G-Cloud 15

Service Definition Document : RiskGauge Desktop

Submitting Entity:

S&P Global Limited (an affiliate of S&P Global Market Intelligence LLC)

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Daniel Pearcey
Director - Credit & Risk Solutions – Governments, Europe
M: +44 7967 785826
dpearcey@spglobal.com

RiskGauge Service Overview

Please note that the below Service Overview is not exhaustive, but instead aims to provide enough detail on RiskGauge for UK Public Sector buyers to make an informed contract and purchasing decision.

The Service Overview focuses on service descriptions with regards to the service itself, and there is a separate section covering Onboarding and After-Sales Support. S&P Global Market Intelligence has a range of documentation covering technical platform information, disaster recovery and business continuity, information security and more. Documents can be provided upon request, and/or specific questions answered.

RiskGauge is a powerful risk management platform for monitoring counterparties including suppliers, and customers. It provides insights for 400+ Million companies globally, covering SMEs, mid-large corporates, and financial institutions. RiskGauge Scores provide an easy, efficient, comprehensive credit evaluation by combining financial, business, and market risk. The platform accelerates workflow with pre-calculated risk metrics, scalable analytical tools, portfolio surveillance views, and early warning alerts — all in one place.

RiskGauge leverages S&P's deep credit expertise and innovative product features to provide a focused experience specifically designed for risk management. At the center are RiskGauge Scores that combine a company's financial strength with market-derived inputs to provide a holistic assessment of credit risk. Rankings from 1 to 100 show those with the lowest (100) and highest (1) credit risk, and a transparent view of the least to the most impactful factors lets you understand what's driving a score.

Key Platform Features:

- **Dashboard:** Immediately see important information, including an aggregated RiskGauge Score for your
  - overall portfolio and early warning signs of potential credit deterioration. Track watchlists for companies across the globe, top movers across your portfolio, and economic and country risk hot spots.
  - Then launch RiskGauge reports, click through to Analyzer pagers, and tap into the Knowledge Hub to
  - understand the trends surfaced in the dashboard. The Dashboard can manage large individual portfolios of up to 500,000 companies, reducing the need to utilize additional platforms and tools.

- **Analyzer:** Quickly stratify your customers by country, industry, and risk score to understand why they have
  - the given status, spot market changes ahead of their impact, zero in on companies at greater risk of default,
  - and customize views to support your unique workflows. This allows you to determine how a company compares to its peers across RiskGauge Scores, financials, ratios, and other metrics. Comparable companies are returned automatically based on our proprietary peer group methodology, plus you can manually include other counterparties of choice.

- **Company Comparer:** Easily create side-by-side views to analyze how a company compares to its peers across RiskGauge Scores, financials, ratios, and other metrics. Comparable companies are returned automatically based on the anchor company's credit profile, plus you can include other counterparties of choice.

- **Scoring:** Follow an intuitive step-by-step process to score any customer by tapping into our extensive public and private datasets, or by using your own data. Millions of company pre-calculated credit scores expressed in S&P Global's letter grades (e.g., 'ccc' to 'd' in lowercase to differentiate them from S&P Global Ratings credit ratings), Probabilities of Default (PDs), and 1–100 credit risk scores are also instantly available, covering SME's, large corporates, and financial institutions. This provides globally comparable, universally consistent data and credit assessments across sectors and geographies.

- **RiskGauge Reports:** Get on-demand business credit reports available with new or pre-generated credit assessments to see the risk status of over 400 million companies included in the platform, plus your own additions. A MaxLimit feature provides a useful proxy for the maximum trade receivable exposure by counterparty, while Macro Scenario Model reveals the impact on your counterparty risk given an economic event and Loss Stats Model highlights the potential losses and recoveries across your exposures.

