SBS Core SAB – Product Lifecycle and Support Policy

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1. Introduction

This Product Lifecycle and Support Policy (the “Policy”) published and managed by SBS (the “Publisher”) sets out the Maintenance and Support terms applicable to the SBP Core SAB Product as from Version V6.22 (the “Product”), including, in particular, the Product versioning and lifecycle principles, the Maintenance and Support levels and commitments, as well as the Product roadmap management principles.

The Policy shall apply pursuant to a duly executed agreement between the Client and the Publisher (the “Agreement”) or, failing a specific agreement, pursuant to the General Terms and Conditions of License, Maintenance and Professional Services for Clients holding a perpetual license, or the General Terms and Conditions of Subscription for Clients having subscribed to a services-based subscription offer (collectively referred to as the “Applicable General Terms”), available at https://sbs-software.com/fr/ .

Capitalized terms not defined herein shall have the meaning assigned to them in the Applicable General Terms. In the event of any inconsistency between this Policy and the Applicable General Terms, the latter shall prevail, unless otherwise expressly agreed in the Agreement or the applicable Order Form.

The services described in this Policy are available to any Client having subscribed to a Maintenance and Support offer for the Product under an Agreement or an Order Form entered into with the Publisher or an authorized distributor (the “Client”). They cover Products deployed in a Client-Managed Environment, whether operated under a perpetual license with active maintenance or under a valid subscription.

2. Versioning principles

“**Version**” means the set of functional and technical characteristics of the Product.

2.1. Naming Convention

A Version is identified by a set of four tags: MMM.mm.s.pppp

- Major Version tag, MMM (example: AT6)
- Minor Version tag, mm (example: 21)
- Service Pack tag, s (example: 1,2,3)
- Patch tag, pppp (example: 1,2,3,4)

2.2. Major Version (example: AT6)

A “**Major Version**” is defined as the previous Major Version including all previously delivered Minor Versions, together with new structural functional and technical enhancements.

It includes updates of the technical platform and compatibility matrix as well as all fixes delivered under support services.

A Major Version is released every five to seven (5 to 7) years at the Publisher’s discretion. It is announced to Clients at least six (6) months before its publication.

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Its installation is not mandatory upon release but shall become necessary according to the maintenance duration defined later in this document.

A Major Version may impact the standard connectors (file, reporting, business services), screens, and data models. These impacts may require adaptations to developments interfaced with the Product by the Client.

The Publisher provides, as part of the documentation associated with a Major Version, a list of changes to standard connectors and to the data model.

2.3. Minor Version (example: AT6.22.0)

A "**Minor Version**" is defined as the previous Minor Version including all previously delivered Service Pack, along with new functional and technical enhancements.

It also includes all fixes delivered under Support services.

A Minor Version is released, once a year, only on the latest published Major Version, depending on available enhancements. clients are informed at least six (6) months before its publication.

Its installation is recommended, and though not mandatory at release, it shall become necessary based on maintenance duration rules.

Backward compatibility is ensured for the Product's standard connectors (business services, APIs, file).

Exceptionally, when backward compatibility cannot be ensured (for example due to the obsolescence of a component), the Publisher provides a documented transition procedure.

Screens and the data model may be modified.

The Publisher provides documentation listing these impacts.

2.4. Service Pack (example: AT6.22.2)

A Service Pack belongs to a Minor Version.

"Service Packs" (SP) distributed on the latest Minor Version include regulatory evolutions and fixes (urgent or blocking) delivered since the previous Service Pack.

They may also include new "non-structuring" functionalities, which remain transparent for Clients who do not wish to use them and are disabled by default.

A lighter Service Pack is delivered on previous maintained Minor Versions (see chapter 3.1.1), containing only regulatory evolutions and essential fixes.

A Service Pack is published **two (2) times per year** and delivered for:

- the two maintained Minor Versions of the current Major Version, and
- the last Minor Version of the previous Major Version.

The Service Pack calendar is communicated in the Publisher's Roadmap.

Installation of a Service Pack is recommended and becomes necessary if subsequent Service Pack require it.

The installation is conducted through an installer provided by the Publisher to ensure secure deployment.

2.5. Patch (example: AT6.22.2.0001)

A Patch is linked to a given Version or Service Pack. It is delivered to Clients who require it.

