



Choosing a 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 payment provider can offer the level of stability, financial strength and operating excellence that you will find in Cass.

Financial Strength and Stability

- Disbursed **\$60 billion** in secure payments annually on behalf of 500 of the world's most respected companies in 2021
- **Well capitalized** with more than \$2.0 billion in assets
- **Continuous operations:** Banking since 1906; invoice processing and payments 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. This lends many advantages to our clients:

- 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 is repeatedly rated "Well-Capitalized" by the Federal Reserve - the highest rating available.

Cass Operational Overview Scalability, Automation & Security

- Cass processed over 15 million payments in 2021
- 1,100 employees
- Over 500,000 vendors paid in 2021
- Disaster recovery includes redundant hot site
- Annual third-party IT security audit
- SOC 1, Type II