



Rivet Software, Inc.

**3rd European Banking Supervisors
XBRL Workshop.**

Industry Day: 14th September 2005

Presentation by: Colm O hAonghusa BE, MBA, FCA.

In conjunction with UBmatrix



Agenda

- Introduction.
- Why XBRL?
- What is Rivet Software Dragon Tag™
- Demonstration of Dragon Tag™
- Overview of Rivet Software Inc.

Why XBRL?

- Using XBRL is easy.
- XBRL is ideal for Bank Supervision.
- Bank Supervision using XBRL will be:
 - Better
 - Faster
 - Cheaper.
- XBRL will reduce the Reporting Burden:
 - Create once
 - Re-Use many times.

What is Rivet Software Dragon Tag™?

- It is an add-in to Excel™ and Word™
- It is easy to use & has excellent help.
- It creates XBRL-enabled documents.
- These XBRL-enabled documents can be:
 - Exported to other applications.
 - Viewed as web pages.

Demonstration of Dragon Tag™

5 Simple Steps to Creating an XBRL-Enabled Document.

1. *Establish the Entity.*
2. *“Tag” the data. [also called **Mark-up**]*
3. *Review the tagged data.*
4. *Validate the tagged data.*
5. *Export as an XBRL-enabled document.*

Demonstration will use the IFRS Taxonomy.

Rivet Software



- Corporate HQ in Denver, Colorado and Partners throughout Europe
- Initial hires/company start in October 2003
- Privately held and funded company with 21 employees
- First product launch in Brussels November 2004

Management Team

■ Mike Rohan, CPA

- Founder/President, FRx Software (1989-2000)
 - Purchased by Microsoft Business Solutions in April 2000
- CPA with 25+ years financial systems experience



■ Rob Blake

- Global XBRL Lead, Microsoft (2001-2004)
- Founding Member, XBRL International



■ Wayne Harding, CPA

- Great Plains Software Vice President, 1989-2000
- CPA and advisor to AICPA; “Godfather of XBRL”

