



**DABAR**  
INFORMATIKA

# **DABAR V5**

Core Banking  
Software

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OVER 25 YEARS OF EXPERIENCE IN  
DEVELOPMENT AND DEPLOYMENT OF  
BANKING PLATFORMS.

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Dabar V5 is an universal banking transformation software which offers banks a way to combine best technology with multiple modules or business solutions - all within a single package.

The main goal of this brochure is to bring closer to you our company values and focus on the most significant modules withing our core banking solution. For any additional information, please feel to contact us.

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## OUR VALUES

High-end business solutions provided by our company were implemented throughout the countries in Eastern Europe making us their trusted, long-term partner. Core banking software has been developed to the finest detail to fit the needs of our customers and provide them with a unique experience. Dabar informatika has implemented a number of successful IT projects in the region using top technologies which include: JAVA, leading relational database systems, integration of different data sources and export services to external entities on different operating system platforms. The developed data model supports multiple platforms, which result in greater efficiency and flexibility.

### Our mission

is to provide our customers with expertise and high-quality products in order to help them adopt technological advances and transform their business into a more productive and competitive one.

### Our vision

is to be a top team which will lead employees of our current and future clients, to give advice on improving their operations and to provide the best business core banking information system.

### Our goal

is to bring together innovation, talent and the latest technological advancements in order to sustain our products' highest quality standards..

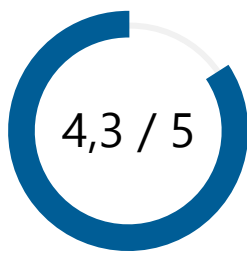
## THE CROATIAN CREATION



The Croatian Creation certificate is granted to the top-quality products and services that include features of Croatian tradition, research and development, as well as innovation and invention. The certified products and services are recognized for their unique characteristics, leaving only 87 Croatian products and services that are awarded with the Croatian Creation certificate.

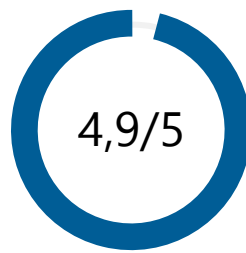
# ISO CERTIFICATION

Dabar informatika emphasizes compliance with international quality standards ISO 9001:2008 and ISO 27001:2013. We have been recognized for constant improvement of the effectiveness of the quality management system that increases customer satisfaction and fulfills legislative requirements. Moreover, we focus on protecting the confidentiality, integrity and availability of data in the company.



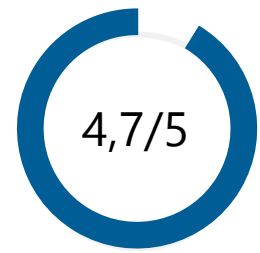
## Software saftisfaction

Our customers rated software functionalities and technical support of Dabar V5 with high grades.



## Team satisfaction

We are proud that our team is seen as professional, easy going and ready to help in customer requests.



## Education

We try to make the transition process as easy as possible by implementing documentation, videos and small group training.

We are familiar with possible pitfalls and we know how to approach them. Our team developed methods and tools to identify and minimize risks, reduce costs and adhere to schedules

The ISO 27001 is focused on protecting the confidentiality, integrity and availability of data in the company. This is achieved by recognizing the potential problems that can happen to data (ie, risk assessment), and the definition of what should be done to prevent such problems.

The ISO 9001 standard is assigned when developing, implementing and improving the effectiveness of the quality management system increases customer satisfaction by fulfilling its requirements.

