

Sentinel Credit

INSTITUTIONAL CREDIT INTELLIGENCE

Credit Intelligence Platform · Executive Briefing

Sentinel Credit, Inc. · sentinel-credit.com



What every procurement, treasury, and credit team runs into.

01

Per-buyer credit costs too much

D&B and Creditsafe charge \$70–150 per buyer report — and rate SMBs, not the enterprise counterparties that matter. S&P Cap IQ Pro and Moody's CreditLens are \$24–65k per seat per year. Neither scales to a 200-counterparty buyer book.

02

Your buyer portfolio is blind beyond top 20

Manual quarterly reviews cover the top twenty customers. The other one-hundred-eighty sit in Excel with stale ratings from when the account opened. When one of them defaults, nobody knew.

03

When a buyer defaults, your process has to hold up

Your CFO and board ask "did you know?" You need documented evidence of a consistent credit process, on every buyer, with every notch traceable to the rule that fired.



Institutional-grade credit intelligence on any company you lend to, underwrite, or extend terms

to. Sentinel Credit is a credit intelligence platform. From a ticker or uploaded financials it returns a multi-agency-style rating, a forward Probability of Insolvency, an origination read on who needs financing next, and continuous surveillance — one engine for lenders, credit funds, treasury, procurement, and credit teams.

- **Rate any company**

Public, private, domestic, or foreign — in under 30 seconds.

- **Every notch traceable**

The rule that fired is cited. No black-box verdicts.

- **Continuous surveillance**

Drift monitor on your full buyer book, not just the top 20.



Built for the team that owns the credit decision.

One platform, four roles. Each gets the same rating, forward Probability of Insolvency, and continuous surveillance — framed for the job they do.

CFO

Defensible decisions, board-ready

When the board asks “did we know?”, show a documented, consistent credit process on every counterparty — every notch traceable to the rule that fired.

TREASURER

Exposure across the whole book

Continuous surveillance on every customer and counterparty — not just the top 20. Drift and downgrades surface before they become losses.

CREDIT MANAGER

Underwrite and set terms in seconds

Rate any buyer — public, private, domestic, or foreign — and size the credit line in under a minute, with the full rationale attached.

AR & COLLECTIONS

No blind spots past the top 20

Monitor the full receivables book automatically and get an early flag on the accounts most likely to slip — so collection effort goes where the risk is.



Four stages from buyer ticker (or uploaded financials) to Trade Credit Memo.



Every notch in the output cites the rule that fired, the coefficient applied, and the methodology source.

TYPICAL RUNTIME: ~30 SECONDS FROM TICKER TO RATING · ~60 SECONDS TO FULL IC MEMO DOCX



Four capabilities your incumbent doesn't have.

A rating is the start. Sentinel ships four institutional capabilities around it — each fully documented, privacy-preserving (your data stays in your browser), and audit-ready. Incumbents ship a number; Sentinel ships a workflow.

PORTFOLIO CALIBRATION · Pro

Custom Sentinel for your portfolio

Upload your last 5 years of loan or counterparty performance and Sentinel re-fits its risk estimates to your realized losses in under a minute. Your raw data never leaves the browser.

Reversible per session · confidence-tested before it changes a result.

PEER BENCHMARKING · Preview

Anonymized peer benchmark

Compare your calibration to an anonymized cross-customer baseline for your sector — collectively a better benchmark than any single vendor database. Contributors save 10–50% on Pro.

Privacy-preserving and anonymized · GDPR-aligned.

SUPPLY-CHAIN RISK · Pro

Inbound supply-chain risk

A top supplier with heavy single-source or single-region dependence is one shock from a covenant breach. Sentinel surfaces geographic, single-name, single-source, and sanctions concentration as first-class credit signals.

Concentration, single-source, and sanctions exposure — flagged as credit signals.

COMPLIANCE AUTOMATION

Adverse-action notices & forensic checks

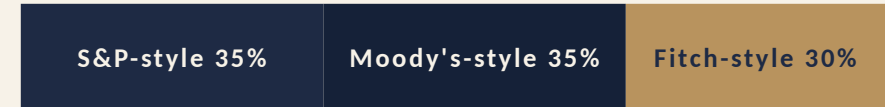
One-click, ECOA-compliant Adverse Action Notice in Word. A forensic digit-distribution test auto-flags suspicious financials for senior-credit review.

ECOA / Reg B compliant · built-in forensic anomaly detection.



