

The practice of risk management has been on the rise for the last ten to fifteen years. With the increase in trading activity, wild market movements and more complex investment vehicles, banks and financial institutions need the ability to monitor and analyze their exposure to risk in real-time. Over time the industry has spent millions of dollars assessing various risk management strategies and capabilities. Ultimately the effective management of risk requires a clearly identified process and the appropriate tools that can measure, monitor and manage the available information.

Infocom Systems Services, a leading provider of risk analysis solutions, provides a cost-effective risk alerting solution, iRAS (Risk Analysis System). iRAS was designed to provide real-time alerts and metrics at the firm level while being able to drill down to specific individual accounts. This system is tailored to meet the needs of the banking and financial services industry. iRAS enables organizations to significantly increase revenues, avert charges and enhance the client experience by providing tighter management control of risk.

Financial decision-makers often need up-to-the-minute information to assess risk exposure and identify which accounts are affected by the risk condition. With Infocom's iRAS, executives are able to easily identify risk conditions and view the firm's exposure by corporate, region and

account views. Most importantly, when management requires key information, they can easily and quickly obtain the necessary data and analysis in real-time. The system presents users with an executive dashboard that displays key metrics; provides automated alerts in real-time and monitors intra-day trading activity and market movement. Everyone gets the information they need... when they need and are able to take the appropriate action.

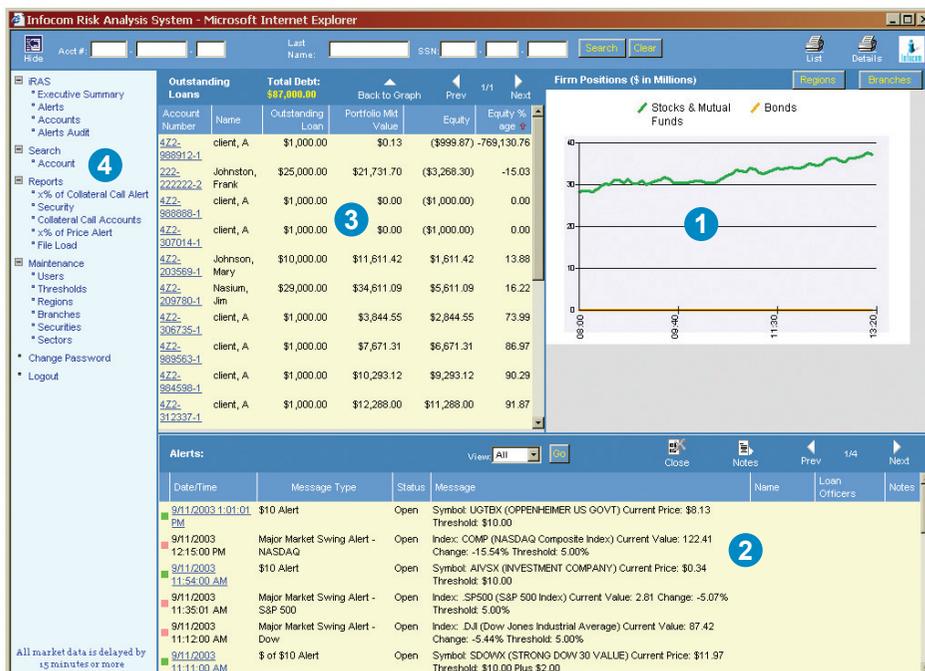
Features

With its powerful feature set, iRAS provides a comprehensive solution to effectively manage financial risk in real time.

- **Automated Alerts** - generate real-time alerts
- **Rules-based** - establish business rules that support your process
- **Metrics** - displayed at the firm, region, branch or account levels
- **Active Monitoring** - monitor account activity and market movement as it occurs
- **Margin Calculations** - performs sophisticated margin calculations and margin call reports
- **Open Architecture** - scalable to meet growth needs
- **Dynamic thresholds** - user-defined limits for alerts
- **Workflow** - allows control filters to be created for alerts based on severity and user log-in
- **Real Time** interface to market data providers
- **Interfaces** - back office and intra-day trading systems

Executive Dashboard

For each client, Infocom provides a solution that is completely tailored to their risk management process and procedures to include the customization of margin calculations, business rules, alerts and how the information is presented in an Executive Dashboard.



1 The Graphs – provides executives with a true snapshot of firm operations in real-time with customized graphs that enable users to click and drill down to account levels. Graphical display helps easily identify sudden market changes and spot trends.

2 Alerts – top alerts displayed by severity as the events occur. Customized to your business rules with user-defined thresholds..

3 Metrics – displayed at the firm, region or account level. Drill down to an account for individual metrics, master client data and portfolio values.

4 Reports – Canned and ad-hoc reporting allow users convenient access to key information that would have normally taken days to collect. Instantly provide reports for management inclusive of graphs and charts across the entire organization.

Benefits:

Keeping up with the speed of financial transactions in today's global markets can be a challenging task. Having immediate access to information is a critical element in helping financial services firms to identify the risk conditions as they occur.

- Limit liabilities, reduce charges and add to the bottom-line
- Increase debit balances with less risk through more aggressive lending
- Reduce time and resources spent managing risk
- Tighter management control of risk via key metrics
- Improve efficiencies through automated alerts of risk conditions
- Improve the client experience through proactive account management
- Automatic alerts on risk conditions – saving Analyst time and making more effective use of resources
- Early warning of possible problems – avoid charges taken each year
- Monitor events in real-time – allow more time for proactive measures
- Ability to scan the universe of accounts versus a select few; eliminate a risk condition from “slipping through the cracks”
- Providing users with “snapshot” data throughout the day via our Executive Dashboard to enhance management's control of risk
- Track client issues via notes and account history to improve customer service levels
- Increasing the breadth of services offered to existing customers will increase revenues
- High severity exceptions handled first
- Built-in audit trail

Why use iRAS?

Banks and Financial Services firms can now identify risk conditions AS THEY OCCUR in real-time, reduce cost and save time when identifying risk conditions and ultimately provide tighter management control of Risk at the firm level.

iRAS will immediately notify you if:

- A significant price change in a security occurred where there were concentrated positions
- An account had recently sustained losses and was in danger of a margin call or failing to meet its capital requirements
- An account over time has begun to develop a majority stake in a certain security and was seriously exposed and concentrated
- A significant change in a position within a particular SIC code at the firm-level
- An account meets the in-house maintenance requirement
- A significant exposure occurred within a certain Region or Branch Office
- A security takes a major downward swing where the firm has holdings in that security or related family of securities
- And much more...

About Infocom

Infocom Systems Services, Inc. is a privately held company founded in 1990, and headquartered in New Jersey.

Infocom provides software solutions, integration services and custom development to a number of industries, ranging from judicial and healthcare to government and financial services. The benefits Infocom clients experience include streamlined processes, improved productivity and reduced costs. Infocom also offers Judicial and Healthcare Solutions.

The iRAS Platform

