



# REG-Reporter

## THE **regulatory** REPORTING BURDEN

**B**ankers attempt to prepare regulatory reports using banking applications that were developed to process transactions and produce accounting entries, not to do reporting. This situation is further complicated by the use of multiple banking applications running on different platforms from various vendors, including legacy systems developed in-house.

Increasing and changing reporting requirements of various agencies, such as the Federal Reserve Bank (Fed), Securities and Exchange Commission (SEC), Superintendents of Banks or a bank's own head office, as well as multiple and

varied sources of data, make it complex and time consuming to prepare reports. Banks that rely solely on the general ledger and sub-ledgers for reporting find that it is very difficult to understand and analyze reported figures since they use some form of a spreadsheet to do their reporting which has no easy-to-follow audit trail, nor is there any reporting logic that can be analyzed. Finally, as more and more banks merge across borders, they are seeking simplified global solutions. Although the merged banks have different IT systems across branches, they want a standard data model and one database for reporting.

## THE **automated** SOLUTION

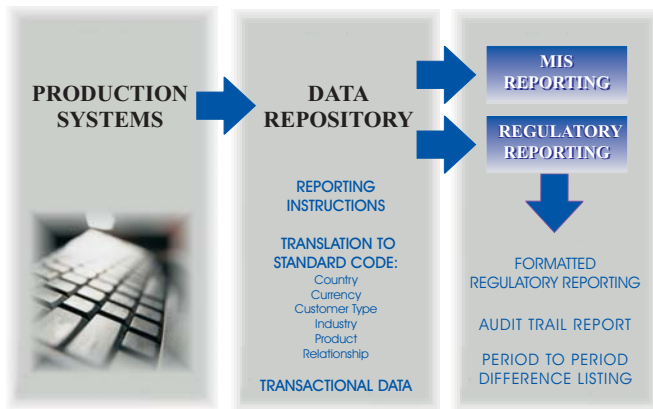
**W**hat is the solution? **REG-Reporter** -- IDOM's flagship financial product which has become the de facto industry standard for automating banks' regulatory reporting needs. This innovative solution addresses the financial reporting requirements of both domestic and international banks and financial institutions by automating compliance with mandated reports to regulatory authorities, senior management and head offices. REG-Reporter helps ensure the accuracy and integrity of financial reports while increasing the efficiency of reporting. It can easily work with multiple sources of information

as it cleanses the data, standardizes data elements and automates report production.

Additionally, REG-Reporter can help an organization accomplish its automation objectives -- data repository of detailed transactions; ability to translate into standard codes (i.e. country, currency, product, customer type, relationship, industry); clear auditable reports and work papers; concise logical instructions; report diary; and forms management.

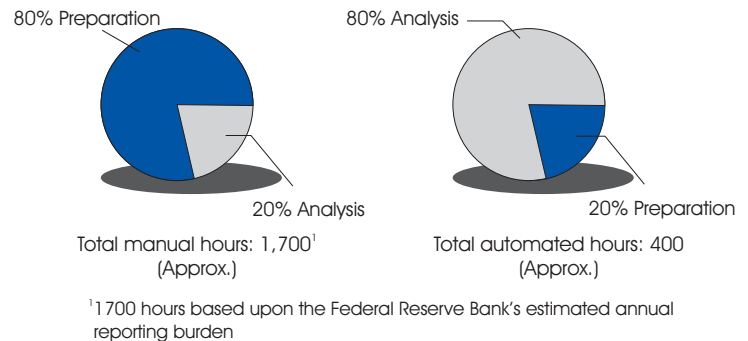
The industry standard for **automating**  
a bank's **regulatory reporting** needs.

# THE REG-REPORTER solution



Using REG-Reporter, financial institutions can reduce the amount of time spent in preparation of regulatory reports by up to 80 percent. The manual process of preparing the reports takes upwards of 1,700 hours<sup>1</sup> annually, of which more than 80 percent of the time is spent in preparation and less than 20 percent in analysis. This frequently results in errors and makes audits more complicated due to a complex paper-based trail. Automating the reporting process with REG-Reporter cuts the process down to approximately 400 hours annually, of which 20 percent is preparation and 80 percent is analysis, significantly improving accuracy and audit preparedness. This also simplifies the work of examiners.

REG-Reporter combines data from all of a bank's front and back office systems together with the general ledger information and feeds into a central Data Repository, where key data is translated into standardized codes recognized by the inherent logic of the software. This single source of information eliminates the concerns associated with using several banking applications. The resulting data is then compiled into the line and column of the applicable report formats accepted by regulatory agencies such as the Fed, SEC and Superintendents of Banks. If a bank already utilizes a Data Repository/Warehouse with the required level of information, REG-Reporter can interface directly with this and produce the required reports.

