Maintaining a justifiable and consistent approach to risk rating is a top priority for financial institutions and their examiners. You need a consistent and objective tool for calculating risk ratings to help ensure consistent assessments from loan to loan and over time.

CASH Reward™ enables comprehensive loan grading and risk scoring across the lending portfolio. CASH Reward provides a foundation that enables the institution to formalize risk rating practices to match their policies and procedures.

CASH Reward is part of CASH Suite™, a powerful commercial lending software solution that helps business lenders increase profits and grow top-line revenue by achieving straight-through-processing across every step of the commercial loan lifecycle. CASH Suite drives increased efficiencies and greater accuracy while reducing operational risk and enhancing profitability.

- Improve risk scoring consistency by making the process objective
- Incorporate weightings for each characteristic to reflect your current risk policy
- Reduce risk of human error and increase efficiency and adherence to policy
- Enable risk policy adjustments as market conditions and portfolio needs change
CASH Reward™ provides a scalable framework that supports an organization’s loan grading system and increases the accuracy of credit risk assessment.

- Assesses risk at specific industry and business-line levels during underwriting and throughout the life of the loan.
- Turn subjective issues like industry strength in context of local, regional or national economies; management depth and experience; borrower and guarantor character and other non-financial risk elements into an objective range of responses.
- Produces comprehensive risk management procedural manuals to facilitate staff training and better ensure adherence to risk management policies.
- Aggregates loan grades to determine portfolio risk levels.
- Single dimensional model can be implemented.

- Dual dimensional models with scales for probability of default and loss given default can be implemented with resulting expected credit loss available to feed ALLL calculations.
- The integration of CASH Reward with other CASH Suite solutions gives greater insight, efficiency and profitability.
- Automatically assesses financial performance risk as analyzed in CASH Insight™ and CASH CRE™.
- Creates risk ratings and loan grades to produce risk-based loan pricing in CASH Profit™.
- Provides the risk rating data used in CASH GlobalView™ Portfolio Risk Rating.

For more information on how CASH Suite and CASH Reward can help you strengthen your business lending portfolio and accelerate your success call 800.397.2341 or visit WoltersKluwerFS.com/CASH.

About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments.

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