



The open banking platform. For each business. Everywhere.

March 2017



## SAB COMMITMENTS FOR A SUSTAINABLE DEVELOPMENT

Communication on Progress



Network France  
WE SUPPORT

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# Introduction



1

# LETTER FROM THE PRESIDENT

*Every day, we act for tomorrow.*

## 10 years already ! What have we achieved ?

SAB has been a member of the UN Global Compact since January 2007. Step by step, the entire SAB company has been more actively involved in the CSR approach; the sum of the results obtained at every level of the company, at every site, in France and beyond in its international subsidiaries, revealed a determination well anchored now in the approach that has been pursued by the Group for the last 10 years.

SAB Group, from less than 500 employees to nearly 700 employees between 2007 and 2017, has undergone major organizational changes and has evolved in accordance with the principles endorsed by the UN Global Compact:

- Human Rights and Labour Standards for which SAB is moving towards a harmonization of employee benefits, throughout all the sites of the Group – *good practices transmitted to the Global Compact to contribute to the Sustainable Development Goals (SDG) Guide* - and training for all via its SAB Academy entity.
- The Environment for which SAB has reduced inter-site travels via the deployment of videoconferencing on all its sites, and has been enrolled in sustaining biodiversity through strong initiatives such as the installation of hives site after site, and most recently as part of an extensive reforestation program.
- Anti-Corruption for which SAB has implemented a code of ethics where all employees apply the so-called "good conduct" rules.

Launched in 2015, the program MOVE, which is the vehicle for a major administrative restructuring - accounting, human resources, management control - in line with the CSR approach, is starting to produce the expected results and is expected to be fully operational by the end of 2017.

Upon adhering to the UNGC, SAB joined the France network of the Global Compact, which knew how to guide it and give it the necessary stimulus to reach the Advanced level in 2013. Thanks to this support and in order to reinforce the spirit of the approach for the next 10 years, the Lebanese and Tunisian subsidiaries of the Group have just joined their own local network, as a mark of their strong commitment with the "parent company".

It is always with the same conviction that I renew SAB full support for the values emphasised by the United Nations Global Compact. I count on all, collaborators and stakeholders to achieve this task successfully.



Olivier PECCOUX,  
Founding President of SAB GROUP

*Perseverance, is what makes the impossible possible, the possible probable and the probable realised. (Robert Half)*



# BRIEF SUMMARY OF THE GROUP ACTIVITIES— 1 / 2

Since more than 25 years, SAB is the French editor of a complete platform and components that give life to all banking business lines.

## MORE THAN 200 REFERENCES

Whether in retail bank, private bank or for the new applications of the digital bank or e-money, SAB solutions meet the functional and technical requirements within the shortest implementation deadlines.

SAB software package offers are also enriched with a complete range of tasks and services starting from integration to supply of « cloud » mode, going through training or outsourcing of back-office.

With IFC (member of the World Bank Group) as a new shareholder, SAB continues to develop its offer and its expertise. The Software as a Service (SaaS) and the go-live of new banks in new countries are the vector of our growth.

Since its creation, more than 200 banking references, installed worldwide and over the 5 continents, have trusted SAB and its 684 employees, true experts on both the functional and technical levels.

| Retail banks | Private banks | Business banks | Payment institutions and additional activities |
|--------------|---------------|----------------|--|
|              |               |                |  |

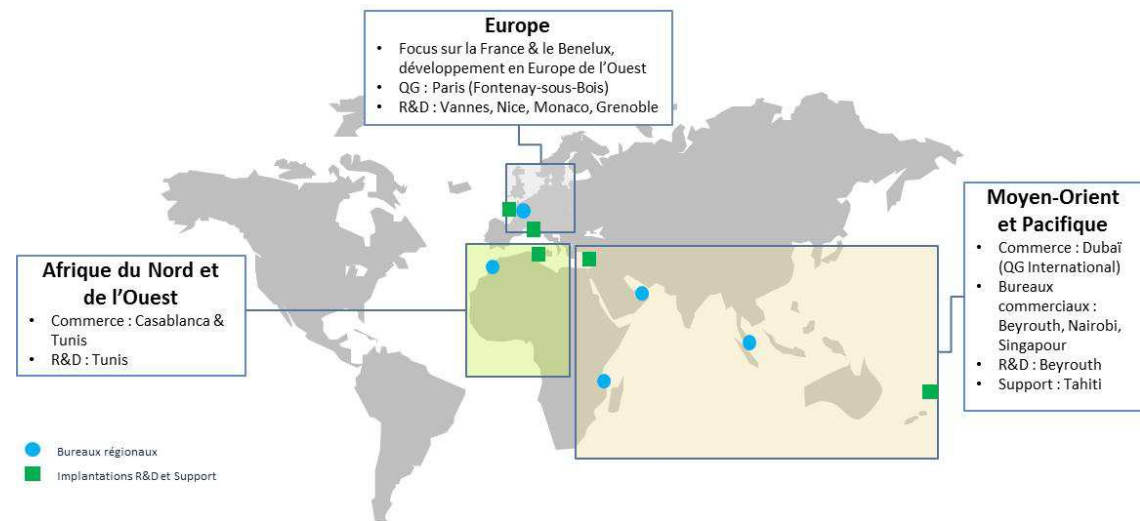
## BRIEF SUMMARY OF THE GROUP ACTIVITIES– 2/2

The software package SAB AT has been deployed in more than 20 countries. The management of its correct functioning and the continuity of its run schedule are ensured by support centres mainly in France, Lebanon, Tunisia and Tahiti.

Outside France, the commercial presence is ensured by many subsidiaries :

- SAB Tunisia for Algeria, Tunisia and Central Africa countries
- SAB Morocco for Morocco and West Africa
- SAB Mediterranean for the Middle East
- SAB International for Gulf , ASEAN and Anglophone Africa countries.

SAB is a « French Touch » of the banking life, recognised from France to Africa, and from the Middle East to Polynesia, fully trustful and innovative for the years to come.



## ENDORSED PRINCIPLES

The on-going implemented actions and new initiatives reflect once again this year the support provided by SAB Group to the 10 principles of the UN Global Compact ([Ref. ANNEX « History of SAB CSR Approach »](#)).

All company departments contribute to this end and numerical results, presented in the different chapters below, are collected throughout the year by these departments (transversality of the involvement).

The sustainable Development committee, composed of 6 members including the President of SAB and representing all sites/subsidiaries, performs the analysis, draws conclusions that will serve as a framework to the approach of next year and proceeds to the drafting of this report. Committee ad-hoc meetings enable ensuring a monitoring of result changes throughout the year.

Informing our stakeholders is integrated in our communication and involvement approach.

For this purpose, the sustainable Development committee worked with the legal department so that the CSR clauses are included in the contracts that bind us to our suppliers and our clients, in order to make them aware of the great principles of the Global Compact. These clauses were submitted for validation to the members of the Management Committee and are now included in all contracts since January 2016.



Sustainable Development Committee



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Social  
Responsibility



2





# HUMAN RIGHTS AND WORK STANDARDS

We confirm that our company respects fully the French legislation which incorporates all the international conventions, and that our field of business makes us less exposed to situations involving the violation of human rights.

In addition, we also ensure that our stakeholders do the same. Partnerships and suppliers, of whom we have outsourced staff on group sites, are subject to all our attention, especially in what concerns hiring adhoc or permanent suppliers and student trainees. Hence, SAB applies to its entire staff, as well as to the outsourced staff, the provisions of the Labour Code in force in France and respects the Articles L 4153 of the Code.

SAB respects all the work standards (freedom of association and the right of collective bargaining, elimination of any form of forced or mandatory labour, abolition of child labour, elimination of employment and occupational discrimination) and applies a well precise conduct rules concerning these standards.

In addition, SAB faithfully applies the recommendations given by the French Government and / or the Ministry of Foreign Affairs, whenever a risk or a conflict arises in the countries of our subsidiaries and our clients :

- Client missions are immediately stopped  
As for the corporate sites, everything is done to protect the employees (moving to secure areas and French metropolis sites: Lebanon 2006)
- Concerning areas with health threats, warnings from the Ministry of Foreign Affairs are taken into account by the Human Resources Management who maintains an up-to-date information.