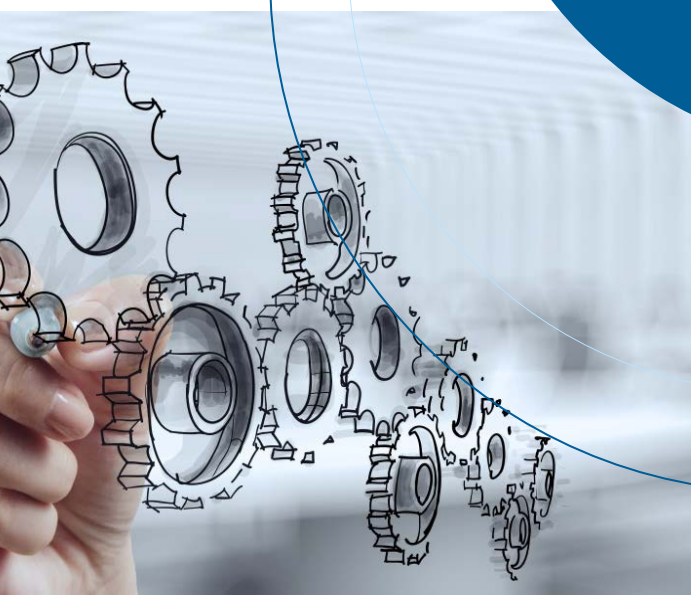
# STIMULATING INNOVATION



MAKING  
IDEAS  
HAPPEN

THE EFFECTIVE BUSINESS  
DEVELOPMENT AND  
DEPLOYMENT REQUIRES  
MORE THAN JUST  
TECHNOLOGICAL SKILLS

The key to our success lies in the top-notch employees that have been carefully selected and continuously educated throughout their career.



High emphasis on communication with our customers in order to find different points of view through outside perspective.

In bottom-up approach we encourage our team to design actual pilots that will improve the overall banking software.

The operational workforce is offered the opportunity to become certified top experts in the fields of technology, consulting, project management and software development.



**DRAGOMIR PERICA**  
Chief Executive Officer



*Our goal is to develop a flexible  
software that is  
fully aligned with the customer  
needs.*

New technologies and devices are continuing to emerge at an unprecedented pace and as consumers embrace them, their expectations rise. It is essential that banks have both the business and technological agility to respond to new market opportunities.

**THE DIGITAL AGE OPENS UP  
NUMEROUS OPPORTUNITIES FOR  
BANK OFFERINGS. THE DABAR V5  
CORE BANKING SOLUTION COMBINES  
AN COMPREHENSIVE CORE WITH  
POWERFUL ANALYTICS AND  
MULTI-CHANNEL USER EXPERIENCE  
PLATFORM.**

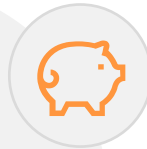
### Regulatory compliance

The software fits into the agile banking environment and it is adoptable to ongoing structural and regulatory changes



### Standardized business processes

The common data, business rules and procedures fasten the operating capabilities and improve services



### Ease of implementation

Software modules enable a strategic transformation without disrupting current operations of bank entities



# COMPREHENSIVE PLATFORM

DABAR V5 CORE BANKING SOFTWARE CONSISTS OF INTERCONNECTED MODULES CONFIGURED TO INDIVIDUAL CUSTOMER NEEDS.