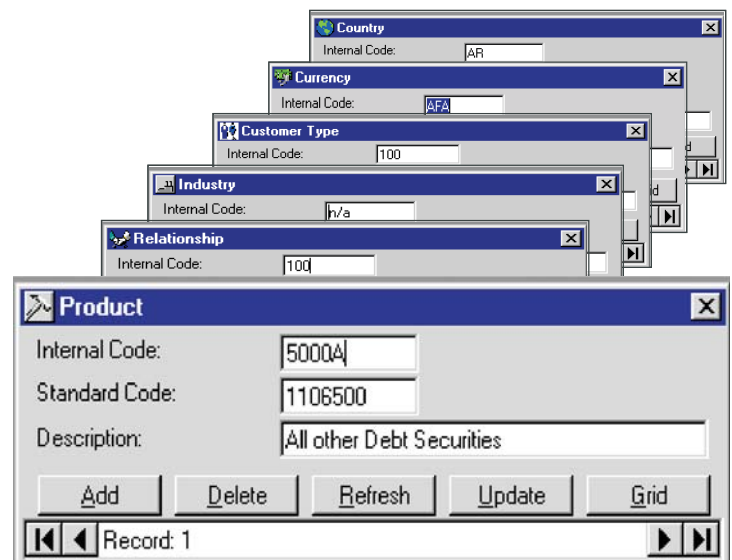


## REG-REPORTER screens AT-A-GLANCE

### Translation Of Product Codes

REG-Reporter is a proven solution that has been reviewed by banking regulators and approved by internal and external auditors. It can be used to transmit reports to the Federal Reserve over FedLine or IESUB. Because REG-Reporter combines data into a single database and translates it into standard codes, it simplifies report preparation and ongoing maintenance. Unlike competitive solutions, REG-Reporter includes built-in logic allowing the standard data from the source systems to be translated into the salient line and column of each report, making it easy to determine the basis on which reports are to be produced. In fact, users can drill down from any line within a report to show the transactional details of each line. The software offers a wide range of report formats, online reporting, built-in reporting logic and a complete audit trail. Reports can be submitted electronically to regulatory authorities.

The Product Code Translation Table translates the bank's internal transaction type, deal type, sub-type, product code, etc. to REG-Reporter's standard codes.



## MIS & Head Office Reporting

The 'Miscellaneous Tab' is a feature of REG-Reporter that is useful for MIS and head office reporting.

Financial Data Table - 06/30/1999

Identification	Exchange Rates	Amounts	Interest/Dates
Codes	Parent Info	Guarantor Info	Miscellaneous
Source:	Amount1:	Rate1:	
Text2:	Amount2:	Rate2:	
Text3:	Amount3:	Rate3:	
Text4:	Amount4:	Rate4:	
Text5:	Amount5:		
Text6:			
Text7:			
Text8:			
Text9:		Date1:	
Text10:		Date2:	

Buttons: Add, Delete, Refresh, Update, Print, Grid

## REG-Reporter Data Tables

Through REG-Reporter's Data Repository, bankers are able to adjust the data and at the same time maintain control. For example, back valued adjustments and reclassifications can easily be performed.

Financial Data Table - 4/8/98

Identification	Exchange Rates	Amounts	Interest/Dates
Codes	Parent Info	Guarantor Info	
Settlement Country:	N/A		
Product:	CCXP		
Customer Type:	800		
Relationship:	800		
Customer No.:	500000		
Customer Name:	ABC Bank, Inc.		
Residence Country:	US		
Risk Country:	DE		
Industry:	600		

Buttons: Add, Update, Delete, Refresh, Grid

Record: 1

## Drill Down Audit Trail

Using REG-Reporter, users have the ability to drill down from any line within a regulatory report to a detailed audit trail. From the audit trail, one can further drill down to interrogate each individual deal/contract, which also includes the additional related information held in the Data Repository.

