

SAGA RAZVILA SVETSKI PRIZNATA SOFTVERSKA REŠENJA

Saga Creates Software Solutions Recognized Worldwide

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Softversko rešenje Sage za kliring centar u Srbiji bazirano na najnovijim Microsoft tehnologijama

Saga bankama obezbeđuje kompletnu uslugu uvođenja elektronskih sistema

U Srbiji se primenjuju najnovije informacione tehnologije

SAGA's software solution for a Clearing house in Serbia is based on the latest Microsoft technologies

Saga provides banks with the complete service of implementation electronic systems

The latest information technologies are being applied in Serbia

Iza najvećeg broja bežumnih transakcija koje se obavljaju elektronskim putem i velikih mogućnosti koje pruža elektronsko bankarstvo u Srbiji stoji Saga.

To je informatička kuća koja je i u svetu poznati proizvođač originalnih softverskih rešenja. Jedan od njih, kliring centar za čekove građana u Srbiji, koji je uključio u jedinstven sistem 39 banaka, nedavno je pušten u rad u Beogradu.

Kliring čekova je u stvari samo mali deo kapaciteta koji ima ovaj softver, kao i tehnička podrška koja ga prati. Tehnički, ovaj centar mogu da koriste čak i druge države za svoje potrebe u poslovima kliringa, sa potpunom zaštitom svojih podataka i potpuno izolovanim i obezbeđenim putanjama za protok informacija.

Šta izdvaja Sagu od ostalih informatičkih kuća u Srbiji?

- Sagu pre svega izdvaja širina ponude. Saga pokušava i uspeva da zaista bude mesto na kojem jedna banka ili neka finansijska organizacija može da dobije sve što joj je potrebno za poslovanje u informatičko-komunikacionom domenu. Saga je jedan od vodećih proizvođača softvera na našem tržištu i proizvođač svetski vrednih softverskih rešenja, a istovremeno je i sistem integrator. Ona isporučuje jednoj banci sve što joj je potrebno za njeno poslovanje, počev od projekta njene mreže i mrežne opreme, računara, bilo da su to Intel bazirane ili RISK platforme, telefonije, softvera pa sve do obuke korisnika i 24x7 održavanja. Saga za banke proizvodi i integriše softvere i omogućava da to sve radi na jedinstven način, da banka može neometano da obavlja svoj posao.

Sagin paket za elektronsko bankarstvo prema IFC studiji koristi 27% banaka u Srbiji po čemu je prepoznati lider. Građani i poslovni ljudi mogu da obavljaju bankarske poslove i transakcije sa bilo kog mesta i uz pomoć bilo koje sprave, odnosno bilo kojeg pristupnog



The largest number of "noiseless" transactions performed electronically and the great possibilities offered by electronic banking in Serbia are the result of Saga's work.

This is an ICT company which is also a world-renowned producer of original software solutions. One of them, a clearing center for citizens' checks in Serbia, which has joined 39 banks into a single system, was recently put into operation in Belgrade.

Check clearing is, actually, only a small part of the capacities of this software, as well as the technical support accompanying it. Technically speaking, this center can also be used by other countries for their needs in clearing operations, with the full protection of data and totally isolated and secure channels for the flow of information.

What makes Saga different from other computer companies in Serbia?

- First of all, it is Saga's broad offer. Saga is trying and managing truly to be the place at which one bank or financial organization can obtain everything it needs for doing business in the computer-communication sphere. Saga is one of the leading software producers on our market and the manufacturer of software solutions that are recognized worldwide, but it is a system integrator as well. It delivers to a bank everything it needs for its business operations, starting from the design of its network and network equipment, computers, be they Intel based or RISK platforms, telephony and software to the training of users and 24x7 maintenance. Saga produces and integrates software for banks and makes it possible for all this to operate in a unified manner, so that the bank can do business without any obstacles.

