Financial Tools' 2009 RMA Bridge Program

Works with all builds of CASH Insight 2.0

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Overview

CASH Insight's RMA Bridge Program provides a simple way for clients to summarize borrower information for submission to RMA to meet their statement studies submission requirements.

While RMA presents its members with submission goals, for the most part RMA is interested in receiving properly summarized data for each eligible borrower on file. To be eligible, a borrower's file must contain fiscal year end financial statements dated between April 1, 2008 and March 31, 2009. The eligible statement must contain a properly balanced Balance Sheet and appropriate Income Statement data.

Once a borrower file has met the criteria outlined above, the CASH Insight Bridge program presents a data maintenance form enabling the submitter to complete additional information about the borrower. For instance, RMA requests an NAICS code for the company.

Please note that Financial Tools, Inc. does not provide any warranty regarding the NAICS codes provided within the program. Moreover, we recommend you use appropriate resources to review the codes entered to insure the best submission possible to RMA.

You may download a current NAICS table from the US Census Bureau at www.census.gov/eos/www/naics/. This web page provides a link to the 2007 NAICS classification list.

To the extent that your borrower data files contain an eligible FYE financial statement and NAICS code, they may be included within the submission file.

The Process

The creation of statement studies submission file can be broken into six steps:

1. Confirm that you are running the most current CASH Insight Bridge Program
2. Run the Bridge Program
3. Enter the Bank's RMA transmittal information
4. Add eligible borrower data to the work database
5. Create the 2009 RMA Statement Studies submission file
6. Email the 2009 RMA Statement Studies submission file to RMA

Step 1: Confirm you are running the current Bridge

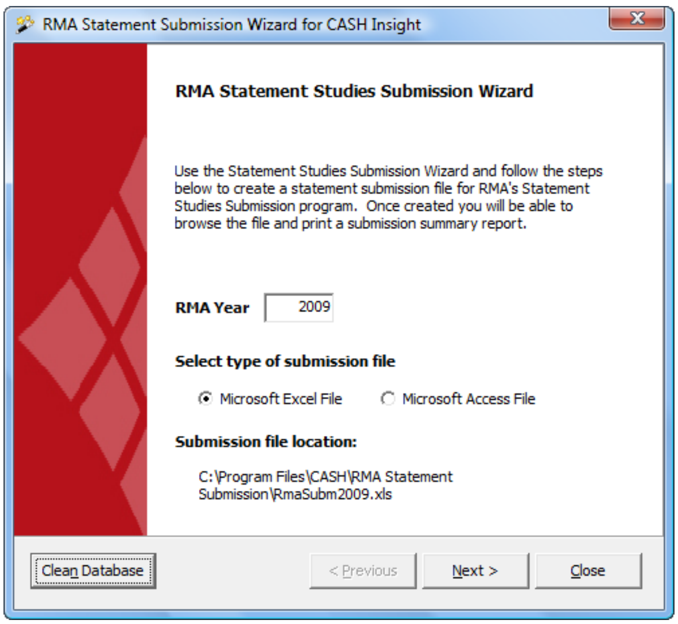
Login to your CASH Insight Software and click Help>About CASH Insight. Confirm that you are running one of the following software versions:

- CASH Insight 2.0 (Build 081103)
- CASH Insight 2.0 (Build 081201)
- CASH Insight 2.0 (Build 081209)

Please note that CASH Insight 2.0 "Builds" higher than 081209 are also supported.

Step 2: Running the Bridge Program

To launch the Bridge Program, login to CASH Insight and click Tools>RMA Submission Wizard. The RMA Submission Wizard will display on screen as shown below:



The initial Wizard screen will prompt you for the following information:

RMA Year

The current RMA Statement Studies Submission Year is 2009. It is recommended you leave the default date, or the wrong statement dates will be selected during this process.

Select type of submission file

For easy audit of the submission file after completing the Wizard, it is recommended that you select Microsoft Excel File. (If you select Microsoft Access File, you must have Microsoft Access installed on your computer to review your selection before transmitting your submission file to RMA).

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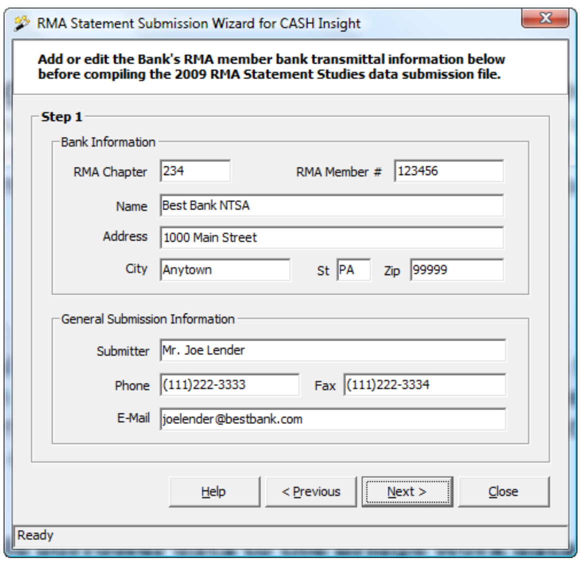
Submission file location
This is the location on your computer in which the submission file will be generated. You will need to point to this location after completing the Wizard to transmit the submission file to RMA.

Clean Database
If you don't have time to complete the submission process all at once, you can close the Wizard at any time during your selection process. The borrower files that you selected for submission will be saved in your submission file.

The Clean Database option allows you to regenerate a fresh submission file (removing prior selections). This is useful if you have run through the Wizard once before, and want to start again with a fresh submission file.

