

GET TO KNOW CASH

CASHSuite™

A powerful commercial lending software solution that helps business lenders increase profits and grow top line revenue by achieving straight-through-processing across every step of the commercial loan lifecycle.

CASH Suite enables commercial lenders to accelerate new business development and client retention efforts by:

- Increasing efficiencies in data analysis, workflow process and robust data integration.
- Accelerating credit memo preparation, covenant tracking and in depth reporting.
- Improving profitability in pricing practices, risk-rating and underwriting.



COMPRISED OF NINE INTEGRATED SOLUTIONS

CASH Bridge™ — Core systems integration to facilitate effective commercial life-cycle relationship and portfolio management.

CASH Opportunity™ — CRM for all commercial sales and service activities; supports planning, pipeline tracking and reporting.

CASH Insight™ — Financial analysis of commercial relationships at individual borrower and guarantor levels.

CASH CRE™ — Commercial real-estate stress testing and loan to value positions.

CASH Reward™ — Loan grading and risk scoring across the commercial portfolio.

CASH Profit™ — Consistent commercial loan pricing to meet return on asset/equity goals at the transaction and relationship levels.

CASH OnTrack™ — Proactively manage ticklers and financial reporting covenants at the borrower and portfolio levels to reduce loan loss.

CASH GlobalView™ — Comprehensive loan portfolio management, including rolled up data and analysis across CASH Suite solutions.

CASH Doc™ — Automated credit memos and reports compliant with Microsoft Office.

SELECT A BUNDLE AND START RECOGNIZING IMPROVED EFFICIENCIES AND PROFITABILITY.

Financial Analytics Bundle



The powerful analytical package is designed to provide meaningful insights into the financial capacities of businesses, individuals and commercial real-estate at the client, relationship and portfolio levels.

Compliance & Risk Management Bundle



Activate CASH Reward and CASH Profit and gain granularity in risk rating output and the ability to determine the most profitable pricing at the client, relationship and portfolio level.

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CASH Opportunity™ is a dynamic CRM tool that helps commercial lenders accomplish new business development and client retention performance goals by accelerating the planning, tracking, reporting and management of all sales, service and marketing activities.

INCREASES THE EFFECTIVENESS OF SALES & RETENTION PROCESS

- Easy to use lead & referral management capabilities efficiently progress sales opportunities through the pipeline.
- Private and shared Microsoft® Outlook calendar integrates tasks, meetings, targeted close dates, applications, goals and more.
- Dynamic CASH Directory view of clients, prospects, and referral sources provide a comprehensive view of the entire relationship.
- Filtered, grouped and sorted pipeline views make it easy to forecast upcoming opportunities by account representative, business line/unit and time to close.

MAXIMIZE NEW BUSINESS FROM EXISTING RELATIONSHIPS

- Provides a comprehensive CRM view of existing relationships including details on current and historical products.
- View pipeline performance and track new business that is under development.
- Manage and view details regarding ticklers and financial covenant status.
- Integration with CASH Reward™ and CASH Profit™ enables updates to risk profiles and pricing details to ensure loan assets are profitably priced.

WHAT OUR CUSTOMERS SAY

- "Every year we generate substantial new business based on referrals. CASH Opportunity enables us to better recognize and nurture our most profitable referral sources."
- "Managing our pipeline using Excel had proven difficult at best. Now with CASH Opportunity we always have an up-to-date enterprise view of the new business in the pipeline."
- "Over the years we have tried to set and measure goals related to lead generation and new business development. CASH Opportunity makes this goal a reality!"



When you have to be right

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CASH Insight™ is a financial spreading tool for commercial & industrial loans that gives lenders the ability to evaluate the financial capacity of prospective borrowers and achieve greater analytical depth and consistency to increase long-term profitability.

POWERFUL YET SIMPLE TO USE PROJECTION CAPABILITIES

- Provides a comprehensive set of industry specific charts for analyzing historical, peer comparative, pro-forma and projected financial capacity.
- Offers personal financial statement and tax return analysis as well as the ability to analyze relationship (i.e. global) financial capacity.
- Assess a borrower's financial capacities over anticipated loan terms.
- Automatically tracks and reports loan covenants throughout the term.

