



# Master Guide

## SAP® for Banking

### 2013

#### Target Audience

- Consultants
- Administrators
- Others

**Note:** Banking services from SAP 8.0 (software components FSAPPL400, FINBASIS 700, SEM-BW 700) cannot be installed on SAP NetWeaver 7.40 and are not released for ASE (SYBASE). Banking services from SAP 8.0 have to be installed on an instance with SAP NetWeaver 7.1 AS ABAP EhP 1.

Only Process Object Types can be installed on a separate instance with SAP NetWeaver 7.40.

Please refer to the detailed information in this master guide.

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## Typographic Conventions


Type Style	Represents
Example Text	Words or characters that appear on the screen. These include field names, screen titles, pushbuttons as well as menu names, paths and options. Cross-references to other documentation
Example text	Emphasized words or phrases in body text, titles of graphics and tables
EXAMPLE TEXT	Names of elements in the system. These include report names, program names, transaction codes, table names, and individual key words of a programming language, when surrounded by body text, for example, <b>SELECT</b> and <b>INCLUDE</b> .
Example text	Screen output. This includes file and directory names and their paths, messages, names of variables and parameters, source code as well as names of installation, upgrade and database tools.
Example text	Exact user entry. These are words or characters that you enter in the system exactly as they appear in the documentation.
<Example text>	Variable user entry. Pointed brackets indicate that you replace these words and characters with appropriate entries.
<b>EXAMPLE TEXT</b>	Keys on the keyboard, for example, function keys (such as <b>F2</b> ) or the <b>ENTER</b> key.

## Icons

Icon	Meaning
	Caution
	Example
	Note
	Recommendation
	Syntax

## History of Changes

The Master Guide is regularly updated and can be found on SAP Service Marketplace at <http://service.sap.com/instguides>.

 Make sure that you have the latest version of the Master Guide by checking on SAP Service Marketplace before starting the installation.

The following table provides an overview of the most important changes that were made in the latest versions.

Version	Date	Important Changes
1.00	September 5, 2011	Initial version
2.00	November 8, 2011	Update for CRM EhP 2
3.00	December 16, 2011	Content enhancements in chapter 3.1.3
4.00	June 21, 2013	No changes
5.00	August 23, 2013	1.3. Note 1883174 added 2.1.2 and 3.2.1: Recommendation to use CRM 7.0 EHP 3, banking services 8.0 and Process Object Types (FSPOT400) for business scenario "Account Origination" 2.2: Note on NetWeaver version for FSPOT400 added

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# 1 Getting Started

## 1.1 About this Document

### Purpose

This Master Guide is the central starting point for the technical implementation and for the technical upgrade of SAP for Banking. You can find cross-scenario implementation and upgrade information as well as scenario-specific information in this guide.

This Master Guide gives you an overview of SAP for Banking, its software units, and its scenarios as well as an overview of the upgrade paths and the upgrade of the involved software units and scenarios from a technical perspective. This Master Guide is a planning tool that helps you to design your system landscape. It also helps to decide what software units you have to upgrade, taking into account the dependencies between the software units. It refers you to other necessary documentation, mainly the following:

- Installation guides for single software units
- Upgrade guides for single software units
- SAP Notes
- Configuration documentation
- SAP Library documentation



You can find the most current information about the technical implementation of SAP for Banking and the latest upgrade, installation and configuration guides on SAP Service Marketplace at <http://service.sap.com/instguides>.

We recommend that you use the documents available here. The guides are regularly updated.

### Constraints

The business scenarios that are presented here serve as examples of how you can use SAP software in your company. The business scenarios are only intended as models and do not necessarily run in your customer-specific system landscape the way they are described here. Check your requirements and systems to determine whether these scenarios can be used productively at your site. We recommend that you test these scenarios in your test systems to ensure that they are complete and free of errors before going live.

This Master Guide primarily discusses the overall technical implementation and upgrade of SAP for Banking, rather than its subordinate components. This means that additional software dependencies might exist without being mentioned explicitly in this document. You can find more information on component-specific software dependencies in the corresponding Component Installation Guide and Component Upgrade Guide.

## 1.2 Related Information

### 1.2.1 Planning Information

For more information about planning topics not covered in this Master Guide, see the following content on SAP Service Marketplace:

Content	Location on SAP Service Marketplace
Latest versions of installation and upgrade guides	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a>
SAP Upgrade Info Center - General information about upgrade topics and application-specific upgrade information	<a href="http://service.sap.com/upgrade">http://service.sap.com/upgrade</a>
General information about SAP for Banking	<a href="http://service.sap.com/banking">http://service.sap.com/banking</a>
SAP Business Maps - information about applications and business scenarios	<a href="http://service.sap.com/businessmaps">http://service.sap.com/businessmaps</a>
Sizing, calculation of hardware requirements - such as CPU, disk, and memory resource - with the Quick Sizer tool	<a href="http://service.sap.com/quicksizer">http://service.sap.com/quicksizer</a>
Released platforms and technology-related topics such as maintenance strategies and language support	<a href="http://service.sap.com/platforms">http://service.sap.com/platforms</a> To access the Platform Availability Matrix directly, enter <a href="http://service.sap.com/pam">http://service.sap.com/pam</a> .
Network security	<a href="http://service.sap.com/securityguide">http://service.sap.com/securityguide</a>
High Availability	<a href="http://service.sap.com/ha">http://service.sap.com/ha</a>
Performance	<a href="http://service.sap.com/performance">http://service.sap.com/performance</a>
Information about Support Package Stacks, latest software versions and patch level requirements	<a href="http://service.sap.com/sp-stacks">http://service.sap.com/sp-stacks</a>
Information about Unicode technology	<a href="http://service.sap.com/unicode@sap">http://service.sap.com/unicode@sap</a>

### 1.2.2 Further Useful Links

The following table shows further useful links on SAP Service Marketplace:

Content	Location on SAP Service Marketplace
Information about creating error messages	<a href="http://service.sap.com/messages">http://service.sap.com/messages</a>
SAP Notes search	<a href="http://service.sap.com/notes">http://service.sap.com/notes</a>
SAP Software Distribution Center (software download and ordering of software)	<a href="http://service.sap.com/swdc">http://service.sap.com/swdc</a>
SAP Online Knowledge Products (OKPs) – role-specific Learning Maps	<a href="http://service.sap.com/rkt">http://service.sap.com/rkt</a>

## 1.2.3 Related Guides

You can find more information about the relevant applications in the following documents:

Title	Location
SAP Customer Relationship Management	<a href="http://service.sap.com/crm-inst">http://service.sap.com/crm-inst</a>
Component Installation Guide for <i>banking services from SAP</i>	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i>
Component Upgrade Guide for <i>banking services from SAP</i>	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> under <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i>
Master Guide for SAP NetWeaver	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>SAP NetWeaver</i>
Installation Guide for SAP NetWeaver	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>SAP NetWeaver</i>

## 1.3 Important SAP Notes

You must read the following SAP Notes before you start the installation or the upgrade.

Make sure that you have the latest version of each SAP Note, which you can find on SAP Service Marketplace at <http://service.sap.com/notes>.

The following SAP Notes contain the most recent information on the **installation**, as well as corrections to the installation documentation.

SAP Note Number	Component	Description
	<b>General notes</b>	
<a href="#">97621</a>	BC-UPG-OCS	OCS Info: Online Correction Support (OCS)
<a href="#">97660</a>	BC-UPG-OCS	OCS: Further Information Needed
<a href="#">556962</a>	BC-UPG-OCS / BC-UPG-ADDON	FAQ OCS: General information on Support Packages
<a href="#">954792</a>	BC-UPG-OCS	Known problems with Support Packages in SAP NW 7.1 AS ABAP
<a href="#">785365</a>	BC-CST-MM	Extended Global Memory (EG) increased from 2 GB to 8 GB
<a href="#">789477</a>	BC-CST-MM / BC-OP-AIX	Large extended memory on AIX (64-bit) as of Kernel 6.20
<a href="#">135451</a>	BC-DB-DB6 / XX-RC-BC-DB	DB2/CS: Optimistic Cluster Read
<a href="#">894009</a>	BC-SRV-FP	Adobe Document Services: Configuration Guide (SAP NW 7.0)



<a href="#">1109483</a>	BC-UPG-ADDON	Installing Esoadocu 100
<a href="#">1515223</a>	SAP NetWeaver Process Integration: Release Recommendation	This SAP Note sets out our recommendation on which release of SAP NetWeaver PI you should use
	<b>Information about the installation of <i>banking services from SAP</i></b>	
<a href="#">1554728</a>	BC-UPG-ADDON / FS-AM	Installing FSAPPL 400 on NetWeaver 7.1 EHP1
<a href="#">1554729</a>	BC-UPG-ADDON / FS-AM	Upgrade to NetWeaver AS 7.1 with FSAPPL 400
<a href="#">1554730</a>	BC-UPG-ADDON / FS-AM	FSAPPL 400 delta upgrade NetWeaver 7.1 EHP1
<a href="#">1554731</a>	BC-UPG-ADDON / FS-AM	Maintenance strategy for <i>banking services from SAP 8.0</i> (FSAPPL 400)
<a href="#">983007</a>	FS-AM	Release Strategy for ABAP Add-On FSAPPL
<a href="#">1578862</a>	XX-SER-REL	Release limitations for <i>banking services from SAP 8.0</i>
<a href="#">1551895</a>	FS-AM / FS-BA	Release Information for FSAPPL400
	<b>Additional information for <i>banking services from SAP</i></b>	
<a href="#">1166529</a>	FS-AI	Performance: banking services from SAP
<a href="#">1522633</a>	FS-AM-CM-AC	Temporary Condition Change (Product Switch): Setup
	<b>Additional information for scenarios using CYT</b>	
<a href="#">1392826</a>	BC-UPG-ADDON / FS-AM	Installing CYT 7.0 (IBS) on NetWeaver
<a href="#">1392828</a>	BC-UPG-ADDON / FS-AM	Upgrade to NetWeaver AS 7.1 EHP1 with CYT 7.0 (IBS)
<a href="#">1392829</a>	BC-UPG-ADDON / FS-AM	Delta upgrade CYT 7.0 (IBS) on Netweaver
<a href="#">413820</a>	FS-CYT / BC-UPG-ADDON	Maintenance strategy for CYT (IBS)
<a href="#">1391724</a>	FS-CYT	CYT 7.0 Authorizations and Role Concept
	<b>Additional information for scenarios using Bank Analyzer</b>	
<a href="#">631416</a>	FS-BA	Configuring the system landscape of Bank Analyzer
<a href="#">676390</a>	FS-BA	Transporting settings in the module editor environment
<a href="#">1037878</a>	BC-UPG-ADDON / FIN-SEM	Installation FINBASIS 700 on SAP NetWeaver 7.1
<a href="#">1037738</a>	BC-UPG-ADDON / FIN-SEM	Installing SEM-BW 700 on SAP NetWeaver 7.1
<a href="#">1037879</a>	BC-UPG-ADDON	FINBASIS 700 and SEM-BW 700: Upgrade to SAP NetWeaver AS ABAP 7.1
<a href="#">1571047</a>	FS-BA	Banking Services 8.0: Bank Analyzer-Business Content Inst.

