

# CASH Reward™



**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.



**Loan grading and risk scoring tool**

Supports comprehensive risk evaluation across the entire lending portfolio



**Standardizes risk practices**

Helps institutions formalize and align risk rating processes with internal policies and procedures



**Improves portfolio oversight**

Provides a solid foundation for consistent and transparent risk assessment

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.



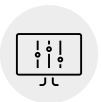
Improve risk scoring consistency by making the process objective



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



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

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



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 [wolterskluwer.com/CASH](https://wolterskluwer.com/CASH) →

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

#### About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (Euronext: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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