

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.

RatingAgency@TrustScience.com

www.TrustScience.com/Solutions/Rating-Agency-2-0

Rating Agency 2.0™ in Action - Investors

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

CREDIT BUREAU+™ BY
TRUST SCIENCE

Contact Us

RatingAgency@TrustScience.com

+1 (403) 585-3826

© Trust Science 2024

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

CREDIT BUREAU+™ BY TRUST SCIENCE.

RatingAgency@TrustScience.com www.TrustScience.com/Solutions/Rating-Agency-2-0

© Trust Science 2024