

Our Strategy

Building a Proactive, Intelligence-Led Response to Financial Crime

About SABRIC



The South African Banking Risk Information Centre

SABRIC is a non-profit company (NPC) and registered public benefit organisation (PBO) established by South Africa's major banks to combat organised financial crime. It operates as a trusted industry coordinator, facilitating collaboration between financial institutions, regulators, law enforcement, and government to protect the integrity of the South African banking ecosystem.

Our Members & Membership Categories

A SABRIC Member is an organisation that has entered into a membership agreement with SABRIC and is eligible to access SABRIC's products and services.

Banks

Fully Licensed South African Banks



ADLAs

Authorised Dealers with Limited Authority

Non-bank financial institutions authorised by SARB's Financial Surveillance Department to conduct specific foreign exchange transactions, such as cross-border remittances or travel-related forex services



IADs

We aim to support earlier threat detection, coordinated industry responses & intelligence-led interventions that help protect the banking industry and its customers.



Our Collaborative Partners

A SABRIC Collaborative Partner is a public or private sector organisation that has entered into a Memorandum of Understanding (MoU) with SABRIC to support collaborative efforts aimed at combating banking and financial crime & enhancing the safety & security of the banking environment.



SABRIC Value Proposition

South Africa banking industry's Neutral Financial Crime & Coordination Utility:
From information sharing to intelligence-led coordination

Value Pillars

Industry Silo
Eliminator



- Trusted coordinator
- Non-competitive
- Outcome driven
- Public-Private bridge

SABRIC Core Role

Neutral Industry Utility



Value Pillars

Predictive
Intelligence Entity



Technology-
Enabled Utility
Steward



Industry Outcomes Delivered:

Reduced financial crime losses
Faster, coordinated threat response

Higher quality, standardised data
Greater return on collective investment

Four Value Pillars

SABRIC VALUE PROPOSITION

01 Industry Silo Eliminator

WHAT IT DOES



- Mandated, standardised data exchange
- Common typologies & benchmarks
- Cross-bank visibility

VALUE

One industry view of financial crime, collaborative action

02 Predictive Intelligence Entity

WHAT IT DOES



- Proactive and predictive analytics
- Emerging threat detection

VALUE

Move from reactive to preventive response

03 Public-Private Strategic Bridge

WHAT IT DOES



- Neutral coordination with
 - member banks,
 - collaborative partners,
 - regulators,
 - law enforcement and others
- Trusted information exchange
- Aligned response capability