# RECRUITMENT – 1 / 4

## WORK CONTRACTS / INTEGRATION

Work contracts are mainly open-ended (98%), with few others for a fixed determined period to meet the pressure of works during temporary projects or to replace an employee during a long-term absence.

▪ Human resources management, responsible for recruiting, issues every new employee a work contract describing the work conditions, the termination conditions and the job description.

▪ On the first day of work, the new employee receives an intranet presentation on the introductory booklet through the HRIS system which includes lots of information about the daily life within the company:

- Internal rules,
- code of ethics
- management of business expenses, leaves and standby duties procedures
- professional convention.



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- A customized access to this tool is given to the new employees so that they can browse it at their convenience.
- Within the month that follows recruitment, a presentation on the sustainable development approach is provided within the « new employee » module context (Ref. SAB Academy p 15).
- Several pages under the heading “communication” on the SIRH are dedicated to the subject of Sustainable Development and an information message on the approach is addressed to the new employee by the head of the Sustainable Development Committee. It is an occasion to help educate the individual on the appropriate use of equipment and the appropriate eco-citizen behaviour.
- The company undertakes to provide the employees with the best possible working environment (fixed or portable according to their functions), their own telephone line, and Internet/Intranet access in order to allow a successful completion of their tasks.

*If an employee suffers from a posture problem, the human resource management makes every effort so that the employee is followed by an occupational therapist.*

*Thus, a complete workstation (mouse, ergonomic keyboard, footrest, chair) was made available to an employee. This file was funded by SAB and the AGEFIPH.*

**Sab**

## RECRUITMENT – 2/4

### Working conditions

Working conditions, associated risks and means of preventing and dealing with them are defined annually by the HR Management in agreement with the personnel representatives (Committee for Hygiene, Safety and Working conditions CHSW). They are recorded in a Unique Risk Assessment Document (DUER) where the company commits itself to make of this document a real tool serving to advocate actions in order to optimize working conditions.

No incidents involving the company have been reported related to the application of labour standards.

→ Updated regularly, the DUER was completely reviewed and validated in November 2016.

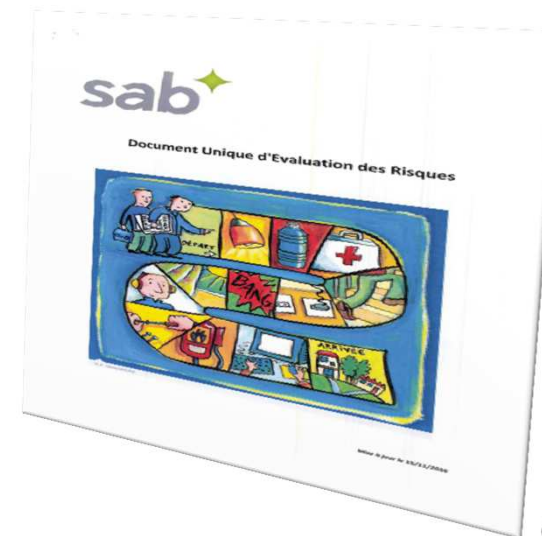
- **As part of travel in France and abroad, including areas at risk**, an insurance contract with broad coverage is implemented. The insurer provides the necessary arrangements- especially the repatriation of people- when health problems or conflict occurrence necessitates the departure from the country. It should be noted that Lebanon, host country of one of our sites is not considered a hazardous area.

*All information on this subject can be viewed by every employee on HR intranet. In parallel, a health monitoring is provided by the HR management who follows the recommendations of the Ministry of Foreign Affairs.*

- **Part-time work contracts** continue to be granted or renewed. They increase slightly every year and cover both employees in 2nd period of career and young employees (including few men) for whom the demand is mainly justified as being in charge of toddlers.

→ On one of the sites of the French metropolis, there are 28 part-timers , representing 20% of the site workforce.

- **Some early retirees**, not decided to retire completely, have requested to continue in their work. They provide specific missions and remain in this way integrated to the young teams the time of transmission of knowledge and know-how.
- **After studying the development of an end-of-career plan**, the HR Management validated two days of remote work for the last 18 months of employment, as soon as the employee reports a real seniority in the company and forwards his retirement date



sab



# RECRUITMENT – 3/4

## SOCIAL BENEFITS

- 100 % of the employees of SAB France, Monaco and Polynesia are covered by collective agreement. The same case applies to SAB Tunisia.
- At all the Group sites, employees receive social benefits.
  - ➔ In 2016, increase in the number of leave of absence for a Sick Child (+ 1d/child <12years)
- At all the Group sites, employees receive social benefits. It should be noted that these benefits specific to the French law are also granted to employees of foreign sites. Accordingly, a large agreement exists between GM and HRM and GM/HRM of subsidiaries.

This applies to :

- leaves: the company provides additional days to those provided by the Labour Law of the country where SAB site is based
- a financial contribution for lunch which takes the form of a meal or a package,
- a health insurance for all employees of the Group (standardisation for all the sites of France since 01.01.14)
- permanent travel insurance for all the employees.

- Training for all the employees of the Group, including the sites/subsidiaries in countries where it is not imposed by the Law.
- Organisation of annual trip for the employees outside France, sites that do not have socio-cultural activities structure like the French EC.

The internal event is not forgotten to promote cohesion between employees. Occasional activities are organized by the EC (Twelfth night cake the same day on all the French metropolis sites, barbecue also the same day if the weather allows it, festive Sunday for children's Christmas) and Christmas gift from the General Management, under the Christmas tree, for employees.



## RECRUITMENT – 4/4

### DISABILITY

And if I  
declare my  
disability to  
HR contacts...

CONTACTS RH

drh@sab2i.com



Even if the number of disabled employees within SAB France does not reach the 6% stipulated by law, SAB attitude is clear: "equal opportunity recruitment practices" Most of the actions implemented are carried out within the framework of the CSR approach and are reflected in the selection of projects for the apprenticeship tax, the responsible procurement policy (caring company for sorting / collecting / recycling paper). SAB continues its development by having recourse to the protected sector and integrates companies of this sector in the list of its partnerships

In order to put more emphasis on disability and so that employees who think they are in a situation of disability can declare themselves as such -80% of cases of disability are denied- the HRM decided in agreement with the Works Council, within the framework of a socio-cultural action to launch a "Handicap campaign".

Thus, in June 2016, at the annual barbecue, a cooking workshop was carried out at the headquarters of the company under the direction of Chef Grégory Cuilleron, physically disabled but by no means less than any great chef!

On this occasion, a video was produced « SAB s'engage contre la discrimination liée au handicap ». (SAB is committed against the discrimination related to disability). The HR Management focuses in this video on the fact that anyone who thinks he is in a state of disability can benefit from a RQTH system (official recognition of a person status as a worker with disability).



Le Chef Grégory Cuilleron, Olivier Peccoux et Lydie Assouline



Grégory Cuilleron à gauche

## TRAINING- HR

The initial training takes an important place and the continuous training is provided according to the employees motivations and skills and according to the requirements of the company mainly during restructuring or business evolution.

In 2015, the percentage of the payroll dedicated to training on SAB France sites was 2,38 % and 3,45 % in 2016.

*To be noted that the legal required rate is 1%.*

The number of the trained employees on the sites of the French Metropolis has increased by 73 % between 2014 and 2016 with an increase of 11 % (615=>684) of the workforce. Any increase in the percentage of the payroll (+ 29 %) is explained by a higher cost of training sessions.

Training in English initiated on one of the sites of the French metropolis and followed by 54 % of employees in 2014, was renewed in 2015 and 2016 and extended to two other sites of the metropolis. A module « blended-learning » is made available for consultants and salesmen; classroom training is reserved to the in-house sales team.

