

ABS Suite Web – v15 Update

Agenda

1. Introduction to Moody's Analytics
2. Development process
3. ABS Suite v14 and v15 updates
4. Demo
5. ABS Suite roadmap
6. Q & A

Moody's Analytics



- » Leading credit insight
- » World-class quantitative credit and portfolio analytics
- » Award-winning software and services to manage risk and performance



- » Part of 100-year-old organization
- » Continually awarded for credit expertise and risk and regulatory solutions
- » Recognized expertise across all main industry sectors

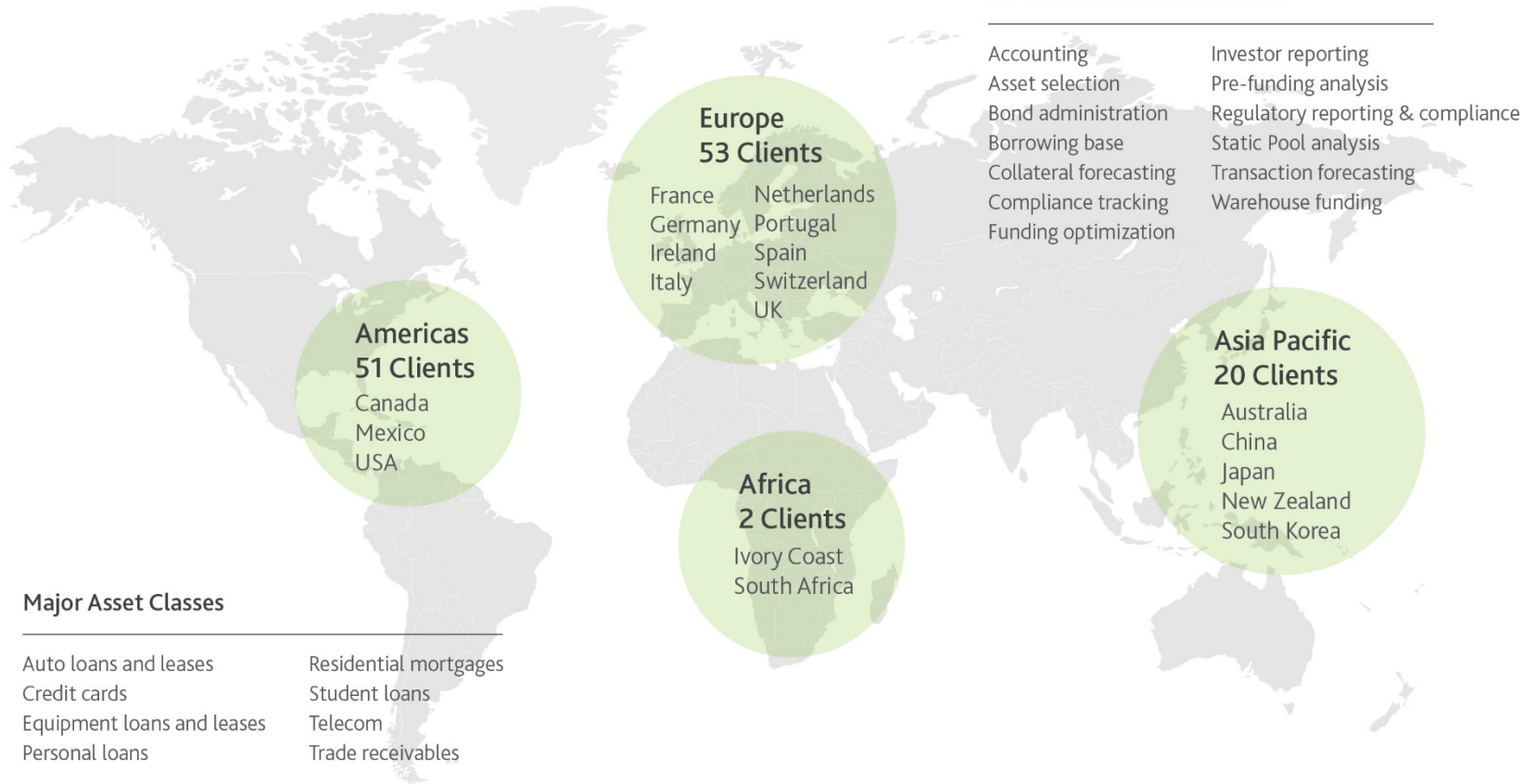


- » 255 of top 450 asset managers
- » 48 of top 100 largest corporations
- » 284 of top 500 commercial banks
- » 74 of top 100 insurance companies
- » 20 of top 50 Issuers



- » 51 offices in 36 countries
- » 7,300 employees worldwide
- » Global partnerships
- » 11,100 client institutions in 156 countries

We serve 120+ clients worldwide and support leading Issuers & Trustees in 19 countries. We offer solutions for all asset classes and all aspects of your workflow.



