



Risk Assess API Integration

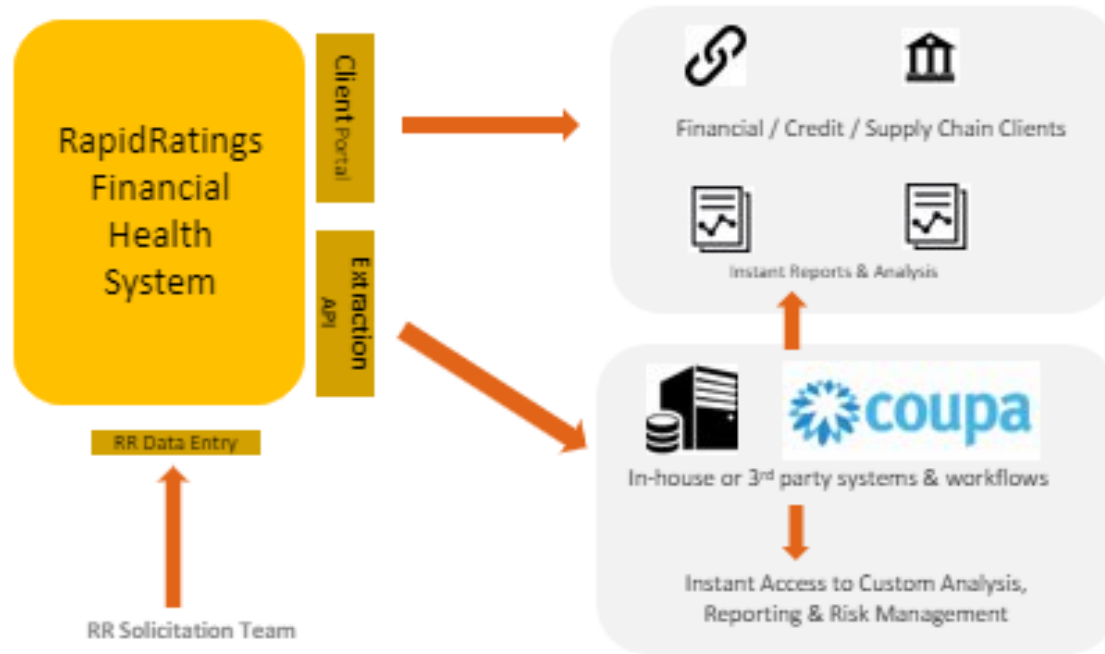
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Regardless of entry point, RapidRatings financial health ratings data and content analysis is consumed via the client portal and related reports are available there. This data often undergoes further downstream analysis and/or is updated to internal systems (or 3rd party platforms like a GRC, Vendor Risk Platform).

The Extraction API allows all clients to integrate the ratings, performance and financial data for all their rated counter-parties into their internal systems or 3rd party platforms and build new custom analysis, reporting and risk management capabilities as well as link to the FHR and Financial Dialogue reports accessed by RR Web Portal permissioned users.



