

decider.track ^{Co-Mining®}
inside

Co-Decision Technology

Press release

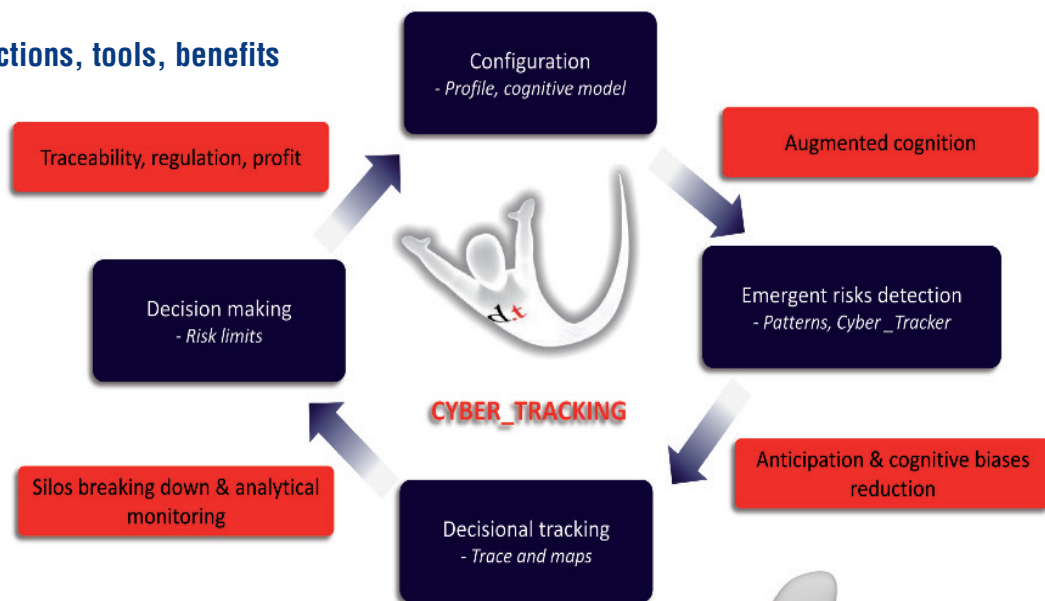




Co-Decision Technology, at CeBIT 2011 in Hanover from March 1st to March 4th: Hall 6, Stand G32-A, will present decider.track (d.t), your navigation tool to analyze high risk behaviors in Finance, Security, and Defense.

Co-Decision Technology SAS is editing decider.track, a suite of cognitive & mobile decisional systems of next generation Business Intelligence (BI). It develops the revolutionary Co-Mining® technology, for international Finance, Defense, Global & Homeland Security, as well as security departments of companies. Founded in 2003, the company has its headquarters in France, in Neuilly-sur-Seine, while the Research & Development is located in the USA, in Europe (France, Italy, Austria) and in Singapor. The company develops strategic partnerships with American and European actors in BI as with actors in semantic technologies ans system integration.

d.t : functions, tools, benefits



The worldwide patented solution, « Co-Mining® », was invented and developed by Dr Martine Naillon, doctor in mathematics and specialist in advanced cognitive sciences. This technology allows to model human behavior and to integrate the models in decisional automates, as complements to current statistical tools of risk analysis.

Dr Martine Naillon states :

« *Indeed, these cognitive and behavioral automates allow to replicate the finesse & cultural diversity of human expertise to interpret, in real time, mathematical and risk analyses and trading risk computations, as man would but much faster and in a systematic and collaborative way. decider.track is the first "Man Machine Co-Decider" .*

decider.track is a collaborative platform fitted with a « **cyber collective intelligence** » and revolutionary mobile Cyber_Trackers (the "d.ts") which rationalize the detection & analysis of thousands of "micro-risks" coming from heterogeneous users, indicators, and information sources. By linking them, Co-Mining® allows aggregating informal elements such as rumors