Major Asset Classes

- Auto loans and leases
- Credit cards
- Equipment loans and leases
- Personal loans
- Residential mortgages
- Student loans
- Telecom
- Trade receivables

3 of top 3 & 6 of top10

Non-gov't issuers

4 of the top 4

US Telecom issuers

8 of the top 8

Credit card issuers

10 of the top 10

Auto finance issuers

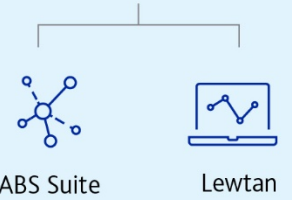
4 of the top 10

Australian mortgage issuers

1 of the top 2

UK mortgage issuer

We have 60 years of combined experience



We have offices in 6 cities around the globe

- Gurgaon
- Hyderabad
- London
- New York
- Sydney
- Waltham

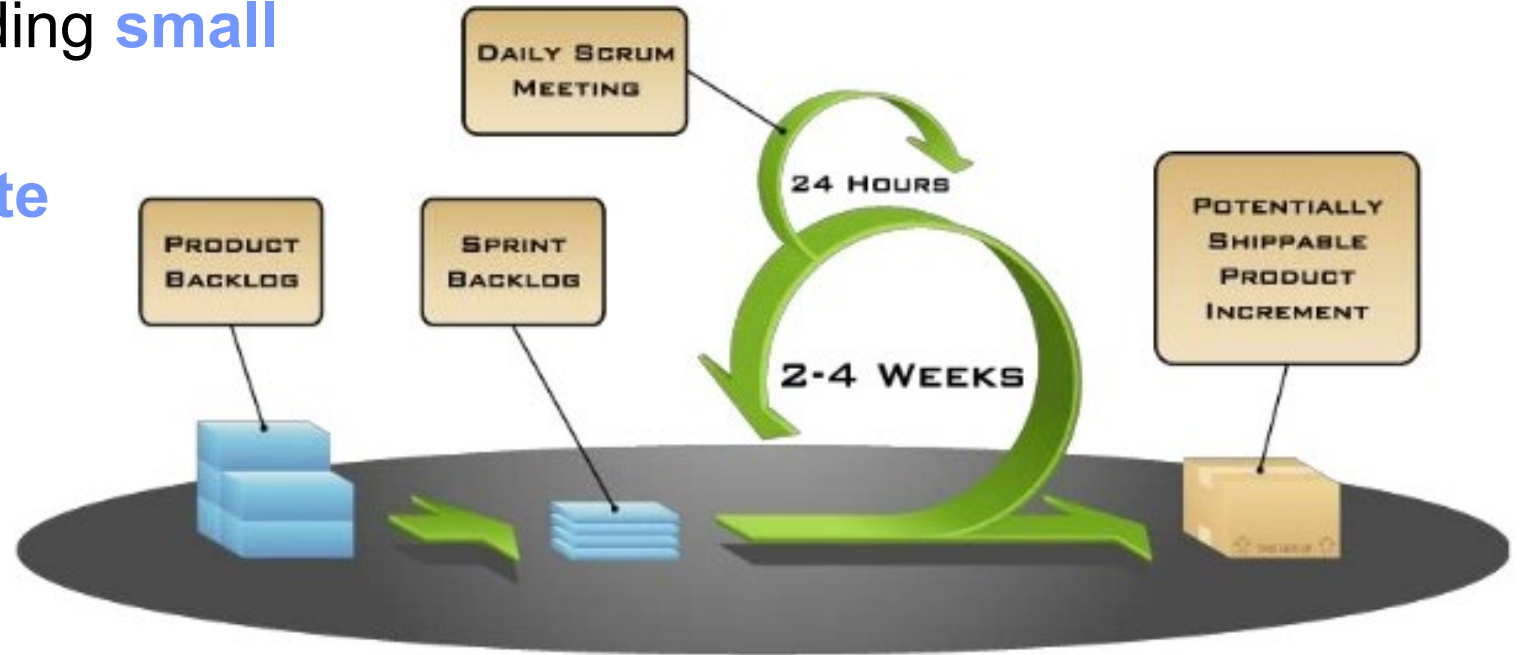
We are 90+ dedicated professionals

- Advisory/Consulting
- Business Analysis
- Deal Modeling
- Marketing
- Product Management
- Project Management
- Quality Assurance
- Software Development