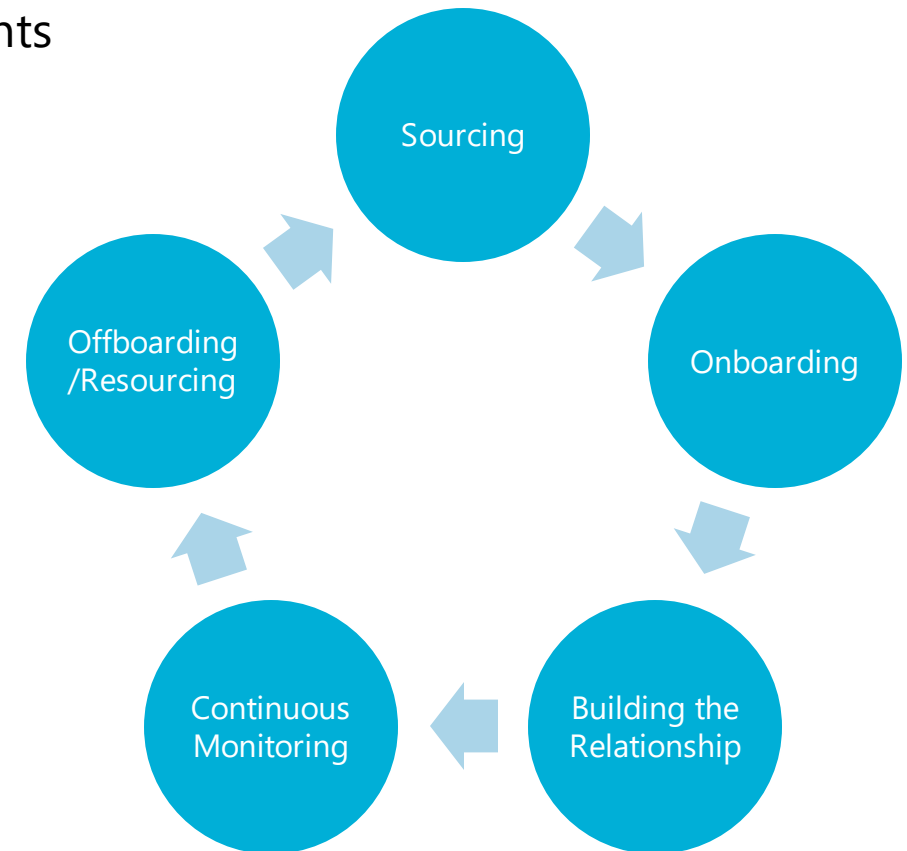
Extraction API Performance Indicators

FHR Rating	Financial Health Rating. RapidRatings' unique indicator of the financial health of a company represented on a scale of (1-100; 1=lowest financial health, 100=highest financial health)
FHR Delta	The change in the FHR score (+/-100) since the same period 1 year previous
CHS Rating	CHS Core Health Score TM Rating. a number on a scale of 1-100 indicating the core health of the company. This value shows your customer the actual health of a company irrespective of its cash position. (1-100)
Simulated FHR	The Financial Health Rating of the company when abnormal / extraordinary / temporary items are excluded. (1-100)
Simulated FHR Delta	The change in the Simulated FHR score (+/-100) since the same period 1 year previous
PD (/ EPD)	(Estimated) Probability of Default. The estimated % probability that the company will default in the 12 months following the date of rating
Term PD	Term Probability of Default. The estimated % probability that the company will default in each of the 2-10 years following the date of rating
Operating Profitability	A number on a scale of 1-100 reflecting the company's Operating Profitability
Net Profitability	A number on a scale of 1-100 reflecting the company's Net Profitability
Capital Structure Efficiency	A number on a scale of 1-100 reflecting the company's Capital Structure Efficiency
Cost Structure Efficiency	A number on a scale of 1-100 reflecting the company's Cost Structure Efficiency
Leverage	One-word assessment of the company's use of, and ability to leverage. [Weak, Average, Strong]
Liquidity	One-word assessment of the company's liquidity. [Weak, Average, Strong]
Earnings Performance	One-word assessment of the company's earning's performance. [Weak, Average, Strong]



Incorporate Financial Health Ratings into your Risk Management Workflow

- Vendor/Supplier Profile: display up to 15 Financial Health Datapoints
- Sourcing
 - No financials provided to RR = red flag
- Rules engines / build Notifications:
 - Very High, High, Downgrades Upgrades, Delta
 - Trigger deeper dives / Assign to colleague
 - Link back capability to FHR Report
 - Run Financial Dialogue / Actionable Next Step / Prescriptive Analytics
 - Copy/Paste Questions and send to Vendor to remediate/answer
- Reporting Create vendor/supplier view profiles
- Dashboards - Display High & Very High risk Suppliers
- BI/Other Data mashups – Internal Data or Other Risk Ratings





- Financial health of a 3rd party is visible to the relationship manager
- Financial health can be integrated into the risk profile of a 3rd party or relationship
- Changes in financial health during the term of a relationship can trigger remediation actions
- Coupa Risk Assess periodically retrieves RapidRatings Financial Health Metadata for the entire master portfolio of companies
- The information is automatically loaded to the Coupa 3rd party record – and is available for review, analysis, alerting, and workflows

← → ↻ demo.hiperos.com/Supplier/Details ☆

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**AMD**

Visualization Supplier Summary Supplier Index

Corporate Name	AMD	Status	Active
Supplier Life Cycle Status		Supplier Number	17
External Reference	10	Corporate Short Name	
Legal Name		Business Type	Corporation
Supplier Type		On Hold	No
DUNS Number		Hold Reason	
Ticker Symbol		Industry Classification	Circuits
Classification		Minority Status	