As in past years, training employees of subsidiaries, located in countries where the law does not impose it, are provided the same as in French metropolis.

|      | SAB France                  |                             | Group                             |
|------|-----------------------------|-----------------------------|-----------------------------------|
|      | Number of trained employees | Percentage of total payroll | Total number of trained employees |
| 2014 | 158                         | 2,67%                       | 437/615                           |
| 2015 | 238                         | 2,38 %                      | 391/640                           |
| 2016 | 273                         | 3,45 %                      | 460/684                           |

It should be noted that last year, 187 employees were trained outside the sites of France, or a total of 460 individuals within all the Group representing 67 % of the total workforce.

A vast field of « training », initiated and managed by SAB Academy service, independent of the HR Management, has been deployed since 2014.

HR management and SAB Academy cooperate closely as it will be seen in the next paragraph and in § TRAINING-SAB ACADEMY

# TRAINING « SAB ACADEMY » 1 / 3



**Sab Academy is a training department in SAB Group** at the service of all SAB Community:

- Group employees
- SAB Clients
- Partners integrator of SAB solution

Created in 2014 (2 employees, 3 in 2015), it acquired additional skills by involving an instructional designer and by becoming open to alternate training. In 2016, 5 individuals are working together.

This academy, while promoting the enhanced skills of the teams, as well as the training and transfer of skills of our partners and clients, is proposing certified training programs, an on-line learning platform to facilitate self-training, an on-line help and a « GPS » for the users to facilitate the handling of SAB AT software package.

Three types of training are addressed to the stakeholders, according to the needs and the seniority in the company:

- **The module « New employee » or « integration week »**; provided over 4 days (3 weeks before) in e-learning format complemented by a daily briefing presented in classrooms, this training is split into 2 parts

- General culture and company policy including sustainable development,
- Knowledge of the software package

- **The module « SAB AT Certification base »**; set up in April 2016 for two-month sessions for a group of 20 people approximately, is intended for all the Group employees, other than the new employees, and is part of the continuing education.  
*5 sessions have been carried out during the past year but the duration of the last two has been reduced to 1 month; considered more effective and motivating, the module will now be provided in this way,*

This "blended-learning" mode will facilitate access for all to the training but the user will not be left unanswered, regular reviews will be provided in the presence of the trainer / trained.

## TRAINING« SAB ACADEMY » - 2/3

- **Module Clients or Partners:**

- Clients : during specific requirements
- Partners : during upgrade version or switch-over, local partners are associated to employees and receive, in advance, a training on the software package knowledge .

In the continuity of these trainings, feedback is very important in terms of “business” information. A satisfaction questionnaire is submitted at the end of the training in order to contribute to the improvement of the modules (e.g. 2 months session => 1 month).

In addition to the autonomy that results from the permanent availability of the tool and therefore from its use by the employee or the client at any time, the implemented SaaS mode has the effect of considerably reducing the logistics and to have better of training follow-up .



This new training approach is perceived as well structured and providing a good overview of the knowledge to be acquired.



## « SAB ACADEMY » TRAINING 3/3



### Modalités de déploiement - Socle de connaissances générales

Le déploiement de tous nos parcours de formation est réalisé dans un mode hybride avec un complément en présentiel. Nous utilisons chacune de ces deux modalités (e-Learning / Présentiel) là où elle apporte plus de bénéfice :

- **e-Learning :**
  - Contenu structuré, optimisé et centré sur l'essentiel. Ce qui évite une surcharge cognitive futile.
  - Intégration des cas pratiques et des exercices. Ce qui favorise l'implication et une immersion dans le progiciel dès les premières phases de la formation.
  - Evaluation tout au long de la formation. Ce qui permet à l'apprenant de mesurer ses connaissances *in situ*, et de se rattraper si besoin.
  - Synthèses qui ponctuent chacune des séquences de parcours. Ce qui favorise l'ancrage des informations.
- **Présentiel :**
  - Nous déployons systématiquement nos parcours e-Learning suivis d'une séance de debriefing avec un expert. Ces séances ont vocation à compléter les parcours avec des :
    - Travaux dirigés
    - Retours d'expériences
    - Expertise métier
    - Questions / réponses



Offre SAB Academy



## EVOLUTION 1 / 2

- So far, the employees had, at the end of every year, an annual development interview with their manager in order to assess the role of each of them over the past year and to define the future objectives, taking the past into account.

These interviews continued until the end of 2016; the on-going summary and in collaboration with SAB Academy training department, will be released by the end of the first quarter of 2017.

- Another “employee / HRM” meeting called “professional development interview”, mandatory since 2016 and to be renewed every two years, was implemented as early as the last quarter of 2015. The first interviewed employees were those returning from a more or less long leave (illness, maternity). For other employees, interviews will be completed by the end of the first half of 2017.

The HR Management and SAB Academy have initiated a process in the form of a quarterly training committee to centralize the training requirements mentioned in the two types of interviews, including managers requests, for the formation of a training plan over 18-month period.

- The growth of the company business is reflected in the resource gaps that need to be filled quickly. First of all, we favour internal mobility, offering a good opportunity to our interested employees to evolve.
- Employees in the second half of their career, a little more numerous every year, are the result of both aging and recruiting. It is noted in the “working conditions” chapter that the possibility of few days of remote work was proposed under certain conditions,



- Employees referenced « seniors » (45 years and older) represent around one third of the workforce of SAB French metropolis, or 117 employees of a total of 322. The percentage of recruited persons every year is variable, but never zero.

The generation contract is subject to a skills mapping. Its objective is to reposition all the employees (title/function, coefficient) according to the competency map of the collective agreement

Mapping of Client-Relation, Production and maintenance services was completed by the end of 2016 and the « Support » (administrative, commercial, legal...) services will be completed by the end of 2017. Mapping of all the activities of the company will be completed over the period between 2016-2017

## EVOLUTION 2/2

### MOVE : Structural optimisation of the businesses within the company

The project MOVE announced at the end of 2015 is deployed in a transversal way and concerns all the businesses of the company. In addition to management control and accounting, it is planned to optimize the planning of services related to the business (Client- Relation, Production, and Maintenance).

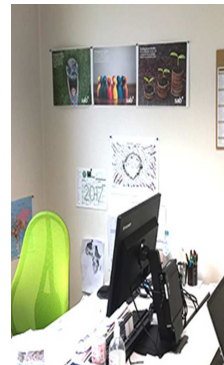
The objective of proposing a global vision, a control and an improved follow-up of projects has led to the training of 200 APM (Activity Project Manager) since one year, or approximately 30% of the Group total workforce.

The induced transition can be perceived as an administrative overload by the RPA when it comes to understand very differently the overview of the businesses. But in the long term, the valuation of the tasks must be imposed.

- Already, the mission orders, made mandatory, have allowed a better assessment of the necessity or non-necessity of displacements and that is how the cancellation of unnecessary displacements has the following consequence:

→ less travels → less expenses → less negative impact on the environment → less fatigue for employees.

This is a perfect example of the application of the 3 pillars of sustainable development (societal, environmental, and economic).



The objective is to open the resources skills from one department on another and thus to emphasize the need for a real cross-connection of competences for the benefit of the whole Group, or in a way to get them out from behind closed doors.

The principle is to develop competences internally by training employees within a team rather than using skills of another team. As a result, more employees will be trained and lesser employees diverted from their mission.

MOVE has therefore teamed up with HR Group and the Client Relations Service, requester of this development, to move the competence mapping, referred to above.

This has enabled us to list mini CVs internally and to target particular type of employees for particular missions, which has led to a structural optimization of the Group businesses,

This project, a real enrichment for the company, must be completed by the end of 2017.

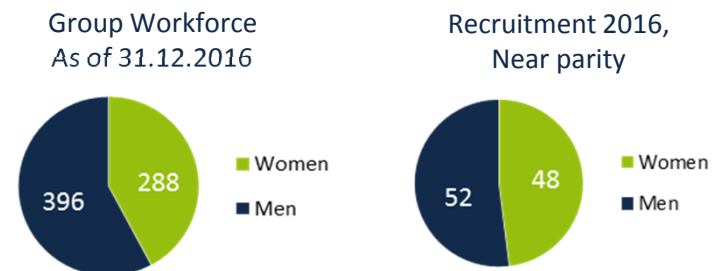
## WOMEN AND MEN

Since its establishment, SAB has pursued a very open policy related to recruitment, characterized by a rich mix of human diversity: nationalities, cultures, languages, women / men percentage. This factor is as important in SAB internal communications as it is in its communications with clients based throughout the world, and allows the Group to integrate smoothly the local differences-respect of public holidays (traditional and religious)-. The Group includes 21 nationalities.

