciation, revaluation and amortization, generating accounting automatically.

## Key benefits

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- Automatic journal entries and in real time
- Record of income and expenses
- Full and detailed information
- Balance sheets by branch, consolidated, arbitrated
- Cost Center Information
- Accounts reconciliation with Banks Correspondents
- Transactions with sales value date
- General ledger

# Complementary product suite

## Compliance

Beyond complying with international requirements regarding the detection and prevention of money laundering, this solution becomes a true ally for the Compliance Team.

The threats faced by the institutions in terms of money laundering expose them to serious image, legal and operational risks. To avoid them, it is necessary to automate all the controls and the use of powerful analysis tools.

Conceived under the principle of “Know your Customer”, this TOPAZ solution allows the Compliance Officer to reach more reliable conclusions, derived from the client's profile and several analyzes.

Also has a series of alerts and default scenarios you can add others that your institution deems necessary.

### Risk management

Have end-to-end security cutting edge in processes and in digital transactions, preventing fraud and managing risks through the largest ecosystem of combat and prevention to market frauds, the TOPAZ OFD Intelligence. Identify, measure, monitor, prevent and fight fraud digital. reduce the cost of acquisition and maintenance of customers, making yours even safer operation.

### Business intelligence

In the financial field, the capabilities offered by Business Intelligence are the difference between the success and failure. This tool will allow you to access in real time and interactively all the critical information of your institution giving support for a correct taking decision making.

### Planning and budget

Through this solution you will be able to project, plan and integrate operations of the different areas of your institution in as many scenarios as required. Your institution may set priorities and evaluate the obtaining your objectives foreseeing expenses and income for a certain period.

### Treasury

Make financial management of your institution more automated and integrated with our solution automation partner of backoff processes fixed income, variable income, derivatives, Bovespa, investment funds, SPB, controllership and payments.

## Mobile & Internet banking

To have a solution yet more complete, add the Mobile and Internet module Banking, from Topaz SERVCORE. Cover for operations through a set of preformatted transactions and extend functionalities. Use a system with encoding and encryption of according to most demanding standards of safety.

## Credit cards, debt, among others

In the present, an extensive solution in credit card processing is a must.

This solution includes the complete management of all credit cards, including their issuance, processing and administration.

## Message

Improve communication of distributed systems internal or external with our solution for automation and management of messages. Integrate data and processes of partner events with efficiency and agility.

# Architecture for institutions with a future

TOPAZ Banking has been designed to comply the highest requirements of international banking using open technology and the latest connectivity models.

## Centralized system

All the information of the institution resides in a central server, allowing access to it from anywhere, online and in real time.

## Open architecture

The system has the ability to interrelate in a simple way with other applications.

Its multi-layers architecture allows easy interaction with other apps.

## Java development

The system is fully developed in JAVA / JEE, providing access to an open technology of latest generation and high-performance. This language has proven to be the best option for great business applications.

## Service oriented (SOA)

Service Oriented Architecture facilitates scalability, integration and coexistence with other apps.