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Patches contain one or more fixes related to blocking incident identified by Clients. Installation is not mandatory but becomes necessary when later patches depend on it.

Patches are reintegrated into the following Service Pack, which becomes the official correction.

A Hotfix is a corrective Patch addressing a blocking incident that must be applied directly to the Client's production environment and cannot wait for the publication of an official Patch.

A Hotfix is dedicated to a single Client.

The Client must remain up to date with installed Patches to avoid regressions.

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3. Version Maintenance

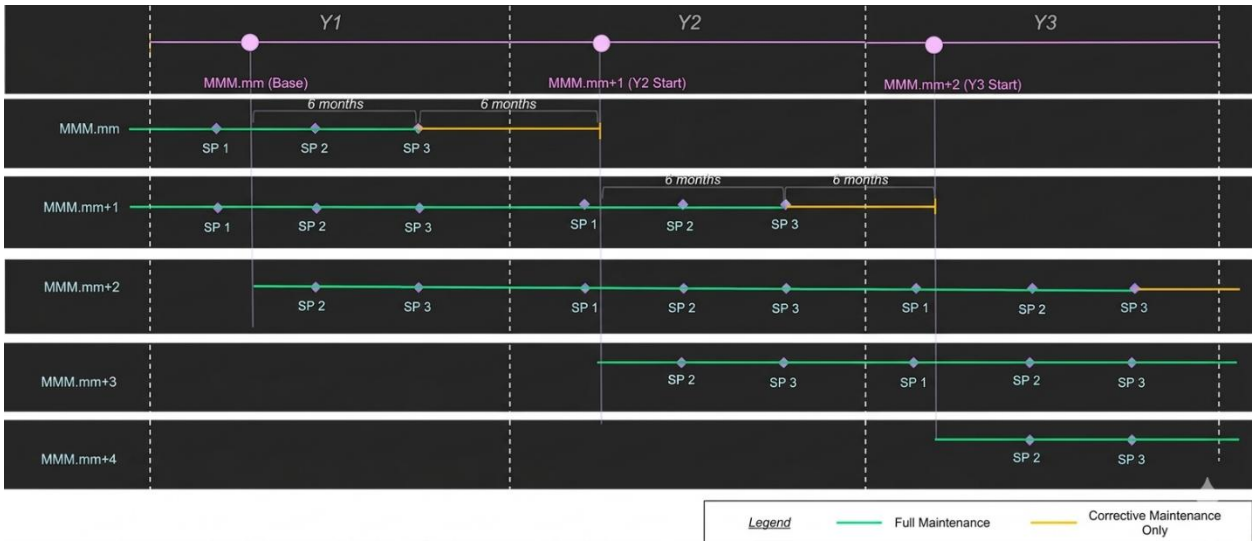
3.1. Publisher's Commitments

3.1.1. Version Maintenance period

The Publisher agrees to provide maintenance for the two (2) most recent Minor Versions of the current Major Version and for the most recent Minor Version of the previous Major Version, subject to the following limitations, and for no longer than three (3) years for each Minor Version. The Publisher does not provide maintenance for other Minor Versions of the current Major Version or of previous Major Versions.

Minor Version n-2 of the current Major Version shall be maintained:

- for six (6) months following the release of Minor Version n, under full Maintenance.
- for the following six (6) months, and up to a maximum of twelve (12) months after the release of Minor Version n, under Corrective Maintenance only.



3.1.2. Communication of End-of-Maintenance dates

The Publisher communicates End-of-Maintenance dates at least one (1) year in advance for any Minor or Major Version, notably through the roadmap regularly shared with Clients.

3.1.3. Service Level Agreement (SLA)

The Publisher commits to a level of responsiveness proportionate to the severity of the defect and consistent with the Client's production requirements.

Refer to §3.3 – Corrective Maintenance for detailed SLA commitments.

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3.2. Types of Maintenance Provided

Maintenance of developments specifically carried out for the Client under separate agreements, and for which the intellectual property rights have been assigned to the Client, is excluded from the contractual scope.
Four (4) types of Maintenance are provided.

Maintenance type	Content
Corrective Maintenance	Correction of Defect in the Product.
Adaptative Maintenance	Modifications to the Product to ensure compatibility with new versions of infrastructure software.
Enhancement Maintenance	Technical and functional enhancements included in the Publisher's roadmap.
Regulatory Maintenance	Modifications to the Product to ensure compliance with changes in applicable regulations.