Step 3: Entering the Bank's Transmittal Information

Your submission file must contain properly completed information regarding the Bank, including the Bank's name, address, RMA Chapter and Member numbers, as well as the name and contact information for the primary data submission contact within the Bank.



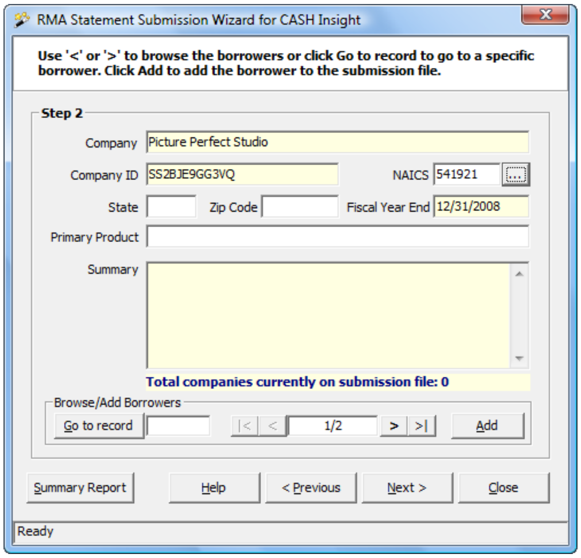
Note that all transmittal fields must be completed or the submission file will not be accepted by RMA. For assistance with your RMA member information, please contact RMA directly via email at studies@rmahq.org.

Step 4: Adding eligible borrower data to the database

During Step 4 the Bridge opens and analyzes each business borrower on file. With the file open, CASH initially reviews the file to determine the following:

- Statements must exist between April 1, 2008 and March 31, 2009
- Statements must be year end statements
- Must contain a balanced Balance Sheet and properly entered Income Statement.

In the event the Wizard confirms that a borrower does not contain eligible data, it records the evaluation of the file in the Bridge's work database and closes the borrower file to move on to the next business to review.



In the event the Wizard detects that a borrower does contains an eligible financial statement, CASH Insight summarizes the borrower's financial and submission data within the submission form. The submitter may then edit the borrower's submission data to update the borrower's State/Zip, NAICS and Primary Product or Service- as shown in the above illustration.

Each of the fields are discussed below:

Company
The name of the borrower identified as containing eligible financial statements.

Company ID
The encrypted borrower name that is included in the submission data. (The name of the borrower is otherwise not included in the transmittal for confidentiality).

NAICS
The NAICS code to classify the borrower. If not previously selected in the borrower file when the financial statements were spread, you can use this wizard to select an NAICS code as required.

State/Zip
Enter the borrower's State and Zip code to enable RMA to offer regional statement studies data in the future.

Fiscal Year End
Auto-populated from the borrower file.

Primary Product
Enter the primary product for the borrower.

Browse / Add Borrowers

Click the Add button to include the borrower in the submission file. Otherwise, click Next to skip this borrower and go to the next eligible borrower.

General Guidelines for adding borrowers

The submitter should be careful to skip borrower files where inappropriate data is suspected. For instance, in the event multiple historical data files exist for a company, the submitter will want to take care not to include more than one file for submission.

In the event the submitter elects to skip the file, the Bridge enters the borrower's information in the work database and simply marks the record as one to skip when creating the actual submission file. Conversely, when the submitter elects to add an eligible file, the Bridge records all borrower information and marks the record so that it will be included in the final submission file.

The submitter may choose to process all files in the local CASH database or may elect to close the submission form, once the work database contains a sufficient number of records to meet the goals provided by RMA for this year's submission.

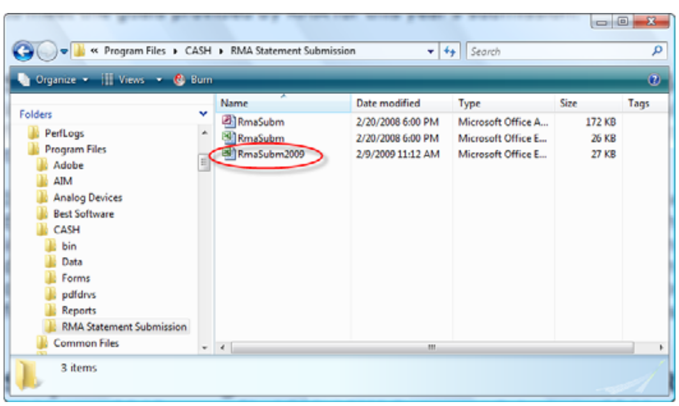
Step 5: Creating the 2009 RMA Submission File

With the final review complete, the submitter may now create the actual RMA Submission file. To do this, click the Close button on the Wizard. The Wizard will prompt you to create the submission file.

If you selected the Microsoft Excel file format in Step 1, the transmittal will be created as an Excel Workbook with two worksheets included. The "Transmittal" worksheet contains information about the submitting Bank. The "Submission" sheet contains the submission data for all borrowers submitted within the file. Once created, the submission file may be opened, viewed and printed using Microsoft Excel. If you selected Microsoft Access file format in Step 1, similar database options are created in Microsoft Access database format.

Step 6: Sending the 2009 Submission File to RMA

Within your "C:\Program files\CASH\RMA Statement Submission" folder you will see your submission file: RMASubm2009.XLS or RMASubm2009.MDB. The file extension will differ, depending on the file format you selected in Step 1.



You may email the file to the following address: **studies@rmahq.org**

Or, the submission file may be mailed (on appropriate media such as CD-ROM, floppy disk, etc.) to RMA at the following address:

RMA Statement Studies Unit
Ten Penn Center
1801 Market Street, Suite 300
Philadelphia, PA 19103

RMA recommends that you process the file as soon as practical so that corrections to the submission file can be made if necessary.