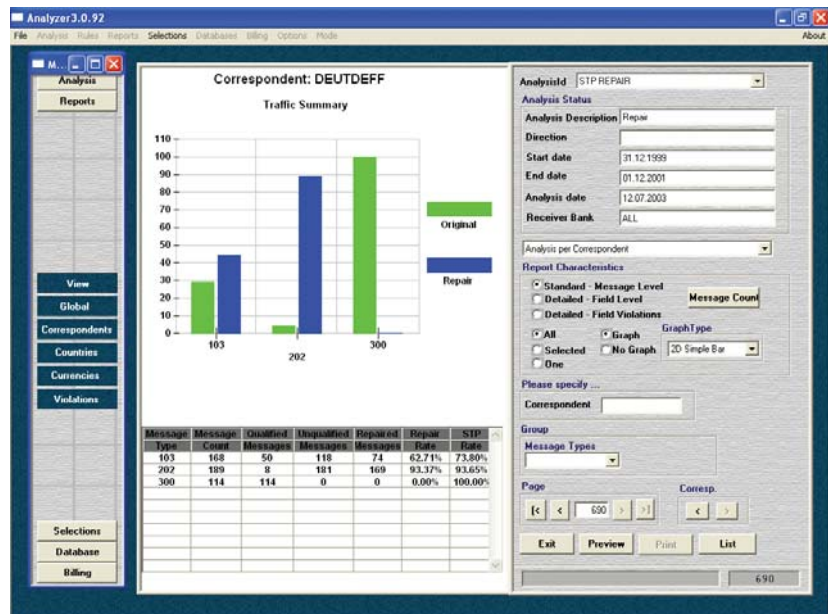


ACE Analyzer™

What does it do?

- Analyses all inbound and outbound messages for STP, Custom and SMPG violations, produces detailed graphical traffic and STP analysis reports and produces customer/correspondent billing information based on a variety of criteria.
- STP violation based on industry guidelines e.g. SWIFT, SMPG, etc. and any user defined STP rules.
- Works for all inbound and outbound messages regardless of formats or Standards. Add-on modules provide quality, timeliness and efficiency analysis for Payments, Securities and Corporate Actions.



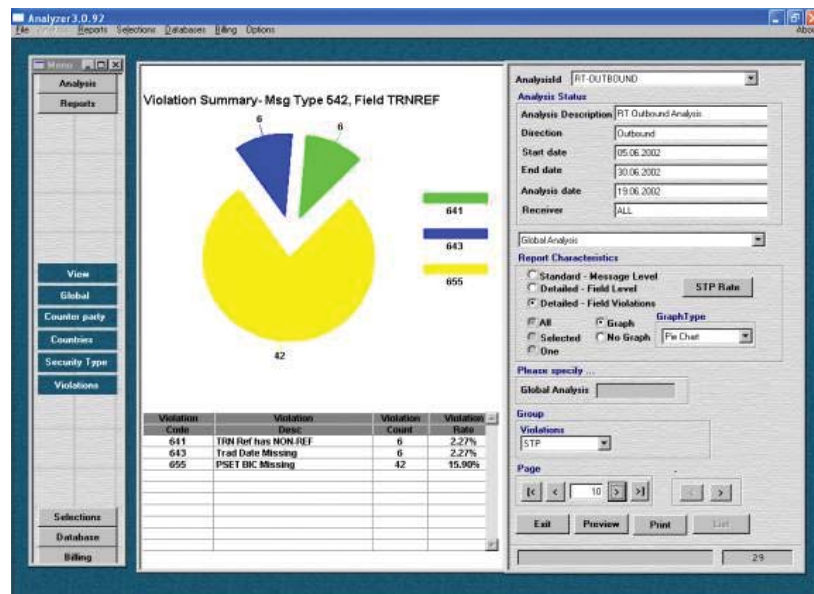
Traffic Analysis by Message Type

Who is it aimed at?

- Financial Institutions who want to measure and improve their STP rates – Analyzer identifies what the problems are and precisely where they originate.
- Financial Institutions who want to bill their clients or correspondents based on message quality – higher amounts for sending messages containing errors, or "dirty messages".
- Financial Institutions who wish to train and improve the ability of their counterparties to send them "clean" error free messages. Analyzer can show before and after repair scenarios – i.e. what the message was and has been repaired into.
- Financial institutions who wish to monitor their liquidity in various countries, currencies and accounts.
- Financial Institutions who want to analyse their messages for various criteria and generate MIS reports for audit and internal analysis purposes.