	<b>Additional information for the installation of the Management Accounting scenario</b>	
<a href="#">1350556</a>	FS-BA	Customizing for Integration of Bank Analyzer with ERP GL
	<b>Additional information for the installation of the Price Optimization scenario</b>	
<a href="#">1386713</a>	Installing FSPO 400 on NetWeaver 7.0 enhancement package 1	Use transaction code SAINT to install an ABAP add-on on SAP NetWeaver 7.0 enhancement package 1.
<a href="#">1172899</a>	BI_CONT 7.04	Information about installation and upgrade
<a href="#">937697</a>	Usage of SAP NetWeaver BI Diagnostics & Support Desk Tool	See also <a href="http://help.sap.com">http://help.sap.com</a> → SAP NetWeaver → SAP NetWeaver 7.0 → SAP NetWeaver Library → Technology Consultant's Guide → Configuration Wizard → Wizard-Based Configuration → Wizard-Based Configuration of BI Java
<a href="#">1319829</a>	Web Dynpro fixes in SP04	Web Dynpro fixes in SP04
	<b>Additional information for the Regulatory Reporting Analyzer by iBS scenario</b>	
<a href="#">1378544</a>	BC-UPG-ADDON / FS-BA-AN-REG	Installation Regulatory Reporting Analyzer by iBS 3.0
<a href="#">1378548</a>	BC-UPG-ADDON / FS-BA-AN-REG	Upgrade to SAP NW 7.1 with RRA 3.0 by iBS
<a href="#">1392624</a>	BC-UPG-ADDON / FS-BA-AN-REG	RRA 300_BA70 delta upgrade NetWeaver 7.1 EHP1
	<b>Additional information for the installation of the Asset Liability Management (ALM) scenario</b>	
<a href="#">1121369</a>	FS-BA-PM-DP	User for RFC call in Asset Liability Management scenario
	<b>Additional information for the installation of Lease Operations</b>	
<a href="#">1507721</a>		Remaining balance calculation upon change Process in Leasing
	<b>Additional information for the installation of the Account Origination scenario</b>	
<a href="#">1883174</a>		Sample Integration between Account Origination & Loans Management
	<b>Additional information for FSPOT</b>	

<a href="#">1762893</a>		Release Strategy for the ABAP Add-On FSPOT
	<b>Additional information for Loans for ERP</b>	
<a href="#">851136</a>	FS-CML	Additional info for upgrade of FS-CML component to ERP2005
	<b>Enterprise Services</b>	
<a href="#">1224284</a>	XX-SER-REL	Enterprise Services, Installing, and Accessing the SOA Documentation
<a href="#">1564359</a>	BC-UPG-ADDON	Installing ESMFS 400 (ESM FS 400)
<a href="#">1510223</a>	FS-AM	FSAPPL 400: Changes to existing interfaces
<a href="#">1357790</a>	FS-MCM-CST	Correction of validity period for contract begin
<a href="#">1357134</a>	FS-MCM-CST	Account share combined statement: Error for daily due date

The following SAP Notes contain the most recent information about the **upgrade**, as well as corrections to the upgrade documentation.

SAP Note Number	Component	Title
<a href="#">785365</a>	BC-CST-MM	Extended Global Memory (EG) increased from 2 GB to 8 GB
<a href="#">789477</a>	BC-CST-MM / BC-OP-AIX	Large extended memory on AIX (64-bit) as of Kernel 6.20
<a href="#">135451</a>	BC-DB-DB6 / XX-RC-BC-DB	DB2/CS: Optimistic Cluster Read
<a href="#">1037879</a>	BC-UPG-ADDON	FINBASIS 700 and SEM-BW 700: Upgrade to SAP NetWeaver AS ABAP 7.1
<a href="#">1554729</a>	BC-UPG-ADDON / FS-AM	Upgrade to NetWeaver AS 7.1 using FSAPPL 400
<a href="#">1554730</a>	BC-UPG-ADDON / FS-AM	FSAPPL 400 delta upgrade NetWeaver 7.1 enhancement package 1
<a href="#">631416</a>	FS-BA	Configuring the system landscape of Bank Analyzer
<a href="#">676390</a>	FS-BA	Transporting settings in the module editor environment
<a href="#">454859</a>	FS-BA / BC-UPG-ADDON	Release strategy for SAP Bank Analyzer add-on
<a href="#">1578862</a>	XX-SER-REL	Release limitations for <i>banking services from SAP 8.0</i>
<a href="#">1556023</a>	FS-AM, FS-MCM, FS-BA, FS-CMS, FS-BP	<i>Banking services from SAP 8.0</i> : Deprecation of Services

	<b>Additional information for scenarios using CYT</b>	
<a href="#">1392828</a>	BC-UPG-ADDON / FS-AM	Upgrade to NetWeaver AS 7.1 EHP1 with CYT 7.0 (IBS)
<a href="#">1392829</a>	BC-UPG-ADDON / FS-AM	Delta upgrade CYT 7.0 (IBS) on NetWeaver
<a href="#">1391724</a>	FS-CYT	CYT 7.0 Authorizations and Role Concept
	<b>Additional information for the installation of Lease Operations</b>	
<a href="#">1507721</a>		Remaining balance calculation upon change Process in Leasing
	<b>Additional information for the Account Origination scenario</b>	
<a href="#">1515223</a>	SAP NetWeaver Process Integration: Release Recommendation	This SAP Note sets out our recommendation on which release of SAP NetWeaver PI you should use.
<a href="#">1479767</a>	FS-CML	Migration of Consumer Loans Disbursement Records

## 2 SAP for Banking Overview

SAP for Banking offers a portfolio of applications that can be used for transactional and analytical banking processes, among them the management of accounts and the risk management for banking products.

Applications from SAP support the following transactional banking processes:

- Customer information file management
- Product management
- Finance operations:
  - Loans
  - Facilities
  - Collateral
  - Lease Operations
- Checking and savings account operations:
  - Card management
  - Term deposits and deposits at notice
  - Capital-yield tax management
- Corporate cash management:
  - Pooling
- Bundled pricing

The following analytical banking processes are supported:

- Accounting for Financial Instruments
- Profitability Analysis and Management Accounting
- Risk Management for:
  - Basel II
  - Limit Management
  - Credit Portfolio Management
- Asset Liability Management

The following banking sales processes are supported:

- Account Origination

## 2.1 Software Component Matrix

The following matrix provides an overview of which business scenario of SAP for Banking uses which software unit:

### 2.1.1 Analytical Banking

Business Scenario	Software Units Key: X = mandatory (X) = optional								
	banking services from SAP	SAP ERP	SAP CRM	SAP SRM	SAP NW BW	SAP NW PI	SAP NW EP <sup>1</sup>	Partner Components	Others
Asset Liability Management	X banking services from SAP 8.0 (X) analytical banking extension 1.0 for banking services from SAP 6.0	-	-	-	(X) SAP NetWeaver 7.0 BI CONT 7.05	(X) We strongly recommend that you use the highest version of SAP NetWeaver PI	-		
Credit Risk Management	X banking services from SAP 8.0	-	-	-	(X) SAP NetWeaver 7.0 BI CONT 7.05	(X) We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT FSAPPL 400	(X) SAP NetWeaver 7.0 or higher	-	(X) SAP NW Business Client 3.0
Financial Accounting	X banking services from SAP 8.0	(X) EHP 5 for SAP ERP 6.0 or higher	-	-	X SAP NetWeaver 7.0 BI CONTENT 7.05	(X) We strongly recommend that you use the highest version of SAP NetWeaver PI XI Content FSAPPL 400	-	-	
Limit	X	-	-	-	-	(X)	-	-	

<sup>1</sup> In case a NW Enterprise Portal connection is needed, see [Portal](#).

Management	banking services from SAP 8.0					We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT FSAPPL 400			
Management Accounting	X banking services from SAP 8.0	(X) EHP 5 for SAP ERP 6.0 or higher	-	-	X SAP NetWeaver 7.0 BI CONTENT 7.05	(X) We strongly recommend that you use the highest version of SAP NetWeaver PI XI Content FSAPPL 400	-	-	
Price Optimization					SAP EHP1 for SAP NetWeaver 7.0 – Business Intelligence SAP EHP1 FOR SAP NETWEAVER 7.0 – BI Java				X FSPO 400 POB ANALYTICAL ENGINE 4.00 SAP EHP1 for SAP NetWeaver 7.0 – Application Server Java BP ERP05 COMMON PARTS 1.41 BP FOR PRICE OPTIMIZATION 4.0
Regulatory Reporting Anaylzer by iBS	X banking services from SAP 8.0	-	-	-	X SAP NetWeaver 7.11	-	-	X	

### 2.1.2 Banking Sales and Services

Business Scenario	Software Units Key: X = mandatory (X) = optional
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	banking services from SAP	SAP ERP	SAP CRM	SAP SRM	SAP NW BW	SAP NW PI	SAP NW EP	Partner Components	Others
Account Origination	(X) <i>banking services from SAP 8.0 or higher</i>	(X) SAP ERP 6.0 or higher	X SAP CRM 7.0 EHP3	-	-	X We strongly recommend that you use the highest version of SAP NetWeaver PI	-	-	

## 2.1.3 Transaction Banking

Business Scenario	Software Units Key: X = mandatory (X) = optional								
	banking services from SAP	SAP ERP	SAP CRM	SAP SRM	SAP NW BW	SAP NW PI	SAP NW EP <sup>2</sup>	Partner Components	Others
Collateral Management	X <i>banking services from SAP 8.0</i>	(X) SAP ERP 6.0 or higher	(X) CRM 5.0 or higher	-	(X) SAP NetWeaver 7.0 BI CONT 7.03	(X) We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT ESM INTEGRATION 3.1 XI CONTENT ESM FS 400	-	-	
Deposits Management	X <i>banking services from SAP 8.0</i>	-	-	-	X SAP NetWeaver 7.0 BI CONT 7.03	X We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT ESM INTEGRATION	-		(X) SAP CYT Management 7.0

<sup>2</sup> In case a NW Enterprise Portal connection is needed, see [Portal](#) in the SAP Library.



