



Choosing a freight audit and payment provider requires an in-depth examination of financial stability and strength. **One look at Cass provides the assurance of a solid partner.**

Strong, Secure, Scalable. Cass Information Systems



In payables outsourcing, financial strength matters. Cass provides the optimal combination of full service capabilities with a very strong financial base, resulting in minimal risk for you. No other freight audit and payment provider can offer the level of stability, financial strength and operating excellence that you will find in Cass.

Financial Strength and Stability

- Disbursed **\$31 billion** in secure payments annually on behalf of 500 of the world's most respected companies in 2011
- **Well capitalized** with \$1.2 billion in assets
- **Continuous operations:** 106 years; freight payables since 1956
- Financial transparency through SEC filings
- Nasdaq: CASS; Cash dividends paid continuously since 1935

Supported by Cass Commercial Bank

Cass Commercial Bank is a subsidiary of Cass Information Systems, Inc., providing commercial banking services as well as sophisticated financial systems to support Cass' payment operations. Client advantages of this system are several:

- Increased payment flexibility
- Increased security of funds
- Greater transparency in funds transfer process
- Easier payment tracking

Our status as a bank holding company ensures that our systems and processes meet or exceed the requirements of the Federal Reserve, FDIC, SEC, Nasdaq, Sarbanes Oxley and the State of Missouri. Bank health is strong, as Cass Bank was ranked 12th in its class by *US Banker* (2009) and for the same year was rated "Well-Capitalized" by the Federal Reserve - the highest rating available.

Cass Operational Overview Scalability, Automation & Security

- Company-wide, Cass processed 42 million invoices in 2011
- Transportation division processed 29 million traditional freight invoices in 2011, plus invoices for 115 million parcel packages
- 950 employees; 500 dedicated to freight audit and payment
- Precision payment model for optimal invoice cycling/working capital optimization
- 98% electronic payments to carriers and vendors
- Disaster recovery includes redundant hot site
- Annual third-party IT security audit