Three-agency methodology blend, fully documented.

Sentinel independently simulates each major agency's published methodology, then blends the three into one implied rating — and layers on its own overlays for cycle, financial policy, and concentration risk. You see what comes out and why; the full machinery lives in the platform.



BLENDING IMPLIED RATING

SENTINEL OVERLAYS

- Through-the-Cycle (TTC)
- Financial Policy
- Cyclical Peak / Trough
- Goodwill Concentration
- Sovereign / Sector Ceiling
- Business Profile Uplift

Agency methodologies are public. Sentinel's simulations use only public financial data; no agency endorsement is implied.



VALIDATION

Validated out-of-sample on SEC data — an SR 11-7 battery on realized corporate defaults.

188

REALIZED DEFAULTS

2001–2025 · point-in-time

0.984

AUC

Gini 0.967

91.7%

RECALL

false-alarm 2.8%

2.6×

ORIGINATION LIFT

new+upsized · 25.8% conv.

ROBUSTNESS & HONEST SCOPE

Robustness: same-rating-tier control 0.92–0.96 AUC; full Russell 3000 small-cap breadth 0.95 (recall holds); private audited-statement cohort 4/4 distress caught, 0/9 false alarms. • Continued work: grow the private cohort, sector-aware calibration, and the origination hidden-gem signal. • Full scope & limitations disclosed in the validation report.



The buyer you almost extended terms to. What Sentinel would have caught.

BANKRUPTCY ALERT

Hertz Global Holdings

Chapter 11 · May 22, 2020 · Emerged June 2021

CAUGHT: 12-18 MONTHS BEFORE FILING

SIGNALS THAT FIRED

Leverage 6.5-7× (fleet-ABS included)
Altman Z < 1.0 (deep distress)
Beneish M elevated (2014 restatement residue)
CFO / EBITDA < 0.4× · F-Score < 4 / 9
PE-legacy FinPol: Aggressive · Merton DD ~0.7σ
Agencies sat at BB- / Ba3 / BB- through all of 2018-2019. Sentinel would have rated CCC+ — a 3-to-5 notch gap. Pre-petition debt \$18.8B (including fleet-financed ABS). If you were a trade-credit seller to Hertz pre-pandemic, the signals to cut exposure were available twelve to eighteen months before Chapter 11 filed.

FRAUD ALERT

Valeant Pharmaceuticals

Philidor disclosure · October 2015 · Later rebranded as Bausch Health

CAUGHT: 12-18 MONTHS BEFORE DISCLOSURE

SIGNALS THAT FIRED

Beneish M-Score > -1.78 (manipulation flag)
Goodwill > 60% from serial acquisitions
Leverage 7×+ (GAAP basis)
Non-GAAP vs GAAP earnings divergence > 200%

Debt-financed roll-up specialty pharma. The model does not need to detect fraud — every signal that fires on Valeant is independently an accounting-quality signal. A corporate seller with open receivables on Valeant in 2014 had a year of warning before the short report and ratings cliff.

FULL RATING-TRAJECTORY TABLES + NARRATIVE AT sentinel-credit.com



Complementary, not replacement.

Sentinel Credit sits between two markets. D&B and Creditsafe dominate SMB reporting but can't produce institutional-grade credit intelligence; the agencies and Cap IQ are accurate but slow and costly. Sentinel delivers agency-grade intelligence — ratings, insolvency prediction, origination, and surveillance — in seconds, with every signal explainable.

CAPABILITY	SENTINEL	D&B / Creditsafe	S&P Cap IQ Pro	Moody's CreditLens
Institutional-grade methodology	35/35/30 S&P/Moody's/Fitch blend	SMB bureau scores	S&P ratings only	Moody's ratings only
Rates private buyers on uploaded financials	Yes · PDF / XLSX	Yes	Limited	Limited
Every notch traceable to a rule	Yes · audit-grade	No	Partial	Partial
Continuous buyer-book surveillance	Drift monitor on every rating	Monitoring alerts	News / alerts	Portfolio-level
BYO calibration / Pool / Supplier / Reg B	4 surfaces (slide 5)	None	None	None
Entry price	Free tier / \$25 per memo	\$70-150 per report	\$24k+ / seat / year	\$40k+ / seat / year
SR 11-7 evidence pack	Self-attested; 3rd-party in progress	Not applicable	Not applicable	Vendor-attested

Sentinel pricing is deliberately below the enterprise-terminal tier so individual analysts and small credit teams can try us without a procurement battle. Enterprise pricing is custom and competitive with the above tools at scale.



