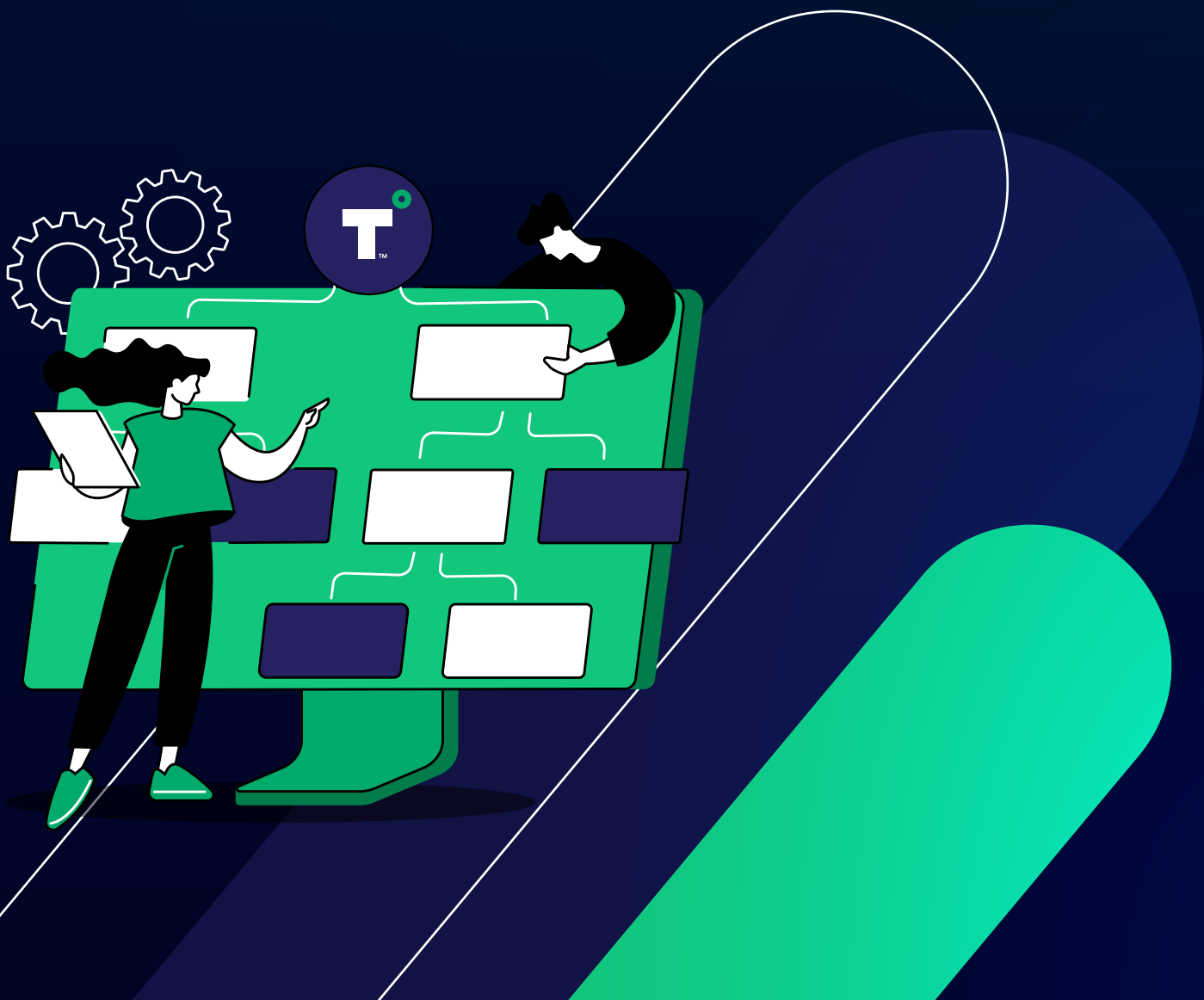


CREDIT BUREAU+™ BY  
**TRUST  
SCIENCE**®

# Support at Any & Every Step From Lead-to-Loan™

Custom models, automated decisioning, and  
access to Trust Science proprietary data.  
**Welcome to Credit Bureau 2.0™**



# The Trust Science Difference

## PREDICTABLE LENDING

Credit scoring you can count on, that integrates into your decision 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.



### Your Workflow

We integrate into any step of your decision process. We are your path to automated decisioning.



### Digital Transformation

You can digitize your entire process, from leads to lending. Plus, it offers consumers a front-end digital service.



### Dynamic Scores

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



Credit Bureau +™

[www.TrustScience.com](http://www.TrustScience.com)

CREDIT BUREAU+™ BY  
**TRUST  
SCIENCE.**

# How Trust Science Works™

With Trust Science, you can finally take the guesswork out of lending, resulting in increased ROI, decreased defaults, and increased originations. Plus, get a reliable way to assess Invisible Prime™ borrowers— credit invisible and thin file applicants.



1

## MODELLING

Patented methods build the best models. Our models include the right variety of data, including Trust Science's 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.



### Industry Specific Models

We will build and maintain best-in-class models for you and adapt them over time as your business and borrowers change.



### Ready to Use Platform

We will reduce double data entry and manual application review with our online services.



### Seamless Integrations

We provide you with visual information so you can assess and share predictions and results.