

What Is cashVest?



cashVest is a trusted fintech solution that adds new sources of revenue and savings to your institution's bottom line.

Our liquidity portal streamlines cash management, banking, and investment decisions for your institution's finance team. The result is an increase in interest earnings, reduced banking costs, and optimized use of all operating cash, contributing to the financial success of your institution.

cashVest allows you to see more, so you can do more, all without added stress.

The Results

Results:

Since partnering with three+one in 2015, the University:

- Has generated an additional \$4 million in interest income.
- Streamlined treasury service and bank fee arrangements providing an annual savings of \$108,000.
- Utilized cashVest to confidently invest an average of \$46.2 million.
- Deployed cashVest's strategic data-driven approach to exceed benchmarks during 2021 (in a zero interest rate environment) by 2440%.
- Collaborated with three+one to adopt a working capital investment policy for operating cash that increased, protected, and preserved interest income.



Results:

Since partnering with three+one in 2017, the University:

- Implemented a data-driven strategic approach to liquidity management, enabling it to earn \$282,000 in revenue.
- Minimized balances needed to offset bank fees, and maximized funds available for investment. Now 100% of operating cash balances provide value - up from 41%.
- Confidently invest over 52% of operating cash in fixed income - up from 0%, protecting and preserving future interest income.
- Increased performance on all cash, relative to marketplace benchmarks, by over 90%, even during a low-rate environment.
- Now invests its Working Capital with ease for periods of 30 days to 6 months without sacrificing safety or liquidity.



What Your Colleagues Say

“**three+one** made it very easy for us to make decisions because they did the analysis, and therefore we didn’t have to spend the time doing so... by utilizing your service and therefore freeing up my own people to do other things.”

- **Heze Simmons, VP for Finance & CFO, St. John Fisher University**

“**three+one** and the cashVest platform has been a game changer for us managing our working capital. The tool itself provides the level of detail we need on a retrospective and prospective basis, enabling us to make sound, strategic decisions regarding how best to invest our cash, maximize returns, and contribute meaningfully to the bottom line of the organization.”

- **Giovina Lloyd, VP of Business & Finance and CFO, Alfred University**

The Benefits

- View your cash position in one place to make informed investing decisions, no matter the rate environment.
- See how much cash is available and how long each dollar can be invested, so you can put more cash to work for your bottom line.
- View weekly cash projections with future liquidity forecasting to enhance traditional cash flow forecasting.
- Benchmark the value of your cash to marketplace and peers to ensure you are always earning and saving the most possible.
- Improve your credit rating with advanced, data driven liquidity projections.
- Easily understand and view banking arrangements/structures in one place. Evaluate all banking services, fees, and earnings credits—in all market cycles—with greater confidence.
- Our solution supports FASB liquidity-disclosure requirements and provides a deeper understanding of available cash through stress testing and scenario modeling.
- Peace of mind that you are partnering with a team that can guarantee you are earning and saving the most you can on all cash.

Ask us about our comprehensive online [rfpPrep.us](https://www.threeprep.us) platform.

It streamlines the difficult and tedious manual banking RFP process into a smooth, hassle-free, cost-saving solution to maximize the value of your cash.

www.threeprep.us