This « mix » also allows a more in-depth approach to the sustainable development process; since every country has its own sustainable development policy initiated by its own governing body.

- With a total workforce of 684 employees, divided into 288 women and 396 men, our company continues to show a women/men percentage close to the parity (42 % of women to 58 % of men). It has been always noted a strong representation of men in this sector of business.
- Recruited employees in 2016 shows a near parity of :  
48 women/52 men
- The significant representation of women is also to be noted :
  - At the Management Committee in a ratio of 2 women / 4 men
  - At the post of business manager within a ratio of 9 women / 15 men

Based on qualifications, competencies and experience, the wage policy of SAB is not at all discriminatory in identical posts.



## EDUCATIONAL ACTIVITIES– 1/3

- The educational partnerships apply from college to university in the form of internships, alternating work-study contracts (apprenticeship and professionalization) and are as follows :
  - 5 internships ranging from a period of few days (college discovery internship) to 6 months,
  - 3 professionalization contracts ranging from a period of 8 months to 2 years
  - 5 apprenticeship contracts over a period of 3 years
- ➔ *An employee with an apprenticeship contract at the Communication department, has chosen SAB CSR approach for his graduation report and helped with the previous Cop presentation and helped with the peer review in march 2016,*
- Continuation of commitments made in 2013 with the world of education and research
  - Support of UBS in the establishment of a new specialty "cyber security", unique training of its kind in France. The support of SAB was formalized by the signing of a training agreement for three young apprentices within a promotion of 24 students.

At each major step in the progress of this curriculum, SAB is present among students. The curriculum was achieved in September 2016 and 1 student was recruited in CDI ; the 2 others asked to continue in their studies.





### Security, A new maturity



**La troisième année d'étude en alternance chez SAB touche à sa fin pour nos apprentis ingénieurs en cyber sécurité. L'occasion de faire un petit bilan !**

« Voilà donc quasiment trois ans que nous avons rejoint l'équipe SSI guidée par Rania Catimel, notre maître d'apprentissage. L'intégration de la SSI était toute nouvelle chez SAB. Autant vous dire qu'il y avait du travail ! Mais nous avions été prévenus à l'entrée : « on part de zéro, tout est à faire ! ». Chouette, quel challenge !

L'alternance permet de mêler la théorie vue en cours avec la réalité de l'entreprise, notamment sur le plan humain. **Il nous faut agir dans l'intérêt de tous. Ensemble et pas individuellement.**

Parfois même, nous appliquons la pratique chez SAB, et étudions la théorie à notre retour en cours le mois suivant, ordre peu conventionnel, mais pourtant très formateur. Les domaines que nous avons pu aborder sont très vastes. Nous avons eu la chance de pouvoir « toucher à tout », contrairement

à d'autres camarades de cours (pour bon nombre dans des grands groupes) qui sont restés focalisés sur un domaine précis pendant la totalité de la formation. Certes, ces 3 ans ne nous auront pas permis de nous expertiser dans un domaine précis, mais pour un début de carrière n'est-il justement pas plus intéressant comme nous l'avons vécu de découvrir un large panel de domaines pour connaître nos préférences ?

A titre d'exemple chez SAB, nous avons pu effectuer des tests d'intrusion, l'audit de codes, la sensibilisation, la veille sécuritaire, des études de produits sécurité, des guides de durcissement serveurs, l'analyse de risques, la rédaction de politiques de sécurité. Et surtout, le projet PCFDSS qui couvrait l'ensemble des points soulevés par la certification éponyme (standard de sécurité pour les cartes de paiement). Et oui, la sécurité, c'est large !

**Maxime** – « J'ai pris conscience chez SAB de l'importance de la sensibilisation, domaine semblant

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## EDUCATIONAL ACTIVITIES– 2/3

Creating a Trophy for sustainable finance, is an award intended for the best scientific work or thesis on sustainable finance. SAB, a technology company at the service of finance, includes two domains in constant evolutions/revolutions where the role of research is crucial.



Remittance of Sustainable Finance Award - March 2016



It is therefore very natural for SAB to feel the need to bring these two worlds together and to decide to give its support to create a research award in line with its business and values that make a company socially responsible and involved in development values and progress.

The winning contributions focus mainly on the means and actions enabling the finance and the financial system to better resistance to crises and to be resilient on the long run.

Two prizes have been already awarded in 2014 and 2015 and it is always the occasion for the Group Management to renew its public commitment with regard to CSR.



## EDUCATIONAL ACTIVITIES– 3/3

- As part of the payment of the apprenticeship tax, which funding is oriented for more than 50%, we have the ability to decide on the allocation of payment but still the destination remains for training organizations.

Our support involves local actions next to our sites based in the French Metropolis and since many years, the Management has selected a broad diversity of themes with a direct link to Sustainable Development fundamentals (environment, disability, integration of young people). This selection is the result of a joint approach between the Management, the Human Resources and the Sustainable Development Committee.

In 2012 we have focused on the integration of young then on disability in 2013.

After having focused on biodiversity in 2014, in 2015 « climate year » and in 2016, we continued to support the environmental projects and among others « the 1 000 projects envelop » to encourage low ecological impact travel, finance a recoverable energy bike, an “arbre à vent”, and an herbaceous ecosystem.

An educational center / school by region of implementation of a SAB site is involved in these choices

The helped establishment transmit the results of engaged actions thanks to this support (permanent financing sometimes), which enables us to have connection with them. Some invites us to discover the achievements performed and to hear their testimony.

The partner establishments of engaged actions with the university (cyber-security and sustainable finance) have also received a financial support for their training programs via this tax.

### Apprenticeship, selection 2016

#### Auvergne - Rhône-Alpes



#### Favoriser les déplacements à faible impact écologique

Beaucoup d'étudiants souhaitent venir à l'école en vélo mais le nombre de structures d'accueil (garage à vélo) est un frein. Nous avons donc comme projet de remplacer les parkings les plus proches de nos bâtiments par des garages à vélos afin de faciliter l'accès pour les étudiants les plus écoresponsables.

#### PACA



#### Vélo récupérateur d'énergie, roulons pour la planète

Créer un espace «sport» permettant de lutter contre le stress et les tensions tout en donnant le goût de l'activité physique, un lieu qui serait une ouverture sur le développement durable en donnant un exemple concret et participatif pour les élèves : pédaler et créer de l'énergie pour recharger leurs portables. Une énergie «propre».

#### Bretagne



#### Arbre à vent NewWind

Le projet consiste en l'implantation d'un Arbre à Vent conçu par NewWind R&D, système de production d'électricité en forme d'arbre dont les feuilles agissent comme autant de mini éoliennes.

## TRANSVERSALITY AND COMMUNICATION

- Annual meeting on each site to distribute to all the employees the results of the company and its strategy for next year acting thereby the transparency of our actions.
- Regular meetings of HR Management with the Works Council, staff representatives, the HSC and the Committee of Sustainable Development. A project on disability was finalised in cooperation with the Works Council (see § Disability).
- Annual meeting of the General Management with the of Sustainable Development Committee, then transversal regular meetings with other departments/managements. Extended steering committee to Sustainable development on ad-hoc basis
- Regular publication (3-4 times/year) of the activities and news of the company addressed to employees, via the internal newsletter.
- The newsletter « SAB Scope » is distributed electronically to our clients, many times per year, according to the latest news of the Group.
- A quarterly Flash Info is made available to clients on des clients on a dedicated web space: It demonstrates a dynamic to remain proactive in the face of regulatory changes or reforms in progress / to come and maintains contact with the client.
- Meetings are also organised with service providers whose employees are operational on SAB sites .