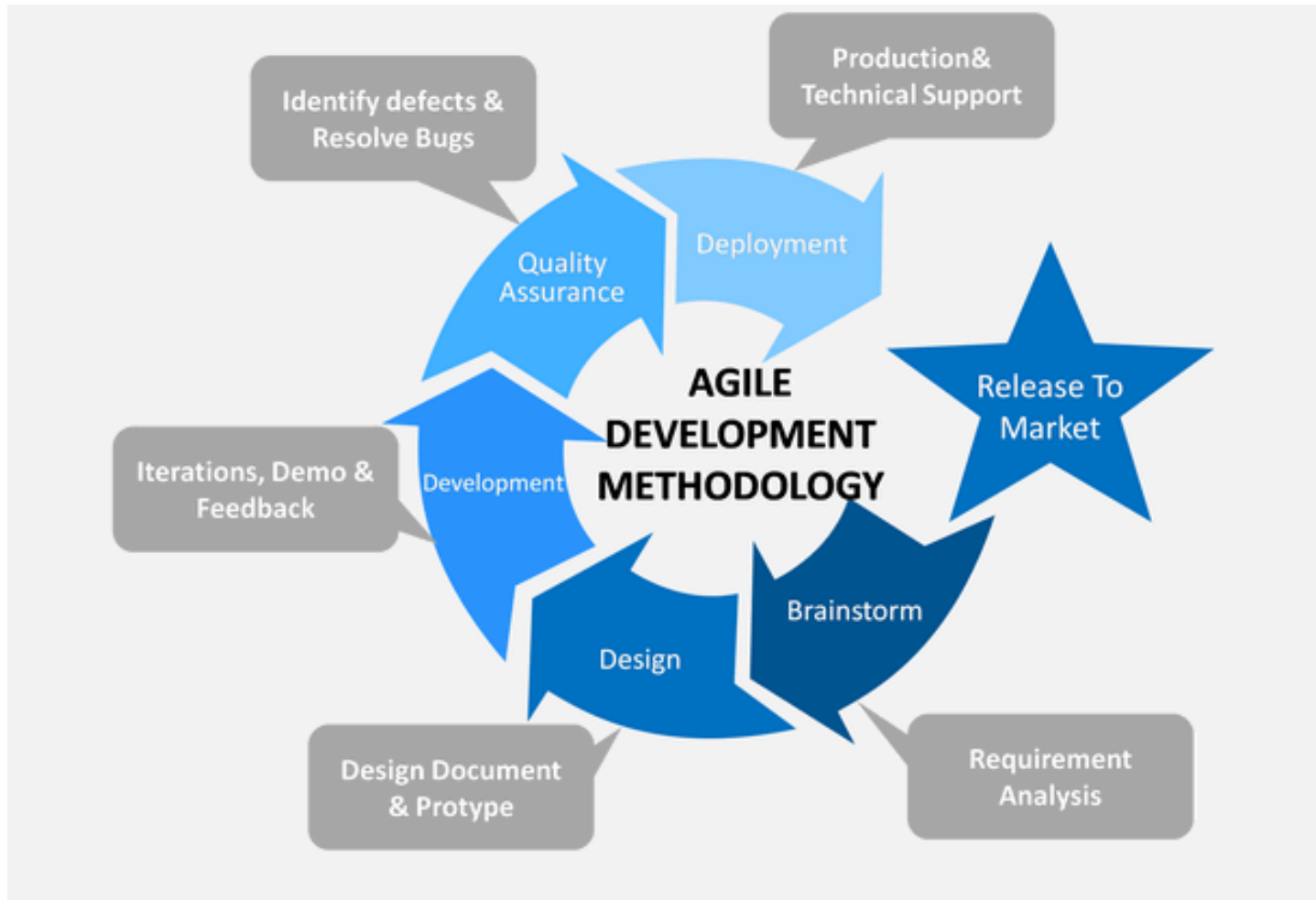
Agile Methodology

Instead of a single **large group** spending a **long time** building a **big thing**, we have multiple **smaller teams** spending a **shorter time** building **small things**.