According to an IFC study, Saga's electronic banking package is used by 27% of the banks in Serbia, in which it is a recognized leader. The citizens and businesspeople can perform their banking

kanala koji imaju - telefona, interneta, SMS poruke ili faksa, i to 24 časa dnevno. To je u skladu sa kretanjem strategije bankarstva da banke pridu bliže korisniku, dakle ne da čekaju da klijent dođe u banku, već da banka dođe kod njega, na njegovo radno mesto ili u njegov dom. Pri tom, klijent može da bude potpuno siguran da se to neće zloupotrebiti. Sistem sigurnosti u Srbiji je maksimalno razvijen i primenjen. Postoji više mogućnosti za identifikaciju. Sve banke imaju razvijenu PKI infrastrukturu sa digitalnim sertifikati- ma za najveći stepen zaštite pa preko tokena do klasičnog korisničkog imena i lozinke za niži stepen zaštite. Sada je u svetu najnoviji trend identifikacija preko biometrijskih metoda, kojim se identifikuje rukopis ili otisak prsta. Digitalni potpis je sistem broje- va, a biometrijske karakteristike se ne mogu zaboraviti, pokvariti ili izgubiti. Identifikacija putem rukopisa npr. ne uzima u obzir samo izgled potpisa već i brzinu potpisa, pritisak i ugao pod kojim se piše i druge detalje.

Partner bankama

Sa svojim rešenjem za klirinšku kuću u Beogradu u Udruženju banaka Srbije, preko koje se za sad obavlja samo kliring čekova, Saga je partner sa svih 39 banaka u Srbiji. Postoji plan da se u ovom kliring centru obavljaju i drugi poslovi, jer ima veliki softverski i hardverski kapacitet.

Za ovaj kliring centar Saga je proizvela svetski vredno rešenje, čiji su kapaciteti testirani i verifikovani od strane Majkrosofta. Rešenje je potpuno redundantno i skalabilno i bazirano je na Microsoft BizTalk Serveru sa A4Swift adapterom koji implementira poruke iz kompletnog Swift Handbooka.

To znači da su sve banke infrastrukturno spremne da implementiraju bilo koji posao koji je baziran na Swift standardu. Dakle ne samo poslove koji se odnose na platni promet i kliring, nego bilo koji posao koji je bazirani na Swift porukama, a da pri tom imaju višestruko niže troškove.

Koliko se u Srbiji koriste novine u informacionim tehnologijama u finansijskim poslovima?

- Biometrija je nešto što je na vratima u svetu i to je definitivna poruka svim bankarima. Biometrija je i na vratima Srbije, koja u primeni najnovijih informatickih rešenja nimalo ne zaostaje za svetom. U Srbiji bankarstvo u pogledu sigurnosti uopšte ne zaostaje za svetom a banke su po tom pitanju ispred mnogih banaka i u razvi- jenim zemaljama. U Srbiji sve banke imaju razvijenu PKI infra- strukturu, dok su do pre dve godine, na primer u Mađarskoj takvu infrastrukturu imale samo dve banke, a nije je imala većina bana- ka u Zapadnoj Evropi.

Kada je Srbija ponovo počela da učestvuje u međunarodnim tokovima bili smo u situaciji da bezbolno možemo da primenjuje- mo zaista najnovije tehnologije i da budemo ispred nekih država

Koliko informacione tehnologije koje se primenjuju u Srbiji predstavljaju poslednju reč?