### The HR management and the Sustainable Development committee interact regularly :

- A Presentation on the SD approach during the administrative welcoming; A detailed presentation is made within the recruitment month during the integration week set up by SAB Academy.
- Information on the Sustainable Development approach via the HR intranet along with all other information,
- joint study for the selection of the variable part of the apprenticeship tax.

The HR Management asks when appropriate the Sustainable Development Committee on subjects correlated with labour rights and sustainable development, an integral component in the Group organizational chart. As such, the HR Management can point to existing practices or project, during its monthly meetings, to the Management Committee.

During the last SD meeting, the integration of a variable part in relation with the CSR, in the profit-sharing calculation, was requested and is under study.



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## Environmental responsibility



3

## EQUIPMENT AND ELECTRIC AND ELECTRONIC WASTE PRODUCTS

For every acquisition of equipment, the purchasing department conducts a preliminary study with suppliers to include Sustainable Development principles. Information and/or discussion with the sustainable Development committee.

Electrical and electronic waste products are subject to recycling in line with the regulations currently in force, and several actions undertaken in 2010 and still pursued today have enabled their reduction :

- Central processing units and PCs are leased for 3 years (on a 1/3 year renewable basis); their recycling is therefore guaranteed by the manufacturer-supplier.
- Screens purchased at the end of the 3 years and kept till the end of their life-cycle. The oldest ones are then sold to the second-hand market in order to be re-used. They are also kept beyond 3 years in order to be installed as 2nd screen in the departments necessitating additional screens.
- Dematerialisation is adopted according to the needs, and at the opening or re-development of every site, only hardware or systems which observe sustainable development are installed and we are systematically in favour of server virtualization technology.
- Almost all used consumables are collected by the suppliers and service providers (toner, ink, cell phones, maintenance products, electrical equipment)



- **Other waste products** not covered by service providers are sorted and collected either by voluntary agencies (batteries), or by service provider (paper, cardboard boxes, plastics) and, at certain Group sites, in partnership with local authorities who make collection facilities available to companies.

In partnership with cleaning companies, eco-labelled products are used at 90% in the French metropolis sites and the staff is trained on the use of these products. Being a contributor to this process with those service providers, SAB participates to the respect of the environment.

## ELECTRICITY CONSUMPTION

The consumption of electricity is also monitored and consumption monitoring is applied to almost all sites.

- Lighting, heating and air-conditioning are all subject to reminders to be used reasonably.
  - Keeping equipment (screens) in standby mode during the day and switching off the majority of electrical hardware at the end of the day are widely recommended (computers, printers, photocopiers, video projectors, etc.) and slowly the movement is becoming a reflex .
  - The air conditioning system of the internal DATA centre PC room has been completely renewed and on this occasion the most "green" technologies were used (lower electricity consumption, latest gas generation).
- AT SAB Tunisia, moving into much larger premises, the large acquisition of new equipment, including a converter and strong summer heat, a high increase was registered. In 2016, a real decrease, -13,5 %, of the site electrical consumption was registered going down from 174 797 kW in 2015 to 151 964 kW in 2016.
  - At SAB Lebanon, it is always very difficult to get significant figures given the

### Annual electricity consumption in KW

|              | 2014           | 2015           | 2016           |
|--------------|----------------|----------------|----------------|
| SAB Fontenay | 279 685        | 295 408        | 276 719        |
| SAB Vannes   | 430 980        | 405 389        | 392 855        |
| SAMIC Monaco | 85 860         | 84 984         | 73 349         |
| <b>TOTAL</b> | <b>796 525</b> | <b>785 781</b> | <b>742 923</b> |

The decrease in global electrical consumption is continuous in France Metropolis sites (- 5,5 %).

recurrent power cuts, it is equipped with a private generator enabling the reduction of consumption at night as well as holidays and weekends. But the highly fluctuating public supply does not allow monitoring the consumption.



## PAPER CONSUMPTION AND RECYCLING– 1/3

The reduction in paper consumption is again and always on our agenda, the main rule being « do not print unless necessary » and for which the Committee of Sustainable Development send regular reminders (posting, Sustainable Development messages).

- More digitization by the administrative services :
  - ✓ The widespread adoption of invoice payment by bank transfer and direct debit, which started in 2011 reached 99.99%.
  - ➔ Dematerialisation is being studied within the framework of the MOVE project :
    - Reminders are now digitized and their installation at the end of 2015 in France, has become widespread in the Group subsidiaries.
    - The installation of an ERP (integrated computer system) is under study for implementation starting 2018. It will enable a better management of the purchases, a reduction in payment deadlines and a dematerialisation of the invoice issuance/ reception.
  - ✓ For inter-site mail transmissions in France, the internal solution is favoured via staff on business trips. Otherwise, it is the postage rate of « lettre verte » (green letter) of the Post office that will be used.

- Paper version of the internal newsletter discontinued ; available to be read on-screen using the Human Resources management tool,



- Reduction as much as possible of paper documentation for training purposes, made available on the server,
- At every renewal of the staff representatives, the Neovote system is used; it has certainly a financial cost, which is largely offset by lower logistics and wage costs,
- Holiday electronic cards since 2008,



## PAPER CONSUMPTION AND RECYCLING– 2/3

The reduction in paper consumption at the Group level is very real even if the movement is irregular from year to year. Consumption is higher at the Group headquarters, given the presence of the group administrative departments, which are implicated in more printing (commercial contracts, legal contracts, HR documents)

But also:

- ✓ Editions depart more and more systematic by the providers (banks, service providers) to SAB.
- ✓ Significant increase in the number of contracts issued by the Commercial Department and SAB Services entity since 2014 (*year of its creation*).

### Number of paper sheets printed / person / year

|              | 2013  | 2014  | 2015  | 2016  |
|--------------|-------|-------|-------|-------|
| SAB Fontenay | 1 421 | 1 531 | 1 166 | 1 343 |
| SAMIC Monaco | 800   | 785   | 765   | 765   |
| SAB Vannes   | 500   | 526   | 429   | 440   |
| SAB Liban    | 1050  | 965   | 460   | 416   |
| SAB Tunisie  | 480   | 354   | 423   | 444   |
| TOTAL        | 4 251 | 4 161 | 3 243 | 3 408 |

**To be noted that digitization**, a good practice for reducing paper consumption, can be used to print end documents (invoices, train and plane tickets, etc., ...); SAB is not spared and is printing now the formally delivered documents by mail and this has been increasing over the past years, thus the company's effort to maintain a permanent decrease in these levels during the 10 last years.

Apart from the headquarter, per capita consumption on the most important sites tends towards an almost identical consumption, highlighting the efforts of all,

## PAPER CONSUMPTION AND RECYCLING– 3/3

**Paper consumption is inevitable, but as a corollary** to this, every effort is made to ensure that the "used" paper is recycled to the maximum. Therefore, the introduction of recycling boxes is being widespread on the sites of the French Metropolis and this is the fitting occasion to involve service providers, specifically dedicated to this operation.

- At the head office of the company, a partnership was signed by the end of 2013 in order to apply this system of collection and the sorting of paper, cardboard, cans and plastic bottles. SAB Employees were informed and made aware directly by the service provider teams of the purpose of this sorting to which they must participate daily.

From 3,16 tonnes in 2015, 4,1 tons were recuperated (in addition to the paper consumption slightly in increase, the cardboard were included). the results of this operation provided by the service provider reveals a positive environmental impact which enabled :

- saving 63 trees
- saving 123 m3 of water as well as 16,3 kWh (annual consumption of 3 054 families)
- preserve 2 tons of Co2.



Through this system, SAB has participated in the creation and development, in Ile de France, of 69 jobs for individuals with disabilities and / or in professional integration and all employed on permanent contracts.

*\*This system is operational since the start of 2016 on a 2nd site ; a similar approach is under testing in a 3rd site of the French Metropolis.*

In cooperation with the Urban Community where the 3<sup>rd</sup> site is based, at Vannes, and after three years of sharing the collection of cardboard, grouping ten companies, the collection of large packages for all companies is managed since the autumn of 2015 by local governing bodies . The initiative of a small group of companies has accelerated the development of an extended collection that could hardly be operational.