...and then we **integrate regularly** to see the whole.



Agile Development Process



- » Prior to Sprint (3-week cycle)
 - Roadmap design
 - Candidate selection
 - Sprint planning
- » Post Sprint
 - Retrospective
- » Version Release
 - Showcase

v14 and v15 highlights – Collateral Import



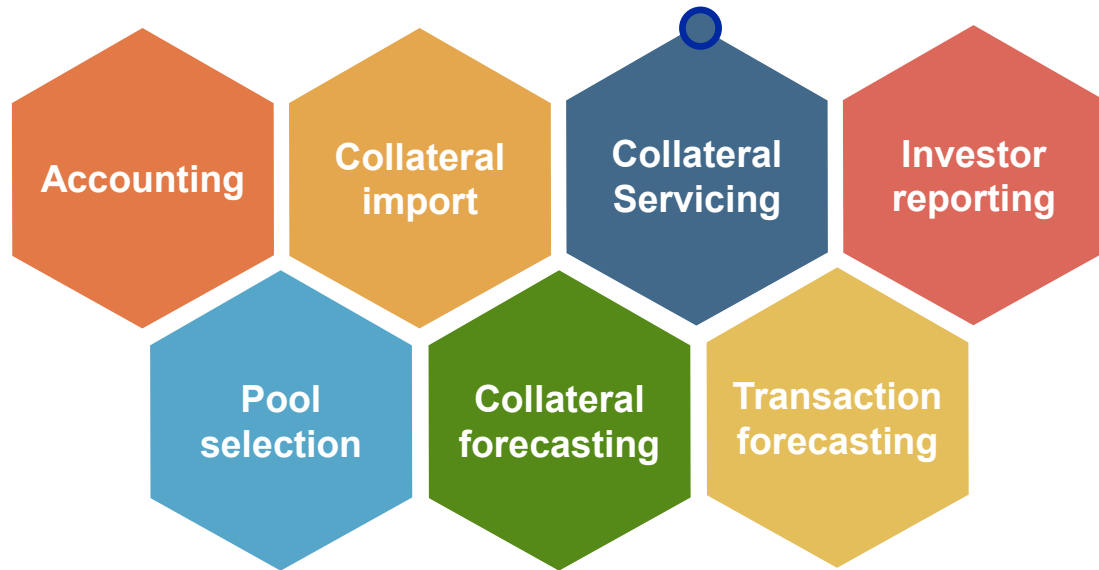
Additional data import functionality

- » Post import aggregations and stratifications provide ability to create summary or group by analysis on imported data

Automatic pool sale on import

- » Set up daily sales without user intervention to sell assets to desired funding vehicles as a part of import process thereby increasing the level of automation and reducing manual processing in the system

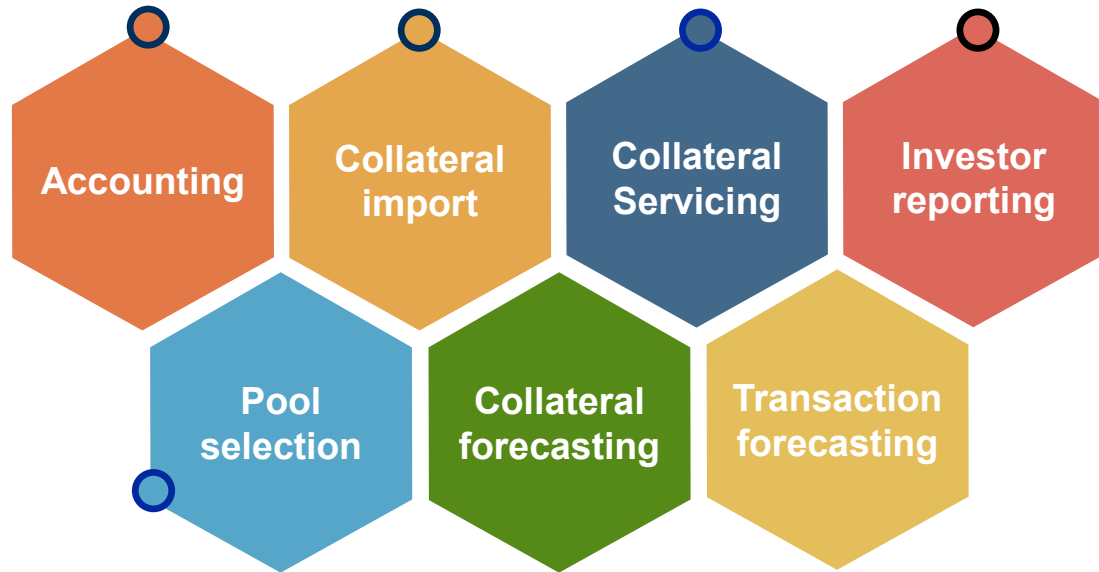
v14 and v15 highlights – Collateral Servicing



