



DOC-Tracker

THE **documentation** DILEMMA

Forward-thinking organizations have begun to take a closer look at their documentation management infrastructure. In today's business environment, an organization's ability to control documentation, manage business processes, comply with due diligence and share information throughout the organization is paramount to its success and growth. Too much time is spent on manual processes using legacy systems in selecting, scheduling,

tracking and filing required documentation and customer information. The procedures currently followed to accomplish these tasks are often complex, time consuming and subject to human error. At times, documentation may be missing altogether. This may result in incomplete or late documentation, and in some cases penalization by the governing agencies.

THE DOCUMENTATION MANAGEMENT **solution**

What is the solution? **DOC-Tracker** -- a modular, client-server application that addresses the documentation management, control and compliance needs of today's businesses. DOC-Tracker provides the facility to specify supporting documentation requirements and track the condition and receipt of all types of Customer, Lending, Trade Finance and other related documents. Whether provided, or produced in physical or digital form, documents to support customer and/or the business activity may be recorded, accessed and reported upon. Each DOC-Tracker Module features the ability to instantly specify user and regulatory defined documentation requirements to help meet business and regulatory compliance requirements. The ability to electronically store and retrieve documents is critical to

establishing a complete documentation management solution. Working in tandem with our sophisticated documentation tracking functionality, DOC-Tracker's enterprise-wide image solution provides intelligent image management. Documents need to be logically categorized and systemically tracked in order to optimize their value within any organization. DOC-Tracker manages and controls the customer information and related documentation produced by financial institutions as well as the documents received by them from their customers and other third parties. Our modular approach allows the user to manage documentation and customer information at specific levels, while at the same time is flexible enough for easy and cost effective customization.

With the combination of the **DOC-Tracker** application and an **imaging system**, an organization will have the benefit of a complete **document management** tool.

THE modules

The **Customer Module** is a central data repository for all the required customer information and their related documents. It captures basic information on customers and parties associated to customers such as Shareholders, Power of Attorneys, Beneficial Owners, etc. Customer's name, identification information, date of birth, address, phone number, credit rating, relationship, review date, status, relationship manager, in addition to other customer related data can be maintained for support and easy reference. There are numerous functions performed through the Customer Module such as:

- Set-up of new customers and related information, along with a verification report of the condition of supporting documentation and collected identifying information
- Ability to record information and supporting documentation on other associated customer parties (i.e. beneficial owners, shareholders, etc.) and recording of supporting identifying documentation
- Automatic documentation definition, status recording and follow-up tickler system for defined customer documentation coming or past due
- Recording of noted discrepancies along with associated follow-up management reporting
- Ability to interface directly into OFAC (Office of Foreign Assets Control) screening or other list scanning software to compare customers and related parties

The screenshot shows the 'Customer Maintenance' window for 'Gray Partners Ltd.' with the following details:

- Customer No: 031303_002, Customer Name: Gray Partners Ltd., Status: Pending
- Parent No: (blank), Parent Name: (blank), Parent Ind: Parent
- Customer Type: Trust Complex, Customer Classification: High Risk Profile
- Country of Risk: CAYMAN ISLANDS, Relationship Type: Head Office and Branches
- Review Date: 05/30/2003, Booking Branch: Grand Cayman Branch
- Open Date: 03/12/2003, Close Date: 00/00/0000
- Industry Codes: SIC Code: PATENT & TRADEMARK, Internal Code: Partnership, External Code: Manufacturing
- Credit Ratings: Primary Credit Rating: Excellent, Secondary Credit Rating: High, Other Credit Rating: (blank)
- Last Update: User ID SA, Date 02/26/2004, Time 15:09:33

DOC-Tracker's flexibility allows IDOM to interface our document tracking and management reporting functionality with most applications. IDOM has a long history in the integration of diverse processing applications. Whether DOC-Tracker's Customer Module is applied as a front-end or a back-end application, our technical staff can provide the necessary analysis to determine the most efficient migration path to interface DOC-Tracker with your present system.