Key features

- › Liquidity management for facilitating compliance with Basle II guidelines
- › Revenue generation by charging liable correspondents
- › Effective MIS for diagnosing current STP bottle-necks
- › Detailed Message search and enquiry
- › Integrated statistical and STP analysis
- › Identification and analysis of errors
- › Reporting errors
- › Decision to charge based on customer profile/past record/company policy
- › Billing calculation with full justification for the reason and purpose of the charges
- › Analysis and Reconciliation of SWIFT MT n90/n91 message
- › Can analyse a sample of messages, and then report by correspondent, by message type, by overall message traffic, by country etc.
- › Counter party efficiency information
- › Support for client charging based on Message Quality to support SLAs

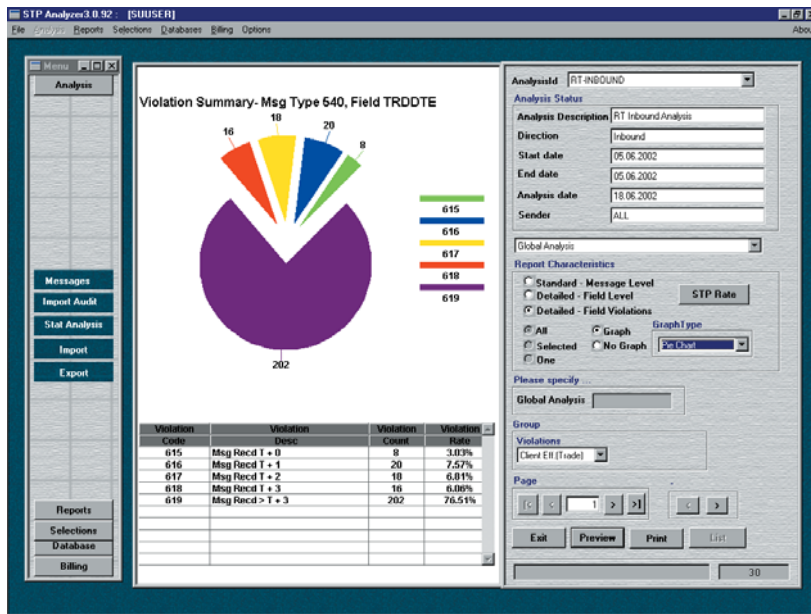


Violation Level Details for a Correspondent

Key functions

Key functions of Analysis

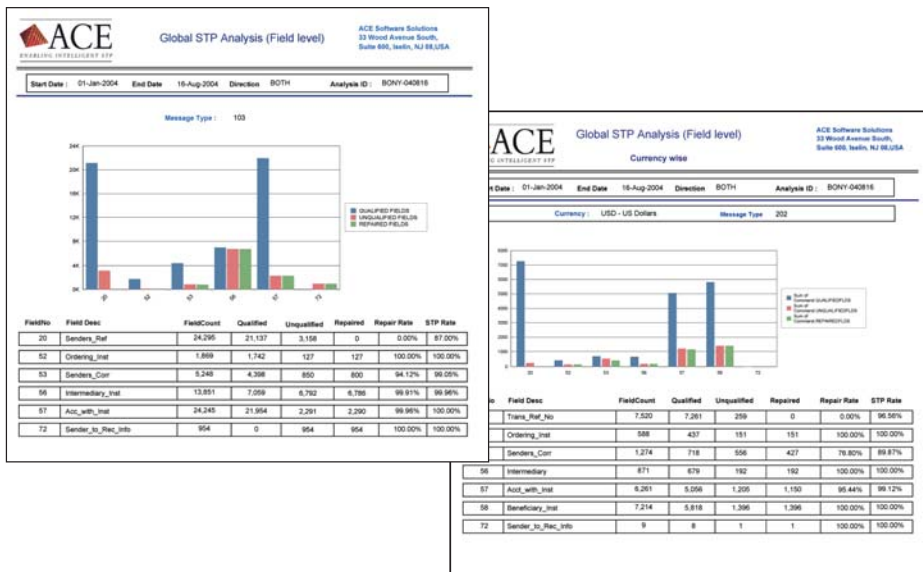
- › Analysis of quality of Inbound and Outbound Messages
- › Validation and checks for STP violation
- › Generates analysis information in standard format
- › Detailed message, field level and violations analysis
- › References to original messages
- › Can be used for SWIFT and other message formats
- › Supports SWIFT, SMPG, SIA STP Guidelines and/or CUSTOMER defined guidelines



Analysis by Trade Date

Key functions of Reporting

- Generates reports on traffic quality and repair rates
- Generates statistics per message type, correspondent, country
- Generates statistics per Currency, Security-type, Payment Network
- Generates statistics for STP violations
- Provides information available at message and field level
- Provides presentation in tabular and bar chart format
- Displays original and repaired messages
- Provides standard reports with statistical analysis
- Generates real time liquidity analysis



Traffic Analysis at Message Field Violation Level



Billing & Reconciliation

Key functions

Billing can be generated for all STP and SMPG violations and/or Customer defined SLA violation rules and for all message repairs. Information for all repairs and violations is also available for each message type and for each field.

Also all correspondent charges sent electronically or via MT n90/n91 messages can be reconciled with the internal projections. Detailed reconciliation reports can be prepared.