Start free. Upgrade when a report needs to leave your desk.

★ MOST POPULAR

FREE	PAYG	PRO	TEAM	ENTERPRISE
\$0	\$25	\$99	\$499	Custom
forever	/ Trade Credit Memo	/ month	/ month	annual
<ul style="list-style-type: none"> ● Rate any buyer ● 10 ratings / day ● View in-app signals ● No credit card 	<ul style="list-style-type: none"> ● \$15 / short-form memo ● No subscription ● Stripe one-click ● Expense-friendly 	<ul style="list-style-type: none"> ● 25 reports / month ● Drift Monitor ● Saved analyses ● Priority support 	<ul style="list-style-type: none"> ● 200 reports pooled ● Up to 10 seats ● Shared workspace ● Admin controls 	<ul style="list-style-type: none"> ● Unlimited reports ● SSO + audit trail ● SOC 2 on delivery ● Dedicated support

Anchor: \$25 per Trade Credit Memo. A D&B / Creditsafe buyer report: \$70–150. A Cap IQ or CreditLens seat: \$24,000+ / year.

Free tier covers Rate-a-Company and sample reports. Reports (IC Memo, Trade Credit Memo) and the Predictive Intelligence / Working Capital Finance / Drift Monitor / Outcome Ledger tabs require a paid plan or PAYG memo purchase.



What we are not, yet. All disclosed in the app.

● Not an NRSRO

Sentinel Credit, Inc. is not a Nationally Recognized Statistical Rating Organization. Model outputs are analytical opinions, not official credit ratings, and must not be represented as such.

● SR 11-7 alignment

A Model Card with documented methodology, a regression test suite, and an audit trail ship by default. Independent third-party model validation is planned.

● Documented bias clusters

Two known industry patterns are disclosed in every rating's limitations: Sentinel tends to be harsher on franchise/scale mega-cap investment-grade names, and is being refined on a second cluster. Nothing is hidden.

● Aggregate overlay cap

Manual overrides on any rating are capped and audit-logged, with senior-credit review triggered on exceptions — so no single adjustment can quietly swing a result.

● Backtest scope

Validated on 188 realized corporate defaults (2001–2025): AUC 0.984, recall 91.7%, false-alarm 2.8%; robustness confirmed across same-rating-tier and full-Russell-3000 small-cap controls and a private audited-statement cohort (4/4 caught, 0/9 false). Full scope and limitations disclosed in the validation report.

● SOC 2

SOC 2 Type II is in progress — readiness gap analysis published, Type I audit underway. Completed attestations are available for enterprise contracts.

● Sector coverage

Corporates covered. Banks and financial institutions use a separate FI framework. Insurance, sovereigns, and municipal credit are not yet covered.

● OFAC + export controls

Access from sanctioned jurisdictions is blocked. Liability caps are disclosed by tier (free and paid).

Every limitation above is also published openly in the in-app Known Limitations page, per SR 11-7 Section V guidance on model-risk transparency.



Built for your security and workflow requirements.

Your customers' data is an input we protect — never a product. The core needs no third-party AI, and deployment matches your security posture.

CUSTOMERS UPLOAD DIRECTLY

You never touch the statements

Invite a customer to submit financials via a secure link. You receive only the decision — rating, terms, exposure — without handling, storing, or seeing the raw statements.

NO THIRD-PARTY LLM

Deterministic core

Ratings, Probability of Insolvency, financial analysis, posture and terms use no LLM at all. The optional language layers (footnote & earnings-call analysis) are the only LLM-dependent parts — and can be switched off.

YOUR DATA IS NEVER THE PRODUCT

Never sold, never trained

Statements can be anonymized before processing; data is never sold, shared, or used to train shared models. Logically isolated, encrypted in transit and at rest, with least-privilege, logged access.

DEPLOY TO YOUR POSTURE

Cloud · Private VPC · On-premise

Match the configuration to your security posture — from fully-managed cloud to private / no-data-egress on-premise.



Free tier. TRY SENTINEL WITH YOUR NEXT BUYER DECISION No credit card. Rate your first company in under 30 seconds. Sign-up takes ninety seconds.

sentinel-credit.com

Forward this briefing to your AR / credit / treasury team.

Questions: contact@sentinel-credit.com

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