

Manage Risk
Achieve Reward

Effectively managing credit risk is essential to meeting organizational goals and objectives, and achieving the consequent rewards.

CASH Reward is a framework tool that provides the ability for organizations to establish formal underwriting policies and procedures in order to identify and manage financial and non-financial risks at the facility, client, and portfolio levels.

CASH Reward provides the ability to establish comprehensive underwriting criteria for every type of transaction within a portfolio.

Benefits

CASH Reward encourages the consistent evaluation and management of risk in compliance with policies established by senior management.

- Reduce loan losses by improving risk assessment
- Evaluate risk for any type of transaction within a consistent framework
- Implement risk rating best practices through standardization
- Automatically risk rate the financial performance of businesses and individuals
- Easily adjust evaluation methods as market conditions change
- Reduce training time for new lenders, analysts, and credit administrators
- Aggregate facility's risk scores to the relationship and enterprise level
- Easily incorporate risk assessments in Word-based credit write-ups

Features

CASH Reward's administrative interface provides a simple means of framing risk management policies.

Administration (Setting of risk policies)

- Manage an unlimited number of risk assessment models
- Establish industry-specific financial risk assessment methods and practices
- Establish parameters to assess non-financial risk
- Create new risk models from scratch or by cloning existing risk models
- Publish risk management policies manuals from CASH Reward models

The end user interface enables evaluators to quickly assess risk.

Lender (Evaluating risk)

- Consistently evaluate risk for any facility
- Report on risk at both summary and detailed levels
- Share facility risk scores with CASH Profit to assure profitable pricing
- Review portfolio risk by lender or lending unit
- Re-rate facilities based on financial or non-financial data