



Cashwise News

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Cashwise 4.0 Released

Some of the new features include:

- New security rights and features
- Loans now support one or more contacts
- Numerous updates and changes to the Collector to improve usability.
- Loan engine now supports two or more contacts on loans.
- Bank table updated with current list of American and Canadian banks.
- Video capture now supported in Linux operating systems.

Coming in the first service pack for 4.0:

- All system reports have been tuned up for better performance
- Update to Veritec integrations
- NetSpend integration

Hot Fix Available for Installment Loans

We have recently identified a bug that can cause issues for non-standard first periods on installment loans. If you are offering installment loans, please contact support for more information and a hot fix for versions 3.7 and higher or to upgrade to version 4.0, which includes this hot fix. Even if you are not offering loans of this type, you should still apply this fix if you are not currently running version 4.0.

Updated Administrator and User Guides

The Cashwise Administrator and User Guides have been extensively updated with expanded text and new graphics. In addition, graphics have been added where needed to provide additional assistance with using the features of Cashwise. The index has also been completely redone for both guides making it easier to locate information.



For example, if you are looking for a specific field, not only will you find it listed under the field name, but also under the screen or lookup table where the field is located.

The guides are available from the Cashwise Help menu and as PDF files in the main Cashwise directory. Printed copies of the manual will be available soon. Please contact your sales representative at 866-254-4672 for more information.

NetSpend Pre-Paid Debit

As of Service Pack 1 for 4.0 release, Netspend will be fully integrated with Cashwise. The innovative features of the NetSpend® Pre-paid Card simplify how customers manage their finances and help you build even stronger relationships with cardholders.

Partner Benefits

- Maintain customer loyalty by offering another service that they need
- Fully integrated with Cashwise, allowing fast and easy transactions
- Highest commissions paid
- Diversify and enhance your revenue stream
- Best-in-class training for your employees
- Best-in-class compliance and risk management
- Live, Free Customer Service for cardholders
- Marketing expertise including merchandising
- New Customers and Revenues

Attract new customers by offering the NetSpend Pre-paid Card and enjoy an ongoing revenue stream every time customers make purchases or reload their cards.

How do Retailers Make Money?

- Selling cards
- Loading money onto cards
- Any time the card is used
- When originating card is enrolled in Direct Deposit

Long Term Relationships

Enhance existing relationships with customers every time they return to reload the card. Reload fees are retained entirely by the partner.

Profitability

With no inventory to maintain and retention of most of the card's purchase price, partners find the program highly profitable. Partners also enjoy multiple streams of revenue from purchases, reloads, transaction fees, Direct Deposit loads, and payment plans.

Risk and Compliance

NetSpend manages all risks and regulations and logistics associated with the card, leaving partners free to focus on their business.

Area Sales Managers

NetSpend's field team representative will support, assist, consult, and train to help your employees and you achieve maximum revenue.



Have you upgraded to SQL 2005?

Cashwise version 3.9 and higher now require an upgrade to SQL 2005 or higher. These newer version of SQL server allow more features and functionality as we further customize and expand Cashwise. If you have any questions about what version of SQL you are currently running, please contact Softwise support.

Cashwise ASP

Cashwise's ASP web hosted model continues to successfully grow. Call us to see how easy you can switch to our ASP Web hosted environment.

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How it Works

NetSpend Pre-paid Card customers purchase a fully-functional temporary Instant-Issue card at one of NetSpend's partner locations. Customers activate their card by phone or online, and, upon verification of their identity, receive a personalized card in the mail 5-10 days later.

Cardholders have the option of paying for individual transactions or selecting a monthly or annual plan.

Money a new way. A better way.™

For more information please call your sales representative at 866-254-4672.

Upcoming Products:

Cashwise Online for Internet Lending

Cashwise Online offers a fully supported multi-state module (CFSA approved) for online cash advance loans. This product allows you the freedom to offer loans to customers in any state, without the need for separate user accounts or software for each state. With Cashwise Online, you can operate an online cash advance business from anywhere you like. This makes it possible to offer lending services to customers in any state that participates in payday lending.

We can help you build a web site if your company doesn't already have one.

Features of the program include:

- Completely customizable web template and software
- Requires minimal user effort to process loans
- Simplified administrative tasks allow for easy program setup
- Workflow systems can be easily created and manipulated.
- Ability to automate pre approvals
- Integrated Marketing tools
- Reports that show ROIs and flexibility to view data history, etc.
- Support for Multi-state Regulations from a Single Database
- Automated Underwriting, (Factortrust, CL Verify, Veritec)
- Integrated Collections Module
- Lead tracking and interfaces
- Retain ownership of your data
- Easy to use Management Operations Dashboard
- Set up different loan types according to your business
- On site training and more

Call us today for a Demo as well as pricing information
Toll Free: (866)254-4672

Tech Tip:

Did you know you can change the background image on the Cashwise home screen? Whether you want to put in a picture of your family or your own company logo, you can easily change the default Cashwise image to one of your own choosing. Here's what you need to do:

First you will need access to the Setup screen within Cashwise under the file drop down menu on the main screen.

Second, scroll down and highlight Appearance/Behavior on the left hand side of the screen.

Third, check the "Use custom main form image" box.

Fourth, hit the "Change" button and browse to where you have your new background image stored on your computer (an image file with the .JPG extension is suggested), select it and hit the "Open" button.

Fifth, hit "Save and Close" to exit out of the setup screen and then restart Cashwise.

Your new image for this location will now show when you log back into Cashwise. (Please note that if you have multiple locations in the same database, each location can have its own unique background image.)

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Letter from the President

Dear Softwise Customers:

Thomas Edison, the great US inventor of the light bulb and phonograph once said "There's a way to do it better – find it." We want you to know as a valued customer that at Softwise, we are constantly looking for new features and improvements to our software. You might say that we are our biggest critic. During this difficult economic time, we know that many of you are looking for new services products to add additional revenue to your business. We want you to know that much of our current development effort is to bring you these additional services. Upcoming software programs and features include an extremely powerful internet lending software, and interfaces with Netspend, Billpay/prepaid wireless and also enhanced Veritec integration. As always, we also welcome your feedback and ideas.

We appreciate your business and look forward to serving your needs in 2010.

Sincerely,
Tracy Rawle



Upcoming Shows

1. CFSA 2010 Annual Meeting & Conference; La Quinta, CA
March 3-6, 2010
2. CFSP Western States Conference & Trade Show; Monterey, CA
April 18-20, 2010
3. Financial Service Centers of New York (FSCNY); Brooklyn Marriott, NY
May 10, 2010
4. Financial Service Centers of Florida; Tampa, FL
June 8-9, 2010
5. Pawn NPA Show; Caesars Palace; Las Vegas, NV
July 20-22, 2010
6. FISCA; Mandalay Bay Resort & Casino; Las Vegas, NV
October 1-4, 2010
7. United Financial Services Group; Pennsylvania
November 2010



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Softwise, Inc.

FINANCIAL SERVICES SOFTWARE

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