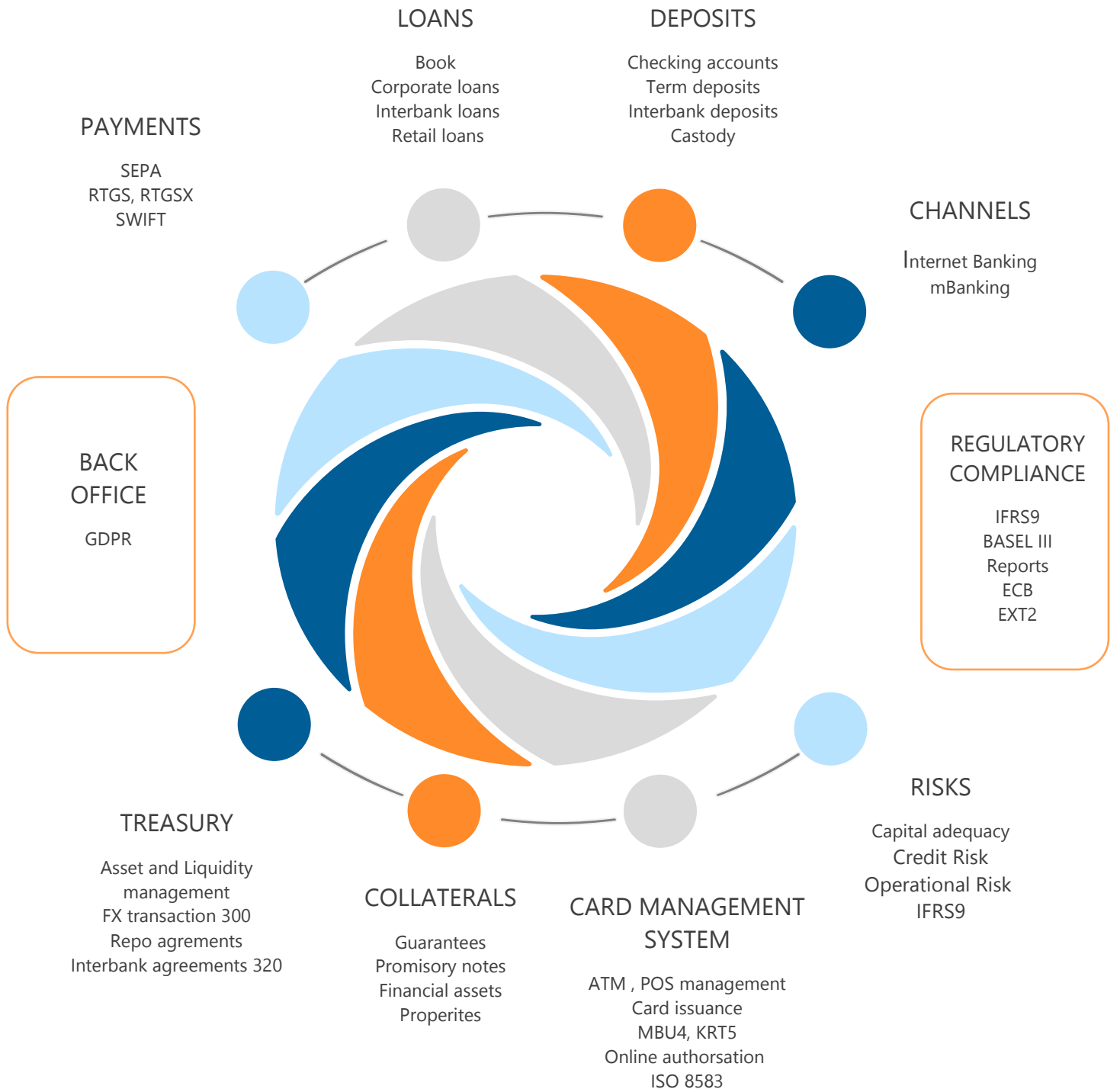
Long term experience helped us to recognize software requirements resulting in a creation of sophisticated, yet understandable platform

In order to enhance the bank's efficiency, Dabar informatika developed comprehensive documentation of work procedures combined with user training and education. We focus on underlining the critical points of the process as well as specific module presentations.



# DABAR V5 CORE BANKING SOFTWARE

Individual integration without disrupting current operations



# PAYMENTS MODULES

The modules provide banks with the secure and flexible solution for processing real-time payments. Dabar V5 adapts according to geographical, formatting or currency requirements and supports different payment instruments including SWIFT, RTGS, RTGSX and SEPA payments Credit Transfer and Direct Debit.

## FOREIGN EXCHANGE

- Processing of all messages to the SWIFT standard Monitoring customer accounts
- Monitoring of outstanding balances of correspondent banks
- Execution of foreign currency accounts
- Accrued interest to the account
- Creating exchange rates
- Form 10 creation directly from SWIFT and Nostro remittances
- Inflow notification directly from the system
- FX transactions for customer needs

## DOMESTIC PAYMENTS

- Authorization of orders
- Order verification
- Creating a payment order from the RTGS / DNS /SEPA CT /DD, RTGSX
- Processing of received messages from the auxiliary system
- Message processing of enforced collection
- Posting and generate orders from the received messages
- Enforced collection

## ANTI MONEY LOUNDERING (AML)

Criminal transactions are identified through safe and accurate algorithms which are transparent and configurable based on the bank's needs and procedures. Modules can profile the customers, as well as screen transactions against predetermined watch lists.



- Management of the lists of terrorists
- Management of the banks stop list and lists of prohibited activities
- System surveillance in each business segment

# LOAN MODULES

An agile credit operations management system enables complete end-customer support. The module has been designed to meet the challenges of the competitive banking industry and be responsive to new banking products.

## CREDIT OPERATIONS

- Opening of the loan or mortgage agreement and all accompanying annexes
- Non-standard loan repayment plan architecture
- Generating the corresponding documentation with the loan repayment plan, EIR, PK
- Loan fee calculation
- Records of the loan collateral
- Allotment of fee structure in accordance with IFRS9
- The opening of a margin call loan, commercial mortgages, variable rate mortgages etc...
- Automatic closing of the obligations through the list of priorities
- Support for letters of credit and the purchase of receivable factoring

# DEPOSITS MODULES

An agile deposit management system enables complete end-customer support. The module has been designed to meet the challenges of the competitive banking industry and be responsive to new banking products.