RapidRatings Vendor Profile Data Representation

RapidRatings <small>RapidRatings Info</small>	
FHR Report Advanced Micro Devices Inc	ID YJqQZ1J
Financial Health Rating 37	FHR Change 9
Probability of Default 1.257%	Period 12/27/2016
Ticker AMD	Exchange US
Reporting Period 2/23/2017	Sector Electronics and Semiconductors
Simulated FHR 41	Simulated FHR Change 12
Earnings Performance Weak	Leverage Weak
Liquidity Average	Core Health Score 16
Operating Profitability 5	Net Profitability 5
Cost Structure Efficiency 24	Capital Structure Efficiency 56
Financial Dialogue Click HERE	FHR Risk Level High

Link to current FHR Report

Current FHR Rating

Link to Financial Dialogue

FHR Risk Level



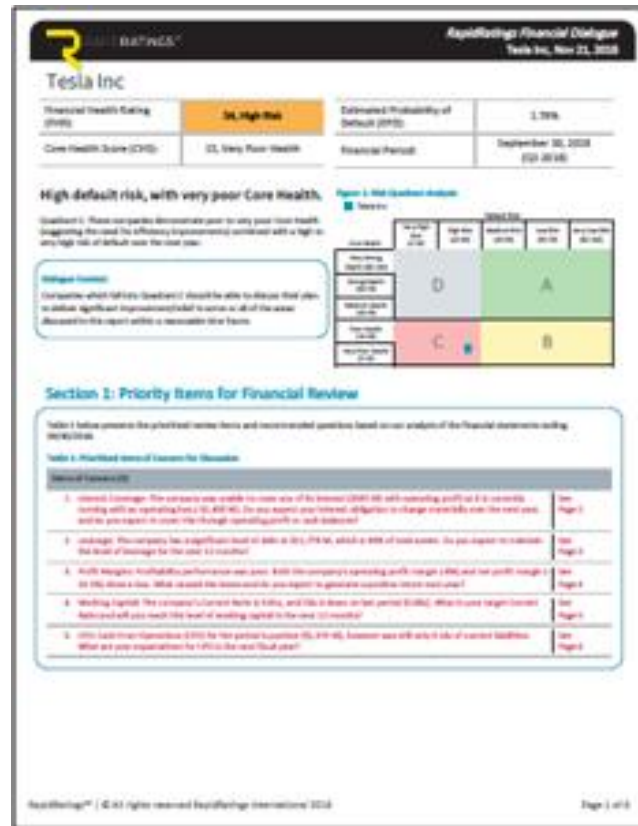
RapidRatings Portfolio Report (*System Management*)

FHR Report	ID	Current FHR	FHR Risk	Reporting Period	Hiperos Name ▲
Alibaba Group Holding Ltd	ABixXEOJ	80	Very Low	5/27/2016	Alibaba
Advanced Micro Devices Inc	Y3qQZ1J	37	High	2/23/2017	AMD
Apple Inc	LDQqmkD	71	Low	2/1/2017	Apple
Bank of America Corp	pa6L3VD	52	Medium	2/24/2017	Bank of America
Chesapeake Energy Corp	daxOEIj	20	High	3/6/2017	Chesapeake Energy
Facebook Inc	LDQZOrJ	89	Very Low	2/3/2017	Facebook
Ford Motor Co	EJYP7bD	44	Medium	2/10/2017	Ford
Freeport-McMoRan Inc	kDePr9A	35	High	3/2/2017	Freeport-McMoRan
Alphabet Inc	5AB4XqJ	85	Very Low	2/7/2017	Google
GoPro Inc	pa2mYBJ	32	High	2/21/2017	GoPro
Marathon Petroleum Corp	KAM21OD	55	Medium	3/20/2017	Marathon Oil
Microsoft Corp	OAvXY3J	67	Low	1/27/2017	Microsoft
Procter & Gamble Co	5ABrP7A	72	Low	1/24/2017	Procter & Gamble
Sirius XM Holdings Inc	OAvXoyJ	67	Low	2/3/2017	Sirius XM
Twitter Inc	VAcy7OJ	60	Low	3/20/2017	Twitter
United States Steel Corp	zJnxN1A	43	Medium	3/10/2017	US Steel
Verizon Communications Inc	2Az2jEA	84	Very Low	2/22/2017	Verizon Communications