						TION 3.1 XI CONTENT ESM FS 400			
Funding Management									
Lease Operations	-	X EHP 6 for SAP ERP 6.0 or high er	X SAP CRM 7.0 EHP2	(X) SAP SRM 7.0 EHP2	-	SAP NetWeave r PI 7.0 EhP3 with XI content EA_APPL 606 and SAP CRM ABAP 7.02	(X) SAP NetW eave r 7.0	-	
Loans for ERP		X EHP 5 for SAP ERP 6.0 or high er Ente rpris e Extensio ns EA- Fins erv	(X) CRM 5.0 or higher		(X) SAP NetWeav er 7.0 BI CONT 7.05	-	-	-	
Loans Management	X <i>banking services from SAP 8.0</i>	X EHP 3 for SAP ERP 6.0 or high er BS Fun ction Set FIC AX	-(X) CRM 5.0 or higher	-	-	(X) We strongly recommen d that you use the highest version of SAP NetWeave r PI XI CONTENT ESM INTEGRA TION 3.1 XI CONTENT ESM FS 400	-	-	
Payment Operations	X <i>banking services from SAP 7.0</i>	-	-	-	X SAP NetWeav er 7.0 BI CONT 7.03	X We strongly recommen d that you use the highest version of SAP NetWeave r PI XI	-	-	X SAP Payment Engine 7.0

						CONTENT ESM FS 300			
--	--	--	--	--	--	--------------------------	--	--	--



For more information about the required software components, see [System Landscape](#).



This Master Guide provides just one way to implement each business scenario. For other ways to implement business scenarios, see the Scenario & Process Component List on SAP Service Marketplace at <http://service.sap.com/scl>. The Scenario & Process Component List helps you to find realization alternatives for SAP solutions, business scenarios, and processes. It shows you which application components are needed to realize a business scenario or process.

## 2.2 System Landscape

Most scenarios of SAP for Banking use component FSAPPL as a business process platform for banking. *Banking services from SAP* is a NetWeaver add-on that uses functions from the components FINBASIS and SEM-BW. A minimal system landscape consists of the following components:

- *SAP NetWeaver 7.1 AS ABAP enhancement package 1 for banking services from SAP 7.0* (also valid for *banking services from SAP 8.0*) with the following components:
  - SAP\_BASIS
  - SAP\_ABA
  - SAP\_BW
  - PI\_BASIS
  - ST-PI



Note that while Process Object Types (software component FSPOT400) run on NetWeaver 7.40 on a separate instance, Banking Services 8.0 cannot be installed on NW 7.40.

- FINBASIS 700
- SEM-BW 700



Note that the use of the components SEM-BW 700 / FINBASIS 700 is restricted to the reused functions within *banking services from SAP 8.0*. These functions consist of low level technical tools and frameworks, such as master data persistency services, transport services, generation services, and the Accounting Engine. These components are not successors of previous versions of SEM-BW or FINBASIS, supporting all functions delivered, for example, as part of ERP 2004 or ERP 6.0. The identical naming was required for technical reasons to support the upgrade from previous versions of SAP Bank Analyzer to *banking services from SAP 8.0* without losing the coupled functions that are based on previous versions of these components. Customers who use only ERP should not

apply these components to their existing ERP system (up to SAP ERP 6.0). For ERP customers, identical and extended functions are provided in the enhancement packages for SAP ERP 6.0 (for more information, see <http://service.sap.com/erp-ehp>).

- BI\_CONT 711 (only relevant if you use SAP Bank Analyzer)
- FSAPPL 400



Note that some SAP for Banking scenarios require more components than those mentioned. The Subledger scenario (AFI), for example, uses SAP ERP FI-GL for posting accounting documents in the general ledger. Other scenarios are built on a completely different set of components (for example, Leasing and Account Origination).



For more information about the technical landscape, see the Component Installation Guide for *banking services from SAP*.

## 2.3 Overall Implementation Sequence for Scenarios Using *banking services from SAP*

### Purpose

The following table describes the overall installation sequence for *banking services from SAP* 8.0. This table contains all available software units. However, to implement a specific scenario, you need either a subset of available software units or additional components. Some are only required for special processes. For information about which software is required to implement a specific scenario, see [Business Scenarios of SAP for Banking](#).

For the latest component version and patch level requirements, see the *Component Installation Guide for banking services from SAP* and SAP Note [1554728](#).

See documentation listed in the following table:

### Process

Step	Action	Remarks/Subsequent Steps
1	<b>Installation of SAP NetWeaver AS ABAP 7.1</b> For detailed installation instructions, see the Installation Guide for <i>SAP NetWeaver 7.1 AS ABAP enhancement package 1 for banking services from SAP</i>	
2	<b>Installation of FINBASIS 700</b> For detailed installation instructions, see SAP Note <a href="#">1037878</a> .	
3	<b>Installation of SEM-BW 700</b> For detailed installation instructions, see SAP Note	

	<a href="#">1037738</a> .	
4	<b>Installation of BI_CONT 7.11</b>	Only relevant if you use SAP Bank Analyzer
5	<b>Installation of <i>banking services from SAP 8.0</i></b> For detailed installation instructions, see Component Installation Guide for <i>banking services from SAP</i> and SAP Note <a href="#">1554728</a> .	Installs the required languages
6	<b>Installation of Business Content for SAP Bank Analyzer</b> For detailed installation instructions, see SAP Note <a href="#">1571047</a> .	Only relevant if you use SAP Bank Analyzer

## 2.4 Overall Upgrade Sequence for Scenarios Using *banking services from SAP*

The following table describes the overall upgrade sequence for *banking services from SAP 8.0*. This table contains all available software units. However, to upgrade a specific scenario, you need either a subset of available software units or additional components. Some are only required for special processes. For information about which software is required to implement a specific scenario, see [Business Scenarios of SAP for Banking](#).

For the latest component version and patch level requirements, see the *Component Upgrade Guide for banking services from SAP* and SAP Notes [1554729](#) and [1554730](#).



If you are using the AFI or IFMA scenario in Bank Analyzer, make sure that you have read the guide *Reinitialization of Accounting as of Bank Analyzer 8.0* carefully before starting any upgrade activity.

See documentation listed in the following table:

### Process

Step	Action	Remarks/Subsequent Steps
1	<b>Upgrade of SAP NetWeaver AS ABAP 7.1</b> For detailed installation instructions, see the Update Guides for <i>SAP NetWeaver 7.1 AS ABAP enhancement package 1 for banking services from SAP 7.0 and 8.0</i>	
2	<b>Upgrade of FINBASIS 700</b> For detailed installation instructions, see SAP Note <a href="#">1037878</a> .	
3	<b>Upgrade of SEM-BW 700</b> For detailed installation instructions, see SAP Note	

	<a href="#">1037738</a> .	
4	<b>Installation of BI_CONT 7.11</b>	Only relevant if you use SAP Bank Analyzer
5	<b>Upgrade of <i>banking services from SAP 8.0</i></b> For detailed installation instructions, see Component Upgrade Guide for <i>banking services from SAP</i> and SAP Notes <a href="#">1554729</a> and <a href="#">1554730</a> .	Installs the required languages
6	<b>Installation of Business Content for SAP Bank Analyzer</b> For detailed installation instructions, see SAP Note <a href="#">1571047</a>	Only relevant if you use SAP Bank Analyzer
7	<b>System reinitialization</b> Perform the reinitialization as per the guide <i>Reinitialization of Accounting as of Bank Analyzer 8.0</i> (see SAP Note <a href="#">1593272</a> ).	Only relevant if you use the AFI or IFMA scenarios in Bank Analyzer.
8	<b>Change merge to subledger scenario</b> Perform the switch from the merge scenario to the subledger scenario as per the <i>Cookbook FSPP400+ Change Merge to Subledger Scenario</i> and the SAP Library documentation <i>Switch to Subledger Scenario</i> (see SAP Note <a href="#">1597187</a> ).	Only relevant if you use the AFI scenario in Bank Analyzer and switch from the merge scenario (source system) to the subledger scenario (target system).

## 3 Scenarios of SAP for Banking

### 3.1 Banking Analytics

#### 3.1.1 Asset Liability Management

##### Overview

You can use this scenario to manage market and liquidity risks in non-trading books as well as for future-oriented earnings and economic value simulations under various market and behavioral scenarios for (strategic) planning purposes. For effective risk management, a bank has to create a model of its interest rate scenarios, strategy, customer behavior, and a wide range of economic variables. To do this, ALM provides analysis of the balance sheet, incorporating market risk, earnings simulations, and market valuation using static and dynamic models.

This scenario is used for actively measuring and managing the interest rate, FX risk, and liquidity risk in the banking book. With accurate and detailed analysis, you can understand the impact of market changes on the balance sheet more clearly, and make more informed business decisions. You are able to analyze customer behavior and market movements to stabilize margin and earnings more effectively, forecast future earnings precisely, manage profitability, and comply with regulatory requirements.

This scenario supports the integration with the Results Data Layer, which then allows the reuse of certain results in other analytical scenarios, like Limit Management, and can be used for management reporting purposes in SAP NetWeaver Business Intelligence.

##### Technical System Landscape

The following software components are either required or optional, as indicated below, for the technical implementation of Asset Liability Management:

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i> using FS-BA (Bank Analyzer)	X		Use this component for generating information for ALM reporting and simulation
SAP NetWeaver We strongly recommend that you use the highest version of SAP NetWeaver PI		X	Process Integration. You use this component as the message broker between <i>banking services from SAP</i> and an ALM solution. XI enables the synchronous and the asynchronous exchange of data between connected systems.

SAP NetWeaver 7.0 BI CONTENT 7.05		X	Business Intelligence with Content. This component provides the Business Content for operational reporting of ALM results in SAP NetWeaver Business Intelligence.
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### Further Information

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.

## 3.1.2 Credit Risk Management

### Overview

This business scenario is used to calculate and report the regulatory capital and economic capital for credit risk. There are a number of localizations for this business scenario for the calculation of regulatory capital under Basel II.