## DEPOSITS

- Front –desk, over the counter transactions
  - Interbank transfers
  - Order varification
  - Monitoring of ATM transactions
  - Monitoring of cash amounts at the bank's disposal
  - Calculation and accrual of interest on the accounts
  - Management of the Package Services
  - Reconciliation system with IFRS9
  - Management of electronic payment cards VISA, Maestro, MasterCard
- Manage the status of the account in accordance with the system of enforced collection (blocking, unblocking, booking enforced collection)

# CARD MANAGEMENT SYSTEM

CMS is a flexible and modular solution what covers the entire payments value chain from managing cards, retailers and ATMs. The system also makes it possible to reduce time to market and is fully GDPR compliant.

## CARD ISSUANCE

- Issuing of banking cards according to ACI ECGP processors
- Processing transactions provided by the processor (clearing)
- Register and issuance of electronic cards
- Customer registration
- Configurable verification requirements

## ONLINE AUTHORISATION

- Connector between banks and card processor who provides online transaction authorization with payment cards
- Connecting with card processing systems ( Euronet and ECGP )
- ISO 8583 compliance
- Role-based security setting to control access and visibility in the system

## ATM & POS MANAGEMENT



- Decreased time for servicing and machine downtime thanks to automated detection and reporting systems for installation requests, failures and malfunctioning
- Processing card-based transactions at every level of an Electronic Funds Transfer (EFT) network
- Fast and easy deployment with web services
- Built-in key management and automated key rotation

## INTERNET BANKING

- Account balances and transfers
- Bill payments
- Exchange Transactions
- Currency directory
- Remittance
- Template creation
- The system branches
- Turnover per card transactions
- Monitoring the status of all accounts in the system
- Parameterization system powers, insights into the new payments through the left and right of the signatory
- Download a PDF of account statement, structured format HUB3
- Online connection to the core system
- Download PDF invoices for services rendered

## MOBILE BANKING mBANKING

The solution's simplified architecture allows for a swift smartphone and tablet implementation with other channels, accelerated product development and shorter release time frame.

# COLLATERALS MODULES

The centralized collateral management system which guarantees optimum use of credit risk mitigation. Modules offer real-time view of the collaterals used in every bank's business line and gives a comprehensive view of customer's collateral coverage .

## RECORDS

- Mortgages
- Received guarantees
- Promissory notes
- Bills and invoices
- Blank promissory notes
- Securities
- Administrative bans
- Properties

## COLLATERAL MODULE

- Using a single collateral for more loans
- Activation and billing by collateral
- Work flow with the notification process of the amendments collateral
- Posting and automatic adjustment of the value of the collateral to the current market value

### IFRS9 COMPLIANCE



The IFRS9 module is used as a support to the bank's risk management sector. This module includes updating account risk categories (customer account classification in accordance with legal regulations) and other customer-related risk tracking data, such as tracking related transactions, client credit exposure reports, and more.

# TREASURY

Treasury modules support all asset classes in single repository and provide a transparent flow of information that helps to manage positions across the bank in real time.

## TREASURY

- Opening of interbank agreements with related notices
- Opening of FX transactions with related notifications
- Communication with correspondent banks
- Entry, verification, management 300 and 320 forms
- REPO / OREPO agreements managemet

## ASSET MANAGEMENT

- Asset Management
- Calculation and posting of depreciation
- Posting changes on fixed assets
- Inventory directory
- Monitoring liquidity of banks
- Bank Book management



# REGULATORY REQUIREMENTS

Dabar V5 offers the full suite of solutions to meet regulatory compliance requirements for national and international prudential reporting, statistical reporting and ad-hoc reporting.

## REGULATORY REPORTS

- Develop an efficient and effective process to deliver reports that are accurate and consistent
- Template mapping, categorisation, documentation and controls
- Submitting reports to the regulator
- Monthly or quarterly reports
- Common Reporting Standards (COREP)
- Financial Reporting Standards (FINREP)
- SAJK
- ECB

### Basel II

Dabar V5 is a system suitable to quickly meet the capital adequacy, stress test and market liquidity requirements.