3.3. Corrective Maintenance

Under Corrective Maintenance, the Publisher shall correct Defects affecting the maintained Versions of the Product, as specified in Section 3.1.1 of this document.

To benefit from all corrections, the Client shall have installed the latest Service Pack applicable to its Version, as well as all prior Service Pack required to reach the current Version.

In the event of a Defect, the obligations of the Client and the Publisher shall be allocated as follows:

The Client:

- detects an Incident.
- verifies that it constitutes an Incident causing a Defect in the Product and that they can reproduce it.
- reports the Incident to the Publisher electronically via the Support Site, providing a detailed description thereof.
- ensures that it has qualified personnel available to assist the Publisher in the qualification of the Incident and the correction of Defects.

The Publisher:

- shall be responsible for examining the Incident, provided that it has been sufficiently described by the Client and is reproducible.
- shall respond to the Client's Support Contacts via the Support Site, by communicating the registration number assigned to the report, the time of receipt of the request, and by providing an indication of the timeframe within which a Hotfix or a Correction will be made available.
- shall be responsible for carrying out the actual correction of the Defect.
- shall make the Correction available to the Client, either individually via a Hotfix or as part of a Patch or a Service Pack, depending on the severity of the Defect.

The Publisher reserves the right to modify its internal organization with respect to maintenance in the manner it deems most appropriate, it being understood that, in all circumstances, the Publisher shall continue to provide the level of service and quality to the Client as defined in the Agreement.

In the event that the Client has used the Product in a manner not authorized under the License Agreement, the Publisher shall no longer be required to provide maintenance services.

Installation of the Correction

Whether the Correction or Fix is delivered via a Hotfix, a Patch, or is included in a Service Pack, the installation of the Correction shall be the responsibility of the Client.

The Client shall install the Corrections in their publication order and exclusively through the tool made available by the Publisher. Should the Client wish to request that the Publisher conduct the installation, such services shall be subject to a separate agreement setting out, in particular, the applicable financial terms.

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The Client shall decide whether to install the Corrections made available by the Publisher.

The Client shall bear sole responsibility for any consequences resulting from the failure to systematically install all Corrections made available to it.

Defect	Any malfunction of the Product that prevents one of its documented functionalities from operating as intended, provided that such malfunction is reproducible, documented, and exclusively attributable to the Product.
P1 - Blocking Incident	An incident occurring in the production environment that prevents access to, or use of, an essential function of the Product. Such incident may include: • the interruption of a program in end-of-day or end-of-month processing, preventing the process from completing; • a failure in batch processing involving external systems related to clearing or card payment systems; • an incident preventing full or partial access to the SBP CORE SAB application (SAB AT). Where the blockage has been resolved through a workaround, the underlying issue causing the incident, if attributable to the Product, shall give rise to the recording of an Defect.
P2 - Urgent Defect	Blocks all or part of the system, or provides incorrect essential information relating to the Product, with a significant Client impact or impact on regulatory reporting or involving a volume of data that does not allow for manual correction. Examples include incorrect accounting data, erroneous Client statements or notifications, or the inability for users to input data for a key application function resulting in systematic system blockage.
P3 - Non-Blocking Defect	An error affecting all or part of the system involving essential functions of the Product, with limited impact or that can be resolved through manual correction. Examples include interruption of batch processing (e.g., end-of-day processing) due to incorrect data (where correction of the data or configuration allows processing to resume), or access to a Product function through a workaround.
P4 - Minor, non-urgent Defect	An error (data-related or functional) affecting a non-essential part of the Product. Examples include inability for a specific user to access a reporting or printing function, or a labelling/display issue.

Product evolution requirements arising from any type of external constraint (regulatory, technical, or market-driven) are not covered by Corrective Maintenance and shall therefore not be considered as Defects.

Service Level Agreement:

The Publisher sets quality objectives for the handling of Client Support requests. These objectives apply exclusively to production environments.

Severity	Initial Response Time	Workaround or Permanent Solution	Fix Delivery
P1 – Blocking incident	4h	+8h	Patch
P2 – Urgent Defect	8h	+16h	Patch
P3 – Non-blocking Defect	16h	Diagnostic within fifteen (15) business days	Next Service Pack
P4 – Minor Defect not urgent	16h	OS	According to roadmap

Note: For the purposes of this Publisher Policy:

- "**Business Day**" means any day from Monday to Friday, excluding public holidays in the country where the contracting SBS entity is established, as specified in the Order Form (or, failing that, the public holidays applicable in mainland France).

