



Advanced technologies
and high professionalism.
A system that creates value



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Discover CABEL

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Cabel

Technological innovation
as a development asset

Cabel has been an ICT Service Provider since 1985. Its core business is the development and distribution of a fully integrated banking IT suite. Based on its solid assets and economic and financial standing combined with advanced know-how, the company has always been able to detect market demands and transform them into innovative solutions.

In addition to this, Cabel has built a solid network made up of fourteen companies that are able to offer 360 – degree services in the banking / financial world. Key areas include:

- Information Technology
- Finance
- Banking Services & Capital Market
- Management services

Cabel is devoted to developing high-tech services in the banking sector while spreading a corporate culture based on ethics and aimed at protecting the interests of its customers, the community and the environment.

Cabel's constant pursuit of excellence, high standards of quality, productivity and technological innovation, makes it a reliable, efficient and transparent partner.

ADVANTAGES

Cabel's outsourcing solutions offer the following advantages:

- availability of professionals with consolidated skills;
- scalable solutions to support growth;
- reduction of operating costs;
- strict and stringent SLAs and KPIs according to international best practices for monitoring the quality and performance of its services;
- focus on the core business.

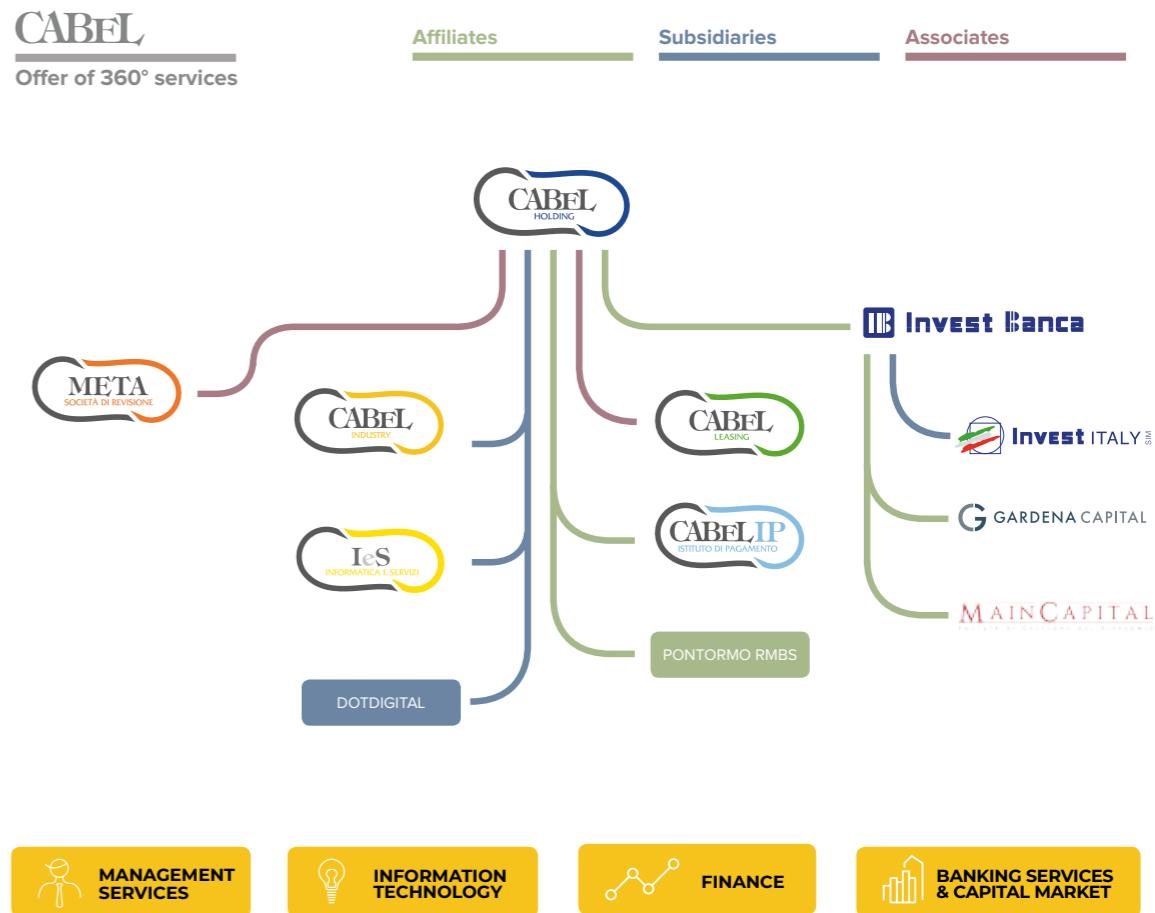
Network

Flexible, efficient and dynamic

Facing ever-evolving and competitive markets calls for the help of specialists to seize and enhance all types of requests and opportunities (besides advanced, flexible tools and organizations) to resist and counteract moments of change or instability.

Cabel has built a highly specialized flexible and dynamic model, where technological skills, combined with its own management strategy, are key drivers of development.

The Cabel network today comprises fourteen companies with around four hundred employees.



Business Model

Creating value through advanced technologies and synergies

Cabel has created a new shared business model, an actual ecosystem where continuous interactions occur between all the companies that adhere to it.

In fact, besides building a network of companies that provide high quality services in the banking world with a 360 ° range of operations, Cabel has developed a model that foresees permeability and interaction between client banks, with the aim of creating business value.

Unlike other competitors, Cabel has managed to maintain a lean model characterized by strong reactivity and innovation. In its capacity as a "System Partner", Cabel supports its customers in improving their business performance in a rapidly evolving competitive environment, where technological and digital skills are at the heart of strategic imperatives and sustainability.

In this way, the specificities of each company are linked by a common factor within the entire ecosystem, thus generating value for everyone. The constant drive towards technological innovation is the factor that enables the entire process and broadens its scope.

INTERNAL TECHNOLOGICAL EVOLUTION

Cabel's investments in advanced solutions such as Oracle FLEXCUBE enable client banks according to an Open Banking logic.

NETWORK
—
CABEL

PRODUCT & SERVICE INNOVATION

The Cabel offer allows banks to position themselves as innovators and offer distinctive services targeted to their customer base. The company operates with banking segments having distinct specificities and provides them with tailor-made services.

STREAMLINED OPERATIONAL MODEL

Cabel customers aim at overcoming the current constraints dictated by partners / providers that offer standard solutions and are characterized by strong bargaining power.

INTEGRATED SERVICES

Cabel promotes and supports the evolution of its own customers through the provision of integrated services with a view to strengthening business sustainability.



ACTIVITIES

Information Technology

Finance

Banking Services & Capital Market

Management Services

ACTIVITIES

Information Technology

Cabel's core business

Innovation, integration and stability are the three cornerstones of Cabel's approach to the challenges that characterize the banking IT sector within the competitive context of the third millennium.



FULL OUTSOURCING

Banks that choose Cabel's outsourced services can rely on advanced technologies that enable them to fully manage their information system, both in terms of software and hardware. The offer is completed by the help desk service that delivers fast and professional customer assistance. Thanks to Cabel's outsourced services, banks can rely on **one of the most advanced information systems, with a significant reduction in time to market and maintenance costs.**



APPLICATION DEVELOPMENT E MANAGEMENT

Cabel offers applications for a **full range of banking activities**. Each sector is managed by Core Banking Cabel, which translates the bank's strategic and operational choices into practice. Its agile and reactive structure allows to reduce time to market, from the solution's ideation process to its final implementation. This experience has facilitated the development of strong vertical skills in the management of custom solutions, functional to the bank's needs.



FACILITY MANAGEMENT

Cabel data centers ensure compliance with technical and operational standards. Cabel services are subjected to service levels (SLA) in order to deliver optimal quality monitoring services. **Business Continuity** is available to customers to guarantee compliance with the Italian banking norms.



ACTIVITIES



SYSTEM INTEGRATION

Cabel offers complete integrated systems and solutions that are **interfaceable with third party systems**. In this way, the system chosen by the bank is able to interact with numerous external components. Cabel's solutions make it possible to migrate quickly from other management platforms and integrate external supplier modules with the Cabel information system and vice versa. Also, Cabel has been working for many years with foreign banks and their Italian branches and has developed over time a strong expertise in the integration of parent company systems.



BACK OFFICE SERVICES

Cabel provides a high-profile **Business Process Outsourcing** service that perfectly integrates with the information system.

- Back office supervisory reports
- Back office finance and securities
- Back office payment systems
- Back office accounting



SUBSTITUTE ARCHIVING/ DIGITAL PRESERVATION OF DOCUMENTS

Cabel has devised an automated process for **digitally managing and archiving documents**, and as such, it is possible to store documents in electronic rather than paper format, with considerable savings in terms of management costs and environmental impact. Substitute archiving guarantees the legal validity of documents over time as well as their enforceability towards third parties, always in compliance with the law in force.



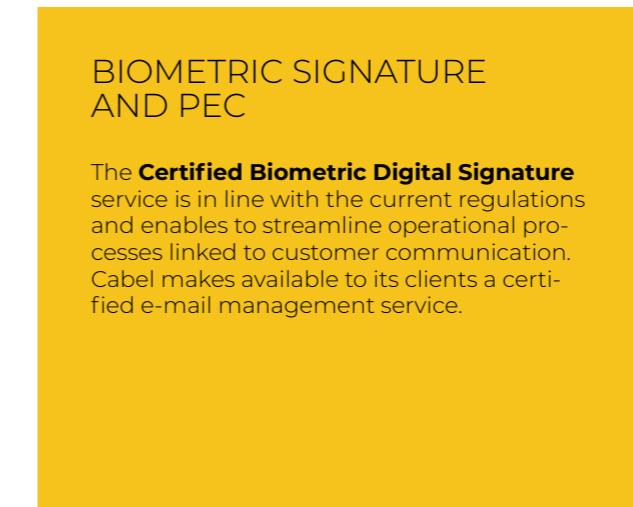
HELP DESK SERVICES

Cabel provides a **Help Desk service** for all operational control and application monitoring activities. The service caters to both **bank employees and bank customers**. Cabel's Help Desk offer includes: monitoring and reporting dedicated to the activity involved; shared service level agreements (SLA); an advanced trouble ticket system that enables to rationalize and automate procedures. A dedicated toll-free number is active for the latter.



BIOMETRIC SIGNATURE AND PEC

The **Certified Biometric Digital Signature** service is in line with the current regulations and enables to streamline operational processes linked to customer communication. Cabel makes available to its clients a certified e-mail management service.



Finance

A wide range of solutions
for financial services

The Cabel group offers a wide range of financial solutions and services. This represents a significant development asset, especially for small banks, which are therefore able to deliver highly specialized services.



MONETICS AND PAYMENT SERVICES

Cabel IP S.p.A. Istituto di Pagamento (Payment Institution) offers payment services according to SEPA standards. The offer of a payment account (both retail and business) besides a related **management system at very low cost** and strongly integrated into a complex system that guarantees security, traceability and reliability, characterizes Cabel IP as an avant-garde system in line with Community rulings, including the transposition of the PSD2 Directive.



SECURITIZATION

Services include the multi-originator securitization of mortgage and unsecured loans, and are managed through the subsidiary **Pontormo RMBS S.r.l.**, which operates as a SPV for the **multi-originator securitization of performing mortgage loans** and unsecured loans of Cabel's customers, and also for banks and companies that are willing to exploit the opportunities linked to loan securitization and factoring.



FINANCIAL LEASING SOLUTIONS

Cabel offers **financial leasing solutions for movable and immovable assets** through the company named Cabel Leasing. The leasing product is available at all user bank branches, where it is managed in a streamlined and efficient manner.