EXTRAORDINARY REPORTING OPTIONS

- Includes 35 specialized industry templates.
- Users can easily create custom analysis, reports and industry specific templates for use by themselves and others.
- Lenders and analysts can share data and analysis with non-CASH Insight users in all popular formats (i.e. PDF, Microsoft® Excel, HTML, etc.)
- Provides a simple to use framework that assures consistent analysis from year-to-year, deal-to-deal and lender-to-lender.
- Data is updated regularly to reflect current personal and business tax laws as well as loads respective forms and schedules.

WHAT OUR CUSTOMERS SAY

- "Simple to install and learning curve is short, we were up and running in days."
- "Clear and concise financial analytics—unlike other programs in the market."
- "Very tailorable solution, we can create the reports we need instead of trying to make something "fit" in our environment."
- "The integration with the other modules in CASH Suite gives us a complete commercial lending process."
- "Follows Microsoft conventions, if you know MS Office you can use this program."



When you have to be right

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CASH CRE™ is a scalable analytical tool that facilitates the initial underwriting for commercial real estate loans and provides the framework for lenders to analyze historical, current and future debt service capabilities so you can achieve maximum loan performance.

IDENTIFY REAL ESTATE LOAN RISKS THROUGHOUT THE LIFE OF THE LOAN

- Facilitates the initial loan underwriting.
- Detects the impact of future changes in rental income, interest rates, expense factors and vacancy rates on debt service coverage and loan to value.
- Enables consistent analysis of CRE profit and loss statements.
- Provides a framework that enables the analyst to compare a commercial property to other like properties in the portfolio.
 - Combine with CASH GlobalView™: Report on real-estate concentrations by property type, lender and more.
 - Stress test the real-estate portfolio for changes in rents, interest rate shocks, expense and vacancy rate volatility by any segment.

IMPROVE FORECAST ACCURACY

- Develop valuations based on market and/or portfolio average cap rates.
- Identify future property financial capacity.
- Share data and analysis with CASH Reward™ to facilitate underwriting and risk measurement for all property types.

WHAT OUR CUSTOMERS SAY

- “This analytical tool helps us quantify risk factors in our portfolio so that we can better manage the performance of our business.”
- “Our analysts use CASH CRE to slice and dice the information in our portfolio—whether looking at multiple sub-markets or property types—we are able to assess volatilities before they happen.”
- “If you are in commercial real estate lending or portfolio management, CASH CRE should be on your desktop.”

GET TO KNOW CASH



CASH Reward™ provides a foundation that reduces loan losses and increases portfolio profitability by enabling senior lenders, portfolio and risk managers to formalize underwriting and risk management policies by tailoring risk scorecard models to their policies and procedures.

INCREASES THE ACCURACY AND EFFICIENCY OF CREDIT RISK ASSESSMENT AND LOAN GRADING

- Assesses risk at specific industry and business-line levels during underwriting and throughout the life of the loan.
- Automatically assesses financial performance risk as analyzed in CASH Insight™ and CASH CRE™.
- Facilitates subjective issues like industry strength in context of local, regional or national economies; management depth and experience; borrower and guarantor character and other non-financial risk elements.
- Enables risk policy adjustments as market conditions and portfolio needs change.

THE SCALABLE FRAMEWORK SUPPORTS THE LENDER'S LOAN GRADING SYSTEM

- Produces comprehensive risk management procedural manuals to facilitate staff training and better ensure adherence to risk management policies.
- Aggregates loan grades to determine portfolio risk levels.
- Automatically assesses financial performance of businesses and individuals based on data entered and analysis performed in CASH Insight.

WHEN PARTNERED WITH OTHER CASH SUITE™ SOLUTIONS

- Assesses data and analysis provided by CASH Insight.
- Creates risk ratings and loan grades to produce risk-based loan pricing in CASH Profit™.
- Provides the data used to manage the portfolio using CASH GlobalView™.

