EMPLOYEE BENEFITS

business-intelligent data management solution.

REF
Computer
Corporation

SIP™ De-Identifier

SIP™ Automated Conversion Server

SIP™ Enterprise

SIP™ Automated Testing Server

SIP™ Mainframe
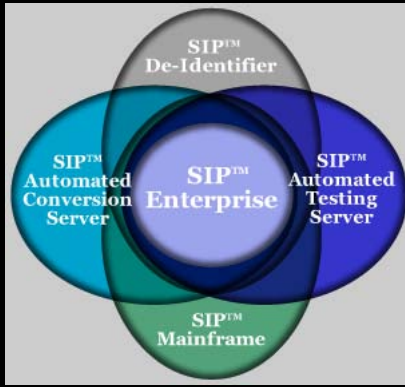
What do 5 of the top 10 Retirement Plan recordkeepers and Employee Benefits plan providers know that you don't know?*

SIP™ Enterprise

Convert, test, and de-identify Employee Benefits data

SIP™**Enterprise is the only data management solution that really understands your business.**
SIP™ is specifically designed to give business professionals greater control of their data and to shorten the time and effort normally spent for data integration, conversion or testing.

Employee Benefits Experts
With business-specific knowledge embedded in Business Intelligent Modules (BIMs), SIP™ automatically identifies and validates data from any source to any target using a unique *patent-pending* technology. This technology, designed by Employee Benefits experts with decades of hands-on industry experience, is the key to enabling your business to streamline, simplify and improve your data management. With SIP™, you will produce more useful and accurate information — quicker, easier, and at a lower cost.

Designed for Business Professionals
If your IT department is struggling to meet your business-specific data demands, SIP™ is the answer. SIP™ can work alone or in concert with an existing Extract, Transform, and Load (ETL) tool. Since SIP™ operates at the business level and is designed for use by *non-technical business personnel*, not programmers, SIP™ can transform you into your own IT department. It is easy-to-use and provides unparalleled speed and data integrity. Put an end to the frustration and complexity of your data integration project. With SIP™, your data headaches are a thing of the past.

SIP™ knows your business
Let SIP™ tackle your biggest data challenges. Immediately, it will become your *most valued* resource. Use a *one-click* SIP™ function to calculate a loan balance, split or combine funds or extract meaningful data without a layout. You can even choose your own rounding algorithm to ensure split fund balances stay in proof.

Any data type, location or format
SIP™ can optimize time-consuming and tedious data mining tasks, daily legacy data extractions or feeds, and frequent data conversions. SIP™ consolidates, normalizes and converts data of *any* data type, location or format and also provides advanced reporting and data validation analysis. Even hard copy reports or journals can be processed directly.

Create test data and test scenarios easily
As a quality assurance tool, SIP™ quickly and effortlessly creates test data and simplifies the painstaking task of creating test case scenarios. SIP™ can also provide Patriot and Gramm-Leach-Bliley Act *compliance* solutions or generate a data modeling or staging environment — all without programming.

Over 400% gain in productivity with SIP™
SIP™uses business wizards to automate and streamline repetative tasks, thereby eliminating errors and re-work, and producing more reliable results. Customizable templates adhere to your specific business rules so you can be significantly more efficient. As a result, SIP™ clients have experienced a greater than 400% boost in productivity. SIP™ scales from desktop to mainframe. There is no other product on the market today that has SIP™'s embedded business knowledge, functionality, flexibility, and sophistication.

During Conversions
· calculate loan balances
· split or combine funds
· identify and extract meaningful data, without a layout,
· ensure split funds stay 'in proof,'
· automatically execute business rules.

With SIP™, the benefits are endless…

· Faster, easier conversions,
· Consistent, reliable results, and
· Greater productivity and profitability.

plus:
· Improved data quality and accuracy,
· Shorter cycle times,
· No more blackout periods,
· Utilize resources more effectively, and
· Provide better customer service,

… little or no programming,
better control of your data,
and lower costs!

SIP™ Business Intelligent Module
for
Employee Benefits

The key component of the SIP™ Enterprise Suite is the Business Intelligent Module (BIM). Each BIM incorporates years of business-specific knowledge and is designed to minimize the effort you need to manage and utilize your business data. The Employee Benefits BIM provides intelligent data recognition, extraction, and mapping for the following domains:

§ Defined contribution,
§ Defined benefit,
§ Stock options,
§ Stock purchase,
§ Transfer agency and more…

Even the most complex tasks can be accomplished without programming. With our detailed knowledge of Employee Benefit business domains, SIP™ Enterprise offers expert system "shortcuts," embedded in BIMs, to further streamline common data conversion and integration tasks which significantly reduces your cycle times. For example, SIP™ can automatically identify and distinguish between first, middle and last names, in even the most complex and inconsistently free-formatted file.

SIP™ Functionality at a glance

· **Business Wizards** - Business intelligent wizards automate tasks such as fund splitting, enrollment processing and loan processing to save you time and effort.
· Intelligent data and field recognition eliminates tedious data interaction steps during data feeds, data transformations, test case scenarios, data extraction.
· Task automation – all data extraction, mapping, and conversion tasks can be automated.
· Compliance – performs Patriot Act data checking, exception identification, and conformance validation.
· Customizable templates increase efficiency and eliminate rework.
· Business-specific rules are easily incorporated into the BIM, saving time and effort during data processing.
· Test data generated automatically at the touch of a button.
· Full set of standard and user-customizable Reports.
· Format Agnostic - flexibility to import source data (including ASCII, Binary, XML, databases and spreadsheets, Copybooks) simultaneously and export to single or multiple destinations.
· Reconciliation reporting.
· Fund and source data automatically mapped and split.
· 'Soundex' (sounds-like) algorithms optimize data searches.
· Easy to use, little or no ramp-up time.
· Simple English language selection criteria (user-customizable).
· Sophisticated report parser makes it possible for reports to be used for reconciliation or data input.
· Translation tables allow simple mapping of data fields.
· Data Validation reduces rework and ensures that data is clean before transfer downstream.
· Scalable, flexible architecture - SIP™ Enterprise is supported in a variety of client-server and mainframe environments.
· Online or Batch modes so you have the freedom to perform data operations in the background, overnight or interactively.
· World-class support, 24x7 availability.

About REF:
REF Computer Corporation is a leading provider of quality financial software. Since 1982, industry leaders in the world of 401(k), employee benefits, finance, banking, and brokerage have turned to REF to help them solve a wide array of complex business problems.

REF Computer Corporation

17 Squadron Boulevard
New City, New York 10956
Toll Free: 888-REF-1114
Fax: 845-634-8339

For more information or to schedule a demonstration, please email us at: sales@refcomputer.com
or visit us at: www.refcomputer.com