### GDPR

The modules are compliant with the GDPR requirements and are providing more functionalities and control over personal data processing.

### IFRS9

The module was designed to apply new methods for developing risk metrics.

# RISK MANAGEMENT

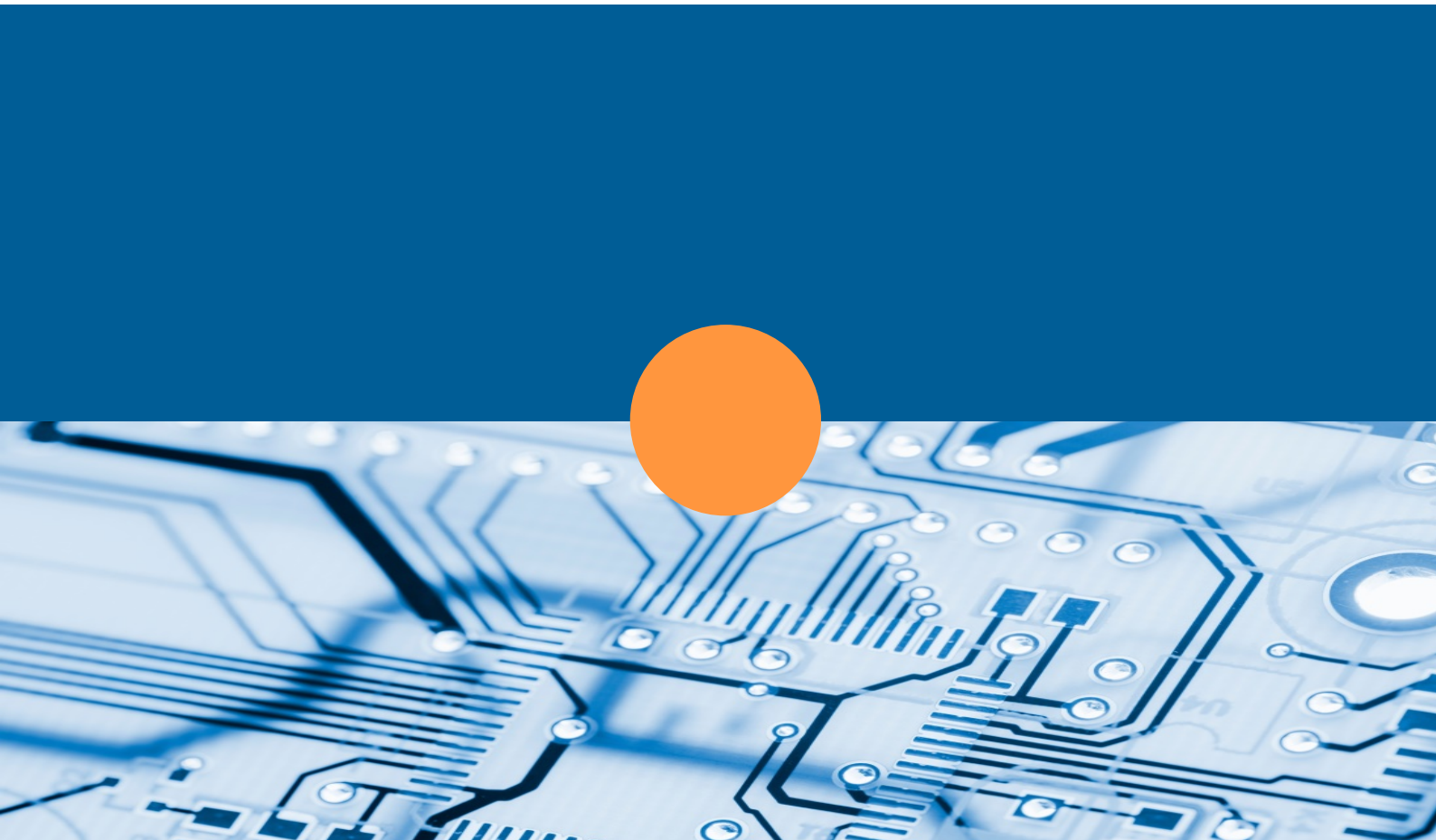
Dabar V5 risk management modules give banks a comprehensive set of tools to assess and improve business decisions and optimize performance.