ACTIVITIES

Banking Services & Capital Market

A full range of banking services and capital markets

Cabel, in collaboration with its group companies, is able to deliver a full range of banking and financial products and services, with particular regard to the sale of securities and asset management. The offer also includes brokerage services on securities markets, advice on issuance transactions, and the purchase and sale of securities.

The branching of the various group companies and their specialization enable to cover all aspects related to investment banking, corporate financial and capital market activities.

BANKING ACTIVITIES AND ASSET MANAGEMENT

Cabel, through its subsidiary **Invest Banca S.p.A.**, offers investment services for both **institutional and private customers**, as well as support in defining financial strategies. Cabel's deep experience gained with Invest Banca led to the creation of EFFE, **an asset and bank portfolio management platform**.



ACTIVE FUND MANAGEMENT AND ADVANCED BROKERAGE SERVICES

Cabel offers **highly specialized professional services in the field of brokerage** for institutional investors and **active fund management**.

Such activities are carried out through the companies named **IBP Markets Ltd** and **Gardena Capital Ltd**, composed of constantly customer-focused teams with a years-long experience in the capital market sector.

CORPORATE & INVESTMENT BANKING

Cabel, in partnership with **Invest Italy SIM S.p.A.**, offers services that are able to connect - through financial markets - the players involved in the demand and supply of financial services. With **Main Capital SGR**, it offers a range of dedicated funds and provides strategic financial advice to SMEs and institutional clients.

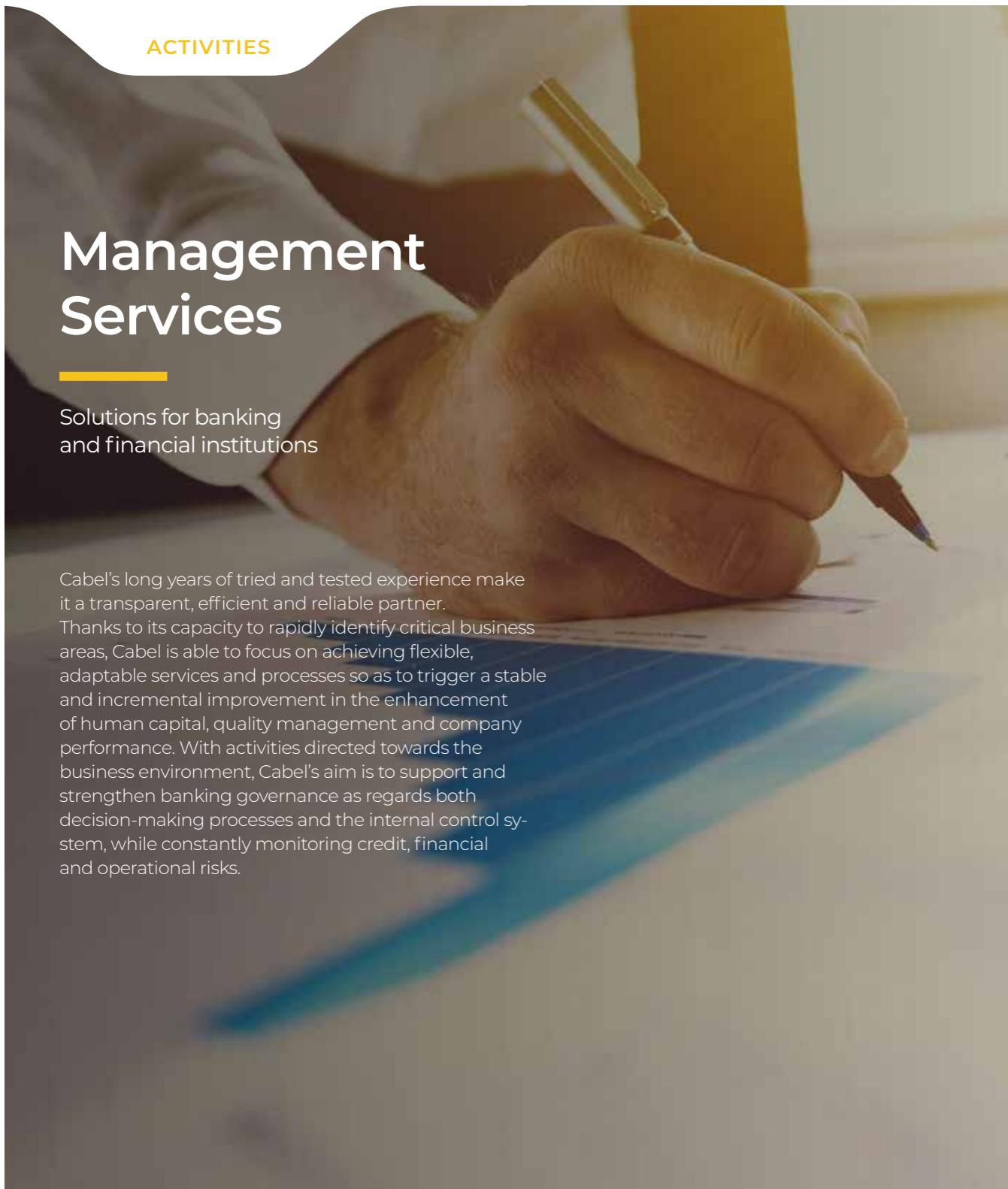


ACTIVITIES

Management Services

Solutions for banking and financial institutions

Cabel's long years of tried and tested experience make it a transparent, efficient and reliable partner. Thanks to its capacity to rapidly identify critical business areas, Cabel is able to focus on achieving flexible, adaptable services and processes so as to trigger a stable and incremental improvement in the enhancement of human capital, quality management and company performance. With activities directed towards the business environment, Cabel's aim is to support and strengthen banking governance as regards both decision-making processes and the internal control system, while constantly monitoring credit, financial and operational risks.



CONTROLS IN OUTSOURCING

Through **Meta S.r.l.**, Cabel offers a range of services, such as **legal audits, full outsourcing, organizational consultancy of corporate control functions, internal audit compliance, anti-money laundering and risk management** for banks and financial intermediaries. Meta is also at the forefront in the search for advanced control solutions, e.g. "big data" analysis, objective risk measurement and profiling, risk analysis & alerting solutions, and repository of standardized information relative to risk events.



MANAGEMENT CONSULTING

Cabel offers strategic consulting and other services aimed at improving bank governance, including advisory activities at different levels, internal auditing, compliance e Risk Management. The activities proposed promote the use of various tools, such as: directional dashboards, reporting systems, specific and impactful organizational analysis.

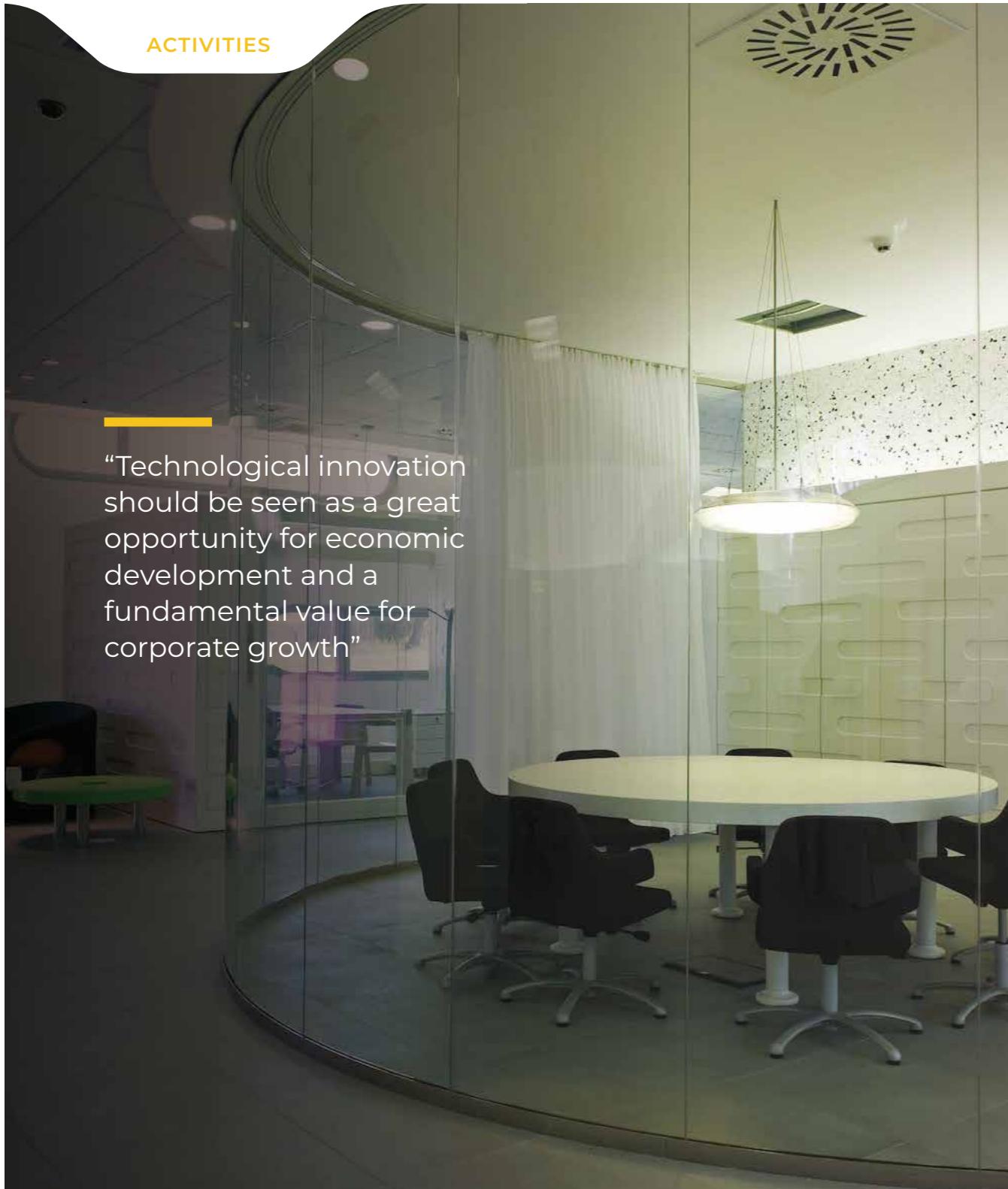
FIDUCIARY SERVICES

Cabel customers can avail themselves of a range of **fiduciary services for the administration and protection of assets**, which are provided by the subsidiary **WIDAR Eurofid S.p.A.**, a company specialized in the fiduciary entrustment of property and assets. It operates independently of the banking and financial system, with a view to ensuring **high levels of professionalism and discretion**.



ACTIVITIES

"Technological innovation should be seen as a great opportunity for economic development and a fundamental value for corporate growth"

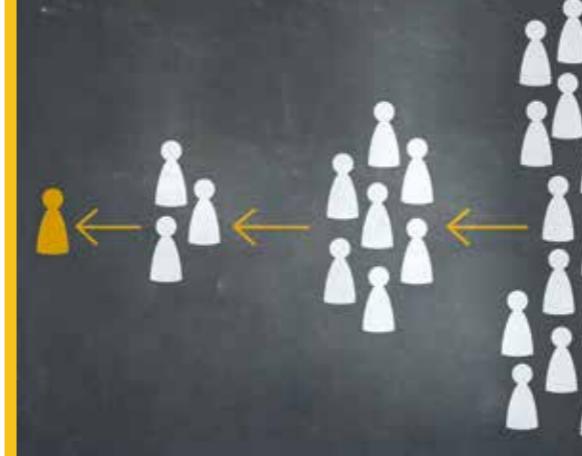


TRAINING

Training activities are essential for maintaining market competitiveness. Cabel's training programmes are based on learning paths focused both on technical aspects and aspects related to transversal competences. Customers can choose to attend **multi-company Training Courses**, which take place in the same classroom, or activate **"tailor made" project-based learning paths**, held at the applicant's own headquarters and developed according to one's specific needs.