RiskGauge Business Credit Report:
The RiskGauge Report provides a complete risk view of a counterparty. It is an 'out-of-the-box' reporting tool allowing the user to generate company credit reports on demand, incorporating analytics offered by RiskGauge along with other pertinent company information.
The Riskgauge Report allows you to easily understand how a customer has performed historically, including a review of relevant news and key developments, and to compare performance against country and industry benchmarks. This comprehensive credit assessment report forwards understanding of the current and historical risk status of over 400 million companies included in the platform, covering over 200 countries and territories and all major sectors and industries. You can access each customer's firmographics (especially useful for SMEs), including contact details, operating status, identifiers, and established dates.
Reports are also customizable, based on user settings and display selections. The report can then be exported as PDF, including a combination of the following sections:

- **Riskgauge score:** a holistic and timely assessment of a company's creditworthiness comprising elements of a company's fundamental credit risk and market-based signals.
- **PaySense** – highlights potential delays of trade payables by leveraging historical trade payable data and macroeconomic factors.
- **MaxLimit** identifies maximum exposure limits by analysing a customer's financial and industry risks, and supplier's risk appetite.
- **Company Profile** – current firmographics including contact details, status and established dates.
- **Descriptive Context of Score** – better understand the drivers of risk with rich, insightful commentary and analysis.
- **Financial Statements** – examine the performance of a company with full financial statements and ratios across key Income Statement, Cashflow and Balance Sheet items.
- **Relative Performance** – benchmark a company's performance against peers across risk dimensions.
- **Expanded PD Framework** – this framework enables the calculation of the PD of a company when no financials are available. Adjust scores based on a counterparty's estimated revenue size, as well as qualitative considerations like diversification and quality of management.

Delivery Options

- **Desktop** (including MS Office Plugin/**Excel Plugin**)
- **API and Feed delivery**

  Noted that the information in this Service Description document is largely positioned for our Desktop Offering, please enquire for more information around API and Feed delivery options.

On Boarding & After-Sale Support

All support outlined below is completely complimentary, included within the subscription cost:

Each client is assigned a **dedicated Account Manager**, who acts as a central point of contact for all contract related queries. In addition they are available for:

- **Platform training sessions** (online, on-site as feasible) during the licensed period (can be provided at the individual, team or organization level). No limit to number of sessions held. There is a **dedicated Customer Success Team** to provide tailored training to clients;
- Assistance with questions and requests concerning the use of the platform and any methodologies used, supported by a dedicated **Credit Product Specialist**;
- Detailing **product enhancements** and fielding **user enhancement requests.**

As stated above, users will have direct access to S&P Global Market Intelligence's **Credit Product Specialists**, who will assist clients with more complex queries on platform and model application, and methodology as it related to specific credit risk workflows.

In addition, clients have access to our **Client Support Helpdesk (including product, technical support etc.) 24/7 hours a day, 365 days per year** for general or time-critical queries. This support is available via email, chat, and phone, and is available in multiple languages.

Self-Help Available: Self Service Help-Site is accessible via Capital IQ Help. This Help-Site includes:

- New User Training (bite-sized learning videos, quick-reference guides, tips, full user guides);
- Whitepapers;
- User-Guides;
- Database of Help Articles;
- FAQs;
- Office Plug-in guides;
- Webinars (include both Platform Training Webinars and Thought Leadership Webinars where Credit Risk is an ongoing topic.);
- Tech Support guides – common Troubleshooting.

For more information or to register for a free trial, contact:

- dpearcey@spglobal.com

  Or:

- market.intelligence@spglobal.com
- Request Follow-Up/Trial - Form

Programs & Policies

Information Security & Operational Resilience

S&P Global Information Security Program's mission is to protect customer information and the company's reputation and brand through well-established, uniform security practices while complying with legal requirements and industry best practices. S&P Global's commitment to Powering the Markets of the Future requires a dynamic and effective approach to operational resiliency in order to minimize the impact from disaster events. To do this, S&P Global has established the Operational Resilience Management function as part of the Corporate Risk Management group.