WHAT OUR CUSTOMERS SAY

- "With CASH Reward we're able to ensure reliability and consistency in risk rating across the organization."
- "Prior to CASH Reward we were challenged with adjusting parameters as market conditions changed, this dynamic system adjusts ratings for changes in market and borrower fundamentals."

GET TO KNOW CASH



CASH Profit™ helps commercial lenders price loans profitably by easily determining risk adjusted loan rates, fees and compensating balances required to achieve the organization's target return on assets and/or equity. With Profit, loans are consistently priced to achieve target profitability from deal to deal and from lender to lender.

ENSURES THAT LOAN ASSETS ARE PRICED TO ACHIEVE TARGET RETURNS

- Enables Senior Lenders and CFOs to set pricing parameters.
- Includes direct and indirect costs to reach target profitability as well as costs associated with recovering potential losses.
- Provides an invaluable negotiation tool when discussing pricing options with the senior lender, loan committee or prospective clients.

ACHIEVE YOUR RETURN ON INVESTMENT GOALS

- Enables lenders to easily trade off interest rates against loan fees and/or earnings on deposits and services.
- Retains the flexibility to override parameters to properly reflect case-by-case transaction and relationship factors.

WHAT OUR CUSTOMERS SAY

- "CASH Profit delivers our organization a consistent risk-based pricing framework that gives us the ability to evaluate profitability by loan or the entire relationship."
- "Our ability to be more competitive, and ultimately profitable, in this tight market is the result of the capabilities of CASH Profit."
- "CASH Profit factors in contributions of deposits and fee-based products so that pricing parameters are set to meet optimal portfolio performance."

GET TO KNOW CASH



CASH OnTrack™ provides business loan managers an automated way to proactively manage, communicate and report ticklers and financial covenants, at line and senior management levels—assuring the highest level of compliance across the entire business loan portfolio.

AUTOMATE LOAN COVENANT AND TICKLER MANAGEMENT

- Improves staff performance and efficiency by enhancing collaboration.
- Automatically distributes data to staff responsible for tickler management.
 - A comprehensive set of audit and management reports.
 - Tickler correspondence letters and emails.
- Facilitates recording and communicating tickler collection activities.
- Automatically updates status of all outstanding documentation as well as the efforts of staff in collecting outstanding items.

CONTINUALLY MONITOR PERFORMANCE AND MANAGE EXCEPTIONS

- Facilitates tracking everything from AR Agings to UCC renewals.
- Reduces time required for regulatory review by reporting collection activities across the enterprise.
- Provides excellent support for internal and external credit review with reports of items past due, received and waived.

WHAT OUR CUSTOMERS SAY

- “With CASH OnTrack we have confidence that our documentation and financial reporting requirements are always compliant.”
- “It used to take us a full man-year of labor each quarter to roll up an exception report from our hundreds of branches to their respective regions, regions to divisions, divisions to headquarters in order to prepare our quarterly report to a special committee of the Board. With CASH OnTrack we can now complete this process in a manner of a few hours.”

GET TO KNOW CASH



CASHGlobalView™ provides lenders and credit administrators with comprehensive tools to generate ad-hoc reports, evaluate specific portfolio segments and identify adverse trends. Easily assess the impact of changing financial and economic conditions so you can manage the long-term profitability of the entire lending portfolio.

CASH GLOBALVIEW SITS ATOP THE CASH SUITE™, CONSUMING FINANCIAL ANALYSIS, RISK SCORES, LOAN COVENANT COMPLIANCE, AND DOCUMENTATION COMPLIANCE STATISTICS FOR BUSINESSES, INDIVIDUALS AND REAL ESTATE PROPERTIES.

- Provides a full spectrum of visibility so that you can better understand the quality of your portfolio.
- Enables stress testing across the entire portfolio using historical or changes in interest rates, sales and rent data.
- Performs industry comparisons for borrowers against the organizations analysis data, or data compiled in the RMA statement studies database, including industry default probabilities (IDP) and regional data—all available within CASH Suite.
- Ensures loan covenant and documentation compliance through a simple to read consolidated report that integrates data from both CASH Insight™ and CASH CRE™.
- Supports edits to CASH Insight calculations on an industry-by-industry basis.
- Creates custom calculations to better assess financial trends and capacities for the businesses and real estate properties managed within CASH Insight and CASH CRE.