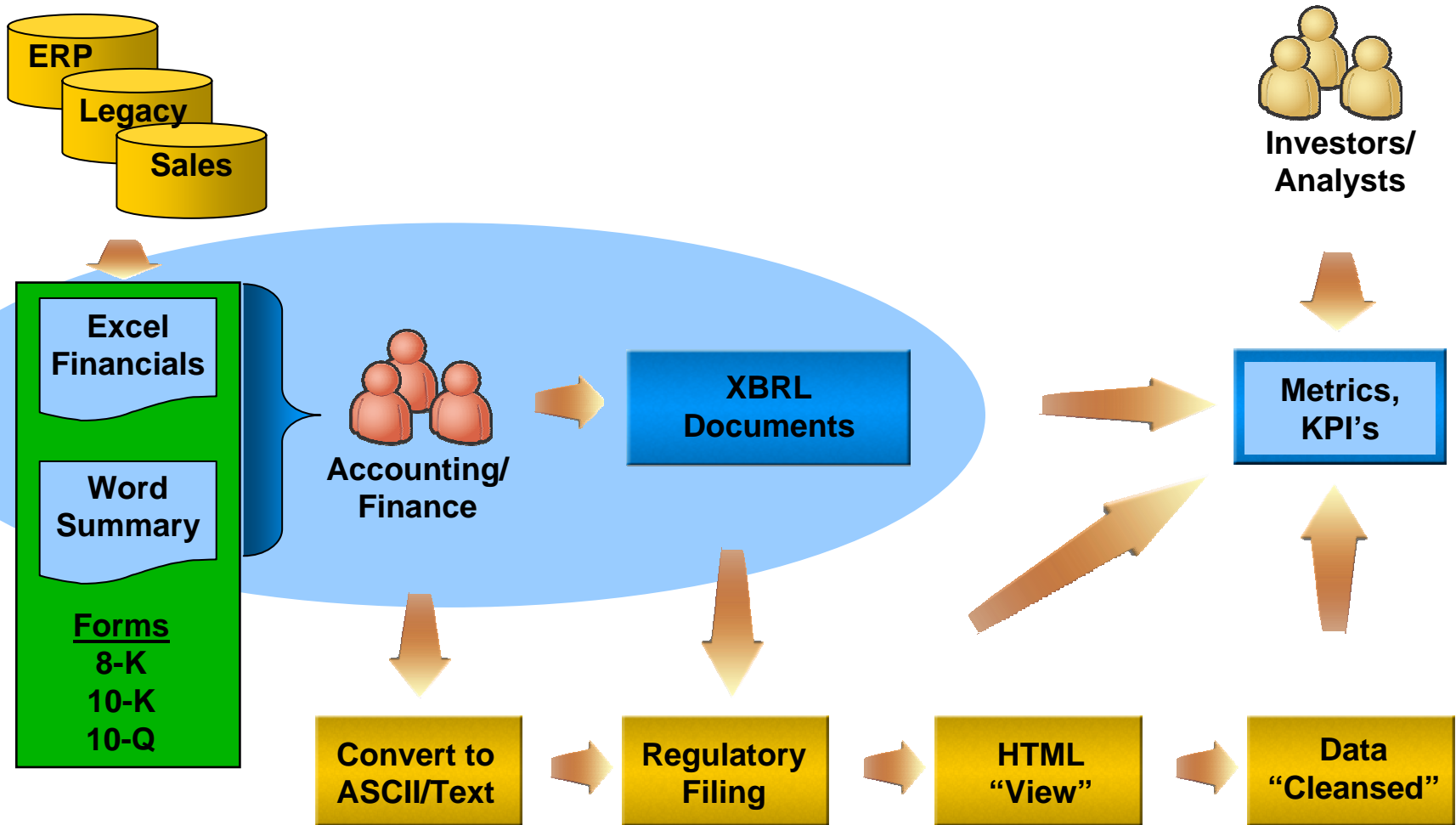


■ Emily Huang (VP, R&D)

- Technical Director, Esurance
- 15+ years financial systems development experience



Process Overview



Diapositiva 8

wh1

Colm - let's you and I work on updating this slide and also show where Rivet and where UBmatrix fits in to the COREP equation.

wayne.harding; 06/09/2005

Dragon Tag™ XBRL Enabler

Dragon Tag™

xtraordinary business reporting™

Mark Up:
“Drag and tag”
interface for XBRL



Validate/Review:
Ensure marked up
data is complete



Export:
Create XBRL files
for submission



➔ Microsoft Office-based add-in that provides XBRL functionality within Microsoft Word and Microsoft Excel

➔ Graphical “drag and tag” interface to apply XBRL information to existing financial data

Leverage standard base taxonomies (US GAAP and IFRS) and create company extension taxonomies

➔ Review, validate and HTML preview functions for edit/review of marked up information

To Create an XBRL Document with Rivet Dragon Tag.

- Use Excel™ and Word™
 1. *Establish the Entity.*
 2. *Mark-up or “Tag” the data.*
 3. *Review the tagged data.*
 4. *Validate the tagged data.*
 5. *Export as an instance document.*
- View as web page.

Establish the Entity

The screenshot shows an Excel spreadsheet titled 'XYZ.xls' with the following content:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	XYZ Corporation													
2	Management Reports													
3	Income Statement													
4	(In millions, except earnings per share)													
5														
6														
7														
8	Revenue													
9	Operating expenses:													
10		Cost of revenue												
11		Research and devel												
12		Sales and marketin												
13		General and admini												
14		Total o												
15	Operating income													
16	Gains / (losses) on equity invest													
17	Investment income													
18	Income before income taxes													
19	Provision for income taxes													
20	Net income													
21														
22														
23														
24														
25														
26														
27														
28														
29														
30														
31														
32														
33														
34														
35														
36														

The 'Entity Profiles - rsering' dialog box is open, showing the following configuration:

- Name:** XYZ Corporation
- Linked Entity Group:** (Empty dropdown)
- Unique ID and Scheme:**
 - ID:** 123456789-10
 - Address/URL:** (Empty dropdown)
- Default Currency:** USD United States Dollar
- Default Taxonomy:**
 - Location:** C:\Rivet\Projects\Dragon Tag\Research\Taxonomies\us-gaap-ci-2004-08-15.xsd
 - Name:** us-gaap-ci-2004-08-15
 - Description:** us-gaap-ci-2004-08-15
- Language:** en English
- Label Role:** preferredLabel
- View Type:** Presentation

Buttons: Expand All, Collapse All

“Tag” the data

Microsoft Excel

File Edit View Insert Format Tools Rivet Data Window Help

E8 8065

Dragon Tag

Entity Profile: XYZ Corporation

Reporting Elements

- Elements
- Segments
- Sales Revenue
 - Revenue from Affiliates
 - Finance Revenue
 - Other Operating Revenue
 - Revenue - Total
- Cost of Goods and Services Sold
 - Cost of Goods Sold

Reporting Elements

Calendar

Numeric Units

Scenarios

Hoppers

XYZ_4.xls

	A	B	C	D	E	F
1	XYZ Corporation					
2	Management Reports					
3	Income Statement					
4	(In millions, except earnings per share)					
5						
6						
7					2004	
8					Actual	Budget
9	Revenue			\$8,065	\$7,995	
10	Operating expenses:					
11	Cost of revenue			1,304	1,290	
12	Research and development			1,681	1,700	
13	Sales and marketing			2,288	2,550	
14	General and administrative			1,252	1,100	
15	Total operating expenses			6,525	6,640	
16	Operating income			1,540	1,355	
17	Gains / (losses) on equity investees and other			(15)	(19)	
18	Investment income			689	426	
19	Income before income taxes			2,214	1,762	
20	Provision for income taxes			731	668	
21	Net income			\$1,483	\$1,094	
22						
23						