Quality

We go to great lengths to provide clients with the highest quality data they can use to make decisions with conviction. We run over 170,000 automated data quality checks and review content multiple times before publishing. But if something seems off in our data, please let us know so we can look into it immediately.

Privacy

At S&P Global, we value your privacy and are committed to understanding the need to honor an individual's right to privacy. Delivering Essential Intelligence as a global data and analytics company requires that we maintain the trust of our customers. Please visit our Corporate Privacy Policy.

Risk Management

S&P Global has a balanced approach to risk management by mitigating risk to an acceptable level within its tolerances for risk and protecting S&P Global's reputation and brand while supporting the achievement of operational and strategic goals and objectives by enabling employees and senior management to make risk-informed, data-based business decisions. This approach is aligned with the Three Lines of Defense governance model, the principles of the 2017 COSO Enterprise Risk Management Framework that integrates ERM practices with Strategy and Performance, as well as key aspects of ISO 31000:2018. S&P Global regards managing risk as a fundamental activity, performed at all levels of the organization.

Sustainability

S&P Global's efforts to promote a sustainable environment encompass our operations and people. We continually assess our portfolio and business operations with sustainability in mind and implement programs to reduce the Company's global environmental impact, while also promoting accountability through transparent public disclosure of our reduction efforts. Sustainability is core to how we operate as a company. Our leadership structure and global activities reflect this imperative. The full Board of Directors receives regular updates throughout the year on sustainability and climate-related issues, and biannual updates on the company's ESG products and offerings. Please refer to our Impact Report for more details.

Customer Support

As a client, you can expect unparalleled service from a dedicated team of Customer Success Associates who have had extensive training on the product suite, the capital markets, and industry-specific workflows. Our highly engaged global Client Support, Training, and Modelling teams are available to help... whether you have a simple "how to" question on any of our features or a complex technical problem. Please reach out to us, here.

Contractual Requirements & Comments on Policies

Notwithstanding anything to the contrary in this Response or in any Request for Proposal, by submitting this **Request for Proposal**:

(a) S&P Global Market Intelligence is not agreeing to any legal or contractual terms, conditions, or obligations proposed by you in connection with this Response (including any terms which may be contained in a "Standard Contract" or similar document), including your or third party online policies, terms and conditions, or purchase orders. Any policies, purchase orders (inclusive of any terms contained or referenced therein), acknowledgements, and/or such other terms and conditions cited or provided by you to S&P Global Market Intelligence (as part of its Request for Proposal or procurement process) are for your internal administrative purposes only and are not binding on S&P Global Market Intelligence, even if acknowledged, executed, or processed by S&P Global Market Intelligence,

(b) S&P Global Market Intelligence expressly reserves the right to fully and freely negotiate any and all terms of a contract (including all relevant legal terms) with you in the event that S&P Global Market Intelligence is selected to provide the product(s) / service(s) subject to the Request for Proposal, and

(c) S&P Global Market Intelligence expressly reserves the right not to provide the product(s) and / or service(s) proposed hereunder, if the parties are unable to come to an agreement on all the relevant contractual and legal terms and conditions.

It is S&P Global Market Intelligence's policy to license its product(s) and/or service(s) pursuant to S&P Global Market Intelligence's own product-specific agreements which have been specifically designed for this purpose. Such agreements reflect a fair apportionment of risk and liability and reflect the appropriate terms for the licensing of S&P Global Market Intelligence's proprietary intellectual property rights and governing law of England and Wales**.**

S&P Global Market Intelligence has an extensive and comprehensive Code of Business Ethics and compliance policy ("**COBE**"), and policies specific to background screenings, business continuity management, physical security, information security, records retention, and tax requirements.

Furthermore, our corporate compliance program requires all S&P Global Market Intelligence colleagues to undergo annual trainings and certifications on our COBE and a number of internal policies. Finally, it would be administratively impossible to manage adherence to each customer's individual policies.

For further information on our policies and commitments, please visit our website.

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