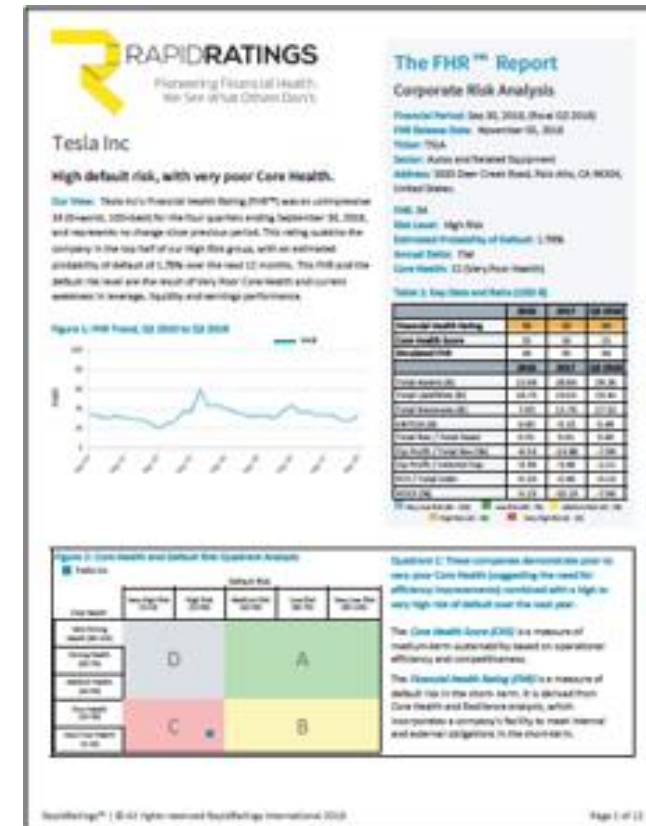
Financial Dialogue

Facilitates discussion focusing on 5 top priority items



Financial Health Report

Provides full corporate financial risk analysis using financial statements



RapiRatings web portal users can authenticate via link inside partner platform

FHR Report [Advanced Micro Devices Inc](#) ID: YJgQZ1J

Financial Health Rating	37
Probability of Default	1.257%
Ticker	AMD
Reporting Period	2/23/2017
Simulated FHR	41
Earnings Performance	Weak
Liquidity	Average
Operating Profitability	5
Cost Structure Efficiency	24
Financial Dialogue	Click HERE

RapidRatings

Financial Health Ratings

Advanced Micro Devices Inc

High default risk, with very poor Core Health.

Our View: Advanced Micro Devices Inc's Financial Health Rating (FHR™) was an unimpressive 37 (0=worst, 100=best) for the four quarters ending December 27, 2016, and represents a 9 point upgrade as compared to a year earlier. This rating elevates the company to the top half of our High Risk group, with an estimated probability of default of 1.26% over the next 12 months. This FHR and the default risk level are the result of Very Poor Core Health and current weakness in leverage and earnings performance.

The FHR™ Report

Corporate Risk Analysis

Financial Period: Dec 27, 2016, (Fiscal YE 2016)
 Publication Date: April 19, 2017
 Ticker: AMD
 Sector: Electronics and Semiconductors
 Address: One AMD Place, PO Box 3453, Sunnyvale, CA 94088-3453, United States.

FHR: 37
 Risk Level: High Risk
 Estimated Probability of Default: 1.26%
 Annual Delta: +9 rating points
 Core Health: 18 (Very Poor Health)

Table 1: Key Data and Ratios (USD M)



- All RapidRatings data residing in Coupa Risk Assess can be used to initiate actions via the rules engine

Rule [Preview] [Cancel] [Save]

Name: Rapid Ratings Financial Viability Review *

Description:

Rule Type: Supplier

of Days to Delay Launch: 0

Enable rule reactivation of onetime complete? ☐

Skip previous launch periods? ☐

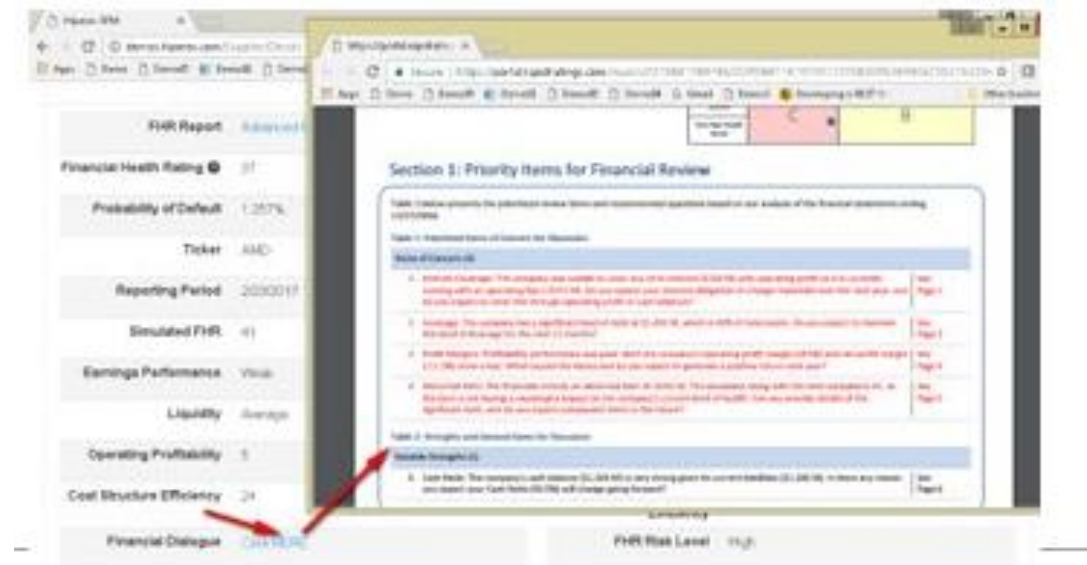
Status: Active

Object	Field	Condition	Value
Supplier	Status	equals	Active
AND			
Extension Field - Supplier	FHR Risk Level	equals	High
AND			

[Preview] [Cancel] [Save]



- RapidRatings/Coupa Risk Assess use cases can include:
 - Alerting when FHR Risk level falls to an unacceptable level
 - Initiating a Financial Dialogue supplier review
 - Using FHR as an Engagement/Relationship risk factor
 - Initiate dual sourcing actions based on potential supplier financial failure



An aerial photograph of a dense urban skyline, likely New York City, featuring numerous skyscrapers and buildings. A semi-transparent dark rectangle is overlaid in the center of the image, containing the word 'Onboarding' in white text.

Onboarding

- All companies that will be integrated into CRA will reside in the RapidRatings master portfolio





- Once onboarding is complete the Rapidratings ID is available and is loaded to the 3rd party record CRA
- This completes the “connection” between CRA and RapidRatings

• RapidRatings *RapidRatings Info*

FHR Report	Advanced Micro Devices Inc	ID	YJqQZ1J
Financial Health Rating	37	FHR Change	9
Probability of Default	1.257%	Period	12/27/2016



Initial Onboarding – All Companies

- Required onboarding data can be generated from a CRA report on the 3rd part – consisting of:
 - 3rd Party Manager (Internal)
 - 3rd Party Company Name
 - 3rd Party Account Manager (External)
 - 3rd Party Country of Origin

RapidRatings Solicitation Report (System Management)

LOAD REPORT

First Name	Last Name	Business Phone	Email	Target Company Name	TC First Name	TC Last Name	TC Phone	TC Email	TC Country	TC Title
andrew	Brick		andrew@rapidratings.com	Altera, Inc.	Altera	Brick		andrew@rapidratings.com	UNITED STATES	
no	Callahan		no.callahan@rapidratings.com	American Express	Alex	Manager		alex.rodriguez@amex.com	UNITED STATES	
velociti	Administrator		velociti@rapidratings.com	Black Hills Technologies	Black Hills	Manager		blackhills.mq@blackhills.com		



Ongoing Onboarding – Publicly Held Companies

- Public Companies should be added to the Master Portfolio using the RR Edit Portfolio function and find Company feature