Sheet1 / Sheet2 / Sheet3 /

Validate the data – Part One - Viewer

The screenshot displays a Microsoft Excel spreadsheet titled 'XYZ_4.xls' with an income statement for XYZ Corporation. The spreadsheet shows data for the year 2004, with the revenue cell (E8) highlighted in orange and containing the value \$8,065. An 'XBRL Markup Review' dialog box is open over the spreadsheet, showing a table of properties for the selected cell. The dialog box title is 'XBRL Markup Review' and the selected cell is '[\$E\$8]:\$8,065'. The table lists various properties such as Entity Name, Element Name, Label, Type, Is Tuple?, Taxonomy Name, Balance Type, Period Type, Calculation Weight, References Source, Calendar Period Name and Dates, Numeric Unit, and Precision.

Type	Property Name	Property Value
Entity	Name	XYZ Corporation
	Unique ID	123456789-11
Element	Name	OperatingRevenue
	Label	Revenue - Total
	Type	xbrl:monetaryItemType
	Is Tuple?	false
	Taxonomy Name	us-gaap-ci-2004-08-15
	Balance Type	credit
	Period Type	duration
	Calculation Weight	1
References	Source	
Calendar Period	Name	2003-2004 fiscal year
	Dates	6/30/2003 TO 7/1/2004
Numeric Unit		USD:Currency Code [USD]
Precision		Million (6) #Digits:6

Validate the data – Part II

Microsoft Excel

File Edit View Insert Format Tools Rivet Data Window Help

100%

XYZ_4.xls

XYZ Corporation
Management Reports
Income Statement
(In millions, except earnings per share)

	2004		2005		2004	2005
	Actual	Budget	Actual	Budget	Actual	Actual
Revenue	\$8,065	\$7,995	\$9,292	\$10,023	\$32,187	\$36,835
Operating expenses:						
Cost of revenue	1,304	1,290	1,481	1,503	6,059	6,716
Research and development	1,681	1,700	1,659	1,773	6,595	7,779
Sales and marketing	2,288	2,550	2,409	2,156	7,562	8,309
General and administrative	1,252	1,100	610	1,047	2,426	4,997
Total operating expenses	6,525	6,640	6,159	6,479	22,642	27,801

Markup Validation - rsering

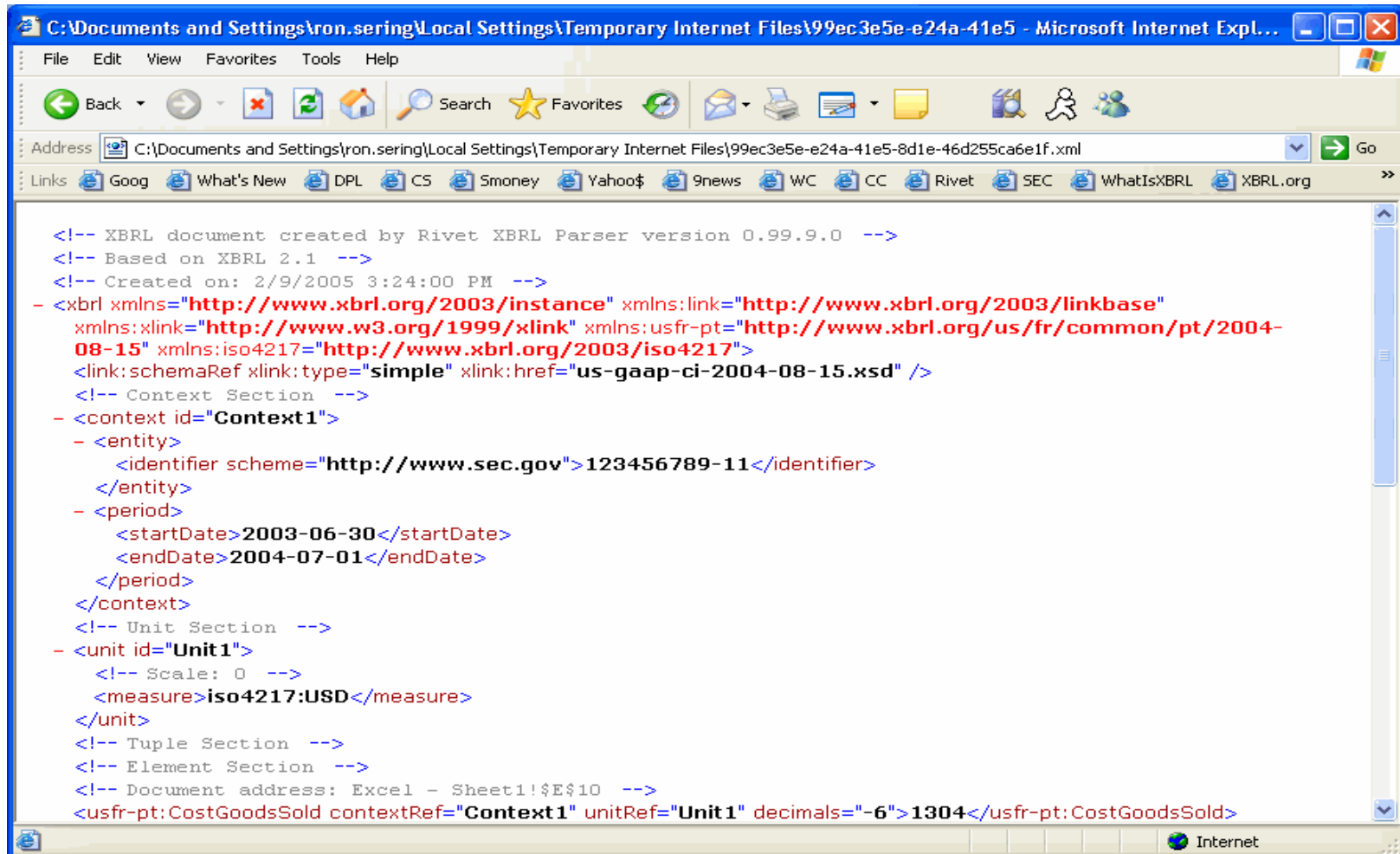
Markup Errors Incomplete Markups Valid Markups

