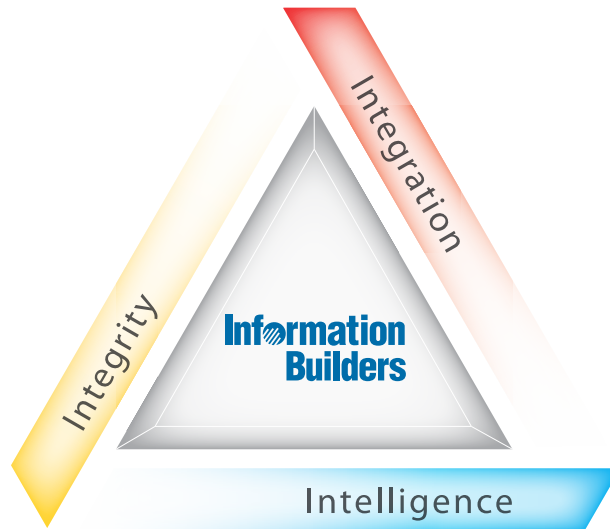


Improving Risk Management, Compliance, and Governance

Information Builders has been helping customers to transform their corporate data into business value for almost four decades. With best-of-breed solutions for intelligence, integration, and integrity, we deliver the knowledge organizations need to generate more revenue, enhance customer support, improve operations and financial management, mitigate fraud and risk, and facilitate compliance.



Intelligence

Our business intelligence (BI), advanced analytics, and performance management solutions offer broad data access, unparalleled usability and scalability, and low cost of ownership. Companies can transform historical, real-time, and predictive data into information and analytics that are consumable by all employees, managers, partners, and customers.

Integration

Our integration solutions unify all data, applications, B2B interactions, and cloud-based information assets. From data and application integration, to more complex integration projects, we provide the tools that help optimize mission-critical business processes and transform raw information into insight that drives real-time decision-making and competitive advantage.

Integrity

Our data quality management, master data management, and data governance solutions dramatically enhance the completeness, accuracy, and consistency of vital information across all systems and sources.

To learn more about our intelligence, integration, and integrity solutions, visit us at informationbuilders.com.

Improving Risk Management, Compliance, and Governance

Organizations of all types and sizes are under increasing pressure to implement formal governance policies and processes. This requires them to closely monitor and control their core business operations, so that mission-critical strategies and activities are executed in the most productive, effective, and cost-efficient manner possible.

Organizational and financial risk is greater than ever before. Businesses must uncover and respond appropriately to the specific events, conditions, and factors that may negatively impact growth, viability, and profitability. Whether it's a financial institution trying to reduce lending exposure, a manufacturer looking to minimize supply-chain risk, or an insurance company setting policy premiums to cover potential claim losses, the key to success lies in the ability to rapidly identify threats, and implement proactive measures to combat them.

Companies across all industries also face increasingly stringent regulatory requirements. Manufacturers must adhere to green initiatives and OSHA standards. Financial services firms must comply with T+1, Sarbanes-Oxley, and the Bank Secrecy Act. Healthcare providers must share information about infectious diseases and patient safety. Regional government agencies must report back to state and local entities.

Enabling comprehensive governance, risk management, and compliance can be a challenge. Data from diverse systems must be tightly unified; policies and processes must be seamlessly coordinated and executed; and complete, accurate information must be easy to access, interpret, and share with internal stakeholders, as well as regulatory bodies.

Information Builders' business intelligence (BI), integration, and data integrity solutions empower organizations to develop and implement formal strategies to support effective, broad-reaching governance, risk management, and compliance initiatives. We offer a wide array of innovative products that transform data into business value by empowering companies to achieve complete visibility into and control over their operations, proactively detect and avoid threats, and ensure adherence to all laws and guidelines.

With our technologies in place, any organization can:

- Gain complete, real-time visibility into key activities
- Monitor the performance of critical processes and initiatives
- Identify, anticipate, and prevent potential risk factors
- Streamline and automate vital workflows to support industry standards
- Improve the speed, consistency, and accuracy of regulatory reporting

Customer Successes

Many of our customers already use our technologies to satisfy their needs for governance, to manage risk, and to comply with regulations. The following represents a sample of some of our most successful customers.

Columbus City Schools – With Information Builders' WebFOCUS BI platform, Columbus City Schools created a unified BI system for continually entering, reviewing, and updating student performance, attendance, and discipline data. In addition to helping more than 4,000 teachers to closely monitor students and devise better lesson plans, WebFOCUS is allowing the district to easily comply with federal and state reporting requirements. For example, Ohio schools are rated by state metrics. Information from WebFOCUS helps Columbus City Schools to determine how to best meet those goals, and adhere to the educational standards.

