

Softwise, Inc.
2474 N University Ave
Provo, UT 84604
(801) 371-6000

www.softwiseonline.com



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We Have Your Best Interests at Heart

Introducing, WiseCard

A fully integrated Cashwise module for pre-paid debit cards.

The WiseCard Prepaid Visa© program offers a wide variety of features that provide leading financial solutions to the customer. The market for Prepaid Visa© cards is expected to double by 2008, making the WiseCard module not only a good stream of revenue for your business, but also a continuous one. Every time your customers use their cards, you generate revenue.

By becoming a retailer for the WiseCard Prepaid Visa© you will become a member of a nationwide network that will allow you to not only load cards for your customers, but non-customers as well. It will also help establish customer loyalty by offering a service your customers need.



The market for prepaid cards is expected to double by 2008.

The WiseCard Prepaid Visa© card is a wonderful means to help customers manage their money, get out of debt, or just make purchases. It is accepted anywhere Visa is accepted worldwide, and offers your customers services such as the ability to use the card to pay bills, make everyday purchases in-person, online, or over the phone, making it something your customers will want.

It is easy to implement and simple to use. Call the Softwise sales group today for more information and to get started as an authorized WiseCard Prepaid Visa© retailer.

Cashwise Online is Heads Above its Competitors

Cashwise Online offers a service which no other software provider does: a fully supported multi-state model for online cash advance loans. What does this mean? It means that Cashwise Online is the only product in the payday lending market which gives the freedom to offer payday loans to customers in any state, without the need for separate user accounts or software for each state. In order to offer payday loans in a particular state with other software, each state has to be separated into its own account which makes accounting, pulling reports, and end-of-day procedures (among other things) extremely difficult. With Cashwise Online, an online cash advance business can be set up and run from anywhere you like. This makes it possible to offer lending services to customers in any state that participates in payday lending. No other cash advance software provider offers such a seamless way to operate an online cash advance store with the multi-state (CFSA approved) model.



Upcoming Events

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

<http://www.fisca.org/annl-conf.htm#2007>

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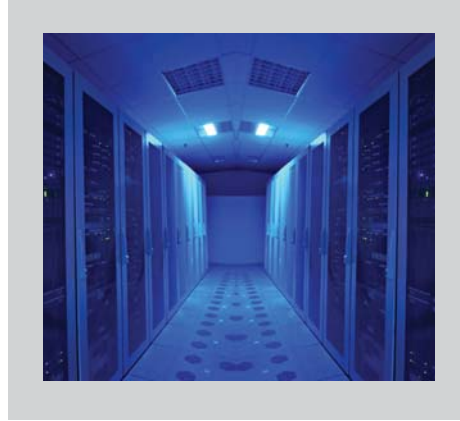
Not only does Cashwise Online enable you to issue loans in any participating state, it is also completely customizable. Using a basic web template included with the software, one can create a unique web page and determine what information is and isn't needed from customers. In addition, the software used to process loans is completely and easily customizable to fit your business needs.

The latest version of Cashwise Online features an entirely redesigned workflow system, which allows a user to process online loan requests with almost no effort. All the user needs to do is follow the instructions given, and then click the "Accept" or "Decline" button for each step. Each loan review is broken down into step-by-step instructions based on the company's business practices and loan requirements.

Additionally, administrative tasks have been greatly simplified. With the advent of version 2.0, even a novice can easily change the order and instructions for the steps involved in reviewing a loan application, edit canned emails sent to customers, and update the FAQ page of the marketing website and much more. Plus, with a little more experience, entirely new workflows and steps can be easily created and manipulated.

These features make Cashwise Online the leader in the online cash advance software market.

For more information, call the Softwise sales team today.



With the new Cashwise ASP model, Softwise will host and manage your hardware and software environments within a class A data center.

Our New ASP Model for Cashwise Software as a service.

Within the coming weeks Softwise will begin offering our payday loan and check cashing software in an "ASP" model in addition to our standard licensing method. The ASP model of software delivery is a relatively new way for software providers to offer solutions to their customers. ASP stands for "Application Solution Provider" and simply means that all the features, modules, and capabilities of Cashwise can be accessed through the internet.