REG-Reporter: IDM - [Audit Trail]

Audit Trail - FFIEC002

As of date: 09/30/2002  
Run date: 10/30/02

MA	Box ID	Narrative	Amount	Amt. Src.	Ccy	GL
	RCFD0020	A.1 Col A	42,568,050.00	PRNBAL	USD	1200
	<b>RCFN0020</b>		<b>42,568,050.00</b>			
	RCFN0020	A.1 Col B	42,568,050.00	PRNBAL	USD	1200
	<b>RCFN0020</b>		<b>42,568,050.00</b>			
	RCFD0083	A.3 a Col A	72,806,550.00	PRNBAL	USD	1700
	RCFD0083	A.3 a Col A	12,566,500.00	PRNBAL	USD	1700
	<b>RCFD0083</b>		<b>85,373,050.00</b>			
	RCFD0085	A.3 b Col A	11,120,000.00	PRNBAL	USD	1600
	<b>RCFD0085</b>		<b>11,120,000.00</b>			
	RCFD0073	A.4 a Col A	13,000,000.00	PRNBAL	USD	1700
	<b>RCFD0073</b>		<b>13,000,000.00</b>			
	RCFD3149	A.4 c Col A	886,000.00	PRNBAL	USD	1060
	RCFD3149	A.4 c Col A	51,048,087.00	PRNBAL	USD	1020
	RCFD3149	A.4 c Col A	1,295,001.00	PRNBAL	EUR	1030
	RCFD3149	A.4 c Col A	95,556,200.00	PRNBAL	USD	1000
	<b>RCFD3149</b>		<b>148,785,288.00</b>			

Microsoft Excel - FFIEC002.xls

Schedule A - Cash and balances Due from Depository Institutions

NOTE: Exclude all transactions with related depository institutions.

	Dollar Amounts in Thousands		IBF Only		
	RCFD	Bil   Mil   Thou	RCFN	Bil   Mil   Thou	
Items in process of collection and unposted debits	0020	42,568	0020	42,568	1.
ncy and coin (U.S. and foreign)	0080	0			2.
ces due from depository institutions in the U.S.:					
S. branches and agencies of other foreign banks (including their					
es)	0083	85,373	0083	0	3.a.
her depository institutions in the U.S. (including their IBFs)	0085	11,120	0085	0	3.b.
ces due from banks in foreign countries and foreign central banks:					
oreign branches of U.S. banks	0073	13,000	0073	0	4.a.
anks in home country and home country central bank	2431	0	2431	0	4.b.
other banks in foreign countries and foreign central banks	3149	148,785	3149	95,556	4.c.
ces due from Federal Reserve Banks	0090	64,706			5.
(sum of items 1 through 5) (must equal Schedule RAL, Item 1.a.)	0090	365,552	0010	138,124	6.

A detailed audit trail supporting the figure of 148,785,288 as it appears on Column A of the Call Report

## ON-GOING **support**

IDOM recognizes that an extremely important element of providing an automated regulatory reporting solution is the on-going maintenance of the software. To meet and exceed the maintenance needs of our clients, we offer several unique features, which have earned us the reputation of being the de facto industry standard for automating banks' regulatory reporting needs.

### Keeping Up With The Regulators

Every time there is a change or modification to any of the reports we maintain, we will deliver an "update release" to our customers in the form of a CD. Due to the architecture of our software, we can easily make the relevant changes and ensure that our customers are in compliance in the time-frame required.

## CUSTOMER **testimonials**

*"We have been using REG-Reporter since 1997 and are very happy with the consistency and the reliability of the product. One of the key benefits which we hadn't originally perceived is the system enables easy training of staff and streamlined policy and procedures."*

**NatWest Markets Group**

*"Once the initial mapping is complete and all decisions have been made in line with relevant regulations, the process is over and done with; you never have to repeat it again."*

**Societe Generale**

*"IDOM brought in expertise in regulatory reporting because they have people who worked with the Fed and/or other banks and knew our business. This was a major benefit to us as we did not have to explain things and the end product is a better and higher quality report that we can generate more quickly than ever before."*

**Landesbank Hessen-Thuringen**

*"We needed a way to simplify regulatory reporting, but it also had to integrate with our banking system, which is Midas. IDOM has a great deal of experience integrating their regulatory reporting solution with Midas, giving us a single, consistent feed from the general ledger into REG-Reporter and streamlining the entire reporting process."*

**HypoVereinsbank**

## features AT-A-GLANCE

- All domestic & international Fed reports as well as select Latin American and Caribbean countries
- Automated work flow and report generation
- Reporting with general ledger & sub-ledger reconciliation
- Detailed audit trail of reported figures
- Drill down capability from submitted reports to an audit trail which has contract level information
- Electronic report submission to applicable regulatory authorities
- Manual data adjustment with data modification log
- Variance reporting for all reports between any two periods
- Data Repository in RDMS format
- Multi-user access
- Head office code & currency maintenance for head office reporting
- Standard Excel import interface
- Flexible report instructions, maintenance of standard & bank-specific instructions
- Additional MIS and head office reports are available by utilizing third-party vendor applications such as Seagate's Crystal Reports and PowerPlay and Impromptu from Cognos

### Corporate Headquarters

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