Location	Error Type	Error Message
Income/(Loss) from Continuing Operations Before Income Taxes Excel - Sheet1!\$E\$10	Error	The combination of context and element in the same active file must be unique.
Income/(Loss) from Continuing Operations Before Income Taxes Excel - Sheet1!\$E\$18	Error	The combination of context and element in the same active file must be unique.
Revenue - Total Excel - Sheet1!\$E\$8	Incomplete	XBRL Markup must have a Calendar
Revenue - Total Excel - Sheet1!\$E\$8	Incomplete	Precision is required for a numeric element

Treat blanks as zeros

Opacity (50% to 100%) Validate Clear Print Close

Export into an Instance Document



```
<!-- XBRL document created by Rivet XBRL Parser version 0.99.9.0 -->
<!-- Based on XBRL 2.1 -->
<!-- Created on: 2/9/2005 3:24:00 PM -->
- <xbrl xmlns="http://www.xbrl.org/2003/instance" xmlns:link="http://www.xbrl.org/2003/linkbase"
  xmlns:xlink="http://www.w3.org/1999/xlink" xmlns:usfr-pt="http://www.xbrl.org/us/fr/common/pt/2004-
  08-15" xmlns:iso4217="http://www.xbrl.org/2003/iso4217">
  <link:schemaRef xlink:type="simple" xlink:href="us-gaap-ci-2004-08-15.xsd" />
  <!-- Context Section -->
  - <context id="Context1">
    - <entity>
      <identifier scheme="http://www.sec.gov">123456789-11</identifier>
    </entity>
    - <period>
      <startDate>2003-06-30</startDate>
      <endDate>2004-07-01</endDate>
    </period>
  </context>
  <!-- Unit Section -->
  - <unit id="Unit1">
    <!-- Scale: 0 -->
    <measure>iso4217:USD</measure>
  </unit>
  <!-- Tuple Section -->
  <!-- Element Section -->
  <!-- Document address: Excel - Sheet1!$E$10 -->
  <usfr-pt:CostGoodsSold contextRef="Context1" unitRef="Unit1" decimals="-6">1304</usfr-pt:CostGoodsSold>
```

Market Adoption of **DragonTag**[™]

■ Corporate Accounts

- Bank of Spain.
- German Stock Exchange.
- International Accounting Standards Board.
- Financial Accounting Standards Board.
- Business Objects, Microsoft.
- Grant Thornton, Ernst & Young, PricewaterhouseCoopers.

The background is a solid green color. In the upper portion, there are dark silhouettes of people's legs and feet, suggesting a group of people standing or walking. The silhouettes are cast against the green background, creating a sense of depth and movement.

Thank you!

The Rivet Software logo is centered in the lower half of the slide. It consists of the word "Rivet" in a large, bold, black sans-serif font, with a small green dot above the letter 'i'. To the right of "Rivet" is a small "TM" trademark symbol. Below "Rivet" is the word "SOFTWARE" in a smaller, all-caps, black sans-serif font. The entire logo is contained within a white rectangular box.

RivetTM
SOFTWARE

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