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ABS Suite™

A solution of choice for asset-backed issuers, servicers, and trustees around the world, ABS Suite™ is a powerful structured finance and covered bond program administration system. This solution is backed by the global Deloitte Touche Tohmatsu Limited network of member firms and Deloitte, both recognized as experienced 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 programs

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 customizable 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 is 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 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 minimizes precious work hours required to perform multiple tasks
- ABS Suite's relational database provides a centralized data repository that can hold data across multiple issuance programs and asset classes

The automated processing allows your team to focus on analyzing 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 customized 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 are 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 customized application access rights for users across the organization.

Enhance business intelligence

Through a combination of a single 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 standardized or ad hoc reports. User-friendly report writing tools put your organization in control of producing the reporting needed to analyze, monitor, and administer your programs.

ABS Suite's modular architecture includes the following capabilities:
- Collateral management — custom definition of inbound servicing system interfaces, user defined calculations, data transformations, data verifications and edit checks
- Collateral servicing — an account-level calculation engine to supplement the information that your servicing systems may not be able to provide
- Pool selection — a robust engine to define criteria and concentration limits for asset pooling and analytics
- Transaction structuring deal component pricing and issuance definition along with visual waterfall and calculation definition (using ART™)
- Accounting — defines journal entries and facilitates interfacing with the general ledger
- Collateral forecasting — projects future collateral performance based on the characteristics of your underlying collateral or hypothetical collateral and user-defined performance assumptions
- Transaction forecasting — forecasts the future performance of your transaction using collateral forecasting results paired with your existing or proposed deal structures
- Reporting — an easy-to-use interface to generate a full-range of reports, ad hoc queries, and data extracts required to administer your programme

ABS Suite utilizes state of the art technology, including:
- A Service Oriented Architecture (SOA) based on .NET platform
- An advanced user interface based on user-defined metadata, utilizing our proprietary application framework
- A single relational database, using either SQL Server or DBMS
- 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
- Configurable archiving 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 or contact:

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