Diagrammatic collateral servicing calculations

- » Setup and maintain collateral servicing calculations using diagrams like investor reporting
- » Reduce dependence on development to add/edit calculations based on business needs

v14 and v15 highlights – Reporting



Excel Integration

- » Upload excel templates and create formatted excel reports directly from application thereby providing users with additional reporting flexibility and further streamlining the setup of new deals

Dataview enhancements

- » Additional dataview types for pool selection (loan tapes), reporting (pull data into SSRS, Crystal, Excel), and collateral servicing diagrams

SFTP Uploads

- » Directly upload dataview extracts to SFTP folders, thereby automating file transfer to downstream systems, reducing the need for IT operations around file transfers from ABS Suite

v14 and v15 highlights – Automation & Usability



Automation

- » Additional process made available to further centralize and automate monthly operations
- » Updates to existing processes to allow for custom parameters for dataviews, extracts and reports, further increasing functionality and flexibility of the servicing wizard module

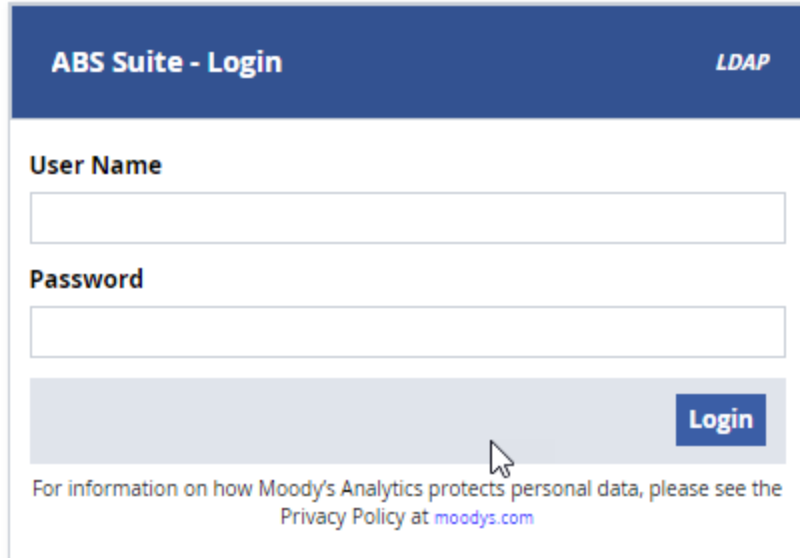
Online help

- » Integrated online help to support troubleshooting and training efforts for all modules in the system

Release updater application

- » Single deliverable for application release centralizing all installation requirements for simpler release process. This significantly reduces the number of steps required for IT to apply a release and reduces errors

v14 and v15 demo



ABS Suite - Login LDAP

User Name

Password

Login

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- » Excel integration
- » Collateral servicing diagramming
- » Updated post import functionality
- » Online help

Road to v16 – January 2021



● Collateral Servicing

- » Incorporate high data volume performance enhancements to SQL users. This should reduce the need for Oracle solution, lowering licensing cost

● Reporting

- » Integrate two-level extract approval process that requires two level of approvals for key extracts (wires to transfer funds). This will provide improved fraud prevention controls.

● Automation & usability

- » Enable multi-trust servicing workflows for clients to manage operational steps for multiple funding vehicle improving operational efficiency

Q & A

Aditya Rajaraman

Assoc. Director - Product Management

MA – Issuer Solutions

412.450.0133 tel

aditya.rajaraman@moodys.com

Rick Veerman

Director - Product Management

MA – Issuer Solutions

781.672.1130 tel

rick.veerman@moodys.com

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