VALUE

Faster, coordinated national action

04 Technology-Enabled Utility Steward

WHAT IT DOES



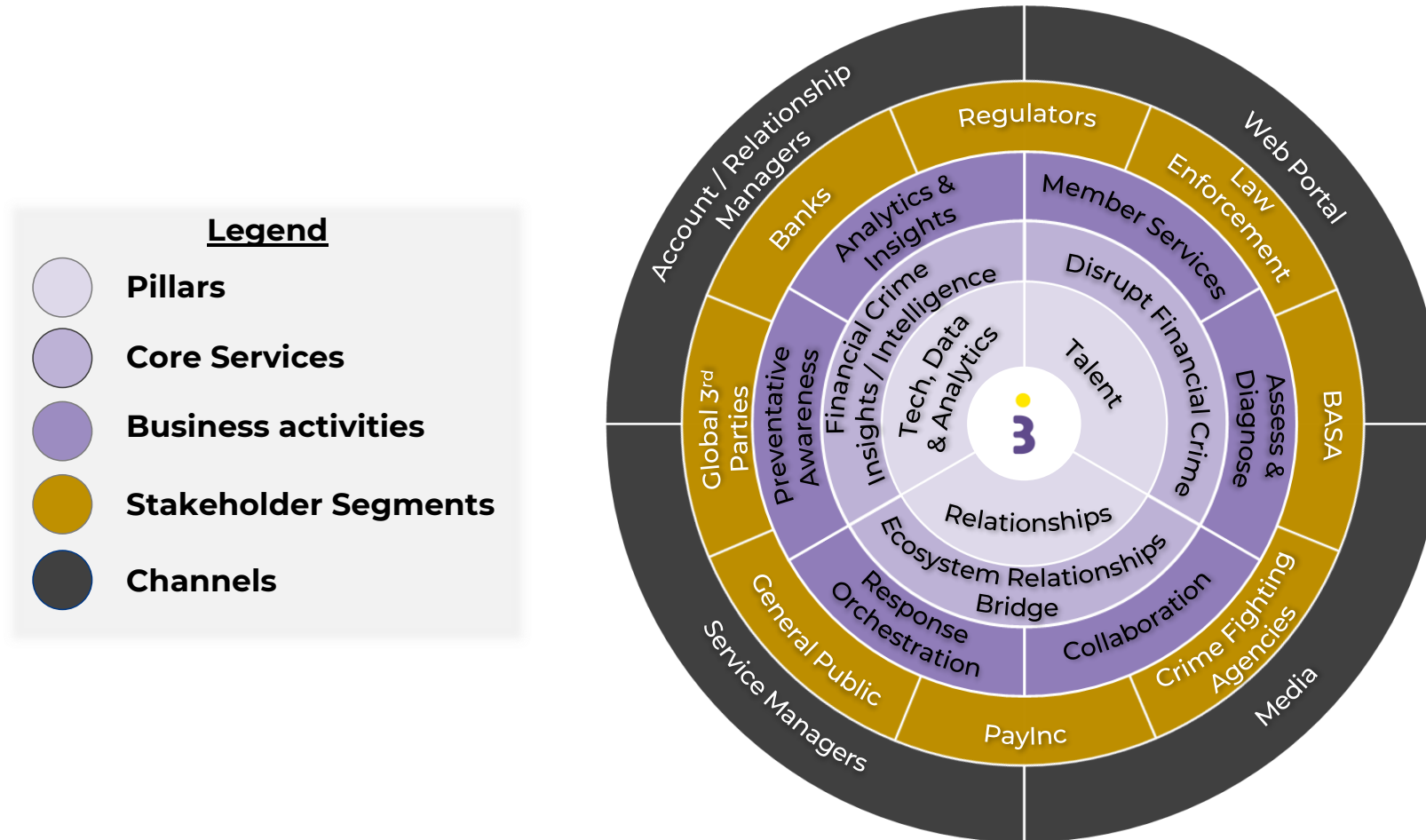
- Shared, pre-competitive platforms
- Cyber Crime Centre of Excellence
- Capabilities banks can't build alone

VALUE

Lower cost, higher collective impact

SABRIC Strategy Execution

Pillars, Core Services, Business Activities, Stakeholder Segments and Channels



Core Strategic Objectives

The 2026-2028 strategy is driven by three Core Strategic Objectives (CSOs)

	Core Strategic Objective	Focus	Linked Aspiration
1	CSO 1: Achieve Execution Efficiency and Effectiveness Restructure and Design for Operations/ Execution Excellence	Structural and Governance Overhaul Threat-based, agile network of teams to achieve speed and precision to respond to emerging threats.	- Member Satisfaction Rating - Improve Top Line per Capita
2	CSO 2: Trusted Data Source for the Industry Enforce Data Standardisation and Centralisation (Data Foundation)	Data Standards & Platform Foundation - Mandate and Enforce industry-wide standardisation, typologies, Standardisation Mandate. - Standardise data collection to ensure data quality.	- Establish adoption of 5 Major Information Exchange Standards. - Adherence by members.
3	CSO 3: Disrupt Criminal Value Chains Quantifiably Disrupt the Financial Crime Value Chain (Advanced Technology)	Predictive Technology & Outcome-Driven Response Predictive Intelligence Engine	Disrupt criminal proceeds



The Future We Choose
Stronger Together. Smarter Intelligence. Safer Future.