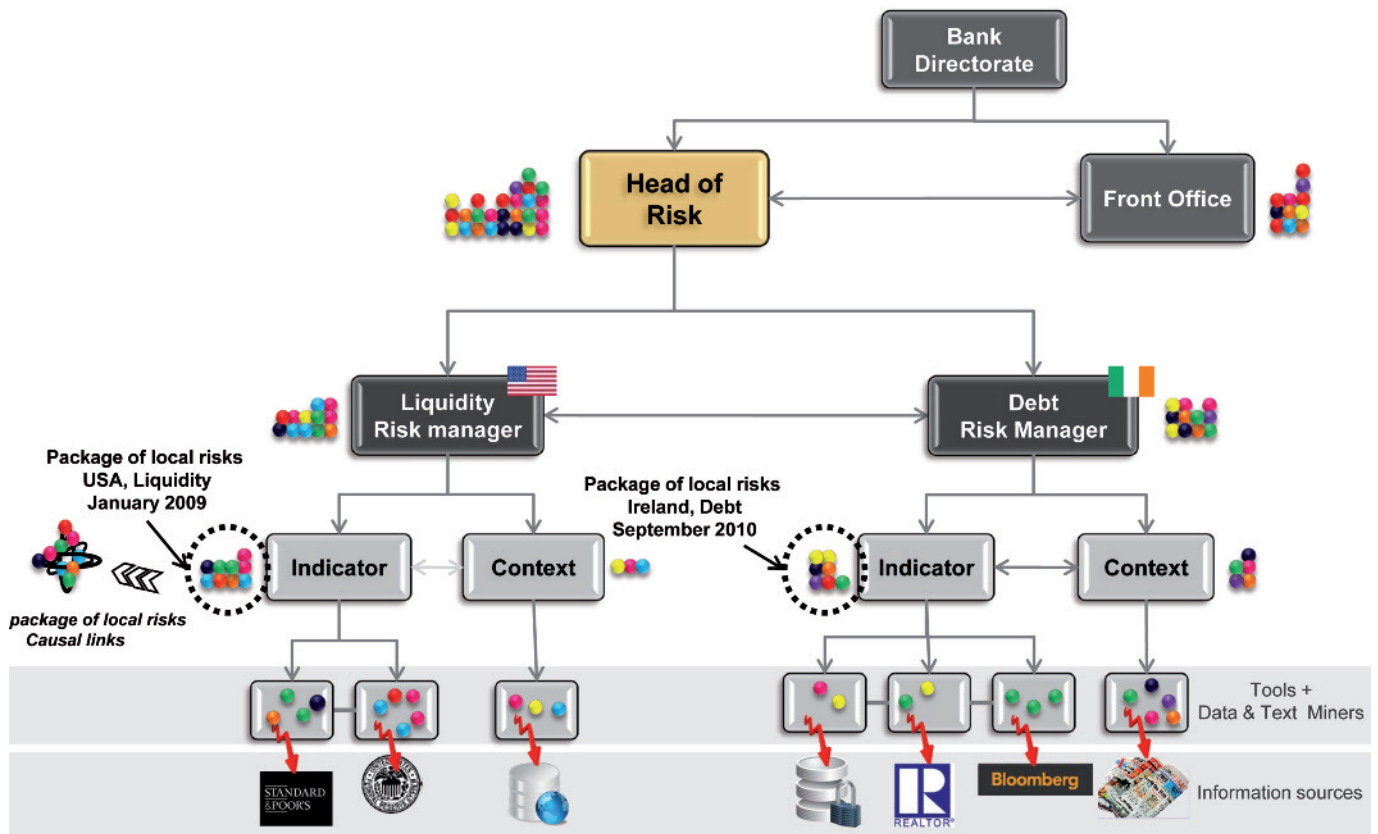
or premature signs of threat and constructing « **emergent patterns** », which may become potential risks. If so, the potential risks are allocated Cyber-Trackers which, at a global level and in a collaborative way (by crossing different points of view in special expert networks), create links with the first suspect elements hence enabling the monitoring of the complete « AWR » (Alarm, Warning, Response) risk analysis cycle.