SELECTION AND EVALUATION OF HUMAN RESOURCES



Through this solution, **Cabel** intends to deliver to its customers a wealth of information, essential for **managing human resources** in a conscious way while pursuing excellence. It is suitable for both **internal candidates** (potential evaluation) and **external candidates**, and enables to accurately plan demands and careers. The solution enables to assess costs for selecting and managing human resources with greater accuracy.

HUMAN RESOURCES ORGANIZATIONAL CONSULTING

Cabel makes it a priority to provide its customers with reliable **medium / long term support in the H.R. ambit**. Cabel's method enables to define an organizational analysis for measuring H.R. potential through role construction, profile studies, skill mapping and the identification of training gaps. It also identifies the organizational assets that require major focus, as well as the most effective diagnostic and monitoring tools for H.R. development.



The background of the slide features a large, circular, illuminated display screen on the left side. The screen shows a blurred image of a person in a modern interior setting with warm lighting. The rest of the slide has a solid yellow gradient background.

PRODUCTS

A full range of products
and services for banking
and financial institutions

FLEXCUBE

New paradigms design the future

The demands of the banking market

In an increasingly fast, competitive and digital market, banks are aware of the fact that changes must be made if they want to increase their performance and retain/improve their position in the market.

In order to accomplish such objectives, they need to focus on:

Flexibility and speed

in responding to changes in the digital age while minimizing time to market as much as possible

Easy-to-use

applications

Proper data management

to reduce the risk of redundancy or inconsistency of the data itself

Lowering costs



Discover FLEXCUBE

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to access the video

Our offer

Cabel's information system is partly based on the new FLEXCUBE platform for almost all its core banking systems, with modules such as customer information files, current accounts, foreign accounts, credit (with the exception of impaired loans management), portfolio, accounting, etc. Due to a new architecture, Cabel is able to provide its customers with vertical modules (e.g. customer information files, current accounts, etc.) that are integrable now and in the future.

MAIN EXPECTED ADVANTAGES



- **Better management of technological resources**
due to the solution's flexible and efficient code structure.
- **Reduced time to market**
- **Modularity of the information system**
system enabling configuration and adoption of single, self-consistent modules based on client specific needs
- **A new core-banking system that enables open and digital banking**
thanks to a natively suitable architecture paradigm, as opposed to custom application solutions.
- **Full autonomy in terms of platform development**
through a framework that allows the users to operate the software in complete independence.

PRODUCTS



Cabel and Oracle protagonists of the digital transformation in the Italian banking world

To achieve effective and lasting effects, true innovation cannot be superficial but must start from the bottom up.

Complex actions, speed and measurability (parameters that are not to be disregarded today) can no longer be managed successfully using traditional approaches.

In this respect, Cabel has perfectly understood that, in order to **provide banks with high-performance tools** for satisfying new market demands, the core banking system as it is known today needs to be revolutionized. **Thanks to its partnership with Oracle, Cabel was able to develop a digitally native platform** making the most of Oracle's broad technological and digital expertise and Cabel's deep knowledge of the banking system, business processes and the Italian legislation.

The solution is based on the localization, for the Italian market, of Oracle FLEXCUBE, the worldwide consolidated core banking application.



Oracle FLEXCUBE in numbers

142

Countries where it is installed

600

Customers with important references in all banking segments

26 billions

Bank transactions processed every year by Oracle FLEXCUBE

Architecture of the technical offer

Oracle FLEXCUBE Universal Banking offers a modern, flexible and modular architecture completely based on **SOA (Service-Oriented Architecture)** paradigms. FLEXCUBE covers the entire Core Banking spectrum and is complete with channel monitoring components managed with the aid of parameterizable work-flows. **FLEXCUBE** is extremely flexible in parametrizing products and conditions with a consequent reduction in the Time to Market.

Performance and flexibility

- **Flexible**, rule-based and event-driven product
- **Quick reconfiguration** of existing products

- **Rapid development** in handling future evolutions
- **Less manual processing** of exceptions
- **High performance** and reduced execution times
- **Parallel and Multi Stream Batch Processing** with ample configuration possibilities
- **Availability of Purging tools** to reduce data size
- **Fully Automated EOD**, built-in scheduler to enable task sequencing
- **Flexible integration model**
- **Over 3500 web services** available
- Approach based on **inbound services and outbound notifications**.

FLEXCUBE INTEGRATION COMPONENTS



The extensibility framework is managed within FLEXCUBE UBS through the development tool called "FLEXCUBE Development Workbench". Thanks to the knowledge acquired, Cabel is able to develop in full autonomy through the framework made available by Oracle.

FLEXCUBE offers an open development environment to enable the creation of interfaces, business logic and integration. It is a multi-lingual and multi-country application capable of feeding analytics natively.

FLEXCUBE'S extensibility framework allows customers to make changes in full autonomy, said changes being considered as logical extensions of existing features and that can be used to cover potential gaps.

Case Study

Invest Banca adopts FLEXCUBE

The first Italian bank to adopt FLEXCUBE localized by Cabel

DEMANDS

To respond to the new digital banking and open banking challenges, Invest Banca expressed the need to redesign all its core banking systems to achieve efficient, modern and innovative systems, so as to exploit the opportunities offered by PSD2.

THE PROJECT

Invest Banca has undertaken a "digital transformation" process to renew its own core banking system through the Oracle FLEXCUBE platform localized for the Italian market. The choice was driven by the need to adopt a solution characterized by an open development environment so as to enable the creation of interfaces, business logic and integration within a multi-currency and multi-lingual application that is able to feed analytics natively.

RESULTS

Following the activity carried out in collaboration with Cabel, Invest Banca adopted the FLEXCUBE Core banking platform, with the following results:

- better management of technological resources due to the solution's flexible code structure;
- reduced time to market;
- reduced adaptive and evolutionary maintenance costs;
- configuration and adoption of digital banking models;
- full autonomy in terms of platform development.



WHAT PEOPLE SAY ABOUT US

"The project for putting FLEXCUBE into production was developed in close synergy between the bank's team, Cabel's team and Oracle's engineers: A common task aimed at implementing business specificities and adapting the new platform for the creation of innovative products that are able to meet the customer's needs more effectively. We simplified the processes and benefitted from the experience of around 600 banks where the product is already in use in 142 countries all over the world. We also managed to reduce the time required for developing new products. In fact, in the past, that which required months of software development can be obtained today in a few hours without having to resort to the outsourcing's intervention, but interacting directly with our own operators"



PRODUCTS

Banca Cloud

Banks become digital

A practical, efficient and digital bank

Banca Cloud changes the paradigms that regulate the bank-client relationship, since it enables to shift a large number of typical bank features to the digital environment.

Remote recognition and the digital signing of documents enable to acquire new customers, or in any case, manage many processes – even for existing customers - in a practical and streamlined manner.

The Banca Cloud platform allows banks to communicate successfully with the audience of the new future and meet its demand for digital services and support channels.

With Banca Cloud, navigation is made simple and intuitive and is ideal for attracting an audience that is yet to become accustomed to the digital world.



Banca Cloud enables banks to

become flexible, more up-to-date and ready to face the new scenarios

ADVANTAGES



PLACEMENT SHOWCASE

Customer engagement carried out through the bank's website, online sales processes conducted via the home banking system.



CLIENT ACQUISITION

Opening of an account with remote identification and registration of the new customer in the bank archives.



SALE OF BANK CARDS

Customers can apply for a cash card (Bancomat) or a prepaid debit/credit card. The PIN code forwarding process is managed automatically.



TIME DEPOSIT

Customers can manage the opening of a time deposit (TD) account based on the configurations of the product catalogue, with the preparation of all the relevant contracts that can be digitally signed.



MIFID QUESTIONNAIRE

During the placement process - available

through the platform - customers are required to fill out the MIFID questionnaire to define their risk profile.



SHARE CAPITAL SUBSCRIPTION

The solution foresees the management of share capital subscriptions through interaction with the bank's promotional campaigns and the automation of front and back-end processes.



PLACEMENT OF FUND SHARES

Customers can subscribe for fund shares and select and combine their choice with respect to the management lines offered, etc., and also digitally sign the relative forms.



PERSONAL LOANS AND CREDIT CARDS

Private entities, who are already clients of the bank, can take out loans directly online in the form of a personal loan/credit card.

Target audience

BANCA CLOUD (Cloud Bank) is a multi-channel and multi-product platform that enables to achieve efficient process automation and data treatment while delivering an optimal user experience at all times. Numerous transactions, including the opening of current accounts, the placement of financial products and deployment of funds, or the simple management of registry changes, can be carried out with no need for the client to be physically present in the bank branch. This translates into time optimization and a reduction in costs for clients and banks alike.

Purpose

The platform enables to perform various operations regarded as strategic by the bank, starting from the acquisition of a new client base, which can be achieved directly through the bank's website with a remote identification system and the signing of the documents required for carrying out the client census process.

Integrated digital system

Banca Cloud enables to automate the data acquisition process on EasyLoans and Brio and fully integrate the Mito, Mito & C home banking platform and the Satispay application.

Case Study

Banca Etica adopts Banca Cloud

A new platform designed to enhance customer relationships

DEMANDS

Banca Etica chose Cabel with the aim to develop an online platform for the acquisition of new customers and the sale of products using online banking in complete autonomy (even for the bank's existing customers).

THE PROJECT

Following a joint analysis and comparison phase, Cabel developed the "Banca Cloud" platform whose main functions include: acquisition of new customers from the bank's website with remote recognition and digital signature; opening of current accounts and placement of financial products and deposits; management of share capital subscriptions; placement of deployed funds (i.e. personal loans or credit cards), and debit card placement/management.