The regulatory capital scenario was developed entirely by SAP. The scenario for regulatory capital scenario does the following:

- Calculates the minimum regulatory capital requirements under Basel II according to all possible approaches (standardized as well as internal rating based)
- Provides an algorithm for optimizing collateral
- Fulfills external and internal reporting requirements
- Covers stress testing

Stress testing in the area of credit risk, officially named *SAP Interactive Credit Risk Analysis*, simulates certain, typically adversely selected “stress” scenarios in order to assess the impact of these scenarios on key risk result figures such as risk-weighted assets, capital charge, expected loss, and so on.

SAP’s stress testing solution supports stress testing only for regulatory capital (i.e. in the SAP Basel II solution). It offers a powerful user interface that enables the business user to define their own stress scenarios. Furthermore, it allows the business user to perform *ad hoc* stress testing, that is, to start and view the results of a medium-sized portfolio (to allow for tolerable response times) in an interactive manner.

The economic capital provides all relevant key result figures for credit risk by exploiting correlations between economic factors and by incorporating firm-specific/idiosyncratic risk, and so on. The following risk measures are determined: unexpected loss (defined as the portfolio standard deviation), credit value at risk, expected shortfall (also called conditional value at risk), as well as the risk contributions to these risk measures. The risk measures CVaR and ES are also called tail risk measures, and are derived on the basis of the loss distribution, which also applies for the risk contributions to these risk measures.

SAP offers two different scenarios for economic capital, which are represented by the following solutions:

- *The credit portfolio data processing tool from SAP*, which provides pre and post-processing of data, as well as the inbound/outbound mapping from/to *banking services from SAP* to/from a third-party asset value credit portfolio model for economic capital, such as Risk Frontier by Moody’s KMV. It is a function that can be used to connect *banking services from SAP* to asset-value-type credit portfolio models. By incorporating the return side, that is, the margins of the transactions, the adapter for the asset value model can also determine risk-return performance measures.

- A cutting-edge *Default Mode Credit Portfolio Model*, which is fully integrated into *banking services from SAP*. It consists of a number of methods that determine the loss distribution and/or the corresponding risk measures. It contains methods for calculating the exact loss distribution (and deriving the risk measure and associated risk contributions) by means of a sophisticated recursion algorithm and other methods, which are approximate methods that require considerably less computational effort. There are also methods that determine the loss distribution on a continuous scale, without discretizing the exposures of the obligors.

## Technical System Landscape

SAP Bank Analyzer provides a standard interface to SAP NetWeaver Business Intelligence (BI). Security requirements are covered by using ABAP, the SAP user administration concept, and the SAP authorization concept.

The following software components are either required or optional for the technical implementation of the scenario, as indicated below:

### SAP Basel II

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		You use component Bank Analyzer (FS-BA) to calculate the regulatory capital requirements (SAP Basel II)
<i>SAP NetWeaver 7.0 BI BI CONT 7.05</i>		X	Business Intelligence with content for internal and external reporting
<i>SAP NetWeaver 7.0 Enterprise Portal or higher</i>		X	Enterprise Portal with content for internal and external reporting
<i>SAP NetWeaver Business Client 3.0</i>		X	

### SAP Credit Risk Portfolio Management

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		You use component Bank Analyzer (FS-BA) to calculate the economic capital requirements (SAP Credit Risk Portfolio Management)
<i>SAP NetWeaver PI We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT FSAPPL 400</i>		X	When using the Credit Portfolio Data Processing tool with integration of an external third-party tool, you use Process Integration with the respective content.

## Upgrade Sequence

For calculating regulatory capital requirements, no upgrade is required; you only need to make the relevant Customizing settings for the new function.



The scenario for calculating the economic capital is a new implementation and therefore not an upgrade.. To run the scenario, you need to make the relevant Customizing settings, in particular for those new functions delivered with this scenario.

### Further Information

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.
Scenario Security Guide	For more information, see SAP Service Marketplace at <a href="http://service.sap.com/securityguide">http://service.sap.com/securityguide</a> .
Component Upgrade Guide for <i>banking services from SAP 8.0</i>	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Upgrade Guides</i>
SAP Note <a href="#">1029940</a>	NetWeaver Business Client requirements and restrictions
SAP Note <a href="#">900000</a>	NetWeaver Business Client FAQ
SAP Library documentation: SAP NetWeaver Business Client	<a href="#">SAP NetWeaver Business Client</a>
SAP NetWeaver Portal 7.0: SAP Documentation & Guides	For more information, see SAP Community Network at <a href="http://sdn.sap.com">http://sdn.sap.com</a> → <i>User Productivity</i> → <i>Portal and Collaboration</i> → <i>SAP NetWeaver Portal 7.0: SAP Documentation &amp; Guides</i>

## 3.1.3 Financial Accounting

### Overview

This scenario provides a view on the financial positions of a bank to fulfill external accounting and reporting requirements. The following processes are supported:

- **Accounting for Financial Instruments (Subledger)**

This process provides full subledger capabilities for financial instruments with parallel valuation in accordance with different accounting standards (for example, IAS, HGB): Operational business events are processed and GAAP-specific subledger postings are created.

Standard methods for the valuation of financial positions are available that take into account fair value (unrealized profit/loss), amortized cost, accrual of interest and fees, deferral, strict and moderate lower of cost or market, foreign currency, and hedge adjustment. External pricing tools can be integrated for the valuation of special financial instruments (for example, exotic options). The results of subledger postings are aggregated to the granularity level of the general ledger; parallel ledgers in the general ledger can be posted for the creation of daily balances, financial statements, and profit and loss statements.

The results of the aggregated financial transaction data are transferred to Business Intelligence for the creation of notes and financial statements for legal entities. In Business Intelligence, data from nonbanking-specific activities are added to provide a complete financial statement of the bank.

- **Reconciliation of Local GAAP Data with IFRS Data (Merge)**



You can use this process to determine financial reporting data, to consolidate data from individual companies, and to create company reports. The system calculates the fair value, the amortized cost, and the cash flow for the various financial products. In doing so, the system includes the calculated profit or loss in the retained earnings or profit and loss statement (P&L).

The system merges the calculated IFRS data for the financial products with the local GAAP data and calculates the required financial statement items. The local GAAP data, in the form of positions in the Source Data Layer (SDL), does not require any further IFRS valuation. You can use reports to display the results of the various processes.

## Technical System Landscape

SAP Bank Analyzer provides standard interfaces to SAP NetWeaver Business Intelligence (BI). Security requirements are covered by the use of ABAP, the SAP user administration concept, and the SAP authorization concept.

The following software components are either required or optional, as indicated below, for the technical implementation or upgrade of this scenario:

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		You use this component for processing financial products.
SAP NetWeaver 7.0 BI CONT 705	X		You use Business Intelligence with content for reporting purposes.
SAP ERP 6.0 or higher Minimum: EhP 3 Recommended: EhP 5		X	The FI-GL component serves as the general ledger.  You need this component only if you use the <i>Accounting for Financial Instruments (Subledger)</i> process.
ESA ECC-SE Minimum: 603 Recommended: 605		X	You use this component to provide services for the connecting <i>banking services from SAP</i> with the general ledger in SAP ERP.  You need this component only if you use the <i>Accounting for Financial Instruments (Subledger)</i> process.

## Further Information

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.
Scenario Security Guide	For more information, see SAP Service Marketplace at <a href="http://service.sap.com/securityguide">http://service.sap.com/securityguide</a> .

Customizing for Integration of Bank Analyzer with ERP GL	See SAP Note <a href="#">1350556</a>
Component Upgrade Guide for <i>banking services from SAP 8.0</i>	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i>
Guide <i>Reinitialization of Accounting as of Bank Analyzer 8.0</i>	See SAP Note <a href="#">1593272</a>
<i>Cookbook FSPP400+ Change Merge to Subledger Scenario</i>	See SAP Note <a href="#">1597187</a>

Depending on the functions that you want to use on the G/L side, you need to choose an appropriate enhancement package ( EHP). We recommend that you use EHP 5 to ensure that you have the full range of functions and features for Bank Analyzer .

[EHP 2]

- ESA ECC-SE 602
- Service to send G/L documents from Bank Analyzer to G/L is available
- No bulk messages; only single messages possible
- G/L side is only IDoc

[EHP 3]

- ESA ECC-SE 603
- Bulk messages supported on both sides

[EHP 4]

- ESA ECC-SE 603 (same services as in EHP3)
- Post Processing Office is connected to store error messages for monitoring and re-processing

[EHP 5]

- ESA ECC-SE 605
- Service is point-to-point-enabled (message routing through XI at runtime is no longer needed)
- ValueDate added to G/L service signature
- VAT fields added to G/L service signature
- FunctionalCurrency added to G/L service signature, but without new Multi Currency Accounting (MCA) function

[EHP 6] (released later than FSPP 4.0)

- ESA ECC-SE 605
- New MCA function („G/L enhancements“) is available. This function is not relevant for G/L postings sent from Bank Analyzer, but from all other source systems-, because they can now use MCA features similar to those within Bank Analyzer.

## 3.1.4 Limit Management

### Overview

To enable you to consistently manage bank-wide limits, you need a central limit management system. You also need streamlined access to information that is essential for credit decisions in current transactions, as well as a complete and consistent picture of bank-wide exposures and allocated limits. To increase the acceptability of data and related actions, such as limit overdrafts, you must have a limit management process that is both transparent and traceable.

A global limit management must support local limit management for all of your bank's transactions. In terms of software, you need a fully integrated framework that can manage limits for overall bank control. This framework provides greater control of risk limits for your bank as a whole, as well as improved control at the portfolio and business partner levels. The following limit management topics are important for banks:

- Setting and management of limits
- Monitoring and controlling of limits
- Alerts and exception handling
- Risk reporting
- Interacting between various risk engines and your management framework
- Designating a single system for coordinating trading rooms worldwide and eliminating the need to reconcile figures from different limit systems

### Technical System Landscape

For the technical implementation or upgrade of this scenario, the following software components are either required or optional, as indicated below:

Security requirements are covered by the use of ABAP, the SAP user administration concept, and the SAP authorization concept.