**Other tracks are used to enhance the process :**

- A purchasing policy of the Group oriented towards suppliers who have their own sustainable development approach; initiated in 2008, this purchasing policy has grown year-after-year (paper originating from forests labelled FSC Forest Stewardship Council which means papers with fibres coming from the forests and managed in a sustainable fashion)-, cleaning products referenced 'ecolabel', printers having recto/verso functions and in standby mode, etc...).



# HOME/WORK RIDE

## 2 hybrid vehicles in the vehicle fleet of the company

- Carpooling is now rooted in the habits of many employees of the company. It is mainly used on sites where public transport is less or little developed, including outside French metropolis. The result is slightly lower, but is explained by the resignation of some employees residing far from the workplace. On the other hand, other employees took over, but have shorter trips,
- ➔ It is to be noted that carpooling concerns all types of journeys: home-company, hotel- company during inter-sites travel, at lunch breaks.  
Many sites on the Net allow to link people external to a company but geographically close (home and workplace).  
Within the framework of energy transition, the Site of SAB Vannes studies the implementation of a Corporate Travel Plan, or even a Business – to business Transportation Plan in cooperation with the Urban Community.
- The use of public transport is high on sites where car use is slightly widespread but where bus-train-metro are widely developed (capital, major city). This concerns both the home-company trips and station / airport-company trips.
  - 70.3 % of the head office employees (Ile de France) use public transport and most associate 2 to 3 kms of walking daily; it is a deserving "green" practice when we know the conditions under which we often travel.
  - 2.5 % come on foot or on bicycle, some of them travels up to 15km / day.
 To be noted also, an increase in the use of such transport on the other Group sites, where they are not as developed as in Paris and its suburbs.
- The practice of soft transport (on foot or on bicycle) applies on all sites of the Group and the increase in travelled kilometres is on the increase.  
The site of BPM / Meylan is particularly remarkable: since many years, all employees have stopped taking the cars, registering a significant number of kms on the "bus-bike-foot" odometer

### Evolution transport modes on the Group's various sites

#### Monthly distance travelled in carpooling

|                               | 2014       | 2015       | 2016              |
|-------------------------------|------------|------------|-------------------|
| **Number of kms saved/month   | 13 794 kms | 24 262 kms | <b>22 399 kms</b> |
| *Quantity of non released CO2 | 2 110 kg   | 3 712 kg   | <b>3 427 kg</b>   |

*\*An average car releases 153g of CO2/km*

*\*\*saved = not travelled by the car of transported passengers*

#### Monthly distance travelled by public transport

|                                 | 2014       | 2015       | 2016              |
|---------------------------------|------------|------------|-------------------|
| Bus/Train outside Ile de France | 10 388 kms | 11 329 kms | <b>13 686 kms</b> |

#### Monthly distance travelled on foot/on bike

|         | 2014    | 2015      | 2016             |
|---------|---------|-----------|------------------|
| On bike | 489 kms | 2 335 kms | <b>2 553 kms</b> |
| On foot | 584 kms | 816 kms   | <b>934 kms</b>   |

# COMMUNICATION TOOLS

## ➤ Telecommunication

The introduction of new communication tools (video conferencing, web conferencing, teleconferencing) that began few years ago continues and their use is increasing constantly.

However, some video conferencing equipment has become obsolete and a limited number of equipped sites has stopped using it, whereas the number of employees and sites has increased in recent years.

To overcome this handicap, video conferencing has been deployed on a larger scale in order to boost their use and for this reason all sites have been installed or reinstalled with new equipment by the end of 2015 for implementation in March 2016.

➔ The Sustainable Development Committee was able to meet more frequently in 2016

But whether it concerns internal numbering, teleconferencing, web conferencing or video conferencing, these modes of communication are a significant alternative for short period travels and, in addition of being less expensive, they have a positive human impact because they generate less fatigue and are more friendly with private life, mainly for the most frequently requested consultants. They are therefore preferred whenever possible.

Their use has also been made easier with the internal numbering for almost all sites (stop passing through the international network is saving time and money and they are now 6 sites (97 % of the global employees) that can be reached internally.



## ➤ Travels

They are undergoing a clear decline, following the large deployment of videoconferencing, and although it is still difficult to reduce consequently the travels linked to prospection, the drop is clear: **- 40% for the train and - 27% for the airplane**

Number of rail travels of France Metropolis sites

|                 | 2015        |                   | 2016        |                   |
|-----------------|-------------|-------------------|-------------|-------------------|
| Type of Travels | Inter-sites | Clients Prospects | Inter-sites | Clients Prospects |
| Train           | 278         | 342               | 183         | 194               |
| <b>TOTAL</b>    | 620         |                   | 377         |                   |

Number of the Group air travels

|                 | 2015        |                   | 2016        |                   |
|-----------------|-------------|-------------------|-------------|-------------------|
| Type of Travels | Inter-sites | Clients Prospects | Inter-sites | Clients Prospects |
| Airplane        | 294         | 823               | 274         | 657               |
| <b>TOTAL</b>    | 1 274       |                   | 931         |                   |





## BUSINESS TOOLS– 1/2

Referencing SAB products in the 1st publication of the AFDEL guide is a recognition of the « eco-responsible » added-value of SAB Group.

This added-value, defined in the « Work process » chapter, is the result of two applications referenced «FlowMind» and « SaaS », which have been subject to constant development since their initiation in 2010 and for which AFDEL has mentioned once again SAB in its 2nd publication in 2013.

➤ **FlowMind**, tool installed during 2010 and integrated into the latest software version, allows the dematerialisation of documents. It is used in :

○ Business processes (bank product subscriptions, accounts and transfers management...)

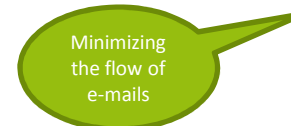
⇒ ex : the automation of transfer procedure enabled a client to multiply by more than 10 the dematerialization of relevant documents).

and

○ The administrative processes to manage different files (retirement and employment protection insurance, holiday requests, naturalization procedure at the Ministry of Interior...)

⇒ ex : computerised file management of retirement / health / family agency helped to handle 880 types of documents equalling approximately to 1,750,000 documents per year and per fund over the 35 funds within the agency.

Through this contribution to reduce the circulation of paper between distant participants, there can be no doubt that FlowMind is a very ecological tool.



And also concerning SAB AT



Financial institutions are manifesting an increase interest to make a step towards the Digital bank. Neither a project nor a software package but an approach that SAB offers to its clients via SAB AT, the foundation of deployment towards the Digital bank.

Although to date the trend is increasing, 70 % of banks would like to adopt it, 80 % did not have yet make the step towards the Digital bank.

The characteristics of digital Bank are multiple and are in line with the sustainable development approach; It is in this spirit that SAB AT offers :

- The simplification of processes by the dematerialisation of processes  
⇒ Documents digitisation, zero paper,
- The security, « key element », to protect the transactional data of banks clients,
- The innovation to bring flexibility,
- The exploitation of information to know better the clients,
- The client experience to provide customised services and of proximity,
- The access to all distribution channels for every client.

## BUSINESS TOOLS– 2/2

SaaS, meaning « Software as a Service » or services upon request, is a concept involving a subscription to a software package rather than the purchasing of a license. This rental mode is in regular expansion since two years. In all the tenders, it is proposed to select between license and SaaS.

The interest of payment institutions in SaaS mode is increasing constantly and since its implementation in 2009, the number of concerned establishments , including outsources clients, has increased from 1 to 25 establishments.

By allowing sharing of resources on virtualisation infrastructures by many companies, the impact is serious on electricity consumption.

To this, is added the very positive impact emanating from the recycling of power issued from servers necessary to outsourcing and that our supplier knew how to exploit (greenhouse heating at the inside of the premises) and intends to develop (power supply of the new university premises under construction near the premises).

This shows the involvement that might exist between the client and the supplier.



## BIODIVERSITY 1/2

SAB Group defends bees since 2011: in addition to the installation of a hive within its headquarters site, SAB has also invested in the program of safeguarding the black bee of Ile de France via sponsoring a hive on behalf of the association «Conservation of black bee in Ile de France(CANIF).

