

# CASHWISE UPDATE

Softwise®



## A MESSAGE FROM THE PRESIDENT

On behalf of everyone here at Softwise, I would like to thank you, our customers, for your continued support of our products and our company. As I am sure you all realize, the industry continues to evolve and change rapidly. New legislation limits business opportunities in some areas while creating new opportunities in others. Our entire team here at Softwise is working hard to keep you and your business ahead of the changes and provide you with the best software tools to maximize revenue potential. To ensure that we meet that commitment, we are updating the face of Softwise, both in our software, and in our internal organization.

The next few months will see the release of our new Cashwise Online software, which will give our customers the ability to enter the rapidly expanding internet lending business. We will also be releasing the new Cashwise ASP (Application Services Provider) model for delivering our industry leading “bricks and mortar” lending solution. This ASP model will be based on a monthly subscription where Softwise hosts the hardware and software environments for Cashwise. This will allow both new and existing customers to save time and money in setting up new stores or expanding operations. To further enhance our software we are currently working on adding the Check 21 service that will allow checks to be processed electronically, as well as other modules that will help your business grow and succeed.

In short, we are committed to the success and profitability of our customers, and are taking the steps necessary to ensure that we do just that. We recognize that our relationship with our customers is truly a partnership. We are working hard to realize that vision and welcome helpful feedback that you may have. Once again, thank you for your loyalty and support, and may this summer be your most profitable yet.

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## CASHWISE UPDATE



### ABIO Cash Recycler

The OMRON ABIO cash recycler integration has been released as part of Cashwise 3.7 Service Pack 2.

The Cashwise integration allows a single recycler to be shared among multiple Cashwise users. Multiple requests to the recycler are queued and each teller can view the queue when they are accepting or dispensing cash to determine when they should approach the recycler to complete the transaction.

The cash recycler is integrated into the cash location management function of Cashwise and can be combined with a drawer such that a single transaction can be split between the recycler for dispensing notes, and the drawer for change.

The cash recycler is a sophisticated piece of equipment and is sold with maintenance agreements which include regular servicing by technicians and forward provisioning of replacement parts depending on the level of service required by the customer.

## UPCOMING EVENTS

- Financial Service Centers of America National Conference and Exposition - October 6-8. Phoenix, AZ.

## Change in Product State documents:

In addition to a new version policy, we have expanded the documentation that will be included with each release to provide more information about the changes made to the software. Each release will now include the following documents:

- **Feature List:** A list of the new features that have been added in the release.
- **Fix List:** A list of all the defects that were repaired in the release.
- **Impact Assessment:** A more detailed listing of each change made to the software, and the potential impact of the change, organized by Feature.
- **Known Issues:** A listing of all known issues for the release, organized by feature.

## Cashwise Configuration Checker

To ensure that Cashwise has the necessary hardware and software to function correctly it contains a built in component called the Cashwise Configuration Checker (also known as C3). On startup (unless skipped via a command line option), C3 gathers information about the computer on which it is running and checks that the computer has the necessary prerequisites to support Cashwise.

To check your system configuration, go to File > About, and click the button labeled System Requirements Check. A dialog box will display a table with your system's configuration and if it meets the needs



of Cashwise.

As new features are added to Cashwise which require supporting hardware or software features C3 will be extended with additional checks. This saves customers time and makes for a more reliable install and setup experience.

## Mircosoft Ending SQL Server 2000 Maintenance

Microsoft is planning to end the General Maintenance cycle for SQL Server 2000 editions in April of 2008. Be aware that Cashwise support for SQL Server 2000 will also be discontinued at that time. Customers still using this platform should begin planning now

## CASHWISE UPDATE (CONT.)

### Microsoft Ending SQL Server 2000 Maintenance (Cont.)

to migrate to the next version of SQL Server. For more information visit the Microsoft SQL Server 2000 Product Lifecycle Search (<http://support.microsoft.com/lifecycle/?p1=2852>).

## MODULE HIGHLIGHT

### Installment Loan

The Cashwise Installment Loan Module supports fully amortizing installment loans on any payment frequency, and first payment dates can be timed with customer paydays to help facilitate repayment. Installment loan products can be configured to use simple-interest accrual, or to accrue interest through the expected payment date to keep the amortization schedule intact. In addition, the installment loan module now supports Rule-of-78 amortization and balloon payments. After the grace period on a payment, installment loans can have late payment fees charged. And just like a single-payment cash advance, installment loans support collateral management and are seamlessly integrated with the Debt Collection module.

In addition to all this functionality, the Installment Loan Module now provides support for automating scheduled payments via ACH. The ACH Auto-Pay module can be customized to meet specific loan-to-value requirements, and returned ACH payments are automatically handled by the Returned Item Import. For more information, or to purchase a license, contact a Softwise Sales Representative today!

## LOOKING FORWARD

### Cashwise on Windows Vista

Softwise is dedicated to supporting the latest platforms and technologies. For the most part, Cashwise already functions on Microsoft's latest operating system, Windows Vista; however, there are a few issues to beware of. The most significant known issue so far is that the installer does not work properly on Vista and so Cashwise must be manually installed. Another alternative is to run Cashwise from a network share, as many do in multi-user environments. One more tip: under Windows

Vista, if you receive an error stating "The publisher could not be verified," when attempting to run a program, right-click on the file, click Properties, General tab, and then click Unblock. In the coming months, Softwise will be working to resolve the installer issue, as well as any other issues that arise on Vista.

### Cashwise ASP Model

In order to simplify the setup, configuration, and maintenance of Cashwise, Softwise is rolling out Cashwise ASP—a new hosted option for our customers. By hosted, we mean that Softwise manages the hardware and software environments within a class A data center. Cashwise ASP customers access their own private Cashwise from any location via the internet. New customers can immediately start using Cashwise ASP for a low setup fee, plus a monthly subscription. Existing customers benefit by allowing Softwise to maintain and upgrade the server environment, perform backups and other database maintenance, and stay on top of the latest security and privacy considerations. Cashwise ASP is a great opportunity for customers who might be using an older version of Cashwise and need to upgrade, but do not have a current maintenance agreement. For more information, contact your account representative or Softwise sales.

### QUICK FIX TIP

If you receive an Access Violation when attempting to update licenses, refresh OFAC, or perform Wise-card transactions, turn off Data Execution Prevention (DEP). To do this, right click on My Computer and Select Properties. Then, under Advanced | Performance Settings uncheck Data Execution Prevention.

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