Using Cashwise through an ASP model has these advantages over the traditional licensing method:

- **Lower initial cost.** Rather than buying individual software licenses, you will have access to Cashwise by paying a small monthly fee. We host the hardware and software environments for you.
- **Software Maintenance and support is included.** You will always be on the latest version of Cashwise and have access to all of the latest features and capabilities. **Lower on-going cost.** You no longer need to maintain a complex computer environment; it will all be provided at a hosting facility by skilled Softwise system administrators. Basic high-speed internet access is all you will ever need to use the Cashwise ASP model.
- **Easier Communication between Stores.** All of the data for one store, or from many stores, will be stored in one place on one server platform. If data sharing is important to your organization, all you need to do is simply add an additional software module at the hosting facility. Nothing needs to change at the individual stores.
- **Greater Security.** Because your data will be stored at a hosting facility you can rest assured that it will be protected. It will be backed-up, locked-up, and kept safer than you could keep it yourself.

Over-all the ASP model is a cost-effective approach for delivering Cashwise for all but the very largest customers. Contact us today for a quick overview of how Cashwise-ASP can benefit your organization.

Looking Forward

The look and feel of the new Softwise website will prove easier access to services, products, and hardware. Easy answers to your questions will be only a mouse click away.



Features of the Cashwise 3.7 Service Pack 3 Release

Cashwise 3.7 Service Pack 3 was released on July 10, 2007. It is intended to resolve some of the performance issues currently found in Service Pack 2 and previous versions.

Improvements were made on several of the processing steps that occur as part of the Roll Forward as well as the cash transaction history that is generated at that point. Corrections were also made to the issue being caused by two stores attempting to roll forward at the same time.

Performance enhancements also went into the OFAC point-of-sale checking and Hardware Service Provider polling, resulting in faster processing times.

Some of the features added to SP3 include: support for No Interest Installment Loans by creating a loan type that has no fee types associated with it, although fees can still be configured to charge if necessary; the ability to calculate a single-payment cash advance rate-based fee based on the total amount due on the cash advance rather than the principal advanced; refund transactions can now be performed historically through the Cash Advance Manager.

For more information please refer to our complete feature list for 3.7 SP3.

Goodbye Cashwise 2.6

As we continue to develop and improve Cashwise by incorporating new technologies, it becomes impractical to support older versions of Cashwise. As of September 1, 2007, we will be end-of-living versions 2.6 and older due to the end of Microsoft SQL Server 2000. To discuss conversion and upgrade options, such as to our new ASP model, contact our sales department today.

The Softwise Website is Getting a Facelift

We are very excited to introduce to you a fresh start for Softwise Online! Beginning in September you will see our new and improved website come online at <http://www.softwiseonline.com>. So check back often to see the new site as it comes alive.

Archive Your Old Data and Boost Processing Time

We are in the process of creating an archive module for Cashwise. Its main purpose is to allow you to archive data that is no longer needed for production. This will help keep production databases at a manageable size and allow you to run historical reports from the archive database.

Win a Video iPod!

Take our online survey, register your email, and be registered to win an 80 GB video iPod!

www.softwiseonline.com/giveaway

Drop the Paper Deposits With Check 21

In the coming months Softwise will introduce the Check 21 module to its Cashwise software. Check 21 allows banks to accept check images as Legal Replacement Documents for standard paper checks.

With this new service you will be able to process checks electronically using a scanned image of the check to deposit the funds directly into your account within 2-3 days of the transaction, rather than physically depositing a paper check at your bank and waiting 7-10 days for funds to become available.

For more information on Check 21, visit <http://www.federalreserve.gov/paymentsystems/truncation/>.

Make Your Shop a One-Stop-Shop

With prepaid services such as our upcoming Prepaid Wireless, Long Distance Calling Cards, Debit Cards (Wisecard), modules that include Check 21, Money Transfer, and Bill Payment, your store can now do it all in one spot. These services will effectively increase the number of services you provide to your customers, and in turn, increase your bottom line. This service is offered to you through the convenience of the Cashwise POS software.

The prepaid wireless industry is expected to triple by the year 2012 with some of the main providers being Boost, Cingular/AT&T, Verizon, and Tmobile.

For more detailed information on pricing and integration, call a Softwise sales representative today.



Installing a New Server?

If you are installing a new server, you must use the Cashwise install program to install an empty database, and then upgrade it to your current Cashwise version. This is required to update the SQL Server with Softwise-specific information. For assistance, please call our customer service.

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