



Financial Services

CASH Reward™

Systematic risk rating by loan type according to both quantitative and qualitative elements.

Systematically calculate risk scores based on your risk policy including by quantitative and qualitative characteristics. Single and dual dimensional options available.

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](tel: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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