## RISK

- Capital Adequacy
- Group Solvency
- Credit Risk
- Operational Risk
- Market Risk

## GENERAL LEDGER

- Collection of analytical changes in the synthesized form
- Bank Balance
- Definition of system parameters
- Generating statements, according to the central controller



# COMPLEMENTARY SERVICES

We help you to make feasibility study, define strategy as well as requirements needed to reach the target operating model. By adjusting Dabar V5 core banking software we are arranging business processes to define more cost effective, efficient and productive model. In the realization of the contracted projects, we ensure you that the implementation will be completed successfully in accordance with the specifications, budget and within defined timeframe.

## Consulting

User training is tailor-made by the bank's needs and includes comprehensive documentation of work procedures combined with in person training. The pace, duration and location of the education are focused on the consumer's better understanding and end-consumer satisfaction.

## Help in defining software users

In accordance with the safety requirements, our assistance will help you define individuals who can access the software. Group the employees from both side based on the authorities and special rights defined by the bank. For the purpose of monitoring and system protection, we developed users activity and security logs.

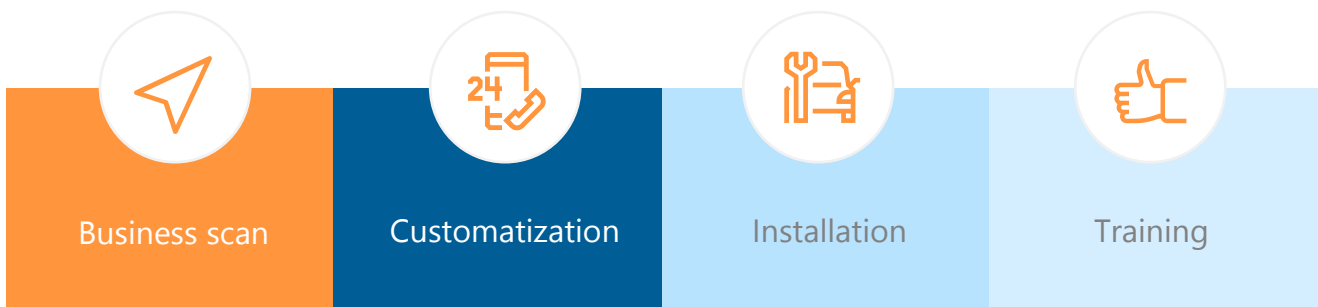
## Support and back-up system

To ensure the best functioning of the software, compliance with technical requirements and safety standards, we offer the purchase proposals of server computers and other corresponding equipment, as well as preparation of an equipment scheme and related documentation.

DABAR  
INFORMATIKA  
OFFERS A  
COMPREHENSIVE  
MODEL OF  
TRANSFORMATION,  
IMPLEMENTATION  
AND EDUCATION  
OF USERS IN ORDER  
TO MAKE THE CORE  
BANKING SYSTEM  
LESS COMPLEX,  
UNDERSTANDABLE,  
AND MORE  
EFFICIENT

# IMPLEMENTATION

The implementation of the right core banking software is a complex and high magnitude project that requires substantial resources and time. In our experience, the system implementation is carried out in several steps:



## BUSINESS SCAN

is needed to determine IT requirements for the referent workplace. Next step is the preparation of the opening balance and master data gathering. The comprehensive business scan leads to the definition of the inclusive activity plan.

## CUSTOMIZATION

With the successfully defined activity plan, our team will adjust and parameterize the Dabar V5 CoreBanking Software according to customer specific needs and requirements.

## INSTALLATION

Installation of the core banking solution from the reference user work location  
Installation of the menus, sub-programs and parameters necessary for the initial deployment  
Initial system administration (user login and authorization)

## TRAINING

Dabar informatika provides you with the user training at our educational center. To ensure successful software deployment, and maintenance, we designed specific education for the bank's system administrators.

## OUR CLIENTS

Strong analytical, technical and resource planning expertise has allowed Dabar informatika to enter several corporate and private sector investment banks in the region

- Hipotekarna banka ad Podgorica, Montenegro
- Nova banka ad, Pogorica, Montenegro
- Erste Bank ad Podgorica, Montenegro
- Imex banka dd, Croatia
- Croatian Bank for Reconstruction and Development, CBRD
- Zapad banka ad, Podgorica, Montenegro



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