

CREDIT BUREAU+™ BY

**TRUST SCIENCE**®

# SECURITIZATION WITH RATING AGENCY 2.0™

- Cutting-edge machine learning technology, a powerful platform, an array of data sources, and industry-leading risk accuracy.
- Buyers and sellers of asset-backed securities get comprehensive insights into each deal and overall portfolio value and risk trend.



**Improve Portfolio Performance**



**Save Time and Money**



**Grow Your Portfolio**

## **Empowering Investors With:**

### **Automated Covenant Audits**

Easily set and automatically test covenants, to **significantly reduce OpEx, cycle time and potential for error**. Automatically review tranche source documents and agreement compliance.

### **Real-Time Re-Adjudication**

No more relying on stale credit files at time of application. Trust Science uses real-time data for an **updated view of each file's default risk and risk trending** for better valuations.

### **Confidence at Every Score**

With years of experience across the credit quality spectrum, Trust Science provides **highly accurate insights into each file**, going beyond the **subprime/prime distinction** from conventional scoring and rating sources.

### **Strategic Expansion Opportunities**

Adjudicate and fund originators at time of customer acquisition to **cherry-pick deals ahead of competitors**, or find **new Invisible Prime™ deals to grow** your book.

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[www.TrustScience.com/Solutions/Rating-Agency-2-0](http://www.TrustScience.com/Solutions/Rating-Agency-2-0)

# Rating Agency 2.0™ in Action - Investors

[www.TrustScience.com/Solutions/Rating-Agency-2-0](http://www.TrustScience.com/Solutions/Rating-Agency-2-0)

## At a glance

Trust Science helps investors optimize their investments in ABS with re-underwriting, real-time data-driven insights, document and data ingestion and ML-powered automation that **lowers costs and increases returns**.

## Key Metrics

Trust Science provided material bottom-line impact with strong ROI. By improving performance and reducing costs with Trust Science, the investor realized:



# 10%

Increase in Portfolio Earnings



# 75%

Streamline Up to 75% in Process Automation

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## CHALLENGES



A large institutional investor was faced with increased **market volatility**, progressively **rising costs** in covenant audits and overall due diligence, and **strained performance**. Trust Science was leveraged to help this investor **get costs in check, harness volatility, and improve risk assessment**.

## SOLUTIONS



Trust Science provided this investor with solutions to improve in three key areas:



**Automate  
Guardrails**



**Improve  
Adjudication**



**File-by-File  
Reporting**

## BENEFITS



1

### Substantial Cost and Time Savings

Automating source document verification, and covenant testing significantly reduced manual intervention to save over 50% processing time while getting more consistency and accuracy.

2

### Optimal Pricing and NPV Calculations

Leveraging our adjudication models, the investor was able to align their pricing with risk and produce more accurate NPVs.

3

### Actionable Insights for Origination

With file-by-file reporting, the investor gained specific insights to proactively guide originators to book the correct deals.

MOODY'S

FitchRatings

S&P Global Ratings

KBRA

VS

CREDIT BUREAU+™ BY TRUST SCIENCE.

Underwriting



FINANCIAL RISK



Re-Underwriting augmentation

Historical/Origination



VIEW



Real time/forward looking

Application



DATA



Alternative & Engineered Sources

FICO



ANALYSIS



ML & AI

Non-consolidated and not scalable



PLATFORM



Customizable with various data sources

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