The **Credit Module** is utilized to facilitate the documentation effort and minimize the associated documentation business risk. DOC-Tracker can help to ensure that all required documentation is received and properly recorded for each credit line issued. Loan Administration and Credit Officers can manage their process and report on past due and anticipated receipt of required financial reports and documentation for each customer and facility. DOC-Tracker tracks this information within its database and provides the user inquiry facilities to view the current status of review functions and receipt of required supporting documentation.

The screenshot shows the 'Credit Maintenance' window for a 'Prime Facility Loan' with the following details:

- Loan Facility ID: 8059-5, Description: Prime Facility Loan
- Customer: Bank of One, Customer No: 81801
- Credit Type: Prime Facility, Relationship Manager (Primary): Samuel Smith
- Profit Center: North West Region, Relationship Manager (Secondary): Frank Jones
- Agent Information: Agent: Agent Bank, Address Line 1, Address Line 2, City, State, Country, Zip, Contact, Phone, Fax No.
- Financial Information: Coy: USD, Amount: 2,000,000.00, Commitment Date: 02/15/2001, Maturity Date: 02/15/2003, Review Date: 05/30/2003
- Last Update: User ID SA, Date 03/13/2003, Time 10:59:52

DOC-Tracker's **Letter of Credit Module** provides the automated tool(s) to alleviate the Trade Finance Operations Manager from the manual processes implemented to supplement the absence of missing documentation and workflow management lacking in so many L/C processing applications. DOC-Tracker's functionality supplements your L/C processing application to allow the department managers and supervisors to manage the department's workflow from their desktops. Whether it is tracking documents pending examination or maturing banker's acceptances, to customer inquiries and having the ability to view an image of a bill of lading or commercial invoice for discrepancies, or any other of the myriad elements inherent in a L/C transaction, DOC-Tracker's L/C Module value added processing and tracking capabilities will significantly increase your Trade Finance Operations Department's productivity.

The screenshot shows the 'Letter of Credit Maintenance' window for 'Granite Corporation' with the following details:

- Transaction No: 34, Ref. No: 2598294-001, Branch: Miami IBF
- Customer: Public Broadcasting Network, Customer No: DEMO Non Profit
- Facility No: (blank), OC No: (blank), Product: (blank)
- L/C Type: Documentary Issuance, Status: Documents Under Examination, Inv. Type: (blank)
- Beneficiary: Granite Corporation, Ref. No: (blank), City: (blank)
- Country: LUXEMBOURG, Province: (blank)
- Coy: USD - US Dollar, Amount: 250,000.00
- Assigned To: Dromo_User, Entered By: SA
- Evergreen: (checkbox) days
- Receive Date: 02/25/2003, Open Date: 02/12/2003
- Expire Date: 00/00/0000, Pending Date: 00/00/0000
- Maturity Date: 00/00/0000, Close Date: 00/00/0000
- Cut-Off Date: 00/00/0000, Re-Open Date: 00/00/0000
- Last Update: User ID SA, Date 02/06/2004, Time 15:09:33

The DOC-Tracker **REDS (Related Entity Document Storage) Module** was developed in conjunction with our imaging capabilities as a replacement for the costly microfilm and microfiche technology typically used within an office environment to store historical documents. The REDS Module is an integral part of IDOM's DOC-Tracker Imaging and provides a facility for the imaging and tracking of all miscellaneous documents generally found in an organization, such as: checks, manual batch tickets, internal memorandums, bank statements, customer payment orders and any other type of inbound/internal paper media.

This module combines our imaging and documentation management technology to enhance an organization's ability to manage their paper media storage requirements. In addition to providing a more efficient manner than microfilm and microfiche for storing electronic images, REDS' capabilities provides management reporting to organize and track important documentation and data such as paper media destruction dates to meet records retention requirements, storage box contents, storage box warehouse locations and a complete automated, real time reconciliation of all imaged documents. Wherever documents are bundled, using the REDS' Module can facilitate automated processing.