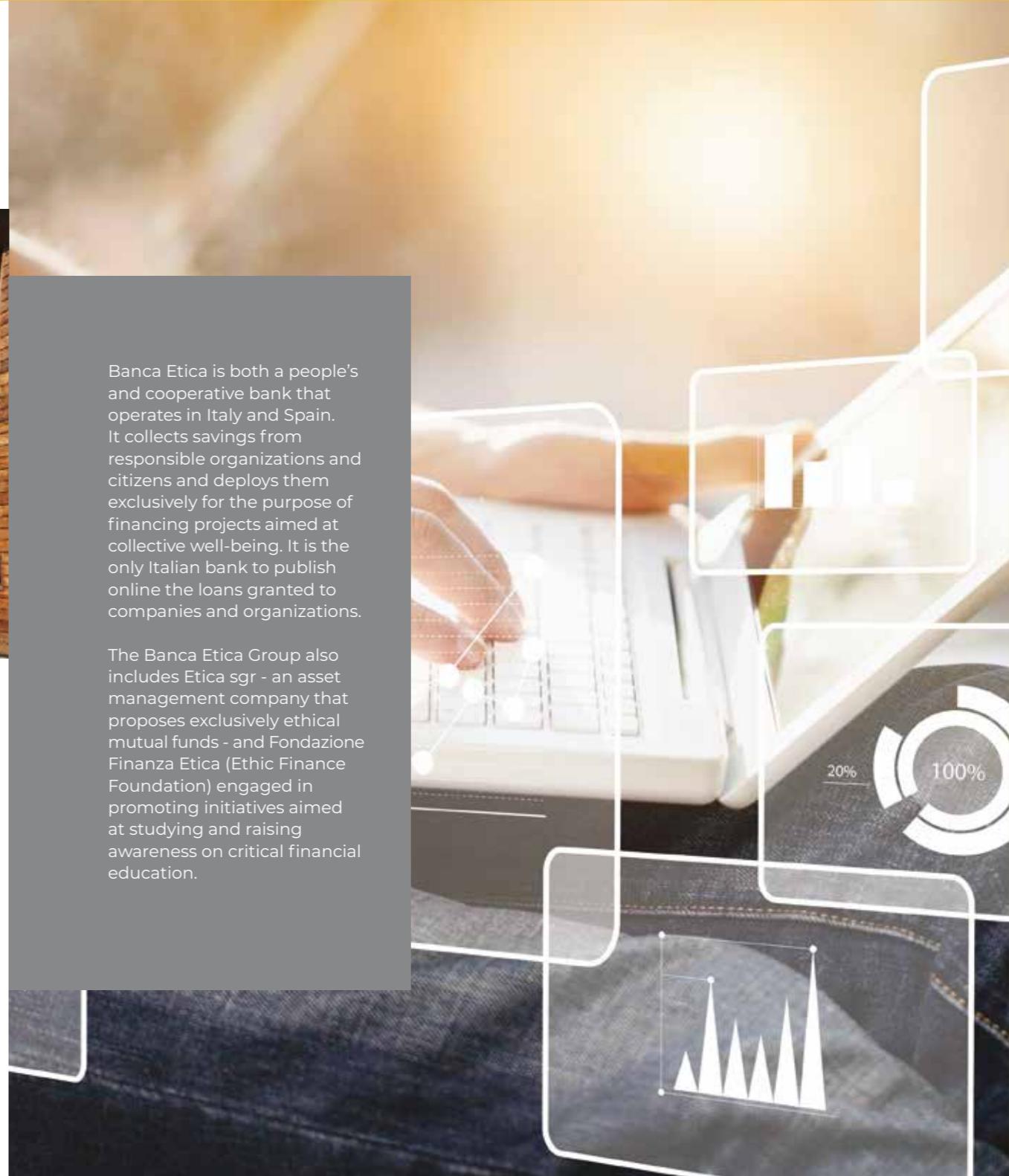
RESULTS

Following the activity carried out in collaboration with Cabel, Banca Popolare Etica adopted an advanced platform for the placement of online products, which allows, in particular, to achieve greater advantages in terms of commercial proposition diversification, online transaction performance, transactions made in complete autonomy and reduction of operating costs. Thanks to Banca Cloud, it was possible to introduce a new sales channel with distribution processes tailored to the customer's specific business demands.



Banca Etica is both a people's and cooperative bank that operates in Italy and Spain. It collects savings from responsible organizations and citizens and deploys them exclusively for the purpose of financing projects aimed at collective well-being. It is the only Italian bank to publish online the loans granted to companies and organizations.

The Banca Etica Group also includes Etica sgr - an asset management company that proposes exclusively ethical mutual funds - and Fondazione Finanza Etica (Ethic Finance Foundation) engaged in promoting initiatives aimed at studying and raising awareness on critical financial education.



PRODUCTS

BRIO

The Cabel product dedicated to promoters and bank branches

A banking product placement platform

BRIO is a web portal for the online sale of bank products. It enables to sign contracts with a digital signature.

Like all other Cabel products, this platform was developed according to a very advanced concept based on a completely client-side technology.

Thanks to its responsive interface, this application adapts automatically to any type of device and provides a range of tailor-made products/services that are able to meet the bank's individual needs.



BRIO enables to

stipulate and digitally sign contracts even on the move.

ADVANTAGES



DOCUMENT DIGITIZATION

Complete dematerialization of documents thanks to the integration with Jform and Viacart.



DIGITAL SIGNATURE

Possibility to sign documents with a digital signature, i.e. the electronic equivalent of a handwritten signature affixed to a paper document.



PLACEMENT OF PRODUCTS

Achievable through the integration with the CPT catalogue (current accounts, asset management, dossiers and home banking).



CLIENT REGISTRATION

Natural and juridical persons, joint ownerships and individual enterprises.



REGISTRY INQUIRY

Customer data easily retrievable at any time.



CUSTOMER RELATIONSHIP INQUIRY

Customer relationship data easily retrievable with distinct information according to the type of relationship.

What it's about BRIO

It is a front-end web interface for promoter channels and branches designed with the aim to bring users and bank operators closer to each other while minimizing the need for users to make repeated trips to the bank. The application is:

- multi-device: suitable for all devices;
- multi-user: i.e. can be used by branches, promoters and agencies alike

Purpose

Through well-structured processes, BRIO enables to place the bank products included in the CPT catalogue (e.g. current accounts, dossiers, time deposit, etc.), and manage registry changes, including the update of the relative file documentation, if so required. BRIO offers the possibility to configure a verification and acceptance process for files opened by the promoter network through a back office application.

New operating concept

BRIO aims to facilitate and streamline sales network operativity and enable both the entire process and single positions to be managed and monitored effectively, with data aligned in real time and consultable from a tablet or a PC. This solution also facilitates the consulting process as it enables to generate proposals starting from fac-simile sheets, simulations and reports.

Case Study

Banca Reale chooses .Banca and BRIO

The digital bank at the customer's disposal

DEMANDS

Banca Reale turned to Cabel to develop a solution for automating sales processes related to banking products through work-flows and the digitization of specific phases thereof. In particular, the bank required a user-friendly front-end application for branches and channels of financial consultants and agencies, with the possibility of using it also on the move.

THE PROJECT

The project involved the creation of the BRIO platform whose main features include: sales process automation; document digitization and adoption of digital signatures; placement of products on the move; compliance management and reduction of back-office functions in general. The platform is used in association with .banca, a virtual banking system with a remote operator that is able to offer a full range of banking services from the site where it is located.

RESULTS

Thanks to BRIO, banks are able to simplify and speed up their back-office operations while enhancing the product distribution process, thanks to the possibility of operating on the move and in the absence of Internet connection.

Thanks to .Banca, Banca Reale was able to implement a model for the remote distribution of its own products, where sales and service provision processes can take place irrespective of the branch location.



Banca Reale is a credit institution that belongs to the Reale Group. Result of the meeting between the insurance world and the financial world, it entered the banking scene in the year 2000 with the aim of offering a service for creating value for customers and the community alike.

WHAT PEOPLE SAY ABOUT US

"The project developed in collaboration with Cabel enabled Banca Reale to improve its sales processes and increase territorial penetration at significantly lower costs compared to the opening of new branches".



PRODUCTS

CPT

Product Catalogue and Transparency



The practical and intuitive platform designed to support the marketing area

Catalogo Prodotti e Trasparenza (Product and Transparency Catalogue) is a new platform designed by Cabel to support the marketing area. More specifically, the system enables to configure the offer along the placement channels and the various sectors in an integrated manner. It provides a basis for realizing a multichannel placement strategy through various applications and manages the information documentation during the product design and placement phase.

The service provides a platform for defining marketed products so as to enable centralized management aimed at characterizing and classifying - even for IFRS9 purposes - the products at issue.



CPT enables to

manage and optimize commercial resources

FUNCTIONALITIES



INTUITIVE MENU

Comprised of three macro-sections: administration, activities and catalogue.



ROLE PROFILING AND DECISION-MAKING PROCESS

Involves three phases: proposal, opinions and decision making



STEP-BY-STEP GUIDED PROCESSES

Work can be saved in the event of suspension



RESEARCH FILTERS

A filtering system facilitates the search for products, items, industry, etc



FUNCTIONALITIES

Possibility of duplication, modification, historical display or card query for each product.

Purpose

The Products and Transparency Catalogue is a reliable technological platform that enables banks to centrally manage their banking products and perform the following operations:

- integrated configuration of the banking offer (products, packages, agreements) in an integrated manner through placement channels and the various sectors;
- implementation of multi-channel placement strategies;
- configuration and management of informational documentation during the design and placement phase at both the sector and sub-sector level;
- management of decision-making processes at the product, package, sector and sub-sector level.

Sales network support

CPT is a practical and intuitive platform that provides a complete dashboard for the bank's commercial network.

In this way, the entire sales network is able to combine centralized management with the extensive utilization of the platform in a practical and intuitive manner.

PRODUCTS

Credit Monitoring

Assessment and management of credit positions



The web application for managing and keeping track of credit positions

Handling credit risks properly is central to the Italian bank management system, also due to the prolonged negative economic situation. Credit monitoring (briefly called "ESC") is a web application for managing and keeping track of credit positions. All the information and data related to each event are stored in a single platform along with the proposals made following the granting of credit. All this comes with over 300 indicators linked to client registries, performance indicators, CAI, CR, CERVED, etc.

The platform enables to keep track of the status of deteriorated positions and allows the bank's internal law office to refer the same to an external law office.



Credit Monitoring enables to

conduct analytical credit assessments

MAIN FUNCTIONALITIES



PERSONALIZED HOME PAGE

for the supervisor and the operators in charge of the monitoring activities.



COMPUTERIZED CREDIT DEVALUTATION AND DISCOUNTING PROCESS



IDENTIFICATION AND CLASSIFICATION

The system foresees the dynamic profiling of risky customers.



POSITION MONITORING

Availability of control dashboards and thematic tabs.



APPROVAL AND DECISION-MAKING

The status or sub-status of a position/report can be modified through a computerized system.



SSO4 PROFILING

Single Sign On method with captcha technology.



CUSTOMIZED DATA RETRIEVAL

Filtering by status, sub-state, ratio, indicator, proposal, etc.

What it's about

This consists of a platform that supports banks throughout the credit granting process to prevent the deterioration of credit positions while providing risk mitigation tools. It allows for an analytical credit assessment to determine - according to corporate policies - the allocation of credit in financial statements by way of write-downs and discounting.

Purpose

Monitoraggio Crediti has the aim of creating a management, process and reporting framework so as to enable all the bank's organizational units engaged in credit management to constantly monitor all positions that have credit exposure, and also implement ad hoc interventions for monitoring such process.

In particular, the application's operational and authorizational work-flow allows the bank to change the status-sub status of a position or relationship by tracing the various steps.

Reporting process management

Monitoraggio Crediti helps improve the effectiveness and efficiency of performance controls over each credit exposure, with particular focus towards deteriorated credit positions. This facilitates the implementation of timely, targeted actions aimed at monitoring the process on an ongoing basis and defines the amounts to be allocated.

EFFE

Asset Management

A flexible and highly performing system

EFFE is the new front-end web platform designed for asset and bank portfolio management. It provides asset managers and bank investment managers with flexible, advanced tools to achieve greater operational work-flow efficiency. The product is adaptable to various scenarios, from small entities to major banks whose investment/management committees decide which strategies are to be implemented, while relying on multi-level trading desks. EFFE is geared towards financial intermediaries of whatever size and is able to manage the END to END investment process.

Thanks to its great flexibility, it is adaptable to all types of organizations and is able to manage client portfolios of all sizes, while improving operational work-flow performance in the banking and finance sector.



EFFE enables users to:

- > rely on a practical and intuitive system for asset management and bank portfolio management;
- > work with a flexible system that is adaptable to different scenarios,
- > increase their operational work-flow performance.



A flexible and performing system

The EFFE platform helps improve operational work-flows in the banking and financial sectors



Main features:

- **Investment & risk limits:** control over orders and portfolio exposures;
- **Model portfolio & rebalancing tool:** management of model portfolios and rebalancing activities;
- **Event management:** management of portfolio events for generating automatic order proposals;
- **Order & trade management:** management of order proposals and their forwarding to the system;
- **Risk Management:** exposure of major portfolio risk indicators, including VaR;
- **Performance measurement & attribution:** calculation and representation of portfolio returns.