- Bankarima u Srbiji može da se ponudi sve što je svetsko i to se ovde već primenjuje. Naše iskustvo u saradnji sa dosta stranih bana- ka koje su došle na naše tržište je da su, posle jednog kratkotrajnog upoznavanja domaćeg tržišta, bili prilično iznenađeni mogućnosti-

business and transactions from any place and with the help of any device, i.e. any access channel they have at their disposal - the tele- phone, internet, SMS messages or fax, 24 hours per day. This is in line with the trends in the banking strategy for all the banks to reach out closer to the user, i.e. not to wait for the client to come to the bank, but for the bank to come to him, to his workplace or home. In this regard, the client can be absolutely certain that this will not be abused. The security system in Serbia is maximally developed and implemented. There are also a number of possibilities for identifica- tion. All the banks have a developed PKI infrastructure with digital certificates for highest level of protection, through a token to a classic user name and password for lower levels of protection. The latest trend in the world is identification through biometric methods, which identify the handwriting or fingerprint. A digital signature is a system of numbers, while biometric characteristics cannot be forgotten, spoiled or lost. Identification by the handwrit- ing, for example, does not take into account only what the signa- ture looks like, but also the speed of the signing, the exerted pres- sure and the angle at which it is written, as well as other details.

Partner of Banks

With its solution for a Clearing house in Belgrade within the Serbian Bank Association, through which only check clearing is now performed, Saga is a partner of all the 39 banks in Serbia. There is a plan for other jobs also to be performed at this Clearing house, since it possesses a large software and hardware capacity.

For this Clearing house Saga has produced a solution recog- nized worldwide, whose capacities have been tested and veri- fied by Microsoft. The solution is totally redundant and scala- ble and based on Microsoft's BizTalk Server with an A4Swift adapter which implements messages from the complete Swift Handbook.

This means that all the banks have the infrastructure to implement any job based on the Swift standard. This implies not only jobs related to payment operations and clearing, but also any job based on Swift messages, whereby their costs are many times lower.

To what extent are IT novelties used in Serbia in financial transactions?

- Biometrics is on the world's doorstep and this is the concrete mes- sage to all bankers. Biometrics is also on the doorstep of Serbia, which in no way lags behind the world in the implementation of the latest computer solutions. As regards security, banking in Serbia does not lag behind the world at all and, in this sense, banks are ahead of many banks even in developed countries. All the banks in Serbia have a devel- oped PKI infrastructure, while until two years ago, for instance, there were only two banks in Hungary with such an infrastructure, and most banks in Western Europe did not have it either.

When Serbia once again became part of international trends we were in the position painlessly to apply truly the latest technologies and to be ahead of certain countries.

To what extent are the information technologies that are applied in Serbia state-of-the-art?

ma domaćih softverskih i informatičkih kuća. Mi smo bili prinuđeni da radimo i za vreme embarga i razvijali smo domaća rešenja i na taj način u nekim domenima odlazili možda i mnogo dalje nego što su to bile u mogućnosti banke u svetu koje su bile mnogo veće, a samim tim možda i tromije u primeni i implementaciji nekih novih rešenja.

U korišćenju domaćih informatičkih kuća za svoje potrebe strane banke su imale dva pristupa. Jedan pristup je bio striktan, da se primene neki kompanijski standardi doneseni spolja. Druge banke su bile spremne da prihvate lokalna rešenja. Sve ove banke rade dobro, ali cena koju su platile banke koje su bile spremne da implementiraju domaća rešenja je mnogo niža i one su uz mnogo manje truda primenile ta rešenja. Izvesne teškoće su imale banke koje su pokušale da implementiraju strana rešenja, a pogotovu kada su pokušavale da ih adaptiraju na lokalne propise, jer naše poslovanje nije do kraja usaglašeno sa evropskim i tu mogu da se jave problemi.

Da li se u Srbiji lako prihvata elektronsko poslovanje?

- Spremnost tržišta da radi elektronski u finansijskim poslovima je nešto što je i za nas bilo iznenađenje. Iskustva sa Zapada i drugih zemalja koje su krenule u tranziciju pre Srbije su pokazala da su ljudi bili dosta rezervisani i nepoverljivi za korišćenje elektronskih servisa, a kod nas je to bilo opšteprihvaćeno od samog početka. U svakom slučaju, bankarstvo je nosilac celokupnog elektronskog poslovanja u Srbiji. Tek pošto su građani i kompanije počeli da obavljaju bankarske poslove sa svog radnog mesta ili iz kuće počeo je ubrzan razvoj e-trgovine i elektronskog poslovanja u ostalim segmentima privrede.