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		

### Further Information

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.
Component Upgrade Guide for <i>banking services from SAP 8.0</i>	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> under <i>Industry Solutions → Industry Solution Guides → SAP for Banking → Component Guides</i>

## 3.1.5 Management Accounting

### Overview

This scenario supports the following processes:

- **Profitability Analysis**

Banks use profitability analysis to help them make tactical and strategic decisions. Profitability analysis comprises methods for calculating costs, income, and other key figures on the basis of single deals. These key figures can be saved for different characteristics so that the data can be analyzed in a multidimensional way. For example, to create a report of the results for a given product or customer group, detailed results are aggregated at product or customer group level.

Profit is measured for single deals. Single deals are costed to measure performance and calculate the margin on individual financial instruments. These methods are used to calculate funding costs, cost components such as process costs, equity costs, and risk costs. Standard costs can be added to the cost components.

The profitability of financial instruments with cash flows, such as loans, is measured by costing the credit commitment and recalculating the figures for unexpected events, such as unscheduled repayments and impairments. This is done using the net present value method. Transactions without cash flows, such as checking accounts, are measured using volume-based methods. The measurements are saved as profitability key figures. Additional attributes are added to the data so that multidimensional reporting can be used. Costs and income that are not specific to banks are analyzed, and the results are integrated with those for financial products in a general profitability analysis in a common reporting environment (Business Intelligence). Typical profitability reports include management reports, segment reports, reports on the profitability of products and customers, and ad hoc analyses. Unlike Integrated Financial and Management Accounting (IFMA), imputed costs such as funding costs and standard costs are not posted as documents, and are not recorded in the general ledger.

- **Accounting for Financial Instruments (Integrated Financial and Management Accounting)**

Integrated Financial and Management Accounting (IFMA) provides a standard view of the financial position of the bank in meeting the requirements of management accounting and financial reporting. Financial accounting and management accounting are closely integrated in this scenario.

Financial accounting provides the financial information required by external stakeholders while management accounting provides the information required by the bank's management. This information is primarily used to analyze the performance of organizational and geographical entities and groups of products and customers. To obtain management information about internal segments and groups, indirect costs and income have to be included in the figures for management accounting, which are not relevant for financial accounting. This means that funding relationships have to be mapped as standard costs.

This scenario contains a complete subledger for financial instruments, which can be measured under different accounting standards, such as IAS and HGB. Operational business events are processed and recorded for each accounting standard in the subledger.

This scenario contains various standard methods that can be used to measure financial positions. These include the following:

- Calculation of the fair value (unrealized profit and loss)
- Amortization

- Accrued interest
- Foreign currency valuations
- Calculation of the hedge adjustment for hedges

External price calculators can be used to measure exotic financial products.


To calculate profitability (measure performance) from different perspectives, imputed costs and income have to be taken into account along with the financial positions of the bank. Funding costs and income (single deals) are calculated using funds transfer pricing and assigned to the relevant organizational units (profit centers, segments) of the bank. This gives an accurate picture of the assets of each organizational unit. The payables and receivables of each entity are compared to the internal payables and receivables, which represent the funding relationships within the bank. Profit is measured for single deals. Single deals are costed to measure performance and calculate the margin on individual financial instruments. The methods are used to calculate funding costs, and cost components such as process costs, equity costs, and risk costs. Standard costs can be added to the cost components.



The profitability of financial instruments with cash flows, such as loans, is measured by costing the credit commitment, and recalculating the figures for unexpected events, such as unscheduled repayments and impairments. This is done using the net present value method. Transactions without cash flows, such as checking accounts, are measured using volume-based methods. The documents created in the subledger are aggregated by various characteristics and transferred to the general ledger. The data that is transferred is kept as simple as possible. Additional attributes are added to the posting data that is transferred to Business Intelligence (BI). The data stored in the general ledger and the subledger is used to generate the reports required. To obtain the financial statements for the bank as a whole, data for the bank and information from other subledgers (such as fixed asset accounting) is integrated in BI.

Business Intelligence can be used to create financial reports for legal and organizational entities. By assigning external and internal payables and receivables, and expense and income to particular entities (such as geographical entities, or product groups), balance sheets and income statements can be created at the level of these entities. Segment reporting is brought about by creating balance sheets and income statements for organizational and geographical entities. Profitability can be reported multidimensionally in BI at a detailed level (for example, contribution margin schemas for product groups, customer groups, regions, or account managers). By implementing integrated accounting, the key figures required for managing the bank are consistent with those that are used to report the profitability of the bank. This means that complex processes for reconciling financial accounting and management accounting are no longer required.

## Technical System Landscape

The following software components are required or optional, as indicated below, for the technical implementation of this scenario:

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		<p>You use this component for a profitability analysis and as a subledger for financial products.</p> <p> You require this component only if you use the <i>Accounting for Financial Instruments (Integrated Financial and</i></p>

			<i>Management Accounting</i> process.
SAP NetWeaver 7.0 BI CONT 705	X		
EHP5 for SAP ERP 6.0 or higher		X	<p>Component FI-GL serves as a general ledger.</p>  <p>You require this component only if you use the <i>Accounting for Financial Instruments (Integrated Financial and Management Accounting)</i> process.</p>
ESA ECC-SE 605		X	<p>You use this component to provide services for the connection of <i>banking services from SAP</i> and the general ledger in SAP ERP.</p>  <p>You require this component only if you use the <i>Accounting for Financial Instruments (Integrated. Financial and Management Accounting)</i> process.</p>

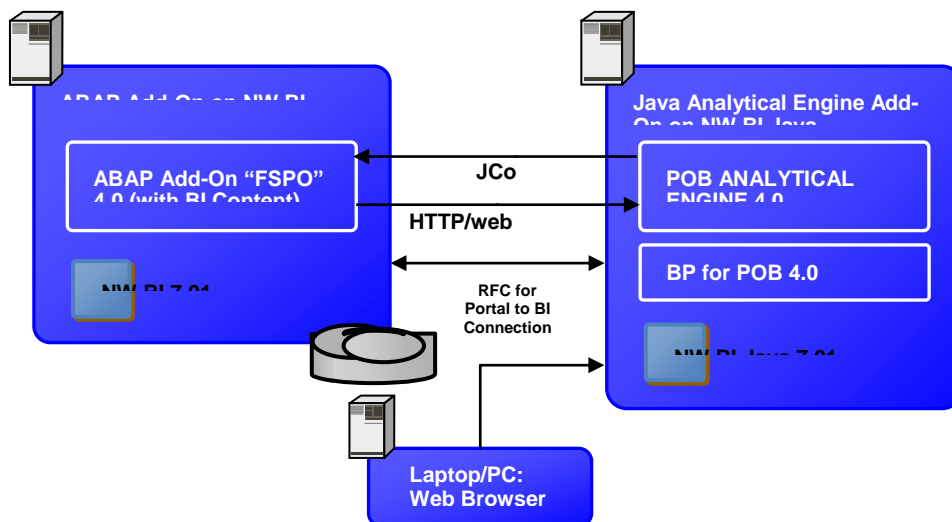
### Further Information

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.
Scenario Security Guide	For more information, see SAP Service Marketplace at <a href="http://service.sap.com/securityguide">http://service.sap.com/securityguide</a> .
SAP Note on Customizing for Integration of Bank Analyzer with ERP GL	See SAP Note <a href="#">1350556</a> .

## 3.1.6 Price Optimization for Banking

### Overview

You can use this analytical banking application to effectively manage your bank's margin performance by optimizing portfolios, that is, deposits, and loans. SAP Price Optimization for Banking combines sophisticated demand modeling, portfolio strategies, business/pricing rules, optimization, demand forecasting, and analytics. These functions provide financial services companies with the ability to better understand and segment their customers, and to identify customers' buying patterns and their respective sensitivities to price changes. The system creates models of customer buying patterns based on your bank's own historical transaction data. The demand model forecasts demand and allows the user to define desired growth strategies. The optimization engine uses the results of the demand model to simultaneously create optimized sets of prices for all products in the portfolio with a click of a button. Multiple variables such as interest rate, fees, and rewards can be optimized simultaneously. Financial services companies can generate optimized portfolio strategies for multiple pricing aspects of a banking deal, for example, rate, intro rate and even fees. A dynamic business/ pricing rule interface allows a user to dynamically define the structure of product prices, that is, the deviation between different tiers. In addition, multicurrency support allows global financial companies or those operating in several markets (like Canada and Mexico) to optimize portfolios that contain products in more than one currency.



### Technical System Landscape

The following software components are required or optional, as indicated below, for the technical implementation of this scenario:

Component	Required	Optional	Comment
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FSPO 400	X		
POB ANALYTICAL ENGINE 4.00	X		
SAP EHP1 for SAP NetWeaver 7.0 Business Intelligence	X		We recommend that you implement this usage type once for ABAP and once for Java.
SAP EHP1 for SAP NetWeaver 7.0 Application Server Java			
BP ERP05 COMMON PARTS 1.41			
BP FOR PRICE OPTIMIZATION 4.0			
SAP EHP1 FOR SAP NETWEAVER 7.0 – BI Java			



We recommend that you use a minimal system landscape for test and demo purposes only. For performance, scalability, high availability, and security reasons, do **not** use a minimal system landscape as your production landscape.

The minimal landscape consists of ABAP Add-on deployed on SAP NetWeaver BI 7.0 EHP 1 and POB Analytical Engine 4.0 along with BP for POB 4.0 deployed on SAP NetWeaver BI Java 7.0 EHP 1.

The communication channels are Web Service/HTTP from ABAP Add-on to Java Analytical Engine and JCo from Java Analytical Engine to ABAP Add-on. Portal to BI connectivity is required between SAP NetWeaver BI Java and SAP NetWeaver Business Intelligence.

In the maximum deployment, the following landscape is feasible:

- ABAP Add-on on SAP NetWeaver BI 7.01
- Java Analytical Engine on SAP NetWeaver AS Java 7.01
- BP for POB4.0 on SAP NetWeaver BI Java 7.01.

However, we recommend that you install the BO for POB 4.0 and Java Analytical Engine on one instance of SAP NetWeaver BI Java 7.01.

