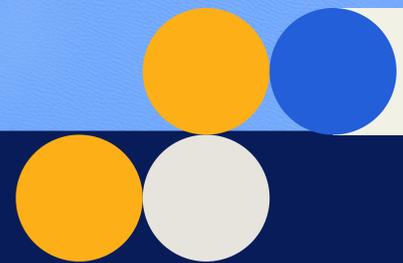


Onspring<sup>™</sup>



# Monitor Vendor Financial Risk in Onspring with Data from RapidRatings



Consolidate critical financial intelligence into your third-party risk management

# Streamline **Critical** Vendor Information Into **One** Integrated System



## **RapidRatings delivers unbiased, financial risk insights. Onspring activates that data throughout your vendor management workflows.**

Do you have a clear picture of the true financial health of your suppliers, vendors, and other third parties? Do you know which partners you can truly rely on? When enterprises are able to integrate unbiased, quantitative public and private company ratings from Rapid Ratings into Onspring workflows, risk managers are able to make better, proactive decisions throughout the vendor management process.

### **YOUR ORGANIZATION BENEFITS THROUGH:**

- 1 Ongoing, Real-time Third-party Monitoring**  
Automated alerts, triggered plans and communication between you and your third parties mean risk issues can be remediated faster.
- 2 Transparent Financial Conversations with Vendors**  
With RapidRatings fueling the objective ratings behind Onspring's real-time reporting, you're able to hold more transparent discussions—both internally and with your vendors—to help mitigate risk and capitalize on opportunities.

# Why **Integrate** RapidRatings?



Based on a proprietary, unbiased model finely calibrated over the course of 30+ years, RapidRatings analyzes 300,000+ public and private companies worldwide across 24 industry sectors to produce two predictive indicators of a company's financial viability, operational efficiency and business resilience.



## **Financial Health Rating (FHR®):**

A number from 0-100 that indicates the probability of default within 12 months



## **Core Health Score:**

A metric that represents operational efficiency and long-term sustainability

These measurements and supporting data give you visibility into the financial risks and predictive probabilities associated with both the public and private companies that touch your business.

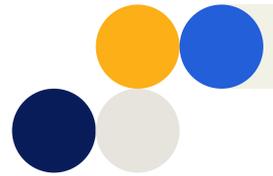
## **RAPIDRATINGS EVALUATES:**

- 1 Profitability**
- 2 Operating Efficiency**
- 3 Earnings**
- 4 Liquidity**
- 5 Leverage**
- 6 Debt Coverage**
- 7 Probability of Default (12 months to 10 years)**

Integrating these metrics into Onspring not only gives you real-time, holistic view of third-party financial vulnerabilities, but you can proactively set thresholds that automatically activate assessments or mitigation plans within Onspring, propelling better & faster third-party risk management decisions.

# Monitoring Third-party Financial Risk Across Enterprise

Get an accurate and up-to-date overview of your third parties' Financial Health Ratings, Core Health Scores, Leverage Ratings and more.

