

# PREDICTABLE LENDING

Stop Guessing. Lend More  
& Decrease Defaults.

## THE TRUST SCIENCE DIFFERENCE

Credit scoring you can count on that integrates into your decisioning process

### Reliable Predictions

Our models aren't just based on your data. We also use aggregate market information plus Trust Science proprietary data.

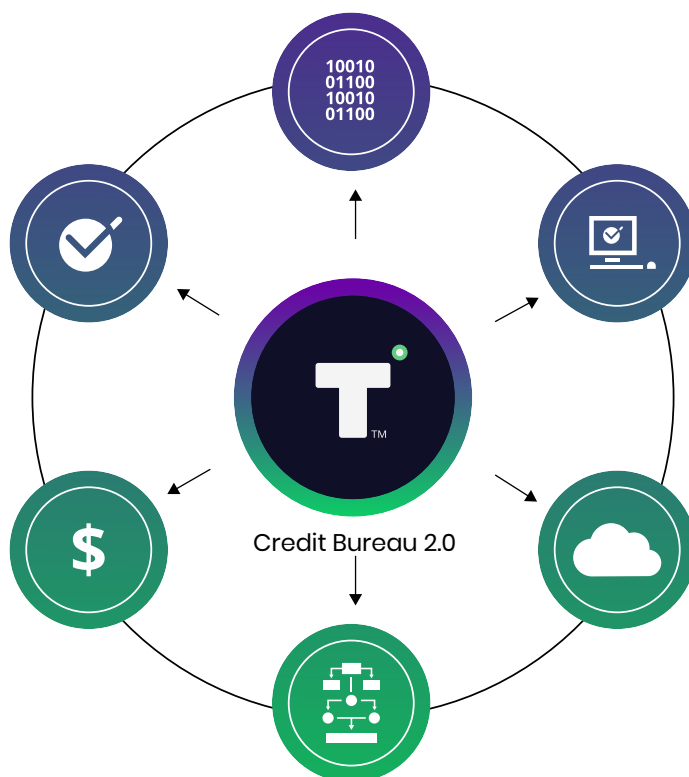
**Immediate Explainability**  
Get compliant and ranked explainability that is actionable for your consumers. They will know the causes for adverse action.

**Performance Reporting**  
Compare how Trust Science scores stack up against historical performance. Adjust your lending to improve performance.

**Dynamic Scores**  
Our models evolve based on patented methods. Your scores can adapt over time as your business and industry change.

**Digital Transformation**  
You can digitize your entire process, from leads to lending. Plus, offer consumers a front-end digital service.

**Your Workflow**  
We integrate into any step of your decisioning process. We are your path to automated decisioning.









## How Trust Science Works

- 1 MODELLING**  
Patented methods build the best models. Our models include the right variety of data, including Trust Science proprietary data.
- 2 DECISIONING**  
We're your path to automated decisioning. Our online offering can minimize manual application review.
- 3 LEARNING**  
We tailor models with alternate data sets. Our models evolve and our reports allow you to modify lending based on performance.

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With Trust Science, you can finally take the guesswork out of lending so you can decrease defaults and increase originations. Plus, get a reliable way to score credit invisible or thin-file applicants.

-  **We'll build the models for you.**  
We will build and maintain best-in-class models for you and adapt them over time as your business and borrowers change. 
-  **We enable an online service for your borrowers.**  
We will reduce double data entry and manual application review with our online service. 
-  **We integrate seamlessly into your workflow so you predict reliably.**  
We provide you with visual information so you can assess and share predictions and results. 

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**LEARN MORE**

### Trust Science, Credit Bureau 2.0™

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

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**TRUST  
SCIENCE®**