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- “**Business Hour**” means any hour within the time window from 9:00 a.m. to 6:00 p.m. on a Business Day, i.e., nine (9) Business Hours per Business Day.

Unless explicitly stated otherwise, all timeframes indicated in the Support Service Level Matrix above shall be expressed in Business Hours, except for the timeframes applicable to Priority P1 Incidents covered by the 24/7 service, which shall be expressed in calendar hours (including nights, weekends, and public holidays).

Any Incident reported outside Business Hours shall be deemed recorded at the start of the next Business Hour, except for Priority P1 Incidents benefiting from the 24/7 service.

The response, investigation, and permanent fix timeframes are cumulative; the timeframe for each stage shall commence upon completion of the preceding stage.

The above timeframes exclusively measure the processing time by the Publisher. In particular, the following situations are excluded from such calculation:

- any delays in response or in the provision of information by the Client.

- any delays in the provision by the Client of access to the Client-Managed Environment or of data required to reproduce the Incident..

3.4. Adaptive and Enhancement Maintenance

3.4.1. Adaptative Maintenance

a. Technical Certification Policy

The Product is supported only with versions of infrastructure software qualified by the Publisher and officially supported by their respective third-party vendors.

These versions are described in the Technical Compatibility Matrix available in the roadmap published on a quarterly basis.

The Publisher shall use reasonable efforts to ensure, for each Client, compatibility with at least one version officially supported by the vendor of such software on the latest Minor Version of the Product installed at the Client’s site.

Provided that the third-party vendor of such software has announced, with sufficient prior notice, the end of Support of a given version of its product, the Publisher shall qualify the Product on the new version of the prerequisite software so as to be able to announce such qualification before the end of Support of the relevant third-party software.

In the event that the evolution of third-party software renders its use incompatible with the Product, the Publisher may discontinue its support and propose a replacement solution to its Clients.

The relevant third-party infrastructure software includes:

- Operating systems (business and UI)
- Browsers
- Database management systems (DBMS)
- Application servers
- COBOL runtimes.

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b. Principles

Under Adaptive Maintenance, the Publisher shall make available to its Clients at least one (1) Minor or Major Version of the SBP Core SAB, compatible with at least one supported version of the third-party infrastructure software defined as technical prerequisites.

The choice of the supported version shall remain at the Publisher's discretion, which shall include in its roadmap future technical certifications in accordance with its own market vision.

Combination concept: the Product version is not certified against a single version of third-party infrastructure software, but against a combination of such software, hereinafter referred to as "technical stacks". These stacks are described in the Technical Compatibility Matrix and are subject to certification during upgrades of the Product's technical platforms delivered in Minor Versions.

To benefit from Publisher Maintenance, the Client undertakes to operate the Product exclusively with versions of third-party infrastructure software qualified by the Publisher (as set out in the Technical Compatibility Matrix) and officially supported by their respective third-party vendors.

The Client shall inform the Publisher of any changes to its third-party software configuration.

The Publisher shall not be required to qualify any technical stack other than those published.

3.4.2. Enhancement Maintenance

Under Enhancement Maintenance, the Publisher shall make available to the Client any newly developed Minor Versions.

Major versions of the Product shall be made available to Clients in accordance with the applicable contractual terms.

The Publisher shall determine the frequency of publication of new Versions.

Functional and technical enhancements to the Product may be:

- decided by the Publisher and included in its roadmap at its own initiative,
- requested by individual Clients and deemed acceptable by the Publisher for inclusion in the standard version of the Product,
- requested jointly by multiple Clients or by the user group and deemed acceptable by the Publisher for inclusion in the standard version of the Product.

Refer to the "Demand Management (DM)" section for further details regarding this activity.

3.4.3. Items made available to Clients as part of the Product's Enhancement and Adaptive Maintenance

Under Adaptive Maintenance and Enhancement Maintenance, the Publisher provides Clients with functional or technical enhancements to the Products and/or Partner product as determined by the Publisher, as well as adaptations to the Products and/or Partner product made necessary by changes to the System, including, in particular, the discontinuation of support by their respective publishers for the versions of system software required to use the Products and/or Partner product (database management system, operating system, etc.).

