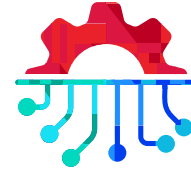


Aravo Connector for

RapidRatings Financial Health Ratings



Aravo and RapidRatings have collaborated to establish a standardized Financial Health Rating Connector offering to help Aravo Customers identify and mitigate financial risk.

Validate the financial health of your third parties and develop a complete risk management process by integrating Aravo's market-leading intelligent automation with RapidRatings' Financial Health Ratings.

Financial health is a key indicator of the overall resilience of the third parties your organization relies on. In addition to simply continuing operations, good financial health increases the chances that those third parties have sufficient resources to dedicate to other critical risk areas, such as cybersecurity.

The Aravo Connector for RapidRatings helps you objectively measure the financial health of both public and private companies you work with. As a pre-built dedicated integration, the connector supports bi-directional exchange of assessment request information and analytical data retrieval to:

- Evaluate a third party's financial health in the short-term, leveraging the FHR score
- Interpret probability of default risk
- Surface Core Health Score capital efficiency metrics to gauge medium-term outlook
- Access deep dive analysis reports in an easy-to-read format geared for non-financial users
 - Reports such as the FHR report, peer benchmarking, and financial dialogue to highlight areas of concern and key questions to support vendor collaboration

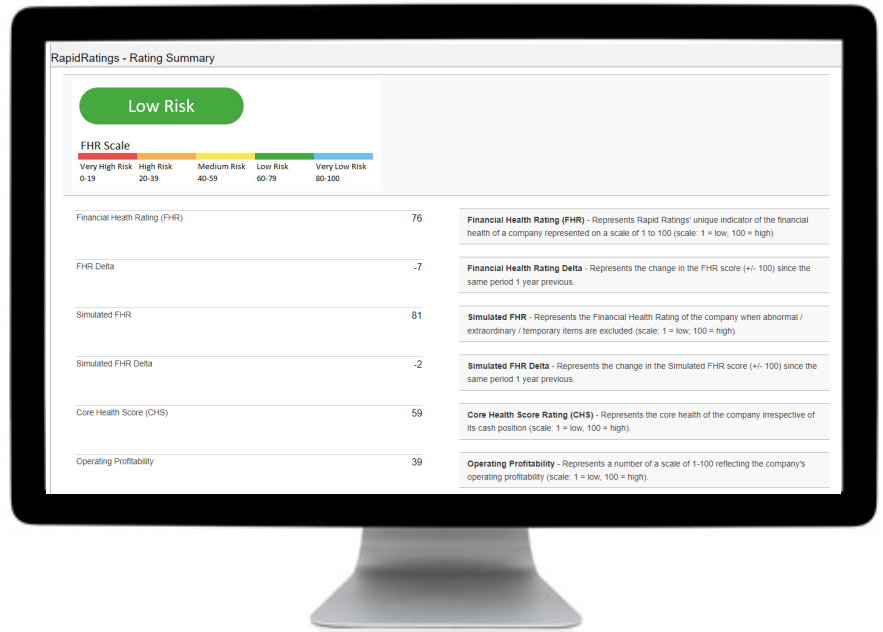


Features

- Request a private company to be rated by RapidRatings from within Aravo by sending the relevant vendor-contract details to RapidRatings to obtain financial statements
- Retrieves and displays key financial health ratings, key risk indicators, and predictive probability of default risk projections for the next 10 years
- Layers RapidRatings enrichment into any workflow to be triggered conditionally, as part of an existing process, a stand-alone ad hoc process, or as part of an Aravo project
- Includes workflow handling for escalation or termination of non-responsive third parties
- Manages fall-out escalations and provides insight into assessment progress status
- Records each assessment separately to allow for comparison and trend analysis
- Shares information from reviewer surveys, reporting, and dashboards with backend systems
- Provides clear descriptive text for each financial measurement assessed
- Supports reporting on all results as well as using results in risk scoring calculations

Aravo Connector for RapidRatings in Action

View the overall risk level as well as 1-100 rating scores and descriptions of all of the financial measurement factors without leaving Aravo.




Probability of Default Summary			
Probability of Default (Estimated) (PD EPD) - Represents the estimated % probability that the company will default within the 12 months following the date of rating.			
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Probability of Default Term (PD EPD% - Yr 1)	0.01		
Probability of Default Term (Term PD) - Represents the estimated % probability that the company will default in each of the 2-10 years following the date of rating.			
Probability of Default Term (Term PD% - Yr 2)	2.57	Probability of Default Term (Term PD% - Yr 7)	15.38
Probability of Default Term (Term PD% - Yr 3)	4.69	Probability of Default Term (Term PD% - Yr 8)	18.72
Probability of Default Term (Term PD% - Yr 4)	7.07	Probability of Default Term (Term PD% - Yr 9)	22.48
Probability of Default Term (Term PD% - Yr 5)	9.63	RapidRatings - Probability of Default Term (Term PD% - Yr 10)	26.71
Probability of Default Term (Term PD% - Yr 6)	12.38		
Financial Statement & Period Details			
Latest Review ID #	2020Q3	Latest Review Financial Date	01/25/2020
RapidRatings - Latest Review Period	Q3	Latest Review Equity Year	2020

By using the Aravo Connector for RapidRatings, you are able to view the probability of default estimates and financial statement details needed to make better-informed decisions about your third-party relationships.

Benefits

- Broaden evaluative decision data with a deeper understanding of the financial health of public and or private company third parties
- Provide 360-degree program insight and communication to stakeholders with a single source of data about third parties
- Increase efficiency by centralizing data and leveraging Aravo's intelligent automation to manage processes, notifications, and escalations

 To learn more about the Aravo Connector for RapidRatings Financial Health Ratings, go to www.aravo.com or contact us for a demo.

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