IPC – When the country's largest group purchasing organization for independent pharmacies needed to quickly meet FDA requirements for tracking the chain of custody of its drugs, it turned to iWay Integration Solutions from Information Builders. iWay connects a variety of information systems to enable the rapid exchange of pharmaceutical data, both internally and with trading partners, and to initiate real-time process flows to meet the FDA's e-pedigree guidelines. The organization has achieved rapid ROI with iWay, saving more than \$1 million in development costs.

Kempen & Co – The risk department at Kempen & Co, an independent Dutch merchant bank, uses WebFOCUS to enable exception reporting that ensures that critical account issues are dealt with immediately. For example, if a portfolio's value drops and the account holder lacks sufficient reserves to cover the outstanding balance, WebFOCUS generates a risk management report to cover the deficit. This helps the risk department be more proactive by allowing them to quickly assess volatility and identify profitable accounts, so they can comply with increasingly stringent banking and trading regulations.

Leading Financial Institution – Based in the UK, this top retail bank – the largest in its region – needed to tap into multiple disparate systems in order to determine eligibility for rapid compensation payouts to customers in accordance with Financial Services Authority guidelines. Data quality and master data management solutions – part of the iWay Integrity platform – were employed to identify information integrity problems, and consolidate, cleanse, and standardize customer records collected from across the organization. WebFOCUS is also used to closely monitor data quality processes, and ensure ongoing compliance. The bank now has a single "golden record" for each account holder, which allows it to instantly determine eligibility for rapid compensation payouts and deliver the required information to authorities in a timely manner.

Link Market Services – For this provider of share registry, investor relations, and analytics services to listed and unlisted companies in Australia and surrounding countries, WebFOCUS plays a vital role in operational risk management. The company now has complete visibility into all trading activity and investor details, including register maintenance, dividend processing, check distribution, management of dividend redistribution plans, and bank reconciliation for treasury teams.

Maitland – Batch-oriented trade activities were causing processing and settlement delays for this provider of outsourced fund administration solutions to institutional and alternative fund managers. To reduce settlement risk, the company implemented a business-to-business (B2B) integration solution – built on iWay Software – that simplifies connections among trading systems, settlement systems, enterprise applications, and third-party trading partners. As a result, the entire trade process can be conducted electronically in just one business day, without manual intervention.

Rabobank – This Netherlands-based banking institution relies on WebFOCUS to satisfy various regulatory requirements. Disclosure data is gathered for tax authorities, information is compiled in support of BIS II legislation, and reports required by the Dutch National Bank are generated each month. WebFOCUS also provides greater insight into outstanding loans, balances, profit and loss positions, and other potential risk factors.

RBC Financial Group – Toronto-based RBC Financial Group needed a more efficient way to reconstruct bank statements, which are often required by customers as part of tax return audits. These reconstructions were previously performed manually and could take operations staff as long as three weeks to complete. With WebFOCUS, personal transaction statements – containing up to three years of data from legacy information systems and microfiche records – can now be generated in approximately 20 seconds. Increased efficiency in the bank's operations personnel has resulted in an annual savings of more than \$1 million.

SIMAH – The Saudi Credit Bureau provides credit information about the Saudi market, helping providers to make better and faster lending decisions. WebFOCUS and iWay Software were deployed by SIMAH to allow lenders to collect, categorize, and analyze credit information using dozens of reports and dashboards containing comprehensive information about operations, audits, statistics, and data quality. As a result, lenders can make better credit decisions and minimize their exposure.

SMACL – For this France-based provider of insurance coverage to municipalities, local organizations and businesses, and the elected officials and salaried employees who serve in them, assessing risk and setting policy rates accordingly is the key to ensuring profitability. A WebFOCUS application, complete with geographic analysis functionality, provides advanced reporting, analysis, and mapping capabilities to SMACL's main departments, as well as its operational sub-units. Users across the company are now empowered with improved decision-making and risk-management capabilities.



"We plan to expand the WebFOCUS application to include current account statements, Visa statements, and lots of other customer financial information. Now that we can easily access and analyze the data, there are many different possibilities for using it."

Andy Hanna
Manager of Report Management and Distribution
RBC Financial Group



"We can complete integration projects that would typically cost hundreds of thousands of dollars for a fraction of that amount with iWay. It's just a matter of a few days of development."

James Blake
Vice President of Information Technology
IPC



"WebFOCUS also provides an overview of outstanding loans, balances, profit and loss position, risks, and more. All data from across Rabobank can be collected here, consolidated, and sent to any external party as a whole."

Jos Hermans
Manager of MIS
Staf Betalen and Sparen



"iWay's flexible development and orchestration platform can package and deploy new services rapidly, which means Maitland can meet market requirements without errors and avoid expensive penalties."

Paul Ferreira
STP Architect, Application Services Division
Maitland Fund Services

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