Case Study

Banca Ifigest chooses Cabel's asset management solutions

Enhanced asset management performance

DEMANDS

Banca Ifigest chose Cabel with the aim of developing a personalized asset management application to improve its core business performance. Based on Cabel's customer collaboration / partnership model, the active involvement of Ifigest bank was deemed crucial.

THE PROJECT

Following an analysis and comparison process carried out with Banca Ifigest, Cabel developed a dedicated application for the bank's asset management activities, appropriately configured based on the bank's operating structure.

RESULTS

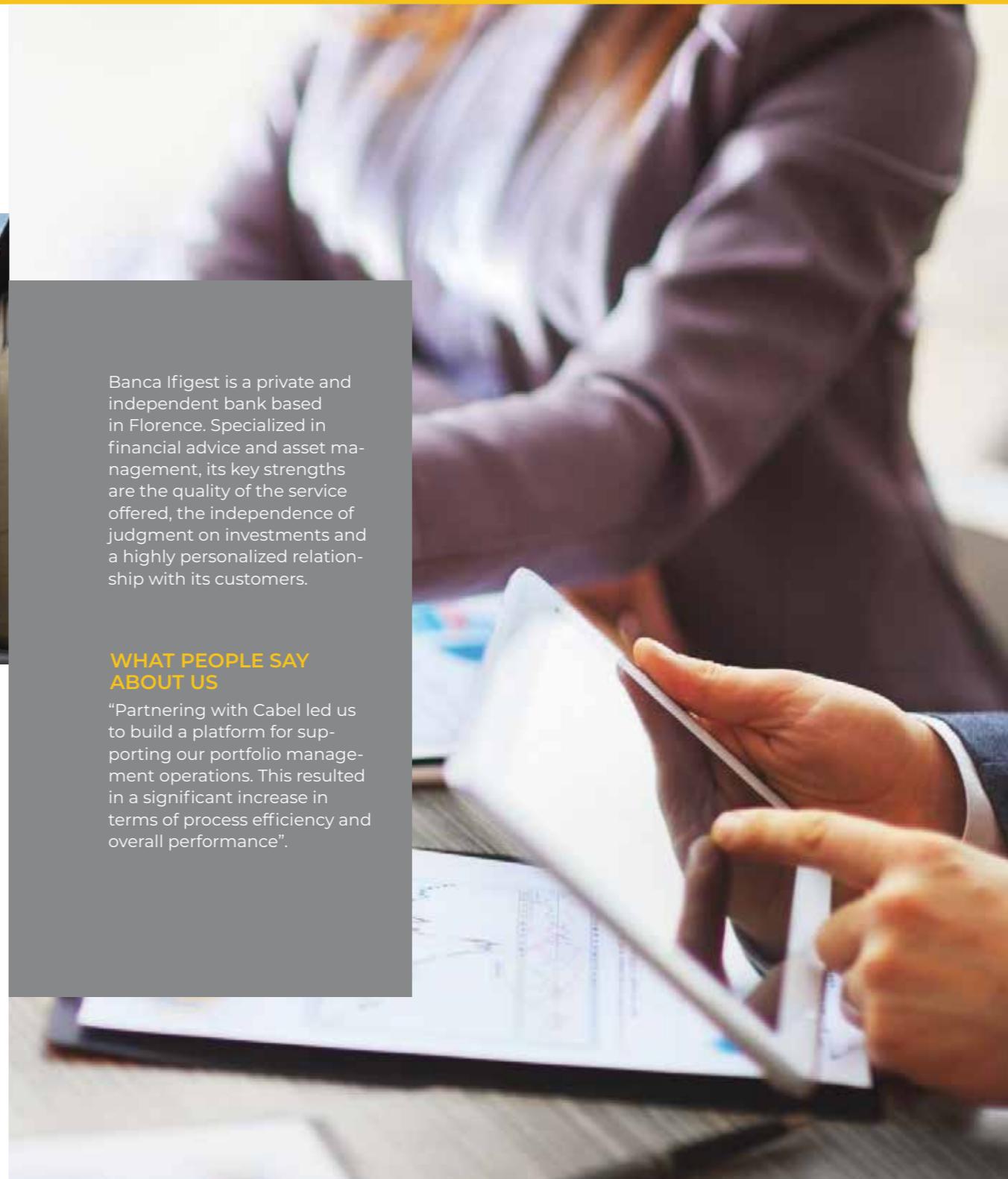
By implementing Cabel's asset management platform, Ifigest bank achieve greater efficiency with regards to processing times, reduced operational risks, credit limit monitoring, advanced analysis functionality, as well as an evolved reporting system. The complex analysis and design work carried out together with Ifigest bank, combined with Cabel's most advanced technologies, enabled to obtain a highly performing product, with rebalance processing times for over 1,000 customers' accounts in less than a minute and real-time monitoring of 2,000 active limits.



Banca Ifigest is a private and independent bank based in Florence. Specialized in financial advice and asset management, its key strengths are the quality of the service offered, the independence of judgment on investments and a highly personalized relationship with its customers.

WHAT PEOPLE SAY ABOUT US

"Partnering with Cabel led us to build a platform for supporting our portfolio management operations. This resulted in a significant increase in terms of process efficiency and overall performance".



PRODUCTS

Financial HUB

Collaboration and sharing platform



Facilitates relationships and contacts with the local network

Financial HUB is a collaboration and sharing platform designed to meet the demands of financial intermediaries (banks, SIM, SGR, etc.) of whatever size. It is a sort of digital operational dashboard consisting of various modules perfectly integrated with each other and as such, is flexible and adaptable to the most varied demands.

Financial HUB enables to increase operational efficiency as it facilitates the transmission of information between the banking institution and its territorial/consultant network.

The platform can be also be used on mobile devices and perfectly integrates with the finance back office application from where it can retrieve the customer positions that are to be analysed and with which it interacts for executing market orders.



Financial Hub enables to

streamline and improve the collaboration and cooperation between bank institutions and the local network

MODULES AND FUNCTIONALITIES



THE PORTAL

An intuitive and flexible collaboration platform with specific salesforce support functions, including video collaboration, ticketing, documentation, alerting, calendar, event management and launch of applications designed to support sales processes.



ACCESS TO THE MFWEB PORTAL

The contents of real-time flows and databases managed by e-Class are available on this platform. Through such information, it is possible to obtain a high quality consulting process analysis.



BRIO

A web front-end interface for both promoter and branch channels; a web portal that acts as a gateway for the sale of banking products and the digital signing of contracts.



ADVANCED ADVICE (F4A BY FIDA)

This platform enables to analyze portfolios through simulations and optimizations, compare financial instruments by optimizing risks / returns and draw up consultancy proposals compliant with the regulation on financial instruments. Thanks to the application of robo-advisor techniques, the solution facilitates investment planning in consulting mode.



VIDEO-COLLABORATION

A platform for video and audio conferencing, chat and desktop sharing with up to twenty-five simultaneous connections (with no need to download any application), built into the customer's browser/application.

Description and purpose

Financial HUB, besides facilitating the proactive collaboration with its consultants / local networks, enables to:

- share documents between headquarters and peripheral units;
- set up interviews for managing trouble ticketing;
- develop investment proposals with F4A by Fida;
- sell products and sign contracts digitally;
- access a broad financial database (MFweb);
- make use of video-collaboration and chat tools, even on the move.

The portal enables to streamline the management and organization of operations. The use of modules dedicated to Advanced Consulting facilitates the decision - making process as regards portfolio investment, construction, monitoring and analysis, while providing an advanced and high-performing advisory service compliant with the Mifid II regulation. By integrating the dedicated BRIO module, banks are able to increase their network efficiency.

Key points of strength:

- Simplicity, flexibility, good data quality and completeness
- Secure management of sales processes through the work-flow
- Collaboration and sales processes carried out using mobile devices
- Advanced calculation and reporting methods
- Streamlined sales processes.

PRODUCTS

MITO

Internet Banking for both private customers and businesses

Bank accounts can be managed from anywhere in total security

MITO and MITO & C. are internet banking applications designed by Cabel for the retail and corporate sector. The system allows users to operate their bank accounts via a web channel, and also make payments, carry out security transactions, pay utility bills, and much more. Access is made safe through an OTP (One Time Password) mechanism, thanks to which the access key is immediately available via an SMS text message or a special APP that can be downloaded to a Smartphone, tablet or desktop PC.

The system applies the strong authentication method as required by the Central European Bank, the Bank of Italy and the Privacy Guarantor.

Just like any other Cabel product, Mito was designed bearing in mind the most advanced technologies that combine high technical performance from a user-friendly perspective, in order to achieve a practical and easy-to-use application.



Thanks to MITO:

- > home banking is made simple and intuitive;
- > accounts can be operated on the move or from a desktop PC;
- > users can count on a reliable and professional Help Desk service.



360 – degree technology and services

Besides the internet banking platform, Cabel offers bank customers a professional call center service

The functions available to end-users can be parameterized according to the demand of the various banking institutions and the user profile (as regards processes involving consulting and orders of payment, bank transfers, etc.).

Besides the traditional services that enable consultation, bank transfer orders, payment, etc., banks may request the activation of additional functions such as :

- **Post@web** - users can check their own bank documents made available by the bank itself
- **Virtual Portfolio** - users can simulate the trading of negotiable securities online and monitor the performance of their own virtual portfolio over time

A reliable, professional call center managed by Cabel completes the offer and guarantees optimal user experience on a daily basis.

PRODUCTS



The same features of a traditional bank free but free of branch charges

.BANCA is the new point of presence concept consisting in an innovative and automated modular solution for banking customers. It is a Virtual Bank system with a remote operator, which allows users to interact with their personal teller (connected to all the services offered) from any location.

.Banca combines security, confidentiality and operational functionality, just like a conventional bank branch.

The project was developed to provide banks with a tool for monitoring sites from a remote location while conducting their day to day business, with a substantial reduction in operating costs compared to a traditional branch.



.Banca enables banks to

improve the quality of their service, made available even outside traditional banking hours.

ADVANTAGES



SWIFT

Customer census via webcam or scanner.



FLEXIBLE

Delivery of plastic cards (such as prepaid or cash cards). Flexible opening times.



FUNCTIONAL

Signing of contracts and various documents via advanced electronic signature devices



PRACTICAL

Printing of documents to be delivered to the customer.



EFFICIENT

Possibility of making payments through unattended POS.



LOW COST

Low installation costs for a variety of banking services.



VIRTUAL BRANCH

Greater territorial coverage for the bank.



ENTIRELY CUSTOMIZED

.Banca is completely customizable in terms of structure, materials and functionality.



TURNKEY KIT

Cabel proposes a "turnkey" KIT to follow the project from its start and definition phase up to the physical realization of the entire module.

Purpose

The product can be used for multiple purposes. Graphometric signature pads and POS for payments enable users to sign contracts and make payments for the services requested. Thanks to this technology and the video communication system, users are always reassured that an operator is always present to meet their needs.

Through .BANCA, users can perform routine operations such as withdrawals, deposits, recharging of cash cards, wire transfers, payment of utility bills. In addition to this, through a video conferencing system, users receive guided assistance in filling out documents and contracts which can be signed with an electronic signature (Descartes). Through the said videoconferencing system, multiple bank operators can advise users on the use of savings and any other kind of financial demand.

Where it can be installed

- distribution networks;
- small areas;
- train stations and airports;
- universities;
- shopping centers;
- industrial areas;
- tourist areas.

PRODUCTS

.Identity

The new frontier in personal identification systems



A new concept for remotely - managed points of sales and consultancy

.IDENTITY is an identification software program that enables to start an audio and video connection between the customer (user) and the bank (operator) via a simple web-cam. This revolutionary application represents a new opportunity for banking activities and for all those services where customer identity certification is required.