- In June 2015, SAB made a step forward by hosting, on another site of the metropolis, some populated hives of black bees from the islands of Groix and Ouessant for which is applied a sustainable beekeeping.
  - ➔ *A year later, the hives are in good shape and an assessment is carried out by a certifier specialized in organic beekeeping. It was found that, in view of the new Zero phyto regulations in urban areas and the geographical location of the apiary, SAB honey will be certified organic in 2018*
- Educational workshops are held regularly, and they show a growing interest vis-à-vis the world of bees. The awareness of the imperative need to protect them, is not new.



## BIODIVERSITY 2/2

SAB Méditerranée, the Lebanese entity of SAB Group, has just embarked on an ecological approach to support a cedar plantation in Lebanon, reaching 185 trees in 2017. Why 185? To enable every employee of SAB Méditerranée and SAB International, as well as the Management of SAB Group and the Sustainable Development Committee, to individually dispose of their cedar and to feel fully engaged in this action.

Every planted cedar will be named by the name of a SAB employee and a certificate will be given to every employee to formalise the action.

The trees donated by SAB will be planted as soon as the snow melts between May and June 2017. This reforestation operation is located in Kfardebian, some forty kilometres north-east of Beirut, not far from the ski slopes.

The project in which SAB Méditerranée participates is carried out by the NGO Jouzour Loubnan; on a very large area that will be fenced, it is planned to plant more than 10,000 cedars and junipers.

Why cedar? In addition to its very strong symbol for all Lebanese, cedar is seriously under threat by global warming. The other stakeholders of SAB Group are not forgotten, the reforestation program must continue for several years, one tree per employee, and this, site after site, to reach a total of nearly 700 cedars.

This action in favour of the environment is part of the sustainable development objectives redefined by the UN in 2015 and supported by SAB Group. The reforestation project in Lebanon is a continuation of the previous actions related to the establishment of hives





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Anti-corruption



4

## CODE OF ETHICS– 1/2

SAB commitment to the fundamental principles of sustainable development includes also fighting corruption in all its forms. So far, SAB Group has no knowledge of having been or being exposed to situations involving anti-corruption and therefore cannot communicate on progress in this regard.

This commitment was strongly underlined when the World Bank joined the capital of SAB and, as a reminder, IFC focuses on a high quality requirements and vigilance, beyond those linked to sustainable development, and this situation requires us to continue our development according to the spirit and moral and professional behaviour that we have always followed and respected.

### ➤ The code

Notwithstanding that our business exposes us to less corruption situations, it is important that the company focuses on the fight against corruption seriously. To this end, following the announcement of the Presidency last year to work more formally against corruption and after a few months of reflection in consultation with various departments (Human Resources, Sales Management, Sustainable Development Committee, External Third Party) a code of ethics, "the SAB code," was born in 2014.

SAB code does not replace the internal rules which govern the reciprocal obligations - Rights and duties - and working conditions of employees and employer. It is an addition which content deals only with anti-corruption.

In addition to the information of the General management announcing the implementation of a code of ethics, every employee has received individually a copy of this code and can at any time find it on the HR intranet.

Furthermore, it is stated on the company website that it will be given to any stakeholder who request it and will become accordingly enforceable against it.

Finally, an ethics committee composed of people from different departments of the company and an external third party- guarantee of judgment neutrality- has an intranet address in order to deal with requests for advice and concerns.

### ➤ Auditors

Besides this code, it is to be noted that the annual legal obligation of accounts certification by the auditors for every legal entity -triple verification of expense report after the HR Management and the accounting department- without omitting the certification of the Group consolidated balance sheet. In this, they ensure that the chain of command, the signing of the order to pay the bill, is respected. They are guarantors of the internal audit procedures relating thereto and for which the General management at its high level ensures the control of all the financial movements and certifies that there is no circulation of liquid cash.

### ➤ The IFC / World Bank

Finally, the shareholder IFC verifies the correct functioning in the balance sheet presented at the quarterly meeting of shareholders.

### ➤ Ethics committee



## CODE OF ETHICS– 2/2

### ➤ The e-learning

In order to maintain awareness, an e-learning (tool developed by Transparency International) has been made available on the Human Resources server so that all Group employees, can at any moment re-appropriate the approach.

To support it, it was decided to proceed in stages and the first group of employees representing all the commercial services of the company was invited to discover it ; 100% of the concerned employees have tested it and a summary was transmitted to the Sustainable Development Committee via the sales managers of different sites / corporate subsidiaries. In 2016, it was the Legal, Marketing ,Communication and SAB Academy services which “applied” it.

It appears that it was necessary to do so and that even the most experienced in transactions were unable to find always the right answer, in one way or another, that’s to say having thought that there was corruption when there wasn’t and vice versa.

But for many, it proved to be inappropriate, addressing non-lawyers, the lack of audio to make it more alive.

→suggestion has been made, in particular by SAB Academy, to create a home module featuring a small video presentation prior to e-learning and to integrate it into the training sessions to ensure the necessary booster injection.

The availability of this tool was the occasion for the General Management to renew, via the intranet, what was the rules of an ethical conduct.



Finally, and for briefing, as mentioned in the chapter of endorsed principles, the Committee of Sustainable Development and the Legal department have collaborated on the implementation of **CSR clauses to be inserted in all clients/suppliers contracts** where the extract related to anti-corruption is as follows : « ... active member of the French network, SAB has implemented several actions to support the 4 fundamental principles of the Organization and particularly the enactment of a code of ethics defining the rules of conduct applicable within SAB Group .... ». One year after their implementation, It appears that some clients accept these clauses as they are, but others impose their format.

# ANTI-CORRUPTION BUSINESS APPLICATIONS

SAB offers to its clients ANTI-CORRUPTION BUSINESS APPLICATIONS including one that enables to install an **anti-money laundering policy** within the framework of obligations for which they are liable. These bank obligations fall within three levels of surveillance: simplified, moderate, or tightened up vigilance. For a bank, knowing the client is based mainly on the establishment and checking of identification prior to the start of the relationship. This accurate knowledge, regularly updated, will enable any atypical transactions which might be linked to criminal activities to be detected and any suspicious circumstances to be reported.

Another solution « **SAB FATCA** » answers the regulatory requests of **fiscal transparency** (see details) while proposing, among others, a scalable solution every year. Going from assets aggregation to generation of declarative flow, for the IGA and non IGA (InterGovernmentalAgreement) establishments. The native graphic SAB solution has been developed since 2012 in different versions and 50 clients use it now and receive training provided by SAB.



SAB puts its expertise at the service of the banks both in respect to client knowledge (regular review of third parties management, published or internal blacklist controls) and transactional controls (the CTO module which enables suspicious transactions to be detected, the Profiles module which highlights clients with a conduct different from that defined by themselves, and, finally, the Dormant Accounts module which enables the surveillance of re-activated dormant accounts).

## FATCA pour les Nuls : La lutte anti-fraude américaine.

*Pourquoi n'y a-t-il pas d'américains dans les listes de « Panama Papers » ? Peut-être grâce à FATCA !*

(i.e., Internal Revenue Service « IRS »), voté en 2012 et entré en vigueur le 1<sup>er</sup> juillet 2014.

ou de percevoir des revenus par l'intermédiaire d'institutions financières étrangères ou non américaines.

Imane Mouaouin, Consultante, s'est fortement investie dans les solutions SAB sur ce thème et donne également des formations aux clients. Elle nous éclaire.

La législation FATCA (Foreign Account Tax Compliance Act) est un texte de loi introduit par le ministère américain du Trésor et l'administration chargée de la collecte des impôts

FATCA a pour objectif d'accroître la transparence fiscale vis-à-vis de l'IRS en vue de lutter contre la fuite fiscale. Comment ? En obligeant les autres pays à leur communiquer les informations bancaires des citoyens américains.

FATCA concerne les personnes (morale et physique) dites américaines, susceptibles d'investir et/

### Détail des US Person :

Un citoyen des États-Unis, personne résidant aux États-Unis, certaines personnes qui passent un nombre important de jours aux États-Unis chaque année, les sociétés américaines, partenariats et trusts américains.





