



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.

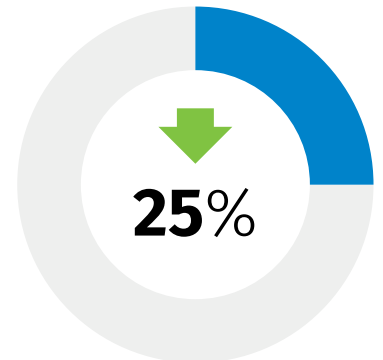


Achieve straight-through processing for commercial lending

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.

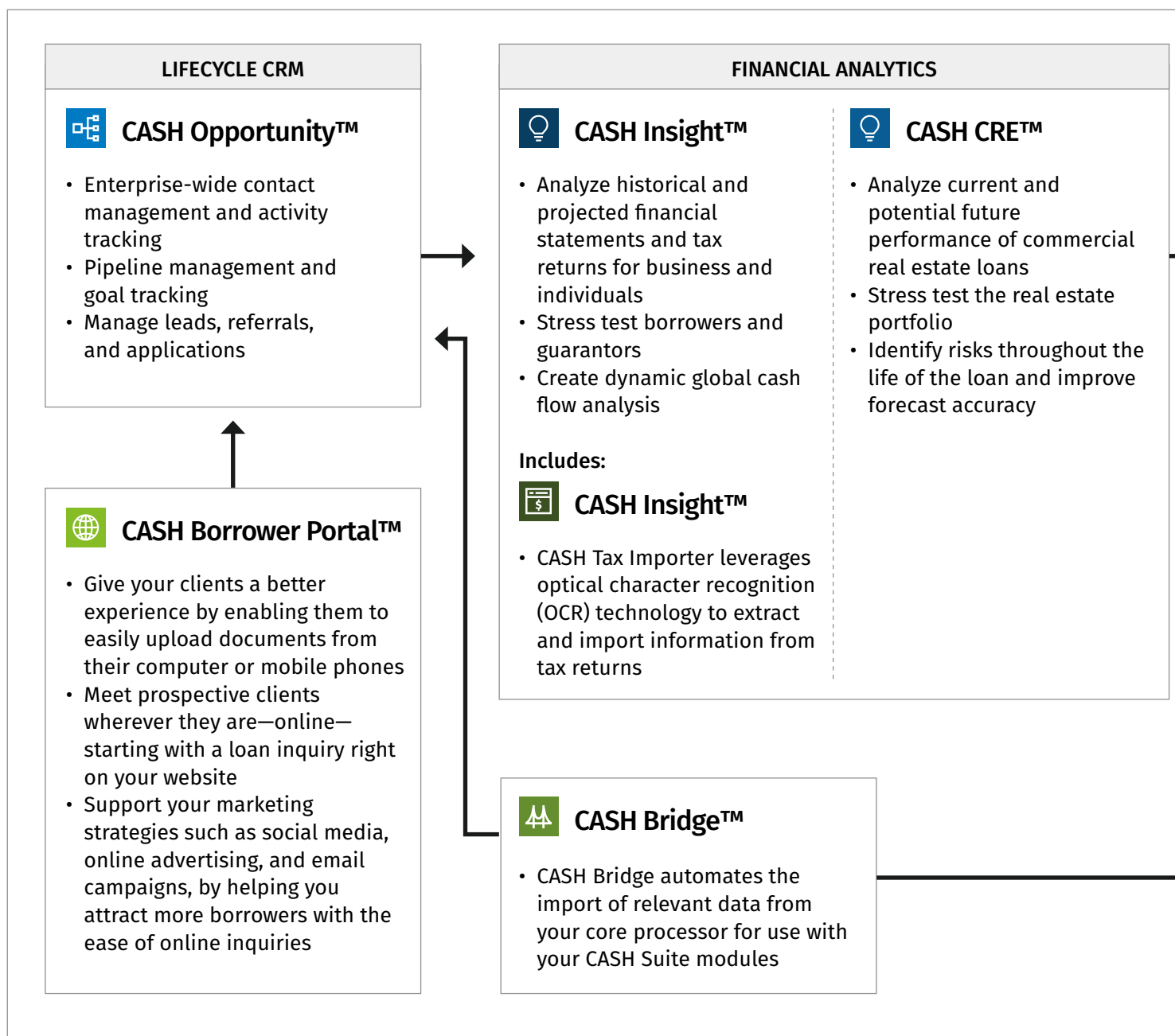


Commercial lenders **reduce** their loan process time by **25-30%** using CASH Suite

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.

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 ROE and 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

PORTFOLIO MANAGEMENT AND REPORTING



CASH OnTrack™

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

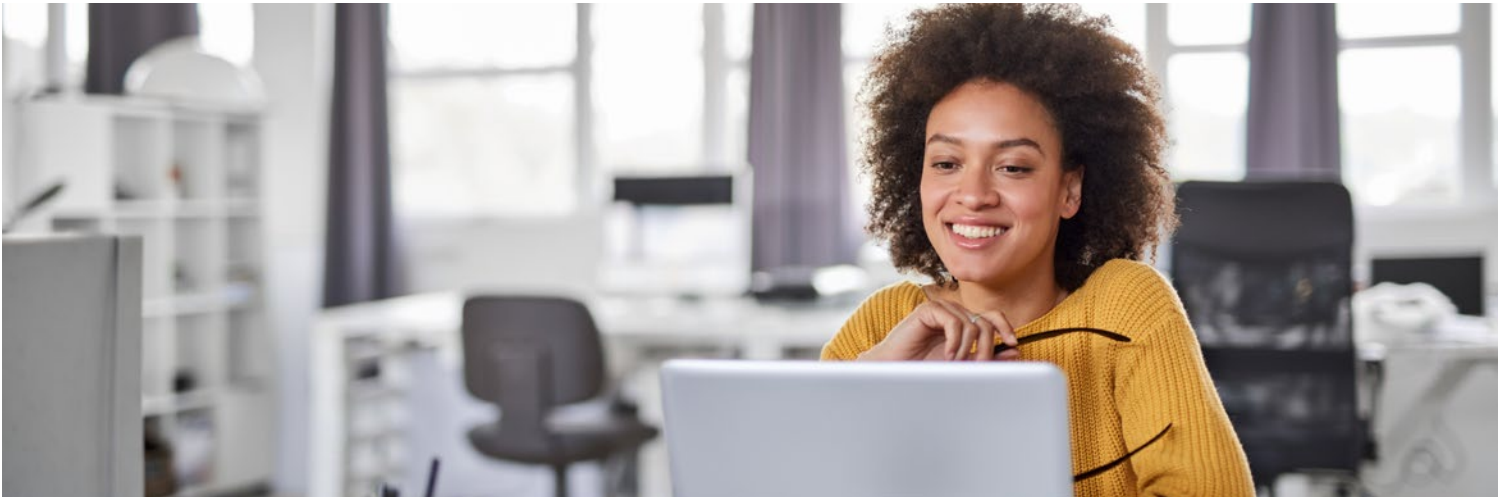


CASH GlobalView™

- 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 makes the whole loan process faster, more complete and more accurate.”

CASH Suite user



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.

"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

| Module: | Financial Analytics | Compliance and Risk Management | Straight-through 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™ | | | ✓ |

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 Governance, Risk & Compliance

Governance, Risk & Compliance is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to help ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (WKL) is a global leader in professional information, software solutions, and services for the healthcare; tax and accounting; governance, risk and compliance; and legal and regulatory sectors. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with specialized technology and services. Wolters Kluwer reported 2021 annual revenues of €4.8 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 19,800 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

For more information about our solutions and organization, visit [WoltersKluwer.com](https://www.wolterskluwer.com).

© 2022 Wolters Kluwer Financial Services, Inc. All Rights Reserved.