- Everything known in the world can be offered to bankers in Serbia, and this is already being applied here. Our experience in cooperation with many foreign banks that have come to our market is that, after a short period of getting acquainted with the domestic market, they were quite surprised by the possibilities of domestic software and computer companies. We were compelled to work even during the embargo and we developed domestic solutions. Thus, in certain fields we went perhaps even much further than it was possible for banks in the world that were much bigger and, therefore perhaps also much slower in implementing certain new solutions.

Foreign banks had two approaches in using domestic computer companies for their needs. One approach was to implement certain company standards brought from the outside. Other banks were ready to accept local solutions. All these banks are working well, but the price paid by the banks that were ready to implement domestic solutions was much lower and they applied these solutions with far less effort. The banks that tried to implement foreign solutions ran into certain difficulties, especially when they tried to adapt them to local regulations, because our way of doing business is not fully harmonized with business in Europe, and this is where problems can occur.

Is electronic business being easily accepted in Serbia?

- The market's readiness to perform financial transactions electronically came as a surprise even for us. Experiences from the West and other countries that embarked upon transition before Serbia showed that the people were quite reserved and mistrustful of using electronic services, while this has been generally accepted here from the very beginning. In any case, banking is the prime mover of all electronic business in Serbia. It is only after the citizens and companies started performing banking jobs from their workplace or home, that the accelerated development of e-trade and electronic business started in other segments of the economy as well.



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Saga - Company Information

Established: 1989
Number of Employees: 253
Turnover in 2004: €20 million

International partnerships: Sun Microsystems, HP, Microsoft, Cisco Systems, Fujitsu Siemens Computers, Nortel Networks, Juniper Networks, Hitachi Data Systems, Avaya Communications, Allied Telesyn, Intel, APC...

Domestic Partnerships: Antegra, National Post Service - CePP (Postal eBusiness Centre), AlgoTech, E-Smart Systems...

ONE STOP ICT SHOP

FOR BANKING AND FINANCIAL INSTITUTIONS

25 OUT OF 39 BANKS IN SERBIA ARE OUR CLIENTS*

OUR FIELDS OF OPERATION:

eBusiness, Contact Center, IVR, CRM

(...eBanking, mBanking, Kuba, WePlat, WePlat@, Tis@, Registrofon)

Collaboration & Enterprise Content Management

IT Infrastructure

(...Structural Cabling, Active and passive equipment, Servers, Clients, HW/SW, Support)

Telecommunications

(...VoIP, LAN/WAN, Frame-relay, Telco, Carriers)

Business Critical Computing & Data Center

(...Wintel based products and solutions, RISC/UNIX, Servers, Server OS, SAN/NAS)

Client/Desktop Solutions

(...Wintel Based Products and Solutions, RISC/UNIX, OS, Office Applications, Peripheral HW)

ERP & Business Intelligence

(...Data Warehouse, Fraud Management, Revenue Assurance, Document Management)

Education, Engineering, Consulting, Services, Support

(...Authorized Service Centre for HP, Sun Microsystems, APC, Hitachi Data Systems)

Alfa banka
Zagreb banka
Alpha Bank
Atlas banka
Cofanska banka

Delta banka
EPG Irsobank
Ekspert-Import banka
HYB banka
Hypo-Alpe-Adria Bank

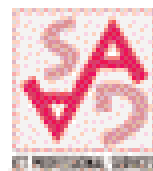
Eksplozivna banka
Evropska Reizbijska banka
LFB banka
Meridian Bank
Nacionalna Stedionica

Panovska banka
Agrobanka
Poštanska Stedionica
Privredna banka
ProCredit Bank

Kreditfondbank
Société Générale
Srbiska banka
Universal banka
Volksbank



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