.IDENTITY enables to issue remote digital signature certificates (FDR) in real time. Also, regardless of where they are, users can sign applications for opening a bank account in a few minutes without using paper.

The service can be provided in outsourcing and is supported by a pro-veritate opinion that certifies the process. . IDENTITY uses cutting-edge technologies and works in 3G connection without the need to install specific programs on clients' PCs.



.Identity enables customers to

no longer need to take their ID documents into the branch to prove their identity

ADVANTAGES



PRACTICAL

the plug-in to access the video communication platform can be downloaded at just one click.



SICURE

the partnership between Cabel and CISCO guarantees the best technologies and safety standards.



EFFICIENTE

the client identification procedure can be activated from whatever location at the user's convenience.



EASY

users only need a webcam, a mobile phone and their personal documents to proceed.



FUNCTIONAL

the adoption of .IDENTITY is the first step towards the activation of new points of presence (.Banca).



SWIFT

the identification process is practical and streamlined.

Target audience

.IDENTITY represents a new concept in the field of remotely-managed points of sale and consultancy. The project was designed to replicate, from a remote location, over-the-counter transactions that are normally carried out in the presence of a physical operator. In this way, the bank can provide its services with the aid of the most modern technologies in terms of remote control, last-generation videoconferencing, virtualization and remote control of computer equipment, and even access control, lighting and air conditioning.

Thanks to .IDENTITY, the bank is able to offer its customers the convenience of operating through digital channels, including, for example, the possibility to complete the account opening procedure entirely online simply via a webcam or a mobile phone.

How it works

The process involves three phases:

1: customers declare their intention to use a digital signature certificate and to have read and acknowledged the operating manual and the privacy statement;

2: the remote identification process takes place following the customers' acknowledgment of the recognition requirements;

3: the RDS certificate for signing contracts digitally is issued

PRODUCTS

Descartes

Document dematerialization



Say goodbye to the costs associated with paper processes and discover the benefits of switching to a digital filing system

Descartes is a project devised by Cabel for dematerializing documents at source, which are immediately replaced and archived.

Descartes is a set of applications designed by Cabel that enables to manage document dematerialization processes and the application of advanced electronic signatures.

It is integrated with the proprietary application Cabel Viacart for the digital preservation of documents with the application of a temporary stamp. The system also foresees Business Continuity to ensure stability and continuity of operations and integrates with BRIO and CPT for the perfection of contracts.



Descartes enables banks to
minimize costs and increase
their operating efficiency

ADVANTAGES



REDUCED COSTS

- rationalization of costs sustained for the purchase of consumables
- significant reduction in internal and external management costs;
- preservation and destruction of paper documents.



ENHANCED MARKET ATTRACTIVENESS

- increased levels in the utilization of information for commercial purposes (improved data quality);
- possibility to offer innovative services; enhanced efficacy of client contact channels (improved flexibility).



AUMENTO EFFICIENZA

- increased "data quality" levels;
- reduced processing time;
- rationalization/improved efficiency of operational processes.



ENHANCED MODERNITY

Descartes is the passage towards the definition of a new strategy with the digital environment at its core.

Main features

Thanks to its modularity and scalability, Descartes can be gradually introduced by bank institutions and remains flexible in terms of adaptation/integration towards all bank management software systems.

Descartes is certified according to international standards regarding the security of processed data (ISO 27001). The process devised by Cabel was validated by the most important Italian law firm in the sector.

Results

Thanks to Descartes, companies are able to speed up the work-flow of their main banking processes (e.g. opening of relationships, completion of over-the-counter transactions, etc.); on the other hand, they see a significant reduction in the costs associated with the management of paper documentation.

Descartes is fully integrated into the path towards Industry 4.0.

Cabel Pay

The account card issued by Cabel IP

Modern and versatile

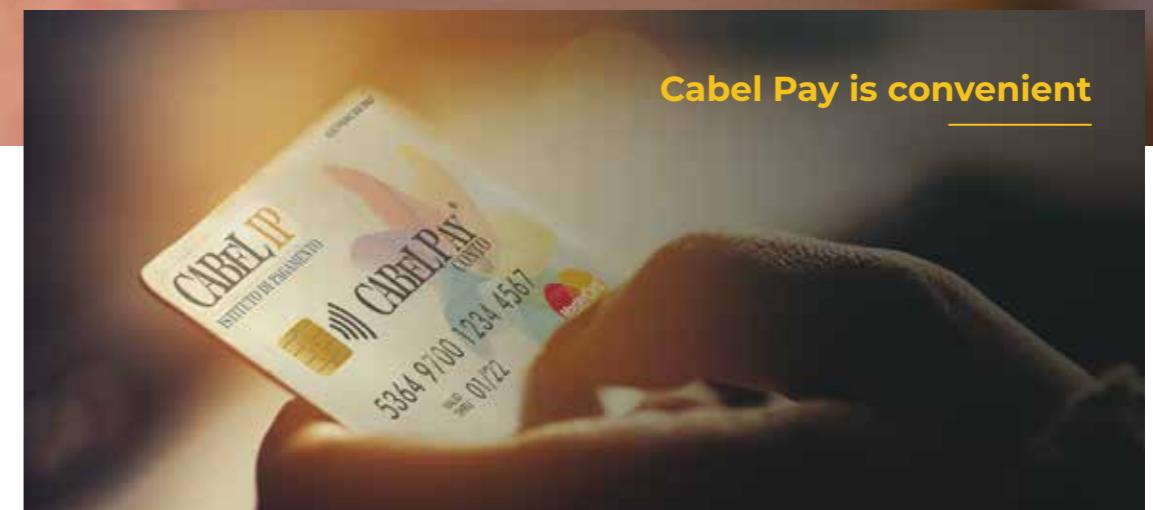
Cabel Pay is an international microchip debit card belonging to the MasterCard circuit. It is a rechargeable card linked to a payment account, capable of meeting the demands of customers who want a simple, inexpensive and easily manageable tool. In fact, Cabel Pay can be easily monitored through remote channels and its functions are customizable. The card is integrated with the proprietary Internet banking platform "Mito" (geared towards retail customers) and "Mito & C. (designed for corporate customers).

Cabel Pay is a simple, flexible, convenient and secure payment service. It has an associated Iban and enables to perform basic current account transactions (e.g. credit transfers, direct salary crediting etc.), and has the classic features of a prepaid card.



Cabel Pay enables to:

- > withdraw from ATM machines both in Italy and abroad;
- > make purchases via POS terminals;
- > shop on the Internet in total safety.



Cabel Pay is convenient

Cabel Pay is an innovative payment tool, capable of exploiting the IT potential, improving transaction fluidity and supporting economic growth. The Cabel Pay card is PSD2 compliant and enables inter alia:

- The autonomous management of payment threshold;
- The management of all types of collection and payment methods (SEPA and non-SEPA);
- The use of loyalty programs that provide cashback.

Training Paths

People first

Human Resources as a major business asset

Cabel has introduced a complete training programme addressed to its own clients to help them pursue objectives involving the development of corporate human assets.

Through such approach, applicants are able to strengthen their ability to communicate and relate with one another at different levels and in various reference scenarios, as well as improve: awareness towards one's own roles and responsibilities, team management skills, orientation towards results, and the ability to work as a team.

Investing in Human Resources with an aim to expanding specific technical competencies and transversal skills helps keep the company flexible, reactive and always ready to seize opportunities.



Cabel Holding training model

is based on the presence of highly-qualified teachers having a non-academic approach and great flexibility in managing the training programmes.



Custom or shared paths

Companies can choose between tailored and standard training approaches (i.e. those listed in the catalogue).

Cabel's formation offer is articulated according to learning paths entailing professional preparation programmes focused on two main themes:

- **Technical contents:** focused on the specific knowledge of the position held and the tools needed to improve operational effectiveness;
- **Transversal contents:** linked to the overall development of Human Resources regardless of the position held, both in terms of organizational behaviour and personal awareness.

THE NETWORK GROUP

An eco-system of companies
focused on providing high quality
services to the banking world

Cabel Holding

Innovate to grow



The purpose of the Cabel model is to **help Credit and Financial Institutions build productive economies, mitigate risks and drive innovation** in banking services through strategic, managerial and organizational consultancy.

All this forms a particular dichotomy, where, on the one hand, Cabel plays the role of **innovator in the digital evolution of the banking world**, thanks to the use of advanced technologies and processes, and on the other hand, the role of **facilitator of the professional growth of Human Resources**, through the offer of dedicated programmes aimed at valorizing both the physical and human capital.



COORDINATION AND STRATEGIC IMPULSE

Cabel Holding S.p.A. holds shares in the group companies and is the parent company of various controlled undertakings.

Cabel Holding represents a **point of coordination and impetus** for the dissemination of the businesses' strategic and operational lines and assist shareholders and third parties in optimizing the same.

In addition to these strategic and guidance activities, Cabel Holding **promotes**,

organizes and manages training courses aimed at professional growth and qualification, and oversees the training paths designed for all levels of responsibility.

Holder of an ISO 9001: 2015 certificate, Cabel Holding carries out consultancy activities, relating, in particular, to the planning and management of training programmes aimed at obtaining public funding. The company also provides support for the research, selection and evaluation of Human Resources.

CORPORATE BODIES

Board of Directors

- **Francesco Bosio** Chairman
- **Fabrizio Mannari** Vice Chairman
- **Stefano Tana** CEO
- **Paolo Regini** Board Member
- **Silvano Badalassi** Board Member
- **Rinaldo Scaccia** Board Member
- **Paolo Castellacci** Board Member

Board of Statutory Auditors

- **Fabio Favilla** Chairman
- **Vieri Ristori** Standing Statutory Auditor
- **Silvano Lepri** Standing Statutory Auditor



Cabel Industry

Outsourcing services for the banking sector

Cabel Industry S.p.A. is specialized in providing **outsourcing services for the banking sector**. It has over one hundred and eighty staff members and more than fifty customers, including banks, various financial institutions and industrial firms.

The company holds the following certificates: **ISAE 3402 (type II)** according to the international COBIT standard; ISO / IEC27001: 2014 that certifies the information security management system for EA:33 activities (design and provision of advanced qualified electronic signature services, management of data coming from the biometric system related to the graphometric signature; management and preservation of digital records).



PROCESS AND PRODUCT INNOVATION

The company offers full outsourcing, application management and business process outsourcing services, including:

- supervisory reports;
- portfolio management;
- cash collection and payments management;
- securities and finance back office.

The IT security levels achieved ensure the highest data processing quality standards thanks to three appropriately located processing hubs.

All support devices are redundant, including communication lines managed through different carriers. The optical fiber present at the main sites is proprietary and built in compliance with the best safety standards.

Both Legacy and distributed systems are designed and managed with a guarantee of high reliability and operational continuity.

CORPORATE BODIES

Board of Directors

- **Stefano Tana** Chairman
- **Francesco Bosio** Vice Chairman
- **Fabio Giuliani** CEO
- **Mauro Benigni** Board Member
- **Stefano Bertoli** Board Member

Board of Statutory Auditors

- **Silvano Lepri** Chairman
- **Luca Rossi** Standing Statutory Auditor
- **Vieri Ristori** Standing Statutory Auditor

COMPANY



I.e.S.

Outsourcing services for the San Marino banking sector

I.e.S. S.p.A. - Informatica e Servizi Interbancari Sammarinesi (San Marino Information Technology and Interbanking Services) was established as an expansion of the IT department of the San Marino Banking Institution, known today as Banca Centrale della Repubblica di San Marino (Central Bank of the Republic of San Marino). As of today, the majority of the share capital is held by CABEL Holding S.p.A. The remainder instead is owned by the State Autonomous Company for Public Services (Republic of San Marino), a company engaged among the other things, in the distribution of electricity, water and gas, the management of sewage systems, the expansion of networks and their ordinary and extraordinary maintenance, and lastly, urban hygiene and transportation.