However, the Publisher reserves the right to make certain adaptations to the Products and/or Partner product in response to changes in the System through new versions of the Products and/or Partner product.

Enhancement and Adaptive Maintenance only applies to the modules covered by the software license agreement entered into by the Client with the Publisher and, as such, does not cover the provision of and/or the granting of rights to new modules, even where the development of such modules results from external constraints (regulatory, technical, or relating to market developments).

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The Publisher shall make functional or technical enhancements to the Products and/or Partner product available to the Client when they are available. Their frequency and content shall be determined by the Publisher in accordance with its publisher policy.

The installation of functional or technical enhancements shall be the responsibility of the Client. The same shall apply to all additional work required to put such functional or technical enhancements into operation. If the Client wishes to request the Publisher to carry out their installation, such service shall be governed by a separate agreement setting out, in particular, the applicable financial terms.

The Client may decide whether or not to install the functional or technical enhancements made available by the Publisher. In this respect, the Client undertakes to bear sole responsibility for the consequences arising from any failure to systematically, properly and fully install the functional or technical enhancements made available by the Publisher.

For the purposes of this article and document:

"**Partner product**" means the product modules and their documentation owned by a third-party company, partner of the Publisher, and supplied by the Publisher under the software license agreement entered into by the Client with the Publisher. The list of Partner product maintained by the Publisher in addition to the Products is set out in the Specific Terms of the Maintenance Agreement, which shall also specify the applicable level of Maintenance. Partner product maintained exclusively by their respective publishers are not covered by the Maintenance Agreement.

"**System**" means the combination of the hardware, operating system and operating or network infrastructure implemented by the Client to use the Product. The System is defined in the software license agreement entered into by the Client with the Publisher.

3.5. Regulatory Maintenance

3.5.1. Principles

Regulatory Maintenance covers Product modifications required to maintain compliance with changes in applicable regulations. It applies to accounting, tax, reporting, and interbank exchange regulations in force.

The solution implemented within the Product is at the Publisher's discretion, based on its own interpretation of the applicable regulations and on the most commonly adopted market practices.

The Publisher does not undertake to address all interpretations of the applicable regulations.

3.5.2. Scope

The scope of Regulatory Maintenance covers:

- Regulatory compliance, i.e., for the countries covered by the Product (France and Lebanon):
  - Compliance of the Product with accounting standards and regulations,
  - Compliance of the Product with tax standards and regulations,
  - Management and provision of new raw data required for regulatory reporting.
- Compliance with applicable regulations for regulatory reports and filings currently covered by the solution subscribed to by the Client.
- Compliance with applicable regulations for interbank exchange systems currently covered by the solution subscribed to by the Client.
- Excluded from the scope of Regulatory Maintenance:
  - New regulations requiring new regulatory reports, templates, or filings beyond the scope subscribed to by the Client,

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- Regulatory or market changes requiring a redesign of the associated deliverables,
- Structural regulatory or market changes, for example those involving changes to data models, significant changes to exchange formats or reporting models, major changes to business rules,
- These cases will be covered through the acquisition or subscription to a new module, or through the extension of a license or subscription to an existing module, if the Publisher has decided to incorporate them into the Product.

3.6. Limits of Maintenance Services

The Publisher shall not be required to provide Maintenance services in the following cases:

- use by the Client of any software, software packages or operating system that does not comply with the prerequisites communicated by the Publisher in relation to the Products and/or Partner product;
- use by the Client of a version for which the Publisher no longer provides Maintenance in accordance with its Editor Policy;
- a so-called “transient” Defect, i.e. one that is not recurring and cannot be reproduced by the Client and/or by the Publisher;
- causes other than normal use in accordance with the documentation of the Products and/or a Partner product;
- any incident whose origin is not a malfunction of the Products and/or a Partner product.

Maintenance services do not cover assistance services, including, without limitation, assistance with the implementation of functions, modules or versions, or remote training.

The Publisher does not warrant the Client’s overall compliance, for which the Client remains solely responsible, including compliance with the legal, regulatory and sector-specific obligations applicable to it, as well as the effective implementation of the updates provided by the Publisher within the required timeframes.

3.7. Database Modification

Clients are strictly prohibited from making, or having third parties make, direct updates to the Product’s database without the Publisher’s express consent.