ACE Correspondent Invoice
Grouped on Category

Start Date: 01-Jan-2004 End Date: 16-Aug-2004 Direction: Inbound

Correspondent: CITIBDLXXX Institution Name: CITIBANK N.A.
Address: CITIBANK HOUSE, FLOOR 1, 336, STRAND
City: LONDON Country: UNITED KINGDOM

Profile ID: PROF-USD-I Currency: USD
Description: USD Inbound

Category	Message Type	Count	Rate	Amount
2	103	1493	5.00	7,465.00
2	202	101	5.00	505.00
Category wise subtotal				USD 7,970.00
3	103	405	10.00	4,050.00
3	202	59	10.00	590.00
Category wise subtotal				USD 4,640.00
4	103	330	20.00	6,600.00
4	202	294	20.00	5,880.00
Category wise subtotal				USD 12,480.00
5	103	379	35.00	13,265.00
5	202	7	35.00	245.00
Category wise subtotal				USD 13,510.00
6	103	47	40.00	1,880.00
6	202	1	40.00	40.00
Category wise subtotal				USD 1,920.00
Total				USD 48,830.00

ACE Correspondent Invoice
Grouped on Message Type

Start Date: 01-Jan-2004 End Date: 16-Aug-2004 Direction: Inbound

Correspondent: CITIBDLXXX Institution Name: CITIBANK N.A.
Address: CITIBANK HOUSE, FLOOR 1, 336, STRAND
City: LONDON Country: UNITED KINGDOM

Profile ID: PROF-USD-I Currency: USD
Description: USD Inbound

Message Type	Category	Count	Rate	Amount
103	2	1493	5.00	7,465.00
103	3	405	10.00	4,050.00
103	4	330	20.00	6,600.00
103	5	379	35.00	13,265.00
103	6	47	40.00	1,880.00
Message Type wise subtotal				USD 33,260.00
202	2	101	5.00	505.00
202	3	59	10.00	590.00
202	4	294	20.00	5,880.00
202	5	7	35.00	245.00
202	6	1	40.00	40.00
Message Type wise subtotal				USD 7,260.00
Total				USD 48,830.00

Reports can show:

- Summary STP rates at message, field, violation and correspondent levels
- Summary of problem fields and a summary billing amount
- Detailed breakdown by message, field and billing contribution

ACE Back Charge Reconciliation

For Period: 01-Jan-2004 To: 16-Aug-2004

Correspondent: DEUTDFXXX Institution Name: DEUTSCHE BANK AG
Address: 12 - 21, TAUNUSANLAGE
City: FRANKFURT / MAIN Country: GERMANY

Details of UnQualified Messages with Non Acceptable Charges

TRN Ref	Value Date	Category	Profile	Cur	Amount	Estimated Charge	Actual Charge	Diff
W10P44E022148	20040112	4	PROF-USD-I	USD	1,790.00	20.00	20.00	10.00%
W10P44E022084	20040112	4	PROF-USD-I	USD	8,990.00	20.00	20.00	10.00%
W10P44E022082	20040112	4	PROF-USD-I	USD	28,420.00	20.00	20.00	20.00%
W10P44E022114	20040112	4	PROF-USD-I	USD	2,588.88	20.00	20.00	20.00%
W10P44E022106	20040112	4	PROF-USD-I	USD	1,584.88	40.00	40.00	10.00%
W10P44E022047	20040112	3	PROF-USD-I	USD	1,580.00	10.00	10.00	20.00%
W10P44E022105	20040112	3	PROF-USD-I	USD	20,000.00	10.00	10.00	20.00%
W10P44E022103	20040112	3	PROF-USD-I	USD	3,910.00	30.00	30.00	10.00%
W10P44E022107	20040112	3	PROF-USD-I	USD	18,000.00	30.00	30.00	10.00%
W10P44E022104	20040112	3	PROF-USD-I	USD	200.00	40.00	40.00	10.00%
W10P44E022174	20040112	3	PROF-USD-I	USD	2,224.00	40.00	40.00	10.00%
W10P44E022167	20040112	3	PROF-USD-I	USD	5,800.00	40.00	40.00	10.00%
W10P44E022165	20040112	3	PROF-USD-I	USD	16,000.00	40.00	40.00	10.00%
W10P44E022163	20040112	3	PROF-USD-I	USD	13,400.00	40.00	40.00	10.00%
W10P44E022162	20040112	3	PROF-USD-I	USD	100.00	40.00	40.00	10.00%
W10P44E022161	20040112	3	PROF-USD-I	USD	2,901.00	40.00	40.00	10.00%
W10P44E022160	20040112	3	PROF-USD-I	USD	43,270.00	40.00	40.00	10.00%
W10P44E022157	20040112	3	PROF-USD-I	USD	424.00	40.00	40.00	10.00%
W10P44E022154	20040112	3	PROF-USD-I	USD	300.00	40.00	40.00	10.00%
W10P44E022153	20040112	3	PROF-USD-I	USD	2,901.00	40.00	40.00	10.00%
W10P44E022152	20040112	3	PROF-USD-I	USD	18,340.00	20.00	20.00	10.00%
W10P44E022151	20040112	3	PROF-USD-I	USD	275,780.00	20.00	20.00	10.00%
W10P44E022150	20040112	3	PROF-USD-I	USD	18,800.00	20.00	20.00	10.00%
W10P44E022149	20040112	3	PROF-USD-I	USD	18,800.00	20.00	20.00	10.00%



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