imaging SOFTWARE

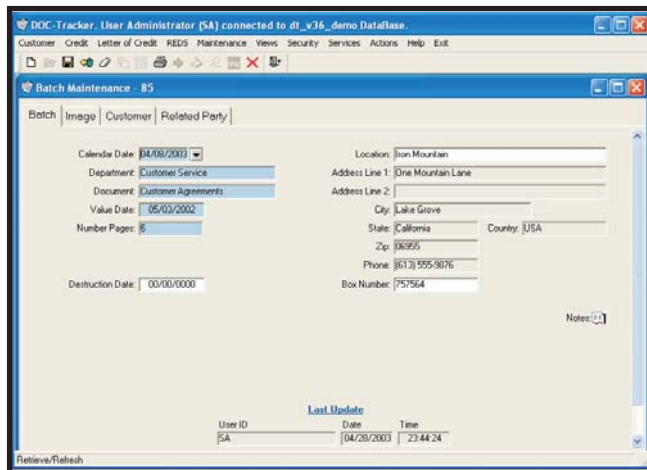
To enhance the process flow and accessibility of documentation and financial reports, DOC-Tracker's Imaging was developed as an image enabling function, which can be fully integrated with any of the DOC-Tracker Modules. DOC-Tracker's Imaging Software preserves your paper documents and allows for indefinite access to your documents electronically.

When documents are received (hard copy or electronic), these images can either be captured/imported with a scanner or logically associated. Once these electronic/digital images are imported into DOC-Tracker, they are linked to the documentation being tracked in their original form. These preserved archived originals can then be easily accessed from a user's desktop. This prevents documentation daily wear and tear from users because they can now view, print or download images to facsimile servers or as attachments to e-mails ...all without ever touching a piece of paper.

The original images are stored in an industry standard format and cannot be altered, remaining accessible indefinitely. However, these originals may be annotated to denote discrepancies or areas needing attention by others. This rich annotation capability includes options such as, highlighting, stamping and notating, so that a user can simply make comments on the imaged documentation and other users can then easily review and comprehend the situation without having to weed through the paper trail history. For added security and business continuity, the original hard copy documents can be held in a secure location.

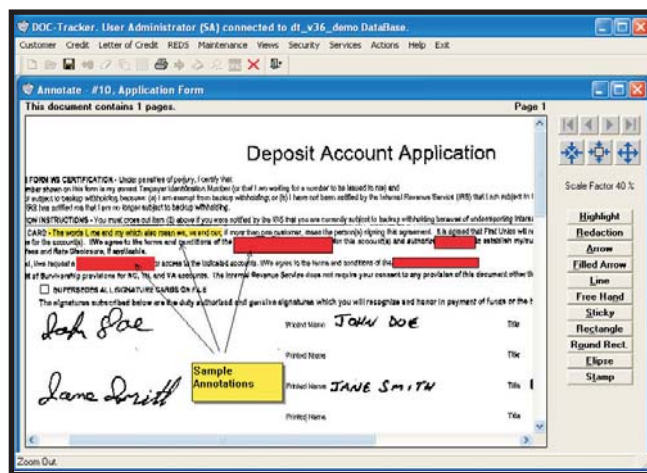
INTERNET/INTRANET architecture

The Internet's evolution from a storehouse of information to a vehicle for conducting business has presented organizations many opportunities. DOC-Tracker's application design allows flexible deployment as either Standard Client Server-, Internet-



At the same time, DOC-Tracker provides the ability to inquire on any imaged document by value date, image date, department, customer and any related party therefore making the reconstruction of customer data and/or daily work simplified and efficient.

DOC-Tracker's REDS Module provides a more cost effective and efficient alternative to documentation organization, storage, and records retention management that the dated technology of microfilm and microfiche could ever conceive possible.



In addition to IDOM's Imaging Software, DOC-Tracker has the flexibility to be interfaced with most other vendor imaging system(s) implemented in an organization. IDOM specializes in the integration of diverse processing applications. Our technical staff can provide the necessary analysis to determine an efficient migration path to interface DOC-Tracker with your present imaging software. The combination of DOC-Tracker's documentation recording and reporting facilities, and an imaging system, will provide the Bank with a complete document management tool.