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4. Demand Management (DM)

4.1. Definitions

A Demand Management request (“DM”) shall mean a Product evolution requested by a Client and deemed by the Publisher to be sufficiently generic to be integrated into the Product. In such case, the requesting Client shall fully fund the related development.

The Publisher shall retain full and sole discretion over the DM requests it agrees to incorporate into the standard version of the Product.

4.2. DM Management

DMs are developed by the Publisher and integrated into the Product’s standard baseline as part of the Release Management process.

DMs are maintained by the Publisher under the Maintenance services to which the Client has subscribed pursuant to the contract.

These evolutions are therefore delivered to all Clients through Minor Versions Major Versions or Service Packs.

5. Specific Development Management

5.1. Definitions

A “**Specific Development**” means a development specific to a client, developed by such client or by a third party, or by the Publisher, as part of a service engagement. This development does not affect the standard code of the Product and, where necessary, interacts with the Product by means of APIs (connectors / webs services / exit points…).

If the Specific Developments are developed by the Publisher as part of a service engagement, they do not form part of the Publisher’s assets and, as such, do not fall within the scope of Maintenance. They may be subject to a dedicated service covering corrections and enhancements, including upgrades in connection with Version upgrades). The Publisher, in its capacity as author of the Product and sole owner of the related intellectual property rights, has exclusive rights to provide maintenance and support services. Accordingly, no corrective, adaptive or enhancement maintenance operation may be carried out on the Product by the Client or any third party without the Publisher’s prior written consent.

5.2. Product Integrity Rules

The following rules must be strictly observed:

- No direct update (SQL update) of tables in the standard schema shall be permitted.
- No modification of any element of the standard schema shall be permitted.
- No modification of a standard program and/or script of the Product shall be permitted.

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- Except for external interfaces, no use of a standard program or script shall be permitted outside the standard execution plan and/or without the use of the Product's standard APIs.

Custom developments must remain isolated from the standard baseline and follow implementation rules ensuring the integrity of the Product.

5.3. Historical Legacy

In the past, the Publisher developed certain custom programs around the Product. These programs remain included in the scope of Maintenance until a renegotiation is agreed with the Client, for instance during a major change of the Specific Development.

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6. Publisher roadmap management

6.1. Roadmap and Availability plan

The **roadmap** presents the Product's evolution strategy from a forward-looking perspective, in line with the Publisher's strategy.

The roadmap evolves in line with current developments. Regulatory matters are positioned in anticipation, and the schedule is then refined according to the level of knowledge of upcoming developments.

It describes the features of upcoming Minor Versions and lists the major new features and technologies in which the Publisher is investing.

The dates and deadlines included in the Product roadmap are provided for information purposes only and shall under no circumstances constitute a contractual commitment by the Publisher to comply with them. Only a commitment expressly formalized in a Contract, an Order Form or any other written agreement signed by the Publisher may give binding effect to a delivery deadline.

The Product roadmap constitutes confidential information of the Publisher within the meaning of the confidentiality provisions of the Contract or the applicable General Terms and Conditions. Accordingly, the Client shall refrain from disclosing, reproducing or communicating to any third party, directly or indirectly, all or part of the content of the roadmap — including, in particular, strategic orientations, contemplated features and indicative delivery schedules — without the Publisher's prior written consent.

The "**Availability Plan**" represents the detailed one-year view of the plan for making deliveries available by the Publisher to its clients.

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6.2. Communication

As part of its Publisher Policy and Versioning Framework, the Publisher communicates on a quarterly basis the content and schedule of its roadmap, as well as the versions released, across two (2) defined time schedules:

- a detailed one (1)-year view: the Availability Plan.
- a high-level three (3)-year view: the roadmap.

The three (3)-year roadmap is updated annually and may be made available to Clients upon request.

For the avoidance of doubt, the three (3)-year roadmap may evolve over time and does not constitute a binding commitment on the part of the Publisher.

The Publisher shall communicate the publication dates of the various Versions and Service Pack.

7. Amendments to the Product Lifecycle and Support Policy

The Publisher reserves the right to update this Policy in order to adapt it to regulatory, technological, security, or software industry practice developments. Any such update shall be published on https://sbs-software.com/fr/ and shall become effective upon such publication, including with respect to Agreements in force.

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