



SMBANK CORE BANKING PLATFORM

THE MODULAR CORE FOR DIGITAL BANKING

Configure products, accounts, people and workflows across a unified banking environment.

SMBANK combines core processing, digital channels and enterprise management in a modular microservice architecture.

BUILT AROUND YOUR OPERATING MODEL

Deploy as an independent digital core or integrate with an existing core through open APIs. Select the modules required by each institution.

RETAIL / CORPORATE / INVESTMENT / MULTI ENTITY / MULTI CURRENCY

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ONE PLATFORM MULTIPLE BANKING MODELS

SMBANK supports retail, corporate and investment banking operations. One implementation can maintain several financial entities and branches, each with the accounting structure required by its operating model.

01 DIGITAL CHANNELS

Branch portal, responsive web banking and iOS or Android experiences share the same core services.

02 PRODUCT CONTROL

Configure products, services, operations, fees, taxes, interest rules and document templates.

03 ACCOUNTING DEPTH

Use a multi-level chart of accounts, multi-currency ledger, account templates, balances and reporting.

PRODUCT COMPOSITION MODEL

PRODUCT → SERVICES → OPERATIONS → SUB OPERATIONS → ENTRIES / FEES / DOCUMENTS

MULTI ENTITY

BANKS AND BRANCHES

MULTI CURRENCY

FIAT AND VIRTUAL ASSETS

WORKFLOW DRIVEN

MANUAL OR AUTOMATED

DESIGNED FOR

Banks | Digital banks | Financial groups | Regulated financial institutions

FROM ONBOARDING TO DAILY OPERATIONS

Configured modules cover the customer and account lifecycle across employee, web, mobile and external channels.

01 CUSTOMER AND KYC

Onboarding, compliance checks, configurable tasks, approvals and digital signatures.

02 ACCOUNTS AND PRODUCTS

Current, deposit, savings and multi-currency accounts with reusable templates.

03 TRANSFERS AND DEPOSITS

Own-account, internal, domestic and international transfers plus multiple funding methods.

04 CARDS AND PAYMENTS

Debit and credit card services with processing, ATM, POS and e-commerce integration.

05 LEDGER AND CONTROL

Accounting entries, balances, profit and loss reporting, audit and transaction inquiry.

06 SERVICE AND ENGAGEMENT

Notifications, live chat, beneficiary management, statements and customer documents.

CONFIGURABLE OPERATING LOOP

01 DEFINE

Products and services

02 CONFIGURE

Rules fees and workflows

03 EXECUTE

Branch web and mobile

04 CONTROL

Approvals ledger and audit

CONNECTED CHANNELS

BRANCH PORTAL / INTERNET BANKING / MOBILE BANKING / OPEN APIS

PEOPLE COSTS AND BUSINESS PERFORMANCE

SMBANK links workforce administration, partner contracts, expenses, budgets and revenue analysis to the same product and service model used by the banking core.

01 ORGANISATION AND HR

Model the bank, branches and subsidiaries. Maintain employee profiles and organisational assignments.

02 EMPLOYEE LIFECYCLE

Manage onboarding, employee KYC, employment agreements, digitally signed contracts, timesheets and working time.

03 PAYROLL AND OBLIGATIONS

Calculate fixed salary, bonuses, sales income, taxes, pension contributions and budgetary or extra-budgetary fund payments.

04 PARTNERS AND EXPENSES

Record partner agreements and process operational or non-operational expenses linked to products and services.

05 PLANNING AND BUDGETING

Plan income and expenses by product, service, business unit, period and project or business.

06 REVENUE METRICS AND LABELS

Track revenue and sales volumes. Use labels for analytics, management accounting and reporting.

MANAGEMENT DIMENSIONS

EMPLOYEE / PARTNER / PRODUCT / SERVICE / BUSINESS UNIT / PERIOD / PROJECT / LABEL

OPEN ARCHITECTURE DEPLOYMENT CHOICE

API services and independent microservices support cloud deployment or bank infrastructure. Oracle and PostgreSQL database options align the platform with different technology standards.

REFERENCE ARCHITECTURE

CHANNELS	BRANCH PORTAL INTERNET BANK IOS AND ANDROID PARTNERS
API LAYER	LOAD BALANCING AUTHENTICATION APIS NOTIFICATIONS
BUSINESS SERVICES	CORE ACCOUNTS PRODUCTS HR PAYROLL BUDGETING
DATA AND ECOSYSTEM	ORACLE OR POSTGRESQL PROCESSING KYC AML BLOCKCHAINS

TECHNOLOGY PRINCIPLES

OPEN INTEGRATION

Connect banking channels, payment systems, compliance providers and external platforms through APIs.

SECURITY CONTROL

Use TLS or HTTPS, short-lived access tokens, roles, permissions and protected service boundaries.

DEPLOYMENT CHOICE

Run microservices on Kubernetes in supported cloud environments or the institution's infrastructure.

IMPLEMENTATION PATH

DISCOVER → CONFIGURE → INTEGRATE → VALIDATE → LAUNCH

DESIGN THE SMBANK IMPLEMENTATION AROUND YOUR INSTITUTION

Capabilities depend on selected modules and implementation scope | info@sequoiamosaic.com | sequoiamosaic.com