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Conclusion



5

## THERE IS MORE ...

To what has already been stated, we should add the actions in favour of sustainable development, initiated several years ago, but which have since been improved and spread more widely throughout the Group sites :

- The organization of the annual seminar with our clients in respect with the three pillars of sustainable development, an opportunity for the President to be re-engaged publicly. In June 2016, as previous years, it was again held in a central place, accessible by all public transport and providing a service with respect to social responsibility,
- The answer to every questionnaire on our commitment to prospects and clients / suppliers requests. Around half (45 %) of our clients has a CSR policy among who 10 % are members of the Global Compact as well as 25 % of our providers,
- The regular press releases during events related to Sustainable Development either public or internal to the company,
- The introduction of products issued from fair trade in vending machines,
- The use of eco-label products for cleaning premises on the sites of the French Metropolis. A reciprocal implication was developed between one of these sites and the service provider for whom the site has become pilot enterprise at each innovation, whether it is improved working conditions–health, security- or beneficial for the environment.
- The participation in local actions during national and international days (sustainable development week, week for waste reduction, week of eco-friendly means of transportation, etc.)



**The involvement and participation in workshops/conferences organized by the Global Compact France.**

Member of Club Advanced since three years, SAB participates to all workshops organised by the Global Compact France. This support in addition to the exchanges with other companies, including clients, has enabled SAB to progress in its CSR approach.

In 2015 and 2016, SAB :

- Participated in the implementation of the Advanced platform and its presentation at the UNESCO (Member of the editorial committee of the eponymous club),
- Spoke at the GC France/OBSAR conference on sustainable procurement, Presence at the Club PME Climat conference,
- Transmitted the good practices during the edition of the SDG guide by SDG Compass and GC France,



## COMMUNICATION OF THE APPROACH

No illusion, integrating the sustainable transforms all the company and for all these practices outlined above, the committee of sustainable development has successfully overcome internally the resistance for changes. In addition, the transversality in the decisions has been imposed (more reviews—meetings and written info -between the different departments on the existing actions or the ones to be implemented and the experts who were unable to let go of their powers, are more involved in the approach.

The information on our approach is permanent, both externally and internally, as well as the commitment to support the 10 principles of the Global Compact, renewed for 10 years in the declaration of the President of the company.

Various supports are available to employees and partners, so that they have in mind this daily action:

- Permanent display in all the Group premises on dedicated tables and presence of Kakemono in the lobby as a reminder of the 10 principles of GC- UN,



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- searchable by intranet via the communication tool "HRIS" of the Human Resources Department.



- Under the form of flyers summarising SAB approach and available in the lobby of every building of the Group,
- during "recall bites" messages of the Sustainable Development committee via the dedicated intranet,
- readable **sab** Sustainable Development forum of the Internal Journal of the Group :
- publicly available on our website

**sab**

## ANNEX : HISTORY OF SAB CSR APPROACH – 1/2

### A commitment from 2007

- Membership in the Global Compact of the UN and the Global Compact France
- Nomination of a Sustainable Development Manager at the level of the Group

### An approach phase in 2008

#### « The Sustainable Development at our scale »

- Creation of a Sustainable Development Committee integrating a correspondent-member at each site of the Group with a first mission to give a clear picture and to raise awareness at the staff level
- Installation of a dedicated e-mail accessible to all the staff members via the intranet
- 1<sup>st</sup> Communication on Progress (Cop)

### An action plan in 2009

#### « Good practices today to preserve tomorrow »

- Raising awareness among stakeholders (clients/suppliers, prospects) ; implementation of multiple local actions
- Constant communication with the staff via a forum in the internal newsletter of the company
- 2<sup>nd</sup> Cop

### Significant results in 2010

#### « Put the right dose of future in our actions »

- Decrease in various power consumption (electricity, paper); better management of WEEE and implementation of sustainable purchasing policy
- Tools development, relevant to the Group activity, and referenced for their eco-friendly added value (Flowmind, Saas management in hubs-)
- 3<sup>rd</sup> Cop

### Integration of the last sites of the Group to the approach in 2011

#### « Every day we act for tomorrow »

- Deepening actions and homogenization of the approach on all sites: the committee welcoming word at every recruitment and access to a dedicated space to the approach for all on the company server.
- 4<sup>th</sup> Cop validated « Active Level »

### The support of 10 principles of the Global Compact in 2012

#### « The real future is today »

- Development of the University/Company partnership
- 5<sup>th</sup> Cop validated « Active Level »

### Group public commitment via multiple actions in 2013

#### « Every day we act for tomorrow »

- Creation of SAB award for the Sustainable Finance
- Partnership University/SAB for the creation of the new training to cyber security, unique training in France
- Drafting of ethics chart
- 6<sup>th</sup> Cop validated « Advanced Level »



## ANNEX : HISTORY OF SAB CSR APPROACH– 2/2

### Integration to Club “Advanced” in 2014

« Every day we act for tomorrow »

- Member of the Club « Advanced » composed of 35 companies of which 19 of eponymous level
- Implementation of « Code SAB » (anti-corruption ethical code )
- 7<sup>th</sup> Cop reviewed by the peers and validated «Advanced » for the 2<sup>nd</sup> year

### Implementation of the Advanced platform in 2015

« Every day we act for tomorrow »

- Member of the Club Advanced editorial committee
- Active participant to the implementation of the Advanced platform
- Speaker at the round table /conference on sustainable Purchasing(GC France/OBSAR)
- CSR commitment presentation to students of the ESSEC By SAB Group President
- Participation to the Stand GC France/COP 21
- 8<sup>th</sup> Cop (3<sup>rd</sup> of Advanced level)

### Membership of two SAB subsidiaries in the local network, Lebanon and Tunisia, of Global Compact, in 2016

«Every day we act for tomorrow»

- CSR clauses in all client / supplier contracts
- Presentation of 3 SDG in the eponymous guide B&L/GC France
- Participation in the project implemented by the NGO Jouzour Loubnan, in favour of the biodiversity
- 9<sup>th</sup> Cop (4<sup>th</sup> Advanced Level)

A complete text of Cop transmitted to the UN unit of the Global compact is available at the CSR chapter at our site « [www.sab2i.com](http://www.sab2i.com) ».



## ANNEX 2 : CERTIFICATE OF « ADVANCED » LEVEL



**Global Compact  
Network France**

# ATTESTATION D'ÉVALUATION EXTERNE

Le présent document atteste que l'entreprise SAB a procédé à l'évaluation externe de sa Communication sur le progrès (COP) 2016 pour le Global Compact des Nations-Unies.

L'évaluation a pris la forme d'une revue par les pairs, organisée par le Global Compact France dans le cadre du Club « GC Advanced », et a fait l'objet d'un compte-rendu indiquant les pistes d'amélioration identifiées.

La COP de SAB répond ainsi à la question d'auto-évaluation n°8 du niveau de différenciation Global Compact Advanced pour 2016.







**Fait à Paris, le 2 mars 2017**

**Signatures des participants à la session :**

|   |  |   |  |  |  |
|---|--|---|--|--|--|
| <b>COLOMBUS<br/>CONSULTING</b>                | <b>ELIOR GROUP</b>                           | <b>MODENÇIA</b>                             | <b>VALLOUREC</b>   | <b>ÉCOLE<br/>POLYTECHNIQUE</b>         | <b>GLOBAL COMPACT<br/>FRANCE</b>                     |
| Caroline<br>MOTTE<br><i>Consulting Senior</i> | Judith<br>LALOUP<br><i>Group CSR Manager</i> | Jean SARDINHA-<br>LUCAS<br><i>Dirigeant</i> | Jean-Louis<br>MERVEILLE<br><i>Group Vice President<br/>Sustainable Development</i> | Nicolas<br>MOTTIS<br><i>Professeur</i> | Morgane<br>GRAFFION<br><i>Chargée de mission RSE</i> |

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### Social networks

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Twitter: [http://www.twitter.com/SAB\\_Banking](http://www.twitter.com/SAB_Banking)

Youtube: <https://www.youtube.com/c/sab2iTV>