## Implementation Sequence

**Product To Be Installed**

**Overview: Related Installation / Configuration Guides**

1.	Install SAP EHP1 for SAP Netweaver 7.0 – Business Intelligence For more information, see <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i> → <i>Component Installation Guide</i> – SAP POB 4.0
2.	Install FSPO 400 For more information, see <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i> → <i>Component Installation Guide</i> – SAP POB 4.0
3.	Install SAP EHP1 for SAP Netweaver 7.0 – BI Java For more information, see <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i> → <i>Component Installation Guide</i> – SAP POB 4.0
4.	Install POB Analytical Engine 4.00 For more information, see <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i> → <i>Component Installation Guide</i> – SAP POB 4.0
5.	Install FSPO Business Content For more information, see <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i> → <i>Component Installation Guide</i> – SAP POB 4.0
6.	Post Install Steps: Set up Portal to BI connectivity, JCo connectivity and Web service connectivity. For more information, see <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i> → <i>Component Installation Guide</i> – SAP POB 4.0

### Further Information

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.
Scenario Security Guide	For more information, see SAP Service Marketplace at <a href="http://service.sap.com/securityguide">http://service.sap.com/securityguide</a> .

## 3.1.7 Regulatory Reporting

### Overview

Banks and financial institutions in Germany are subject to the supervision of the German Federal Financial Supervisory Authority (BaFin). The legal basis for the supervision of banks and financial institutions is the German Banking Act (KWG). All banks and financial institutions are obliged to comply with a range of regulations and to report to BaFin and to the Bundesbank (German Federal Bank).

For performing regulatory reporting, the systems in which the data is maintained must provide complete data that is of good quality. It must be possible to extract the data required for regulatory reporting and to provide it in the correct format. There must also be a connection to the (standard) software for reporting that can be used to report and monitor the information required. Regulatory reporting contains parts that are relevant for Basel II and parts that are

not. This scenario covers the parts of regulatory reporting for Germany that are not relevant for Basel II. This scenario contains two components from third-party providers: the component that prepares the data for regulatory reporting and the reporting tool itself. Preparation of the data refers to the process in which the data that is to be reported is prepared for transfer to standard regulatory reporting tools and for analysis for the forms used by the Bundesbank. To ensure that the data is transferred to the regulatory reporting tools correctly, the data must be processed and formatted first. In the reporting tool, the figures generated by the preliminary processing of the data are converted into one of the formats specified by the Bundesbank, or the reporting forms are used.

You can use this business scenario to cover the range of reports required for regulatory reporting in Germany for banking supervision, banking statistics, and foreign trade.

## Software Units

The prerequisite for installing *Regulatory Reporting* by iBS 3.0 is *banking services from SAP 8.0*.

## Further Information

For more information about *Regulatory Reporting*, see the following documents:

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.
SAP Notes	<a href="#">1378544</a> (Installation), <a href="#">1378548</a> (Upgrade), <a href="#">1392624</a> (Delta-Upgrade), <a href="#">1385989</a> (Security), <a href="#">955363</a> (Release Strategy)
Application Operations Guide	See SAP Service Marketplace at <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i>

## 3.2 Banking Sales and Services

### 3.2.1 Account Origination

#### Overview

The Financial Services business scenario *Account Origination* is an application for an integrated customer-oriented software solution, linking the front office (CRM) to the back office (core processing applications for banking or insurance).

This scenario covers the breadth of the variety of processing application flows in the Financial Services industry. Sample content is provided for the most requested scenario of the origination of loans.

The scenario starts with a customer applying for a financial services product that is provided by the financial services institution, and ends when the contract is signed by both parties. The scenario includes the following:

- Analysis of customer data and requirements
- Calculation and creation of quotations for the customer
- Underwriting, risk assessment, and validation
- Parts of the closing and funding process

## Technical System Landscape

The following software components are either required or optional, as indicated below, for the technical implementation of *Account Origination*:



You can use SAP components as well as components from other manufacturers as contract and support systems.



The technical implementation of the Account Origination scenario requires at least one contract system for the operational management of the contracts. Check the existing limitations of the contract system you plan to use as the back-end system for the operational management of the contracts in combination with Account Origination. Complete this before you configure the system landscape for the technical implementation of the Account Origination scenario. Map the XI content for Account Origination accordingly if you set up a system landscape.

Component	Required	Optional	Comment
SAP CRM 7.0 with enhancement package 3	X		In SAP CRM 7.0 with enhancement package 3, the CRM Application Server ABAP is required for the <i>Account Origination</i> scenario.
SAP NetWeaver PI We strongly recommend that you use the highest version of SAP NetWeaver PI	X		You require Process Integration as middleware for connecting the software components. PI enables synchronous and asynchronous data exchange between the business systems to which it is connected.
SAP ERP 6.0 or higher		X	The <i>Account Origination</i> scenario requires at least one contract system such as SAP ERP for the operational management of the contracts. Depending on the type of contract (such as loan contracts, collateral agreements, insurance contracts, and so on), further additional functions are expected (such as rating and calculation).
<i>banking services from</i> SAP 8.0 or higher		X	The <i>Account Origination</i> scenario requires at least one contract system such as <i>banking services from SAP</i> for the operational management of the contracts. Depending on the type of contract (such as loan contracts, collateral agreements, insurance contracts, and so on), further additional functions are expected (such as rating and calculation).  Process Object Types (software component version FSPOT 400)

			is required for consistent handling of the end-to-end account origination process with banking services from SAP 8.0.
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## Implementation Sequence

Product To Be Installed	
Overview: Related Installation / Configuration Guides	
1.	Install CRM Application Server ABAP. For more information, see <a href="http://service.sap.com/crm-inst">http://service.sap.com/crm-inst</a> → <i>SAP Business Suite Applications</i> → <i>SAP enhancement package 1 for SAP CRM 7.0</i> → <i>Plan</i> → <i>Master Guide SAP enhancement Package 3 for SAP CRM 7.0</i>
2.	<b>Install the required contract management systems.</b>
3.	<b>Install XI 7.0 (including CRM XI Content and FS BP Content)</b> To execute XI scenarios you need a SAP NetWeaver system with the activated usage types AS ABAP, AS Java, and PI. For details, see the Master Guide for SAP NetWeaver 7.0 on SAP Support Portal at <a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> → <i>SAP NetWeaver 7.0</i> → <i>SAP NetWeaver 7.0 (2004s)</i> → <i>Installation</i> → <i>Master Guide</i> → <i>Master Guide SAP NetWeaver 7.0</i> .

## Upgrade Sequence

For technical upgrade information about SAP enhancement package 3 for SAP CRM 7.0, see the Upgrade Master Guide for SAP CRM 7.0 EHP3 on SAP Service Marketplace at <http://service.sap.com/crm-inst> → *SAP Business Suite Applications* → *SAP CRM* → *SAP enhancement package 3 for SAP CRM 7.0* → *Upgrade* → *Upgrade Guides – SAP CRM 7.0 EHP3*.

For information on the installation sequence, see the Master Guide for Banking. The latest version of this Master Guide is available on SAP Service Marketplace at <http://service.sap.com/instguides>.

## Further Information

The following documents provide more information about *Account Origination*:

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	For the configuration of the business scenario <i>Account Origination</i> , see the configuration content in the SAP Solution Manager Business Process Repository → <i>Solutions</i> → <i>SAP for Banking</i> → <i>Scenarios</i> → <i>Account Origination</i> .
Scenario Security Guide	For more information, see SAP Service Marketplace at <a href="http://service.sap.com/securityguide">http://service.sap.com/securityguide</a> .

## 3.3 Transaction Banking

### 3.3.1 Collateral Management

#### Overview

The scenario *Collateral Management* is used to reduce operational risks by enabling the convenient management of collaterals accepted by and provided by financial institutions. The scenario supports all functions and processes for the management of collaterals between contract partners. You can collateralize several types of financial contracts, such as mortgage loans, installment loans, consumer loans, and current account limits.

*Collateral Management* enables you to do the following:

- Create and manage collateral objects and agreements for a financial contract
- Perform various calculations, such as determining the free collateral value and coverage gap
- Use the system to consider simple and complex collateral constellations and calculate them using various parameters, such as priority or ranking order
- Monitor collateral constellations and identify gaps in collateral coverage
- Generate customer correspondence, such as a collateral contract or purpose declaration, at various stages during the business scenario
- Assign relevant document types to collateral objects and contracts
- Manage the liquidation of collateral objects and guarantees when a customer defaults on repayments
- Execute the required steps at the end of the collateral lifecycle
- Extract data to analytical and reporting applications

#### Technical System Landscape

The following software components are either required or optional for the technical implementation of the scenario, as indicated below:

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		<p>You can use the SAP Collateral Management for Banking solution to manage collaterals over their entire lifecycle.</p> <p>You can use <i>SAP Loans Management for Banking (SAP-AM)</i> for loans and <i>SAP Deposit Management for Banking (SAP-AM)</i> for current accounts.</p> <p>You can use <i>SAP Customer File (SAP BP)</i> to integrate business partners.</p> <p>You can use SAP Basel II to read SAP <i>Collateral Management</i> data using the flat file mechanism.</p>
SAP ERP Central Component 6.0 or higher		X	<p>You can use <i>SAP Loans Management for Banking, Suite Edition (FS-CML)</i> for contract management.</p> <p>You can use <i>SAP Document Management System (DMS)</i> to manage and integrate documents.</p>

SAP NetWeaver 7.0 BI CONTENT 7.03 (minimum BI CONTENT 3.53)		X	You can use Business Intelligence with content for reporting on SAP <i>Collateral Management</i> data. Extractors are available from SAP <i>Collateral Management</i> .
SAP NetWeaver PI We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT ESM INTEGRATION 3.1 XI CONTENT ESM FS 400		X	
SAP CRM 5.0 or higher		X	You can use SAP CRM to originate <i>Collateral Management Data</i> .

## Implementation Sequence

See chapter 2.4: *Overall Implementation Sequence*

Product To Be Installed	
Overview: Related Installation / Configuration Guides	
1.	<b>Install banking services from SAP 8.0</b>
2.	<b>Optional: Install SAP ECC 6.0 (SAP ERP 6.0) or higher</b>
3.	<b>Optional: Install SAP NetWeaver 7.0 with SAP BI CONTENT 7.03 (minimum version 3.53)</b>
4.	<b>Optional: Install XI CONTENT FSAPPL 300</b>

## Further Information

For more information about *Collateral Management*, see the following documents:

### Example

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager
Component Upgrade Guide for <i>banking services from SAP 8.0</i>	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> under <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i>

## 3.3.2 Deposits Management

### Overview

You can use this business scenario to manage all processes that are required to manage contracts from the area of Transaction Banking (accounts, cards, card pools, and master contracts) during their life cycle.

