TRUST SCIENCE®

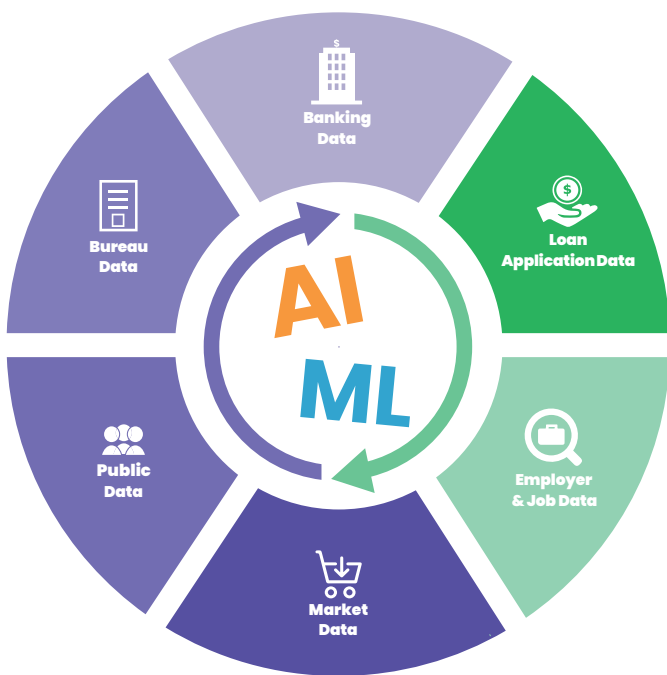# DATA SOURCES

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

Banking Data

Loan Application Data

AI
ML

Bureau Data

Employer & Job Data

Public Data

Market Data

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
Loan Application Data	Trust Science uses the attributes and information available at the time of loan application, complying with fair lending practices.
Bureau Data	Trust Science can use your existing bureau data or provide available bureau data. We uphold all established agreements surrounding data compliance with the bureaus.
Banking Data	Trust Science enables access to consented borrower banking data. You can verify borrower details like income & employer.
Employer and Job Data	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.
Market Data	Trust Science uses relevant geographic and economic data based on your industry and geographical region. Our use of data is compliant with regulations.
Public Data	Trust Science uses avaliable public records such as court files. Our use of public records is compliant with fair lending regulations.

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