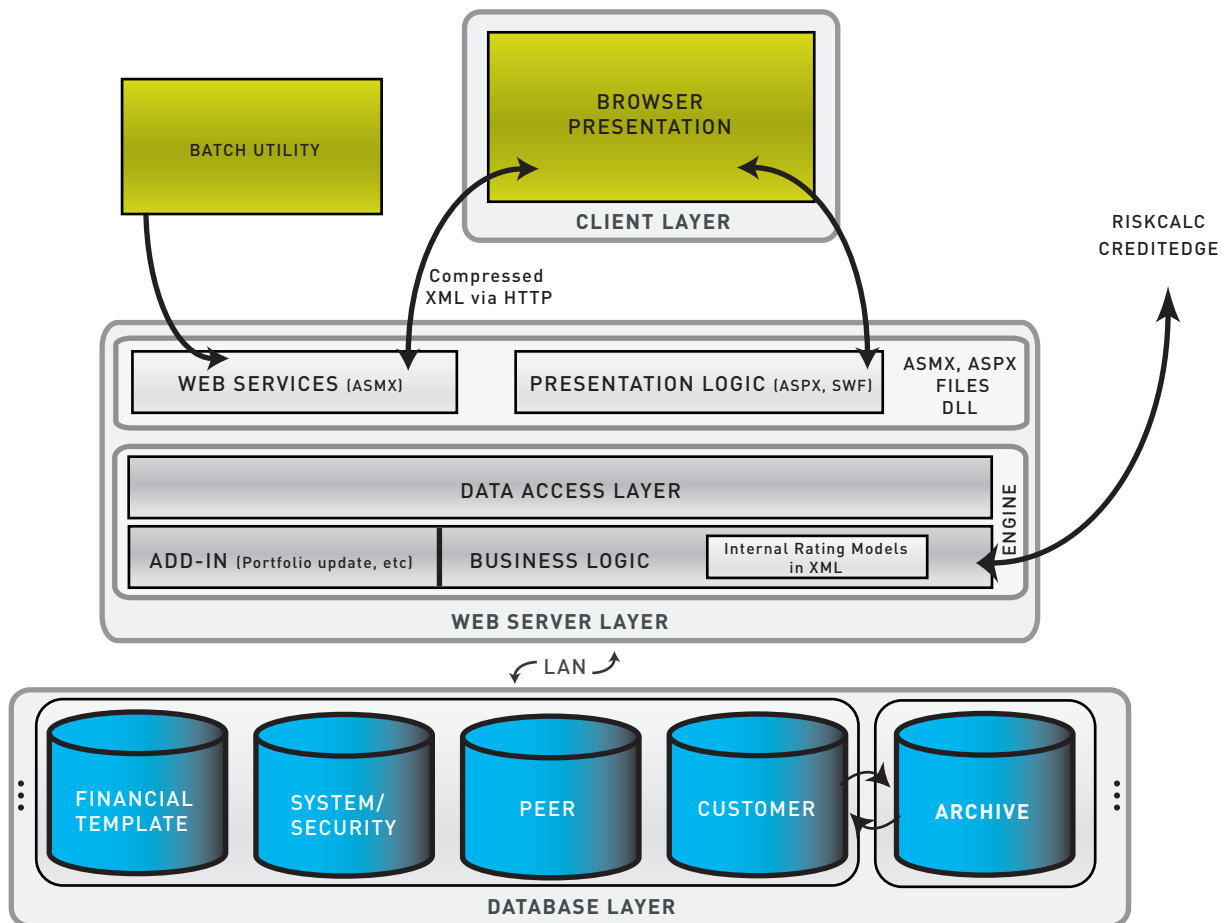


# RISKANALYST™ ARCHITECTURE



Engineered using the latest technologies, RiskAnalyst™ employs a powerful and highly organized core architecture for faster performance, greater data integrity, and integration with other systems. Microsoft's .NET framework along with Internet Information Services and Windows 2000/2003 server form the solid base for our extensible 3-Tier application architecture. This 3-Tier solution not only provides lower deployment and maintenance costs than traditional client/server applications, but also optimizes communication between the application and database servers, improving response times at the end-user workstation.

RiskAnalyst's core architecture also supports Web Services to facilitate communication to its Business Logic layer. Web Services utilize WSDL (Web Services Description Language) formatted XML / SOAP to conduct communication. A set of Web Services provides a single point of Internet access for integration with other Moody's KMV products, such as Moody's KMV RiskCalc® and CreditEdge®. Our redesigned financial spreading grid takes advantage of the industry standard Adobe Flash Player.

Please refer to the System Requirements document for Client, Web Server, and Database Server requirements.