I.e.S. operates as a technical manager for the San Marino interbanking network (R.I.S.), giving its contribution to numerous public and private projects and adding new areas to traditional IT services for the foregoing San Marino banking system. I.e.S. has also gained advanced expertise in the development of software, applications and web sites.



SYSTEM INTEGRATION

Design and implementation of IT infrastructure (hardware and software); system support; Unix operating systems (Linux and Solaris) and Windows; security; server consolidation; business continuity; support for database system applications, web servers, e-mail services and application servers.

OUTSOURCING

Outsourcing allows customers to focus on their core business without wasting time and resources for managing the hardware and applications needed to achieve their corporate mission. In this respect, I.e.S. services include: full outsourcing, system outsourcing, application outsourcing, facility management, hosting and housing.

NETWORKING

Design and implementation of networking solutions with particular focus on data security issues.

TRAINING & CONSULTING

I.e.S. provides advanced professional consultancy both in the pre and post-sale areas. In this way, customers are taken care right from the start of the selection phase as regards the activities to be undertaken, up to the conclusion of the project itself, with training courses specifically addressed to staff members.

SECURITY

The security and protection of the information stored on a company's IT system is a fundamental issue. The violation, damage or loss of data can be detrimental in organizational, functional and economic terms. Integrated backup systems, disaster recovery, anti-spam and anti-virus systems both at the local and the network level are foreseen.

CORPORATE BODIES

Board of Directors

- **Federico Crescentini** Chairman
- **Fabio Giuliani** CEO
- **Francesco Bosio** Administrator
- **Fabio Barbato** Administrator

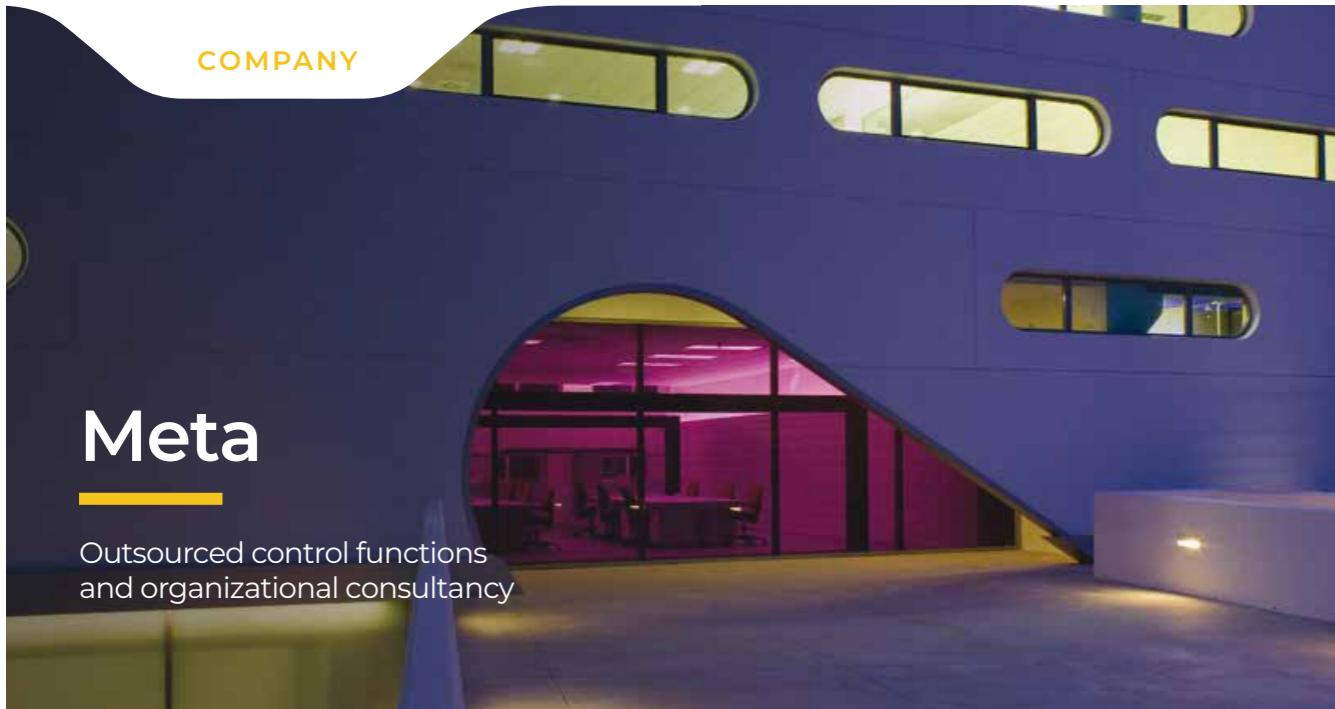
Board of Statutory Auditors

- **Irene Lonfernini** Sole Statutory Auditor

I E S . S M

Meta

Outsourced control functions and organizational consultancy



Meta S.r.l. is an audit firm authorized to perform legal audits for companies. It specializes in the provision of a wide range of services, from full outsourcing to organizational consultancy on matters related to corporate control functions (internal audits, compliance, anti-money laundering and risk management) for banks and financial intermediaries.

The structure comprises two divisions: Internal Audit and Second Level Controls. The Internal Audit division holds a **quality assurance certification** proving compliance of its activity with the international standards set forth by the IIA Internal Audit Standard boards (IASb) for the five-year period 2018-2022.

Meta is at the forefront in the search for advanced control solutions - "big data" analysis tools, integrated instruments for objective risk measurement and profiling, risk analysis and alerting solutions, repository of standardized information related to risk events - consistent with the profound transformation of organizational and business models linked to the digital evolution that is currently underway.



TECHNOLOGICAL EVOLUTION APPLIED TO CONSULTANCY

Just like all other Cabel group companies, Meta is currently implementing a change process focused on the technological factor. This has led to the development of innovative projects including:

- **new tools for assessing risks associated with money laundering/ terrorist financing** (pursuant to Article 15 of Leg. Decree 90 of 21 May 2017), aimed at continuous monitoring of risk and scalability (from the overall intermediary risk, according to business line, customer type and geographical area, up to risks for individual customers);
- **a high-performance application designed to monitor the operativity of commercial networks from a remote**

location, by means of behavioral indicators, early warning thresholds and automatic reporting (reference made to Assoreti anomaly indicators).

Such tools enable banks and financial intermediaries to

- **carry out more targeted and in-depth checks on the exceptions detected** and perform on-site individual checks in less time;
- **promptly detect potentially anomalous patterns**;
- **keep constant track of potentially anomalous behaviors**, even in the face of increasingly complex and articulated processes.

CORPORATE BODIES

Board of Directors

- **Aldo Bompani** Chairman
- **Nicola Gomes** Vice Chairman
- **Alberto Merelli** Board Member

Board of Statutory Auditors

- **Enzo Polidori** Chairman
- **Luca Rossi** Standing Statutory Auditor
- **Silvano Lepri** Standing Statutory Auditor

Widar Eurofid

Fiduciary and auditing company



Widar Eurofid S.p.A. is a company specialized in providing support and solutions for managing issues related to **family businesses, fiduciary entrustments and the administration of property and assets** (cash, loans, securities, equity investments, real estate, works of art, rights and other movable assets, even those included in public registers).

Widar manages - through the use of escrow accounts - collateral, stock options, commitments and contracts subject to the occurrence of certain conditions.

Widar is predominantly engaged in the protection of its customers' assets and interests, acting as a "guardian", a role that it can play effectively in the absence of conflicts of interests, as it operates independently of financial intermediaries and third parties.

DISTINCTIVE FEATURES

Widar Eurofid's main areas of business is the administration and protection of assets belonging to its customers (trustors) without creating a conflict of interest, since it operates independently from the banking and financial system. The legal instrument of fiduciary entrustment ensures the customer's complete anonymity towards third parties, as the assets and values - even though they remain under the trustor's ownership - are formally registered in the name of the trustee. As such, this activity is carried out via interposed persons according to law and

in compliance with an accurately supervised set of rules.

- **Discretion and confidentiality** in managing assignments
- **Protection of the private sphere**
- **Conservation of entrusted assets**
- **Professionalism and specialization** in handling issues regarding finance, corporate, tax, succession, asset administration and real estate
- **Fully available and flexible structure** so as to offer services tailored to the customer's needs

CORPORATE BODIES

Board of Directors

- **Paolo Bertoli** Chairman
- **Francesco Bosio** Vice Chairman
- **Alberto Tron Alvarez** Board Member
- **Claudio Giordano** Board Member
- **Daniele Rodia** Board Member

Board of Statutory Auditors

- **Salvatore Ferri** Chairman
- **Sebastiano Sciliberto** Standing Statutory Auditor
- **Luca Rossi** Standing Statutory Auditor

Cabel IP

Payment institution

Cabel IP S.p.A. stems from the desire of the entire Cabel group to anticipate new business frontiers and accompany the evolution of the payment eco-system through an industrial development model that puts technological innovation first.

Cabel IP presents itself to the market as a **qualified interlocutor** in the field of monetics and payment systems. It also confirms its role as **innovator in the digital transformation of the financial sector** thanks to the introduction of new systems and processes aimed at the incorporation and development of the innovations introduced, among the others things, by the European PSD2 directive.

Cabel IP is a payment institution that provides **specialist support to payment and collection services** targeted to the Public Administration, as well as businesses, merchants and individuals.



PAYMENT ACCOUNT

A financial instrument to aid the collection and execution of payment transactions. Specifically designed for retail and corporate customers, it has the same features of a current account and is easy to use.

ACCOUNT CARD

International **c-less** debit card linked to the payment account that enables users to operate on multiple channels (web, abroad) under high security standards. It includes a range of services and add-ons dedicated to both private and **business customers**.

INTERNET BANKING MITO

Thanks to **MiTO and MiTO Mobile Internet Banking**, payment accounts are available to users at all times. A **simple**, streamlined solution for managing family budgets, and highly flexible for business customers who have access to a wide range of additional services.

INTEGRATED SERVICES OFFER

Professional services, including massive payments, payment arrangements and market place creation, targeted to enterprises and institutions.

CORPORATE BODIES

Board of Directors

- **Fabio Giuliani** Chairman
- **Alessandro Orefice** Vice Chairman
- **Tranquillo Pasetto** CEO
- **Fabio Barbato** Board Member
- **Fausto Ciampi** Board Member

Board of Statutory Auditors

- **Bruno Dei** Chairman
- **Edoardo Catelani** Standing Statutory Auditor
- **Manuela Sodini** Standing Statutory Auditor

Cabel Leasing

Financial leasing



Cabel Leasing S.p.A. is a specialized player in the financial leasing sector. It proposes **financial leasing solutions for both movable assets** (vehicles, capital goods and boats) and **real estate** (offices, buildings for artisan/industrial use, either existing or yet to be built).

Its competitive advantage is based on the great professionalism and flexibility of its operational structure, combined with the possibility to tailor each product to the customer's needs.

This leasing product is available at all user bank branches and is entirely managed by the same through extremely streamlined procedures during the acquisition, investigation and resolution stages, based on an operating agreement with the company.



A BANKING OPERATIONS TOOL

CABEL Leasing S.p.A. is conceived and managed as a **complementary banking operations tool** for the acquisition of new customers and the consolidation of existing relationships. It offers the opportunity to acquire, through a finance lease, capital goods and property assets that are able to meet all types of customer demands.

