

## ABS Suite™

The solution of choice for asset-backed issuers, servicers, and trustees around the world, ABS Suite™ is a powerful and comprehensive structured finance and covered bond programme administration system. This solution is backed by the global network and experience of Deloitte, recognised as one of the leading service providers to the structured finance industry for more than three decades.

ABS Suite is asset-class independent and has been implemented in the Americas, Europe, Africa, and Asia Pacific for various asset classes, including credit cards, mortgages, auto loans and leases, and equipment finance. The system's unique flexibility supports an array of structures, including:

- Discrete trusts
- Master trusts
- Delinked platforms
- Covered bond programmes

In today's challenging times, it is more important than ever to have a flexible, scalable, and efficient solution that mitigates risk and provides rich data analytics.

### Maximum flexibility

ABS Suite provides a customisable data architecture that is easily adjusted to accommodate an unlimited number of asset classes, interfaces, and transactions. Our unique Allocation Rules Technology (ART) is a visual tool that can be used to define the waterfall and related calculations for even the most complex structures, such as delinked master trusts, with no programming changes. In addition, custom loan level calculations can be defined via a powerful business rules engine.

### Increase scalability and operational efficiency

The ABS Suite architecture provides scalability, allowing your program to grow without an incremental increase in resource requirements.

- With ABS Suite's copy functionality, issuing a new transaction can be as easy as copying an existing deal structure
- Our workflow automation allows processing to run unattended and maximises precious work hours
- ABS Suite's relational database provides a centralised data repository that can hold data across multiple issuance programs and asset classes

The automated processing allows your team to focus on analysing results instead of compiling and reconciling information.

### Mitigate risk

ABS Suite automates the data exchange between upstream systems, such as loan servicing, origination, and loss management systems and downstream systems such as the general ledger. Standard and customised data validations are performed on both inbound and outbound interfaces.

A "four-eyes" approval process is designed such that changes to any business rule, deal structure, or report is reviewed and approved. Robust audit controls permanently log the results of all calculations, configuration changes, and user access updates with both user and timestamp information. Role-based security allows customised application access rights for users across the organisation.

## Enhance business intelligence

Through a combination of a standardised, centralised data repository and robust reporting tools, ABS Suite provides advanced investor and management reporting. The user is able to easily view the performance of a single transaction or the entire platform in standardised or ad hoc reports. User-friendly report writing tools put your organisation in control of producing the reporting needed to analyse, monitor, and administer your programs.

ABS Suite's modular architecture includes:

- **Collateral management** provides custom definition of inbound servicing system interfaces, including data verification, edit checks, calculated fields, and data transformation
- **Collateral servicing** provides an account-level calculation engine to supplement the information that your servicing systems may not be able to provide
- **Pool selection** provides robust asset selection criteria building, pool management, concentration limits, and stratification reporting
- **Investor reporting** provides deal structure and visual waterfall definition (using ART), the processing engine, and a flexible report management interface
- **Accounting** allows the organisation to define journal entries to administer the programme accounting
- **Collateral forecasting** uses the characteristics of your underlying collateral or hypothetical collateral, along with user-defined performance assumptions, to project future collateral performance
- **Transaction forecasting** combines collateral forecasting results with your existing or proposed deal structures to forecast the future performance of your transaction

ABS Suite utilises state of the art technology, including:

- Service Oriented Architecture (SOA) based on Microsoft's .NET platform
- An advanced user interface based on user-defined metadata, utilising our proprietary application framework
- A single relation database, using any ODBC compliant database, such as Microsoft SQL Server or Oracle
- Robust security features, including native support for various user authentication schemes like Active Directory, Windows Integrated and Basic/Digest
- Support for load-balanced and failover-standby server configurations for quick disaster recovery
- Integrated configurable archiving of collateral data to support large data volumes

For more information about ABS Suite™ or other Financial Technology products and services, please visit [www.deloitte.com/us/financialtechnology](http://www.deloitte.com/us/financialtechnology) or contact:

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