WHAT OUR CUSTOMERS SAY

- “CASH Global View is a powerful portfolio management platform that provides us with a broad view of information so that we’re prepared to act on financial and economic changes.”
- “Our organization was looking for a solution that would help us reduce risk and Global View proved to provide robust stress testing across our entire lending portfolio. We’re in a better position to manage our compliance initiatives.”
- “We’ve recognized improved efficiency and consistency in our underwriting and loan policy methods with CASH Global View.”

GET TO KNOW CASH



CASH Bridge™ provides lenders a comprehensive view of each customer by importing loan and deposit information from core systems and combining the data with analysis and relationship data. The robust data integration eliminates redundant input requirements thereby improving efficiencies and accuracy.

ALL DATA IS INTEGRATED AND ACCESSIBLE ACROSS A WIDE RANGE OF APPLICATIONS

- Imports core loan and deposit accounting information, including collateral details and associated relationship data, for borrowers and guarantors.
- Easily adds new data fields to customize the CASH Suite enterprise database to the individual needs of each institution.
- Automates import scheduling nightly, weekly, monthly or whenever needed.

INCREASES DATA EFFECTIVENESS AND ACCURACY

- Regularly updates loan information including rates, current balance, terms and collateral.
- Total credit exposure, deposit rollups and new business under development are processed nightly so users can readily see a borrower's total relationship.
- Internal reports and communications, like credit memos and loan write-ups, are automatically populated with imported core data.

WHEN PARTNERED WITH OTHER CASH SUITE SOLUTIONS

- Provides core data enabling users of CASH Doc™ to produce such standard credit communications as loan write-ups, classified credit reports and loan reviews with greater efficiency.
- Core data is automatically updated within the Directory of CASH Suite which can be used across other CASH Suite products.
- Updates loan balances and rates for commercial real estate loans tracked in CASH CRE™.

WHAT OUR CUSTOMERS SAY

- "Since implementing Bridge, we've recognized improved efficiencies because historical data from borrowers, guarantors, and co-borrowers is automatically combined with data analysis."

GET TO KNOW CASH



CASH Doc™ improves productivity and accuracy by automating internal reports, credit memos and other communications. Efficiency is dramatically increased as data and analysis from CASH Suite™ is automatically integrated with relationship and transactional information from core systems.

AUTOMATES THE PREPARATION OF CREDIT MEMOS AND OTHER REPORTS

- Easily repurposes data and analysis created within CASH Suite solutions.
 - Financial analysis on borrowers and guarantors.
 - Risk assessments and loan grades.
 - Rates, terms and conditions for loans & lines.
 - Ticklers and financial covenant status.
- Automatically incorporates data from core loan and deposit accounting systems.
 - Borrower/Guarantor CIF data.
 - Current balances, loan status, collateral details, etc.
 - Average deposit balances for borrowers and guarantors.
- Incorporates administratively defined fields like business background and history, industry outlook and management assessment.

INSTITUTIONS TAKE ADVANTAGE OF A WIDE ARRAY OF BENEFITS FROM CASH DOC

- Substantially reduces the time required to prepare memos and reports.
- The seamless flow of data reduces data silos, redundant data entry and error rates.
- Assures increased accuracy to reduce operational and credit risk.

WHAT OUR CUSTOMERS SAY

- “We’ve been able to recreate our unique credit memo format with CASH Doc so that our lenders, senior managers and directors receive the reports that they are familiar with.”
- “With CASH Doc we not only prepare credit memos more quickly and accurately, our memos are now more consistent from lender-to-lender and deal-to-deal.”
- “Our motto is to deliver superior service to our customers and CASH Doc saves our staff a tremendous amount of time giving them more time to better serve each client.”