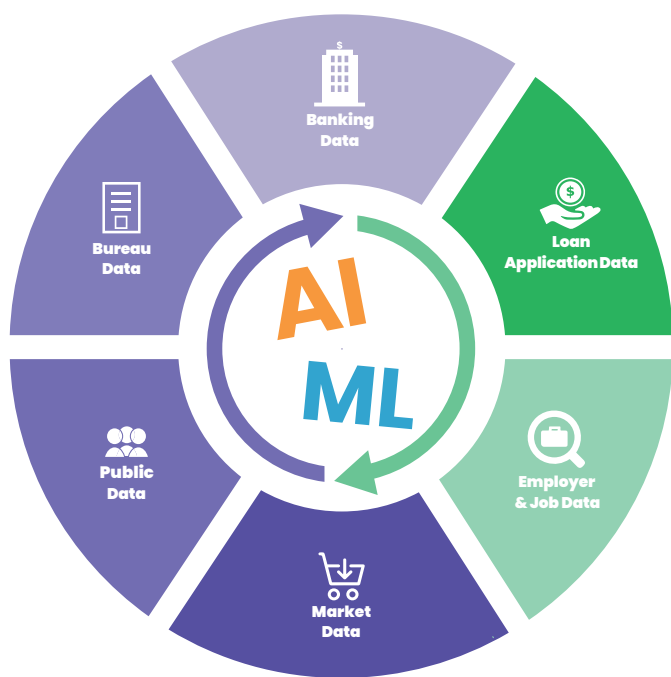


# DATA SOURCES

Trust Science pulls from tens of thousands of data sources and applies machine learning and AI to generate custom scores for lenders.



### **Multiple Data Sources**

Trust Science uses multiple data sources to produce custom scores for each lender.

### **Unique Scores for You**

The custom scores are unique to a lender's business and the borrower.

### **Machine Learning**

Trust Science uses raw data from each data source to feed its machine learning models.

### **Explainable AI**

Trust Science's vast amount of attributes provide compliant and explainable AI for adverse action.







### **Thin-files and Credit Invisibles**

Trust Science generates better insights on borrowers, including thin-files and credit invisibles.

## **New Way For Lenders To Benefit From Data:**

**Trust Science empowers lenders with a new way to benefit from data.**

Traditional credit rating only considers historical financial transaction data to determine a borrower's ability to repay a loan. Trust Science pulls from tens of thousands of alternative data sources plus traditional financial data. Lenders get a complete borrower profile with an accurate and real time credit score that reflects ability/willingness to pay.

Trust Science Data Sources	Details and Compliance
 <span data-bbox="217 226 483 254">Loan Application Data</span>	<p data-bbox="594 207 1373 275">Trust Science uses the attributes and information available at the time of loan application, complying with fair lending practices.</p>
 <span data-bbox="217 373 370 401">Bureau Data</span>	<p data-bbox="594 329 1333 438">Trust Science can use your existing bureau data or provide available bureau data. We uphold all established agreements surrounding data compliance with the bureaus.</p>
 <span data-bbox="217 506 380 533">Banking Data</span>	<p data-bbox="594 491 1328 558">Trust Science enables access to consented borrower banking data. You can verify borrower details like income &amp; employer.</p>
 <span data-bbox="217 646 500 674">Employer and Job Data</span>	<p data-bbox="594 611 1373 720">Trust Science uses public data (social, bureau, loan application) and pairs it with existing public information for a particular job, eg skills required. Our use of data is compliant with regulations.</p>
 <span data-bbox="217 814 363 842">Market Data</span>	<p data-bbox="594 772 1243 882">Trust Science uses relevant geographic and economic data based on your industry and geographical region. Our use of data is compliant with regulations.</p>
 <span data-bbox="217 982 354 1010">Public Data</span>	<p data-bbox="594 959 1382 1026">Trust Science uses available public records such as court files. Our use of public records is compliant with fair lending regulations.</p>

### Trust Science Fair Lending Compliance

Trust Science machine learning models use data that has been debiased or certified to be free of discrimination. We do not use any attributes that discriminate against a protected class, such as, gender, age, sex, martial status, race, and religion. We also remove proxies that may exist via unintentional discrimination (disparate impact) or intentional discrimination (disparate treatment) from our models.

### Trust Science Regulatory Compliance

Trust Science fully complies with FCRA, ECOA, GLBA and PIPEDA. We follow CCPA in California and also apply CCPA to all of the US states

**SCHEDULE CALL**

### Trust Science, Credit Bureau+™

Trust Science is revolutionizing the way underwriting is done. It enables lenders to get reliable credit scores integrated into their decisioning process and get performance reporting to adjust lending behavior.