In Finance or in Defense, decider.track makes it possible for international control organizations to raise alerts on detected threats early on, but without overloading the control systems with alarms that wouldn't be significant.

In Finance, the decider.track suite addresses the large global banks, the regulators (AMF, FSA, BAFIN, SEC) and the emerging structures created after the G20, such as the European Systemic Risk Board. In Defense, it addresses the police forces and intelligent services, as well as the security departments of companies. The company operates in 4 geographical zones: Europe, North America, Near East, and Asia (Hong-Kong & Singapore).

The Company has developed control panels that allow all the micro-risks scattered across the organization to be visualized in a very precise and fine manner.

The stacks of risks accumulated by the different risk managers (or intelligence officers) are displayed and consolidated at a global level by the Head of Risk (or intelligence coordination agencies).



Business benefits of decider.track (d.t)

- * **Increase the cognitive capacity of your analysts and decision makers with interconnected intelligent cognitive agents and Cyber_Trackers (d.ts) which assist them in achieving their objectives.**
- * **Improve risk control by detecting invisible and invisible risks and by monitoring how their dangerousness evolves.**
- * **Mitigate errors in interpreting & evaluating risks and eliminate false alarms thanks to the collaborative functionality of the system.**
- * **Rationalize collaborative reasoning through a collective intelligence platform breaking down silos, but preserving the autonomy and diversity of all actors.**
- * **Visualize in real time, on analytical and cognitive maps, the distribution of all the risks of your organization and identify market niches at any time.**
- * **Objectify your decisions and meet the qualitative requirements of Basel III and the G20 through the increased traceability of your risk control processes. Reduce your prudential ratios (VAR calculations).**
- * **Maximize your profits by fine tuning your regulation limits in full knowledge of your risks.**

A « Serious Cyber Game » to control financial and geopolitical instabilities

To enhance the performance of decider.track and that of its Cyber_Trackers (the d.ts), Co-Decision Technology has developed in 2010 a « Serious Cyber Game », bringing together financial experts in a Task Force named **Cognito_Risk** to simulate the buildup of financial, economic and political bubbles, such as that of the subprimes.

This new risk management tool really is useful to optimize risk/profit ratios, for large banks and regulators located in the 4 geographical areas where Co-Decision Technology is active. Particularly, the decider.track platform can be applied to the risk management of **agricultural commodities**, as requested by G20 French Presidency.

The same platform is being created for police forces and intelligence services, with the objective of replicating the technology for Defense and Security actors.

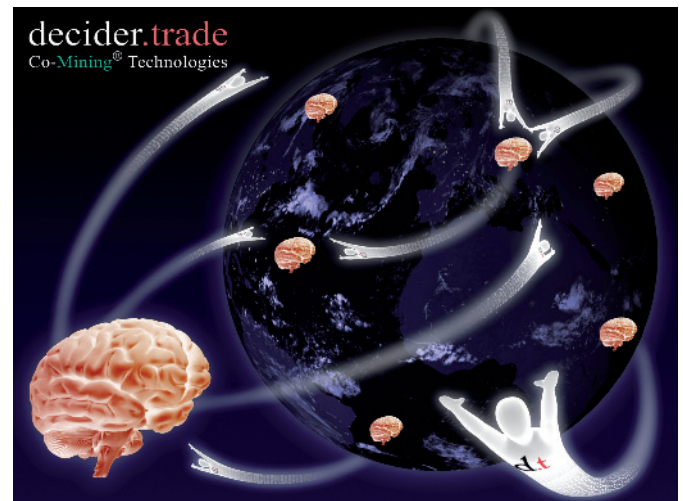
The purpose of this “live” bench test is to retrace, individually and collectively, the alert signals able to anticipatory sense the accumulation of local risks which may propagate and become systemic risks. This tool is ready to be adapted to emergent risks management, especially in the new economic & political context created by the Middle East and Near East upheavals.