The business scenario contains the following key areas:

- Management of business partners
- Creation and management of contracts
- Contract-specific conditions and flexible rules for calculating charges and interest
- Business operations for contracts
- Management of incoming payments (credits and debits) including checks for available amounts and postprocessing options
- Management of periodic processes, such as settlement, bank statement
- Management of multiple contracts in a contract hierarchy for cross-contract operations such as interest compensation, cash pooling



Note that financial accounting for deposit accounts is not part of the *Loans Management* business scenario; however the integration to the *Financial Accounting* business scenario is fully supported by enterprise services.

### Technical System Landscape

The following software components are either required or optional, as indicated below, for the technical implementation of the scenario:

Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		You use <i>Deposits Management</i> in <i>banking services from SAP 8.0</i> to manage deposit contracts. You can use <i>Financial Accounting</i> in <i>banking services from SAP 8.0</i> for financial accounting in the area of deposit contracts. Optionally, you can use <i>SAP Collateral Management</i> to manage current account-related collaterals.
SAP CYT Management 7.0		X	You can use SAP CYT Management 7.0 to calculate and report capital yield tax for deposit contracts.
SAP NetWeaver 7.0 BI BI CONT 7.03		X	
SAP NetWeaver PI We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT ESM INTEGRATION 3.1 XI CONTENT ESM FS 400	X		

### Implementation Sequence



See chapter 2.4: *Overall Implementation Sequence*

Product To Be Installed	
Overview: Related Installation / Configuration Guides	
1.	<b>Install banking services from SAP 8.0</b>
2.	Optional: Install SAP CYT Management 7.0
3.	Optional: Install SAP NW BI Content 7.03

### Further Information

For more information about *Deposits Management*, see the following documents:

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.
Component Upgrade Guide for banking services from SAP 8.0	<a href="http://service.sap.com/instguides">http://service.sap.com/instguides</a> under <i>Industry Solutions</i> → <i>Industry Solution Guides</i> → <i>SAP for Banking</i> → <i>Component Guides</i>

## 3.3.3 Funding Management

### Overview

The Funding Management scenario is covered by the SAP Funding Management component which covers the Syndication and Securitization processes.

Syndication includes the funding of asset pools by one or more investors. The Funding Management scenario provides a wide range of selection and sampling functions for pooling asset-side assets.

To handle the consortium data, Funding Management creates investor contracts with flexible conditions. You can forward cash flows automatically or using a manual process to maintain full control of the payments.

Specific business operations ensure flexible handling of syndication transactions such as early termination, loss allocation, or replenishment.

Securitization includes the securitization of asset pools. Therefore an interface to the Special Purpose Vehicle (SPV) is implemented. This allows you to transfer the offer file to the SPV after assets have been pooled. After receiving the re-transfer file from the SPV the pool is structured according to the re-transfer file.

In both processes you can monitor a complex set of configurable events and triggers throughout the lifetime of a transaction. You have the full flexibility to customize these events to meet your transaction needs.

To use Funding Management, you need a front-end system (operating system) for the asset-side assets and structure. This system has to provide all necessary asset information, such as basic asset data, cash flow information and events. The operating system is ideally SAP Loans but can be any other third-party system.

### Technical System Landscape

The following software components are either required or optional, as indicated below, for the technical implementation of the scenario.

Component	Required	Optional	Comment
ECC 6.0 (ERP 2005) or higher with extension EA-Finserv using SAP Loans Management (FS-CML)	X		Required in the Syndication scenario for using Investor Contracts
ECC 6.0 (ERP 2005) or higher with extension EA-Finserv using SAP Loans Management (FS-CML) with EHP4 (SP1)		X	Required for the Portfolio Funding scenario.

### Implementation Sequence

See chapter 2.4: *Overall Implementation Sequence*

Product To Be Installed	
Overview: Related Installation / Configuration Guides	
1	Install ECC 6.0 with the EA-Finserv extension using the following application components: <ul style="list-style-type: none"> <li>▪ <b>SAP Loans Management (FS-CML)</b></li> <li>▪ <b>Financial Customer Information Management (FS-BP)</b></li> </ul>
2	Install the following add-on: <ul style="list-style-type: none"> <li>• <b>SAP Funding Management 2.0 (FS-TXS)</b></li> </ul>

### Further Information

The following documents provide more information about *Funding Management*.

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.

To run the underlying SAP NetWeaver Platform, see

<http://service.sap.com/instguides> → SAP NetWeaver → SAP NetWeaver 7.0 → Operations.

## 3.3.4 Lease Operations

### Overview

You can use the *Lease Operations* business scenario for the complete processing of your business processes as a lessor in leasing and financing companies. This scenario provides you with a direct integration between contract management and all accounting processes, including lease accounting, assets accounting, and accounts receivable and payable. This includes the following:

- Processing of the entire contract management, starting with the offer and ending with the contract end

- Support of contractual changes and adjustments during and at the end of the contract duration, with a seamless transition to assets management and accounting
- Management of master data for vendors and traders, as well as their business partner relationships
- Complete set of functions for price determination and financial mathematics, as well as tax calculation
- Full asset management within SAP Financials, including all international accounting requirements (simultaneous parallel valuation using different accounting rules: US-GAAP, IAS, regional valuation approaches), cost calculation, and depreciation
- Automatic classification of the leasing deals (operating lease and capital lease)

### Technical System Landscape

Lease Operations is **not based on banking services from SAP**. It is based on the software components of SAP Business Suite listed below. The following software components are either required or optional for the technical implementation of *Lease Operations*, as indicated below:

Component	Required	Optional	Comment
<u>SAP CRM:</u> CRM 7.0 (WEB AS 7.01) with enhancement package 1 for SAP CRM 7.0	X		In SAP CRM 7.0 with enhancement package 1, CRM Application Server ABAP is required for the Leasing scenario.
<u>CRM Portal (including Business Packages):</u> CRM 7.0 and EP 7.0		X	CRM 7.0 Leasing role <i>Leasing Manager</i> can be exported as a portal role.
<u>SAP ECC:</u> SAP ECC 6.0 with enhancement package 5 for SAP ERP 6.0 or higher	X		You use the Enterprise Extension EA-FIN (Financials extension) to execute and represent the accounting-relevant aspects of leasing deals.  You use enhancement package 5 for SAP ERP 6.0 for Full Service Leasing [FSL], Late Fees, Termination Quote, and FI-CA enhancements for Leasing.
<u>SAP NetWeaver Process Integration (PI) + PI/ XI content:</u> SAP NetWeaver PI We strongly recommend that you use the highest version of SAP NetWeaver PI - XI Content SAP CRM ABAP 7.01 - XI Content EA_APPL 605 - XI Content SRM Server 7.01 (optional, if SAP SRM is applied)	X		You use PI as middleware to combine the software components with each other. PI enables the synchronous and the asynchronous exchange of data between connected systems.  Required for Full Service Leasing and SRM

SAP SRM: SAP SRM 7.0 with Enhancement Package 2 for SAP SRM 7.0		X	You use SAP SRM 7.0 with Enhancement Package 2 to trigger the purchase of the object and check the vendor invoice.
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## Implementation Sequence

Product To Be Installed	
Overview: Related Installation / Configuration Guides	
1.	<p>Install CRM 7.0 Application Server ABAP and enhancement package 1 (EhP1) for SAP CRM 7.0 with their corresponding, latest support packages</p> <p>For more information, see SAP Service Marketplace at <a href="http://service.sap.com/crm-inst">http://service.sap.com/crm-inst</a> → <i>SAP Business Suite Applications</i> → <i>SAP CRM</i> → <i>SAP enhancement package 1 for CRM 7.0</i> → <i>Plan</i> → <i>Master Guide</i> <i>SAP enhancement package 1 for SAP CRM 7.0</i></p>
2.	<p>If you plan to use the Enterprise Business Function for Performance Improvements in Leasing, activate the Enterprise Business Function <i>in SAP CRM 7.0 Customizing</i> -&gt; <i>Activate Business Functions</i>:</p> <p>CRM_FS_PERF_1 (for Performance Improvements: Billing, Pricing, Multiple-Asset Contract) and CRM_PERFORMANCEof enhancement package 1 for SAP CRM 7.0.</p> <p>CRM_FS_CI_1 (CRM FS, Continuous Improvements: FCC, Termination Quote, FSL, Performance) for enhancement package 1 for SAP CRM 7.0.</p>
3.	<p>Install SAP ERP 6.0 (SAP ECC Server) and enhancement package 4 (EHP4) for SAP ERP 6.0 or higher with their corresponding latest support packages.</p> <p>For more information, see SAP Service Marketplace at <a href="http://service.sap.com/erp-inst">http://service.sap.com/erp-inst</a> → <i>SAP Business Suite Applications</i> → <i>SAP ERP</i> → <i>SAP ERP 6.0</i></p>
4.	<p>Install ECC Extension EA-APPL that uses Lease Accounting (FI-LA)</p> <p>Activate Enterprise Extension <b>EA-FIN</b> <i>Financials Extension</i> in <i>SAP ERP 6.0 Customizing</i> → <i>Activate SAP ECC Extensions</i></p>
5.	<p>Activate Business Function Set FICAX and the Business Functions FICAX and FICAX_Leasing in <i>SAP ERP 6.0 Customizing</i> → <i>Activate SAP ECC Extensions and FICAX_LEASING_CI_1</i> (Improvements for "Offer for Contract Termination) of enhancement package 6 for ERP 6.0.</p>
6.	<p>If you plan to use Full Service Leasing (FSL) functions, activate the following Enterprise Business Functions <i>in SAP ERP 6.0 Customizing</i> → <i>Activate SAP ECC Extensions</i>:</p> <ul style="list-style-type: none"> <li>• LAM_GEN_FSL (for Full Service Leasing processes)</li> <li>• ISR_RET_AGENCY (for Agency Business)</li> <li>• ISR_RET_AGENCY_2 (for Agency Business)</li> </ul>
7.	<p>Install SAP NetWeaver PI including XI content. Download the following XI Content (<a href="http://service.sap.com/patches">service.sap.com/patches</a> → <i>Entry by Application Group</i> → <i>SAP Content</i> → <i>ESR Content (XI Content)</i>) and import the XI Content to the SAP NetWeaver PI Integration Repository</p> <ul style="list-style-type: none"> <li>- XI Content SAP CRM ABAP 7.01</li> <li>- XI Content EA_APPL 605</li> <li>- XI Content SRM Server 7.01 (only if SAP SRM is applied)</li> </ul> <p>To execute process integration (PI) scenarios you need a NetWeaver system with the</p>

	activated usage types AS ABAP, AS Java and PI. For details, see Master Guide NetWeaver 7.0 (2004s). For more information, see the Master Guide for NetWeaver 7.0 (2004s).
8.	<b>Optional:</b> Install SAP SRM 7.0 (SAP SRM Server 7.0) with Enhancement Package 2 (EHP2) For more information, see <a href="http://service.sap.com/srm-inst">http://service.sap.com/srm-inst</a> → Using SAP SRM Server 7.0.