A wide and complete range of products targeted to professionals and small/medium-sized enterprises.

Real Estate: Cabel Leasing offers the ideal financing solution for property destined for professional, industrial or commercial use, in particular, existing property or property that is yet to be built or restored, while making assets available to customers in a short time.

Instrumental: Cabel Leasing offers solutions tailored to the specific needs of entrepreneurs, in particular, the availability of capital goods (machinery, plants and equipment) needed for developing their businesses in a short time.

Targeted: Thanks to Cabel Leasing's experience in the automotive sector, it can guarantee streamlined operating processes and full support for the entire duration of the contract.

Nautical: Cabel Leasing provides a fast and convenient tool for the purchase of boats. Thanks to various VAT tax incentives and constant customer assistance, the company is able to offer a range of specific benefits for private customers, companies and charter companies.

CORPORATE BODIES

Board of Directors

- **Francesco Bosio** Chairman
- **Cesare Bircolotti** Vice Chairman
- **Giuliano Simoncini** Board Member

Board of Statutory Auditors

- **Enzo Polidori** Chairman
- **Silvano Lepri** Standing Statutory Auditor
- **Luca Quercioli** Standing Statutory Auditor

Pontormo Rmbs

Securitization SPV

Pontormo Rmbs Srl is a special purpose vehicle (SPV) for multi-originator securitization.

Its exclusive purpose is the **realization of credit securitization transactions** through purchase against payment of existing and future pecuniary credits **financed through the issue of securities** pursuant to art. 1, par. 1, letter b) of Law No. 130/99.

The company has been registered since October 19 2012 with the List of Financial Vehicle Corporations engaged in securitization, under No. 35038.9, pursuant to the Provision of the Bank of Italy dated 1 October 2014.

PONTORMO RMBS 2017

In October 2017, Pontormo Rmbs S.r.l. commenced a securitization operation named "**Pontormo RMBS 2017**", regulated according to Law 130/99 concerning the non-recourse assignment by "Banca di Pisa and Fornacette Credito Cooperativo ScpA" and "Banca Cambiano

1884 SpA" of two portfolios of in bonis pecuniary loans, in compliance with the current supervisory regulations and deriving from mortgage and mortgage loan contracts assisted by voluntary liens on real estate.

CORPORATE BODIES

- **Luigi Furore** Sole Director
- **Baker Tilly Revisa S.p.A.** Auditory Company

Invest Banca

Invest in your future

Invest Banca is specialized in the provision of **investment services**. Organized according to a functional business model, it offers, on the one hand, **specific customized services on behalf of intermediaries**, and on the other hand, typical **brokerage and Private Banking** activities.

Invest bank is perceived in both the private and business market as a professional, innovative and flexible provider of financial products and services.

In particular, as regards **institutional clients**, Invest Banca provides organizational solutions **aimed at enhancing performance and effectiveness** of a number of processes, such as: securities back-office, registry of financial instruments and price updates, systemic internationalization on equity securities and "IBIS" platform bonds, market services as a specialist operator, liquidity provider or share depositary, corporate & corporate banking advisory services, advice on property portfolios and delegated management. Invest Banca is also a **qualified trader on all Italian Stock Exchange markets**.



FINTECH PROJECT

The **Fintech project**, developed by Invest Banca, combines the experience gained in the investment world with the most innovative digital technologies.

This results in a cutting-edge offer of products and services of particular excellence, such as **IB Navigator**, the first digital asset management system in Italy for which subscriptions can be made entirely online, and **IB Prisma**, the ultimate online trading platform.

Evolved products and services targeted to professional clients

Invest Banca makes its financial technology available to financial intermediaries and institutional clients who want to expand their business and broaden their range of products and services. More specifically, In-

vest Banca solutions enable customers to:

- open new distribution channels for products or financial instruments
- offer their own specialized services within our range
- enrich their product offer with no need to invest in structures and personnel

Implemented activities

• **Online placement**. Invest Banca's technological platform handles the entire procedure through data flow exchange, from the opening of relationships up to final reporting

• **White label online placement** through the "Apriconto" technological platform

• **Traditional placement directly at the counter** or through a network of consultants

CORPORATE BODIES

Board of Directors

- **Stefano Tana** Chairman
- **Paolo Regini** Vice Chairman
- **Donato Formisano** Vice Chairman
- **Massimo Caporossi** Board Member
- **Marco Miccinesi** Board Member
- **Enrico Mugnai** Board Member
- **Rinaldo Scaccia** Board Member

Board of Statutory Auditors

- **Giuseppe Pisano** Chairman
- **Luca Parenti** Standing Statutory Auditor
- **Luca Rossi** Standing Statutory Auditor

Invest Italy SIM

Corporate & Investment Banking

The mission of **Invest Italy SIM** is to act as a **bridge between capital markets and small/medium-sized enterprises**. In fact, Italian industrial and service SMEs - in need of resources to finance their investments, growth and internationalization - represent a high quality demand for extraordinary operations (Equity, Debt and M & A). The offer of such extraordinary financing sources obtained through high value-added operations is made possible thanks to a specialized network of professional investors, starting from PIR funds, for which Italian SMEs are an asset class capable of producing real extra profit.

Invest Italy SIM has developed a wide range of Investment Banking services primarily focused on Italian small/medium-cap companies, to support their growth and facilitate their launch into the market, in particular, through: risk capital research, stock market listing, advice for acquisitions, structuring of debt collection instruments, etc.



GROWING TOGETHER

Invest Italy SIM supports the growth of its client companies thanks to an innovative operating model, advanced and specialized professional consultancy and a complete, flexible offer of capital operations.

STRATEGIC INTERVENTIONS

- **M&A:** advisory in extraordinary and strategic finance, not contextual to market transactions
- **ECM:** structuring of listing operations on AIM Italia - Alternative capital market and on the stock exchange market in general.
- **DCM:** structuring and issuance of alternative debt instruments (mini-bonds, convertibles and project bonds).
- **Placement** of Equity and Debt on capital markets.

CORPORATE BODIES

Board of Directors

- **Stefano Tana** Chairman
- **Tranquillo Pasetto** Vice Chairman
- **Matteo Pontello** CEO
- **Giacomo Turco** Managing Director
- **Vincenzo Formisano** Board Member
- **Marco Miccinesi** Board Member

Board of Statutory Auditors

- **Luca Rossi** Chairman
- **Luca Parenti** Standing Statutory Auditor
- **Giuseppe Pisano** Standing Statutory Auditor

Gardena Capital

Active investment management

Founded in 2015, Gardena Capital Ltd is an investment boutique based in London, licensed and regulated by the Financial Conduct Authority (UK). It is also a member of the Investment Management Association (AIMA). **Founded by a team of investment managers and banking institutions, Gardena is engaged in the active management of funds.**

Gardena's professional team boasts a years-long experience in capital markets. Such skills have enabled it not only to provide highly effective services, but also develop innovative investment solutions for its customers.

Gardena Capital, who has strong Italian roots, is an international partner with a **constant focus on its customer base**, who can rely on Gardena Capital's advice and highly performing products offered at competitive prices.



HIGH PROFESSIONALISM COMBINED WITH TRANSPARENT AND FLEXIBLE PROCESSES

Gardena is an investment boutique engaged in the management of its customers' portfolios and for this reason, their financial growth is a priority.

However, achieving such purpose is becoming more difficult day by day. In fact, given the current financial situation, generating attractive returns calls **for active management, as well as the control and coordination of multiple factors and as such, professional interlocutors with experience in capital markets** are crucial, as well as great

caution and widely tested processes. **Gardena aims to provide superior services in virtue of its hedge fund nature**, while remaining faithful to its specialization thanks to a **transparent, structured and flexible investment process**.

Gardena's business model is based on a constant focus towards its customers, their needs and risk profiles, in order to deliver high quality investment products and services at competitive prices.

CORPORATE BODIES

Board of Directors

- **Marco Borsa** CEO
- **Stefano Tana** Board Member
- **Cristiano Comitteri** Board Member
- **Cristiana Naddeo** Board Member

COMPANY

IBP Markets

Advanced brokerage services

IBP Markets LTD carries out **brokerage activities for institutional investors**, while providing advanced professional services and a privileged brokerage service.

IBP Markets was founded in London by a pool of banks and investment funds with the aim of filling the gaps in the fragmented brokerage market, where advanced execution technology, specific skills and a high quality customer service are vital in order to remain competitive.

The core values of IBP Markets LTD are **innovation, integrity and constant attention towards customers**, who can avail themselves of an advanced, non-standardized consulting service.



ELECTRONIC TRADING

IBP Markets provides DMA to fixed income markets in Europe, as well as ETD products and equities through dedicated FIX connectivity, a proprietary platform and access to Bloomberg. Fixed income | Equity | ETD

EXECUTION SERVICES

DMA: guaranteed access to major European FI, equity and ETD markets.

OTC: dedicated execution desk on primary and secondary markets.

IBP Console: multi-asset platform fully integrated with market data.

PRIME SERVICES

- Fixed Income
- Direct Financing of long-short position con tassi competitivi
- Repo Solutions
- Access to a Repo facility
- Lending Solutions

CLEARING SOLUTIONS

- Post Trading Solutions
- Settlement, Clearing and Custody solutions

CORPORATE BODIES

Board of Directors

- **Marco Borsa** CEO
- **Giacomo Turco** Board Member
- **Dario Negri** Board Member

Main Capital

Savings Management Company



Main Capital SGR is a qualified interlocutor for both Italian and international Institutional Investors, primarily engaged in **the creation and management of alternative investment funds** (FIA) mainly addressed to the macro - category of credit / debit (Credit Funds), specifically through the establishment of dedicated Private Debt funds, direct credit (Direct Lending Funds) and NPLs (non-performing loans & Distressed Assets).

Its main objective is to support the **development of Italian companies through the offer of dedicated funds** (FIA funds dedicated to Direct Lending and Private Debt), as well as providing support to SMEs and institutional clients on matters regarding financial and strategic consultancy. Today Main Capital is a qualified interlocutor for Institutional investors, including: pension funds, social insurance funds, banking foundations, ecclesiastical bodies, insurance companies, non-profit associations and enterprises. It also offers asset management services in the Credit Funds and Private Debt sectors.

MAIN CAPITAL
SOCIETÀ DI GESTIONE DEL RISPARMIO

STRATEGIC GUIDELINES

Development of solutions for enterprises through direct lending and other private debt products to support the implementation of new initiatives and the consolidation of companies with growth targets.

Advise to SMEs and institutional clients on financial and strategic matters through specific mandates.

Collection through the FIA tool, addressed to institutional operators such as Pension Funds, Specialized social insurance

funds, Foundations, Banks and Insurance Companies, to which Main Capital SGR offers investment opportunities in innovative instruments for portfolio diversification, all governed by a favorable regulatory framework and placed in a fast-growing market.

Creation of a diversified shareholding (management and non-operating shareholders), highly qualified in the international economic-financial world, with solid track records.

CORPORATE BODIES

Board of Directors

- **Daniele Discepolo** Chairman
- **Vincenzo Macaione** CEO
- **Massimo De Dominicis** Board Member
- **Luciano Basile** Board Member
- **Stefano Sardelli** Board Member

Board of Statutory Auditors

- **Nunzia Melaccio** Chairman
- **Carlo Hassan** Standing Statutory Auditor
- **Marco Napoli Muleri** Standing Statutory Auditor



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The background image shows a modern architectural structure during dusk or dawn. The building has a curved, light-colored facade with numerous small, horizontal rectangular windows. A large, arched entrance is illuminated from within, showing a bright yellow glow. The sky above is filled with soft, pastel-colored clouds, transitioning from blue to orange and pink. In the foreground, there is a dark, grassy area.

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