

## **Banking Compliance**

# CASH Suite™

The leading commercial lending system that helps with every step of the loan lifecycle.





Commercial lenders navigate challenges every day, whether it's finding ways to operate more efficiently to reduce the pressure on your team, the need for speed in a competitive lending environment, or the responsibility of monitoring and maintaining the health of your lending portfolio.

You need a solution that can help you from all angles — giving you true straight-through processing across every step of the commercial loan lifecycle to protect your portfolio and grow your commercial lending business.

A powerful financial analysis solution that provides consistency within an easy-to-use yet highly flexible environment.

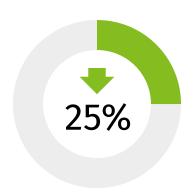


## Achieve straight-through processing for commercial lending

Maximize the success of your commercial lending process by using CASH Suite™, the comprehensive solution that enables your institution to manage opportunities efficiently. The integrated solution shares data between tasks like business development, financial analysis, risk rating, pricing, and credit memo preparation.

# Informed decisions throughout the loan lifecycle to increase profitability and reduce risk

With the power of CASH Suite behind your commercial lending process, you'll gain deep visibility and control over all points of your loan lifecycle. The right analysis can make all the difference, ensuring you reach the right borrowers at the right price. You'll also gain deep client visibility, putting you in a position to serve your clients better, increase profitability, and manage your institution's risk.



Commercial lenders **reduce** their loan process time by **25-30%** using CASH Suite

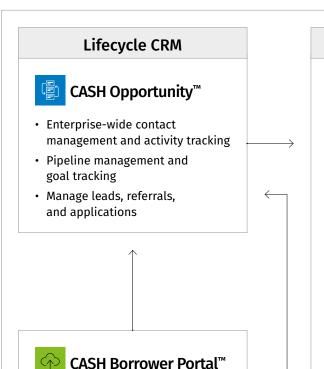
#### **CASH Suite:**

A powerful commercial lending solution from Wolters Kluwer

**CASH Workflow**™

- · Gain consistent insight into loan status at all times
- · Measure the performance of your loan process workflow to maximize your employee efficiency
- Eliminate manual tracking of loans throughout the lending process

CASH Suite — with its 12 integrated financial analysis and credit risk management modules — increases efficiencies in data analysis, workflow process, and robust data integration; speeds credit memo preparation, covenant tracking, and in-depth reporting; and improves profitability in pricing practices, risk rating and underwriting.



#### Financial analytics

#### **CASH Insight**™

- Analyze historical and projected financial statements and tax returns for business and individuals
- Stress test borrowers and guarantors
- Create dynamic global cash flow analysis

#### Includes:



#### CASH Tax Importer™

CASH Tax Importer leverages optical character recognition (OCR) technology to extract and import information from tax returns

### *⊗*\*

#### **CASH CRE™**

- Analyze current and potential future performance of commercial real estate loans
- Stress test the real estate portfolio
- Identify risks throughout the life of the loan and improve forecast accuracy

#### Risk and profitability



#### **CASH Reward**™

- Consistently evaluate the subjective and objective elements of risk based on your risk policies
- Adjust ratings for changes in market and borrower fundamentals
- Track risk rating trends by borrower
- Single and dual dimensional risk scorecards



#### CASH Profit™

- Create risk-based pricing framework to achieve target Return on Equity (ROE) and Return on Assets (ROA) goals
- Evaluate profitability by loan or entire relationship
- Factor in contributions from deposits and fee-based products



#### CASH Doc™

CASH Doc merges data obtained through CASH Bridge with CASH Suite data to automatically create pre-filled Microsoft Word\* documents, such as credit memos, watch reports, and loan reviews

"CASH Suite makes the whole loan process faster, more complete, and more accurate."

#### Portfolio management and reporting



#### **CASH OnTrack™**

- Satisfy requirements from regulators for exception management
- Streamline financial covenant and tickler tracking
- Automate client communications



#### CASH GlobalView™

- Create ad hoc reports and comparative data analysis from CASH Insight and CASH CRE
- Measure and manage risk at the portfolio level
- · Stress test portfolio

CASH Suite user

#### online advertising, and email campaigns, by helping you attract more borrowers with the ease of online inquiries

strategies such as social media,

· Give your clients a better

Meet prospective clients

Support your marketing

on your website

experience by enabling them to

their computer or mobile phones

easily upload documents from

wherever they are — online —

starting with a loan inquiry right

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#### **CASH Bridge**<sup>™</sup>

CASH Bridge automates the import of relevant data from your core processor for use with your CASH Suite modules



# **CASH Suite** improves your efficiencies while protecting your portfolio and growing your business

#### Implement CASH Suite in phases to meet your needs

Whether you're looking for a powerful financial analysis solution that provides consistency within an easy-to-use yet highly flexible environment, or a straight-through processing solution that improves efficiency in commercial loan origination and servicing, CASH Suite can be easily configured as your business evolves. Select one or more modules, or start with one of our standard bundles to suit your current and future needs.

Financial Straight-through Compliance and Module: analytics risk management processing **CASH Workflow CASH Bridge CASH Opportunity CASH Borrower Portal CASH Insight** (CASH Tax Importer) CASH CRE **CASH Reward**™ **CASH Doc CASH Profit** CASH OnTrack **CASH GlobalView** 

"I'd recommend
CASH Suite because
of the ease of use.
If your user has basic
knowledge of Excel,
they will have no
issues using
CASH Suite."

Chief Lending Officer and CASH Suite user



Make CASH Suite work for you. See for yourself how easy and efficient it is for you and your team to increase productivity at every step of the commercial lending process.

Contact us today to learn how CASH Suite can help you strengthen your commercial lending portfolio and accelerate your success.

#### About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

Wolters Kluwer shares are listed on Euronext Amsterdam (WKL) and are included in the AEX, Euro Stoxx 50, and Euronext 100 indices. Wolters Kluwer has a sponsored Level 1 American Depositary Receipt (ADR) program. The ADRs are traded on the over-the-counter market in the US (WTKWY).

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