For information about installing the CRM Portal, see the Master Guide for SAP CRM enhancement package 1 on SAP Service Marketplace at <http://service.sap.com/crm-inst> → *SAP Business Suite Applications* → *SAP CRM* → *SAP enhancement package 1 for CRM 7.0* → *Plan* → *Master Guide SAP enhancement package 1 for SAP CRM 7.0*.

## Upgrade Sequence

For any technical upgrade information for SAP CRM 7.0 EHP1, see the Master Guide for SAP CRM 7.0 enhancement package 1 (Including Upgrade Information) and Upgrade Guides - SAP CRM 7.0 EHP1 on SAP Service Marketplace at <http://service.sap.com/crm-inst> → *SAP Business Suite Applications* → *SAP CRM* → *SAP enhancement package 1 for SAP CRM 7.0*.

For the technical upgrade information for SAP ECC 6.0 enhancement package 5, see the SAP ECC 6.0 Upgrade Guide on the SAP Service Marketplace at <http://service.sap.com/instguides> → *SAP Business Suite Applications* → *SAP ERP* → *SAP ERP 6.0* → *SAP enhancement packages for SAP ERP 6.0* → *SAP enhancement package 5 for SAP ERP 6.0*.

## Business Scenario Set Up

As of SAP CRM 2006s, SAP Leasing offers features (such as Third Party Program Management and new FIMA calculations) that are based on a new business object type for the financing contract item (BUS2000301). If you want to use these functions, you must make sure that new documents are created using this business object type. Moreover, you must use the ERP component *Contract Accounts Receivable and Payable* (FI-CA).



Note that there is no tool for migrating existing documents based on the old business object type (BUS2000138) to the new business object type (BUS2000301).

Processes that use the old business object type (BUS2000138) are still supported. This means that when you upgrade to CRM you can still run your processes as before.

Furthermore, you cannot combine both business object types within one document.

For more information, see the release notes for SAP enhancement package 1 for SAP CRM 7.0 at <http://service.sap.com/releasenotes>.

## Further Information

Content	Location
Scenario Description	See the scenario documentation in SAP Solution Manager: 1. Use transaction code <code>SOLAR_LIBRARY</code> (Business

	Process Repository) 2. Select product context <i>BS7 I2011 - Continuous Innovation</i> . 3. Navigate to <i>Solutions/Applications → SAP for Banking → Scenarios → Transaction Banking → Lease Operations → Document Lease Operations</i> on the <i>Documentation</i> tab.
Configuration Documentation	For the configuration of the Leasing business scenario, see the configuration content in the SAP Solution Manager: 1. Use transaction code <code>SOLAR_LIBRARY</code> (Business Process Repository) 2. Select product context <i>BS7 I2011 - Continuous Innovation</i> . 3. Navigate to <i>Solutions/Applications → SAP for Banking → Scenarios → Transaction Banking → Lease Operations → Document Configuration for SAP Leasing</i> on the <i>Documentation</i> tab.
Business Function Description	See the description of the business function <code>CRM_FS_PERF_1</code> in enhancement package 2 for SAP CRM 7.0 in SAP Solution Manager: 1. Use transaction code <code>SOLAR_LIBRARY</code> (Business Process Repository) 2. Select product context <i>BS7 I2011 - Continuous Innovation</i> . 3. Navigate to <i>Solutions/Applications → SAP for Banking → Scenarios → Transaction Banking → Lease Operations → Document Business Function: Performance Improvements (CRM_FS_PERF_1)</i> on the <i>Documentation</i> tab.
Scenario Security Guide	For more information, see SAP Service Marketplace at <a href="http://service.sap.com/securityguide">http://service.sap.com/securityguide</a> .

### 3.3.5 Loans for ERP

#### Overview

This business scenario enables you to create and manage loans for customers and the collaterals assigned to those loans. You can carry out any administrative activities and business operations that arise during the lifecycle of the loans and manage nonperforming loans.

This business scenario describes the business processes using the example of loans belonging to the product categories Mortgage (300) and Consumer Loan (340).

The following components are integrated into loans processing:

- SAP Loans Management (manages the customer loan over the entire product lifecycle)
- SAP Collateral Management (provides the functions of creating and managing collateral)
- SAP Financial Customer Information Management (manages customer and business partner data efficiently and integrates this data into other products)

*Loans for ERP* enables you to do the following:

1. Create and disburse loans
2. Manage incoming payments
3. Handle collection and default

#### 4. Service loans

For more information, see SAP Help Portal at <http://help.sap.com> → *Documentation* → *SAP Solution Manager* → *Business Scenarios and Cross Industry Processes* → *English* → *Business Scenario Descriptions* → *SAP for Banking: Business Scenario Descriptions* → *Finance Operations*.

#### Pooling of loans for Portfolio Funding Scenario

To enable the pooling of loans for the Portfolio Funding scenario, you can provide information related to the master data for loans (does not apply to Consumer Loans), corresponding change events, and cash flows (planned and actual records) to SAP Syndications Management. This information is further utilized by Syndications Management to select loan contracts eligible for portfolio funding.

### Technical System Landscape

The following software components are required or optional, as indicated below, for the technical implementation of the scenario:

Component	Required	Optional	Comment
EHP5 for SAP ERP 6.0 or higher Enterprise Extensions EA-Finserv	X	X	Manages loans over the entire product lifecycle.
<ul style="list-style-type: none"> <li>SAP Loans Management (FS-CML)</li> <li>SAP Collateral Management (FS-CMS)</li> <li>SAP Financial Customer Information Management for Financial Services (FS-BP)</li> </ul>			Provides extensive functions for creating and managing collaterals  Manages customer and business partner data efficiently and integrates this data into other products.
SAP NetWeaver 7.0 BI BI CONT 7.03		X	You can use this component for reporting .
SAP CRM 5.0 or higher		X	You can use SAP CRM to originate <i>Loan Accounts</i>

### Implementation Sequence

See chapter 2.4: *Overall Implementation Sequence*

Product To Be Installed	
Overview: Related Installation / Configuration Guides	
1	Install EHP5 for SAP ERP 6.0 or higher with Enterprise Extensions EA-Finserv using the following application components: <ul style="list-style-type: none"> <li><b>SAP Loans Management (FS-CML)</b></li> <li><b>Financial Customer Information Management (FS-BP)</b></li> <li><b>Optional:</b> SAP Collateral Management (FS-CMS)</li> </ul>
2	<b>Optional:</b> Install SAP NetWeaver Business Intelligence (BI)



	Installation of BI CONT 7.03
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### Further Information

For more information about *Loans for ERP*, see the following documents:

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.

## 3.3.6 Loans Management

### Overview

You can use this business scenario to manage different kind of loans through their entire lifecycle. The scenario covers the relevant functions and processes required to manage a loan account, which are:

- Flexible definition and configuration options to set up a broad range of retail loan products
- Loan account creation and maintenance
- Loan-specific conditioning and calculation, based on the incoming payment principle or payment plan principle
- Business operations for managing a loan throughout its lifecycle, for example:
  - Disbursement
  - Rescission and cancellation
  - Payment plan change
  - Skip/extension
  - Manual renewal
  - Manual waiver
  - Deferral
  - Capitalization
  - Product change
  - Borrower change
  - Full and partial payoff
- Incoming payment processing and distribution based on flexible payment distribution rules
- Open item management (within a standard implementation with FI-CA)
- Management of loan-related insurance policies and insurance payment management

The scenario optionally starts with an account origination process. In addition, also loans related collaterals can be managed.



Note that financial accounting for loans is not part of the *Loans Management* business scenario; however the integration into the *Financial Accounting* business scenario is fully supported by enterprise services.

### Technical System Landscape

The following software components are either required or optional, as indicated below, for the technical implementation of the scenario:



Component	Required	Optional	Comment
<i>banking services from SAP 8.0</i>	X		<p>You use Loans Management in <i>banking services from SAP 8.0</i> to manage the loan over the entire product lifecycle using loans back-end functions.</p> <p>You can use <i>Financial Accounting</i> in <i>banking services from SAP 8.0</i> for financial accounting in the area of loans.</p> <p>Optionally, you can use <i>Collateral Management</i> to manage loan-related collaterals.</p>
EHP3 for SAP ERP 6.0 or higher BS Function Set FICAX	X		You use the component FI-CA to manage open items.
SAP NetWeaver PI. We strongly recommend that you use the highest version of SAP NetWeaver PI XI CONTENT ESM INTEGRATION 3.1 XI CONTENT ESM FS 400		X	
SAP CRM 5.0 or higher		X	You can use SAP CRM to originate <i>Loan Accounts</i>

#### Further Information

For more information about *Loans Management*, see the following documents:

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.

## 3.3.7 Payment Operations

### Overview

You use this business scenario to cover all the processes needed for executing payment orders end-to-end. This ranges from receiving payments through various incoming channels to the following:

- Enrichment and validation
- Routing
- Clearing and settlement
- Exception handling
- Posting payment items on the accounts
- Forwarding payment orders to clearing systems and correspondent banks

### Technical System Landscape

The following software components are either required or optional, as indicated below, for the technical implementation of the scenario:

Component	Required	Optional	Comment
SAP Payment Engine 7.0	X		
<i>banking services from SAP 8.0</i>		X	You use <i>Payment Engine (FS-PE)</i> in <i>banking services from SAP 8.0</i> to manage payment orders and payment items.
SAP NetWeaver 7.0 BI BI CONT 7.03		X	

### Implementation Sequence

See chapter 2.4: *Overall Implementation Sequence*

### Further Information

For more information about *Payment Operations*, see the following documents:

Content	Location
Scenario Description	See the documentation in SAP Solution Manager.
Configuration Documentation	See the documentation in SAP Solution Manager.

## 4 Media List

The media list provides you with the information, on which data carrier you can find which software for *banking services from SAP*. It is available at

<http://service.sap.com/instguides> → *Industry Solutions* → *Industry Solution Guides* → *SAP for Banking* → *Solution Guides*.