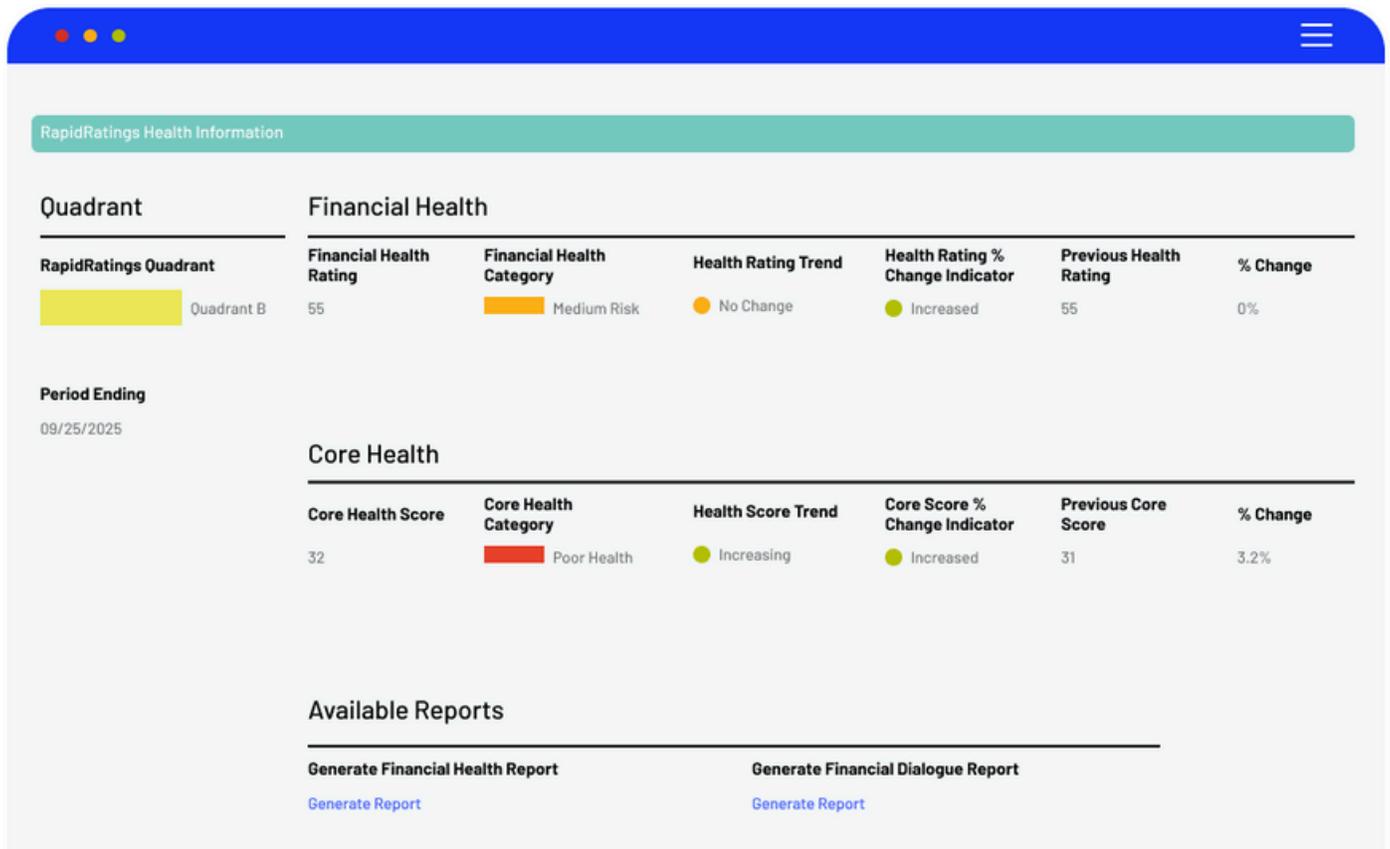


A versatile dashboard displays high-level financial information from RapidRatings' real-time data feed, which provides insight into the financial health of your third and fourth parties.

- 1 Identify early warnings of future performance or potential disruption issues before they occur
- 2 Support strategic decision-making to take risk mitigation action and adjust your business relationship strategy
- 3 Identify which existing third parties are most capable of improving their performance

## Monitoring Each Party

Objective, universal data imported from RapidRatings assigns each vendor a score from 0 to 100, which reflects its current financial risk posture.



You can quickly identify the highest priorities when you see ratings trend lower, which automatically triggers assessments or escalates requests for triage. Ratings are updated in real-time.

- 1 Reference the rating as a universal metric to create a common language for managing risk across your enterprise
- 2 Automatically notify risk owners of third-party risk fluctuations
- 3 Select businesses at the procurement or sourcing stage— when you have no relationship history—that are most likely to contribute positive performance
- 4 Substantially decrease prep time and effort for your vendor financial reviews

# Reporting and Relationships

Objective, universal data imported from RapidRatings assigns each vendor a score from 0 to 100, which reflects its current financial risk posture.

	Control Name	Sector	Financial Health...	Previous Health...	Health Rating %...	Health Score Trend	Health Score Trend
<input type="checkbox"/>	/					↑	■
<input type="checkbox"/>	/					↑	■
<input type="checkbox"/>	/					●	■
<input type="checkbox"/>	/					●	■
<input type="checkbox"/>	/					↓	■
<input type="checkbox"/>	/					↓	■

Informative content surrounding financials and straightforward discussion points help risk owners digest the information and assess potential impacts to your business.



Shape your supplier, third party, and vendor relationship strategy for proactive and reactive planning



Identify the most relevant questions to ask during financial evaluation



Guide intelligent conversation through straightforward discussion points to help build stronger relationships with your vendors

# OnSpring's RapidRatings Data Connector

Before you get started, you'll want to confirm that your RapidRatings subscription is active.



## Install

Add the RapidRatings data connector to your Onspring instance and the preconfigured applications to get you up and running. This is a one-time install with no ongoing maintenance.



## Capture

The data from RapidRatings's financial monitoring syncs directly into Onspring, fueling deeper insights on your third parties.



## Analyze

Drill into enterprise risk from one aggregated view in Onspring using the only entirely unbiased financial ratings system in the industry: RapidRatings.



## Activate

Automate triggered notifications to internal teams and third parties that activate immediate remediations based on RapidRatings data.



## Report

Continue to maintain and send accurate, up-to-date reporting to executives, to your board and to risk owners through Onspring.

# One Data Connector. Many Uses.



Once you install our RapidRatings data connector in your Onspring instance, you'll be able to configure the data across many uses in your organization.



### Supplier Risk Management

Assess the financial stability of enterprise-wide, global suppliers to detect disruptions and protect the bottom line.



### Capital Markets Trading

Gain insight from consistent, accurate portfolio reviews and examine data-based projections around upcoming IPOs.



### Third-party Risk Management

Build regulatory confidence with consistent and automated financial risk processes, satisfying compliance requirements and board oversight with ease.



### Commercial Insurance Underwriting

Assess the likelihood of future claims and measure overall credit exposure to sophisticated risk-sharing programs.



### Credit Risk Management

Extend and price credit for both public and private counterparties in any industry or any country on a common basis.



### Investment & Risk Management

Analyze opportunities across asset classes as well as surveil investment opportunities in credit & equity to project future investment viability.



For questions on getting started, contact us at:  
[Onspring.com](https://www.onspring.com)

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