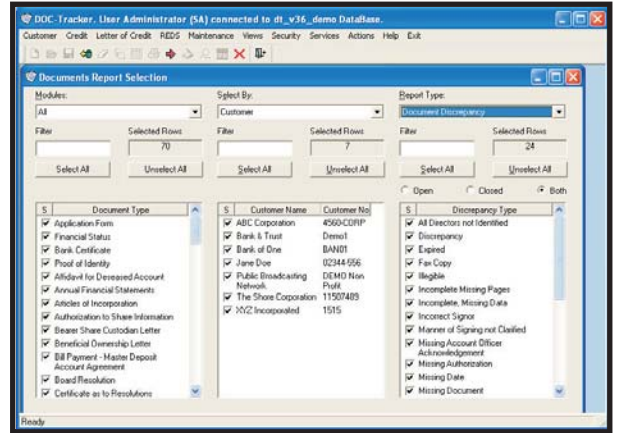
or Intranet-based. For Internet/Intranet-based needs, DOC-Tracker can be installed on a secure Web server. Additionally, documents can be scanned and transmitted to the DOC-Tracker database via the Internet.

MANAGEMENT reporting

Management reporting is an important component in developing a strong documentation management infrastructure. DOC-Tracker provides a full suite of reports for each module related to the business being supported. Its flexible reporting menu allows you to produce reports for specific customers and modules or consolidated reports from all modules. Through DOC-Tracker's real-time reporting capabilities, users are immediately informed of changes in a document's status.

DOC-Tracker's Tickler Reports alert the user of items that require follow-up: documents, financial reports or events expected or past due. All reports reflect the current data available within the database and can be printed or viewed online. In addition, DOC-Tracker provides a full set of management reports to monitor the integrity of the application and data. The Audit Log, User List and Image Report provide information into system access by user, assigned user functionality and available imaged documents.

The constant changes in rules and regulations that can be brought about by government, external auditors, internal controls and/or customer needs requires meaningful management



reporting produced in an accurate and timely fashion. DOC-Tracker's flexible reporting capabilities meets, and in most cases, exceeds the demands imposed upon your organization for managing your documentation requirements.

IMPLEMENTATION support

Implementing an automated documentation management solution involves more than loading a system on your organization's server. IDOM recognizes the complexities of migrating manual processes to an automated environment and integrating legacy systems with new technology. To meet your needs in addressing these and other complex issues, IDOM

offers its Project Management and Workflow Analysis expertise. Our experienced consultants will work with your management and staff to develop the proper workflows and enhanced policies and procedures to complement your technology investment.

features AT-A-GLANCE

- Flexibility to accommodate changes in regulations, internal policy and business requirements
- Recording and instant access to vital identifying information and documentation on customers as well as other related persons or entities, such as Shareholders, Power of Attorneys, Beneficial Owners, etc.
- Resource for research on identifying information facilitating investigations and compliance with legal subpoenas and regulatory requests
- Efficiently and effectively manages and controls customer information and documentation to support both business and compliance needs
- Produces an immediate account of supporting records and documents maintained and/or pending receipt through a variety of management status reports
- Tracks and records condition/status of documents and required follow-up timeframes in accordance with user defined specifications that meet Bank policy
- Can be linked to OFAC screening and other list scanning applications
- Security with rights control access to functions such as scanning, editing, deleting and data capturing
- Imaging options
 - Scan paper documents with TWAIN supported scanners
 - Append additional pages into existing documents
 - Supports the import of text documents, spreadsheets and image files
- Document annotation functions
 - Highlight images
 - Redact images for confidentiality
 - Place "sticky-notes" onto images
 - All annotations are image overlays and do not modify the original document
- Export documents
 - Attach images / reports to e-mail
 - Transmit images via facsimile

IDOM
IDOM Middle East, LLC
www.idom-me.com

Corporate Headquarters

One Gateway Center, 24th Floor
Newark, NJ 07102 USA
Tel: +1 973-648-0900
Fax: +1 973-648-0033
Email: info@idom-me.com

Sales & Support

Amerab Business Solutions sal (ABS)
Hamra, Leon Street, Liberty Tower Building, Sixth Floor
Beirut, Lebanon
Tel: +96 1 1 744797
Fax: +96 1 1 741109
Email: info@amerabsolutions.com