Right away, Co-Decision Technology is inviting police and intelligence services from the 4 geographical areas to join the Cognito_Risk Task Force. The objective of the Task Force is to adapt & refine this new platform, which will be strategic for States, enterprises and international organizations, which more than ever have to equip themselves with new piloting tools in an unstable world in full construction.

Dr Martine Naillon, President of Co-Decision Technology, highlights the interest shown for this initiative: « ***By joining the Cognitive Task Force, security and intelligence services will be able to benefit from this tool of new generation by detecting new threats and instabilities early on, terrorist or political*** ».

The team of Co-Decision Technology will answer all questions banks, regulators, police & intelligence services may have about Co-Mining® during the CeBIT fair, in Hannover, March 1 to 4, 2011 (Hall 6, stand G32-A).

Dr Martine Naillon will also present the new functionalities of the decider.track platform on the French Pavilion, March 3 at 15:30 (Hall 9).



The company is presided over by its Founder, Dr Martine Naillon, and by a corporate Executive Committee including :

- Madge Berard, Financial Officer; Corporate Development & Strategy
- Christophe Bailleul, President Advisor, presently VP – R&D World at Jude – Saint Jude Medical
- Eric Arnaud, Marketing & Sales specialist for sensitive markets, ex-General Manager IBM Middle East Division
- Pierre Gobet, Finance specialist, Ex-General Manager of the French trading company Portzamparc

Co-Decision has contractual partnerships with the Gartner Consulting Group, IDC International, Exeura (Italy), Kernetca Consulting (USA), TD International (Washington D.C.) as well as with integrators, such as ATOS and IBM-Ilog

Dr Martine Naillon, inventor of the Co-Mining® technology, holds a Doctorate in Mathematics, and an Executive MBA from Essec, Paris; she is an expert in Neurosciences and Cognitive sciences and graduated from the IHEDN (French Institute of High Studies in National Defense). Martine is also an expert in military and economic intelligence. With an international industrial career, she spent 18 years managing R&D teams at Philips International and at the Group Dassault, and she is the initiator of 8 patents in Artificial Intelligence, with both Military and Civil applications

Technological advantages of decider.track

• **d.t transforms alarms into decisions and uses all cutting-edge technologies, such as :**

- Pattern-based analysis, Social Network Analysis (SNA),
- Data mining and text mining, Advanced statistics,
- Complex Events Processing (CEP),
- High Performance Events Processing (HPEP),
- Search Based Applications, OLAP techniques

It complements the decisional solutions provided by the existing BI editors, such as SAP, IBM, ORACLE, SAS etc..., by editors of non-structured data, and by actors in semantic web.

• **A common base for the multi-application software platform: a generic "cyber collective intelligence" on which specific intelligence kernels are plugged, depending on the application and the users.**

Managing market & operational risks. Benefits of d.t in comparison with current technologies.

Operational Functions	Market Surveillance	Risk Policy	Methodological framework	Risk control and evaluation
Current	Approach of the traditional tools for monitoring markets often too local (by business lines)	Manual alerting process, through the traditional means of information transmission	Internal processes for monitoring and analyzing complex markets; no standardized process of	Choice of market parameters sometimes arbitrary and with no overall view of the risks
With Co-Mining®	Global approach, not limited to local markets. Qualification of the risks identified along different axes of analysis and in particular according to their cognitive weight. Industrialization/Standardization of the processes for the analysis and monitoring of market instabilities tracked by analysts and market strategists.	Automatic and real time tracking of the analysis of detected risks, at the highest hierarchical level Review and refining of the internal risk limits allocated to the front office.	General risk monitoring system strengthened, developed and documented. Basis for discussing the bank capital requirements with the regulator.	Early detection of instability risks allowing refining the choice of market parameters/factors used to evaluate and assess risks (stress tests).
Benefits	Optimization of prudential ratios and of profit/Risk ratio	Reuse of human value in information and intelligence: culture, experience, diversity, and sensitivity.	Better traceability for market monitoring as well as objective and viewable evidences/proofs to show to regulators.	Lowering of additional capital requirements that may be required by the prudential regulator.

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