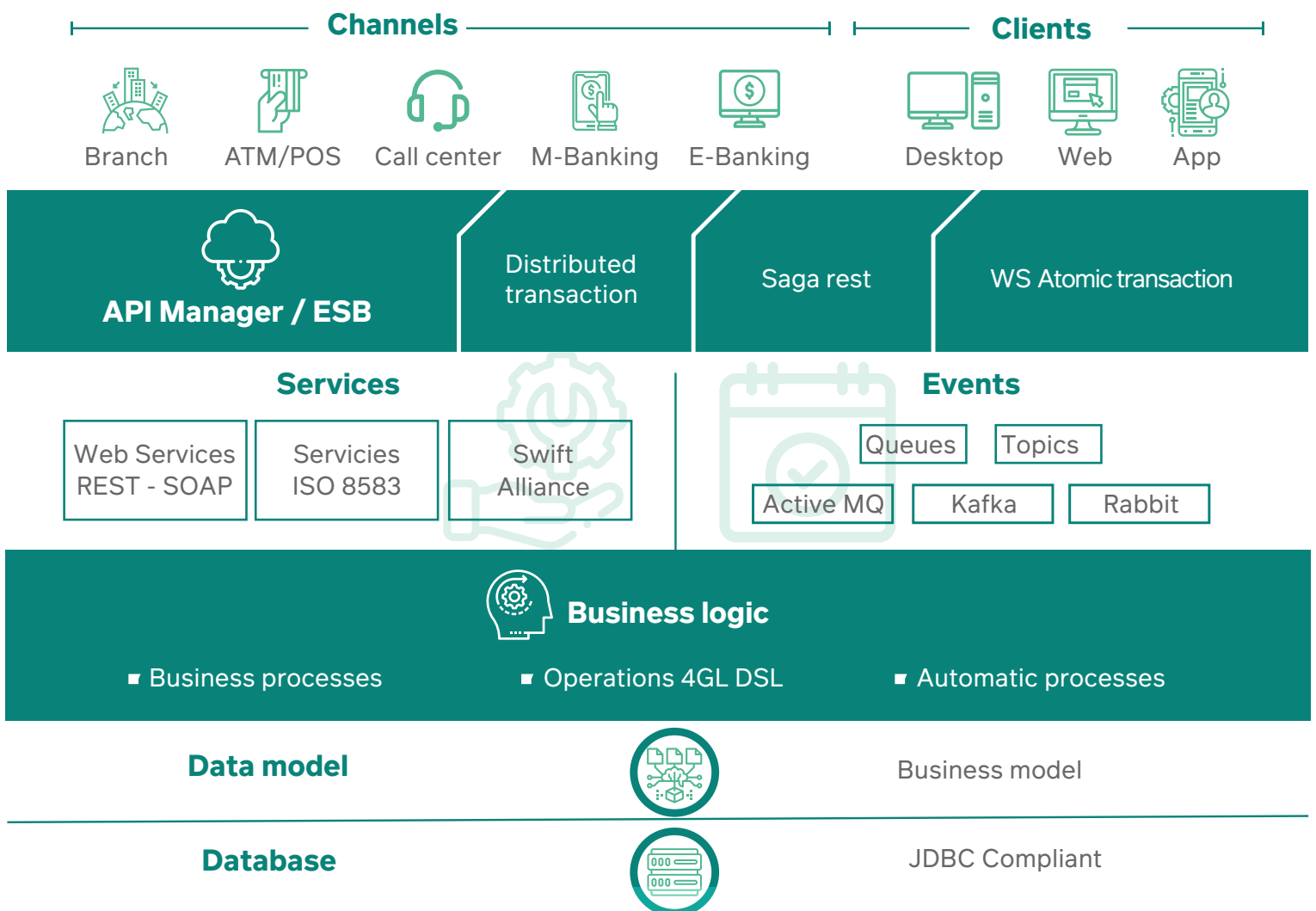
Topaz has specific modules oriented to the exposure of Services, any Business Operation can be exposed as a Service. Topaz allows you to post any Business Event in a Queue or Topic.

## Extendable and flexible

Topaz provides a domain-specific fourth generation language (4GL) (DSL), where the Business Operations that can be executed with or without User Intervention are defined. This language of easy learning, allows extend the Functions and Services achieving obtaining an excellent Time To Market.

## High availability and horizontal growth

Topaz can be deployed locally or in the Cloud, in both cases it is possible to define a set of Nodes (Cluster) per Channel or Functionality and balance the load between the Nodes, achieving High Availability and Fail Over. In both cases it is possible to add Nodes to a Cluster increasing its processing capacity.





# Our advantages, your benefits

## Real efficiency and results with a technology base tailored to your needs

### Agility for respond to the market

TOPAZ Banking high parameterization allows you to create new products and services simple and efficiently. Our quick reaction to changes, allows you to anticipate to the needs of the market and your customers. .

### Future proof:Designed with your future in mind

TOPAZ Banking is the new core generation banking developed with the latest technology generation. Using JAVA / JEE and with a Services Oriented Architecture (SOA), your investment is insured in the time

### High availability and horizontal growth

TOPAZ Banking is a modular system that covers all the financial institutions needs. One of it most important differential is that allows you to made a gradual installation base don your strategy and reducing the imac change

### The client as business center

The system has the capacity to interrelate simple with others Applications. its Architecture creayed in multiple layers allows you to an easy interaction with other apps.

### More efficiency, lower costs

Increase your productivity automating all the areas of your institution. Generate instantly the management reports for a greater control of the business and as a support to decision making



# Reflecting our values is our challenge

Work with our clients to increase their competitive advantages through Innovative and high-tech IT solutions, in line with the dynamics of the financial business. Contribute with our extensive know-how in the financial and technological sector, trying to be more than a supplier, be your strategic partner.

Achieve the full satisfaction of our customers through our business management, guided by the highest standards of integrity and professionalism.

Technological research with global business perspective Improving the dynamics of your business with the security of our know-how



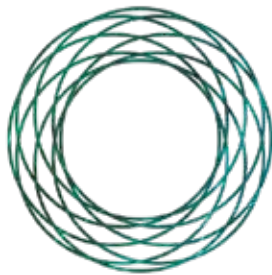
## **Balance Specialization**

Technological research with global business perspective

## **Flexibility and experience**

Improving the dynamics of your business with the security of our know-how





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