The screenshot displays the 'Portfolio Builder' interface. On the left is a sidebar with navigation options: 'Company Reports', 'Portfolio Builder', 'Report Builder', 'Sector Reports', 'Credit Reports', 'Coverage Services', 'Watch Reports', 'My Portfolio', 'Manage Watch Lists', 'Manage Watch Lists', 'Sector Watch Lists', 'Company Watch Lists', 'Research & Notes', 'Trading Orders', 'Rating Order', and 'Corporate Reports'. The main area is titled 'Portfolio Builder' and includes a 'Create Portfolio' section with a 'Create New Portfolio' button. Below this is a 'Select Portfolio' section with a dropdown menu set to 'None' and three buttons: 'Add Portfolio', 'New Portfolio', and 'Remove Portfolio'. A red arrow points to the 'Add Portfolio' button. The 'Edit Portfolio' section shows a table with one row: 'NEW COMPANY'. Below the table are filters for 'Portfolio' (set to 'New Portfolio') and 'Sector' (set to 'All Sectors'). A 'Selective List' section is empty. On the right, a 'Constituent List' shows a scrollable list of companies: 'Advanced Micro Devices, Inc. (AMD US)', 'Alibaba Group Holding Limited (BABA US)', 'Alphabet Inc. (GOOG US)', 'Apple Inc. (AAPL US)', 'Bank of America Corp (BAC US)', and 'Chesapeake Energy Corp. (CHK US)'. An 'Add' button is located between the 'Selective List' and the 'Constituent List'.



Ongoing Onboarding – Publicly Held (cont.)

- Next run of the CRA integration will identify the RRID's that need to be added to the 3PM records

As of 03/25/2018 at 04:08 PM, RapidRatings has results for the following suppliers; however, there was no corresponding RapidRatings ID in your Hispanic 3PM Application:

If you believe the Supplier Record(s) exist in Hispanic 3PM, please perform a search in the Hispanic 3PM Supplier grid to attempt to locate the Record(s), and enter the RapidRatings ID(s) into the corresponding Field(s). If you require further assistance, please contact Open Global Customer Care (OGCC) at 888.888.8888 or via email at ogcc@open3pm.com.

RapidRatings ID	Supplier Name	Score
00001	Advanced Air Conditioning	900
00002	Advanced Air Conditioning	900
00003	Advanced Air Conditioning	900
00004	Advanced Air Conditioning	900
00005	Advanced Air Conditioning	900
00006	Advanced Air Conditioning	900
00007	Advanced Air Conditioning	900
00008	Advanced Air Conditioning	900
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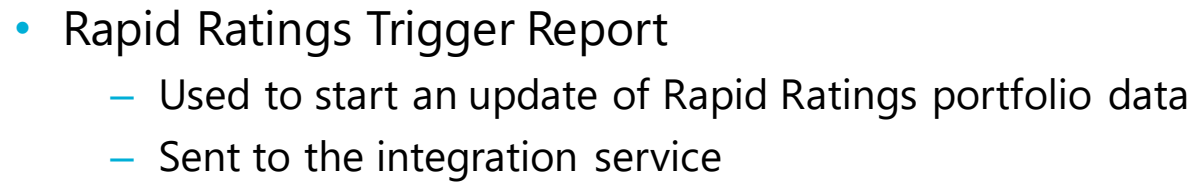
- Once the Email is received, the connection can be established by:
 - Matching the RR company to the appropriate CRA 3PM supplier record
 - Adding the RRID value to the record



Ongoing Onboarding – Privately Held Companies

- Private companies are first handled by RapidRatings service organization (RR Solicitation report can be used)
- RR services will contact the company and put in place any required confidentiality protections
- RR services will add the company to the master portfolio
- As in the public companies, the CRA integration will provide the newly created RRID's for loading

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Your Company				Target Company Info (Private Company)				Other Target Company Info - Newly Reported					
2	Your Internal Relationship Manager (per target)				Target Company Info (Private Company)				Other Target Company Info - Newly Reported					
3	First Name				Target Company Name				Target Company Name					
4	Last Name				Target Contact Last Name				Target Contact Last Name					
5	Contact Phone				Target Contact Phone				Target Contact Phone					
6	Contact Email				Target Contact Email				Target Contact Email					



- Rapid Ratings Solicitation Report
 - Used to onboard a new privately held company
 - Sent to Rapid Ratings services

RapidRatings® Proprietary and Confidential