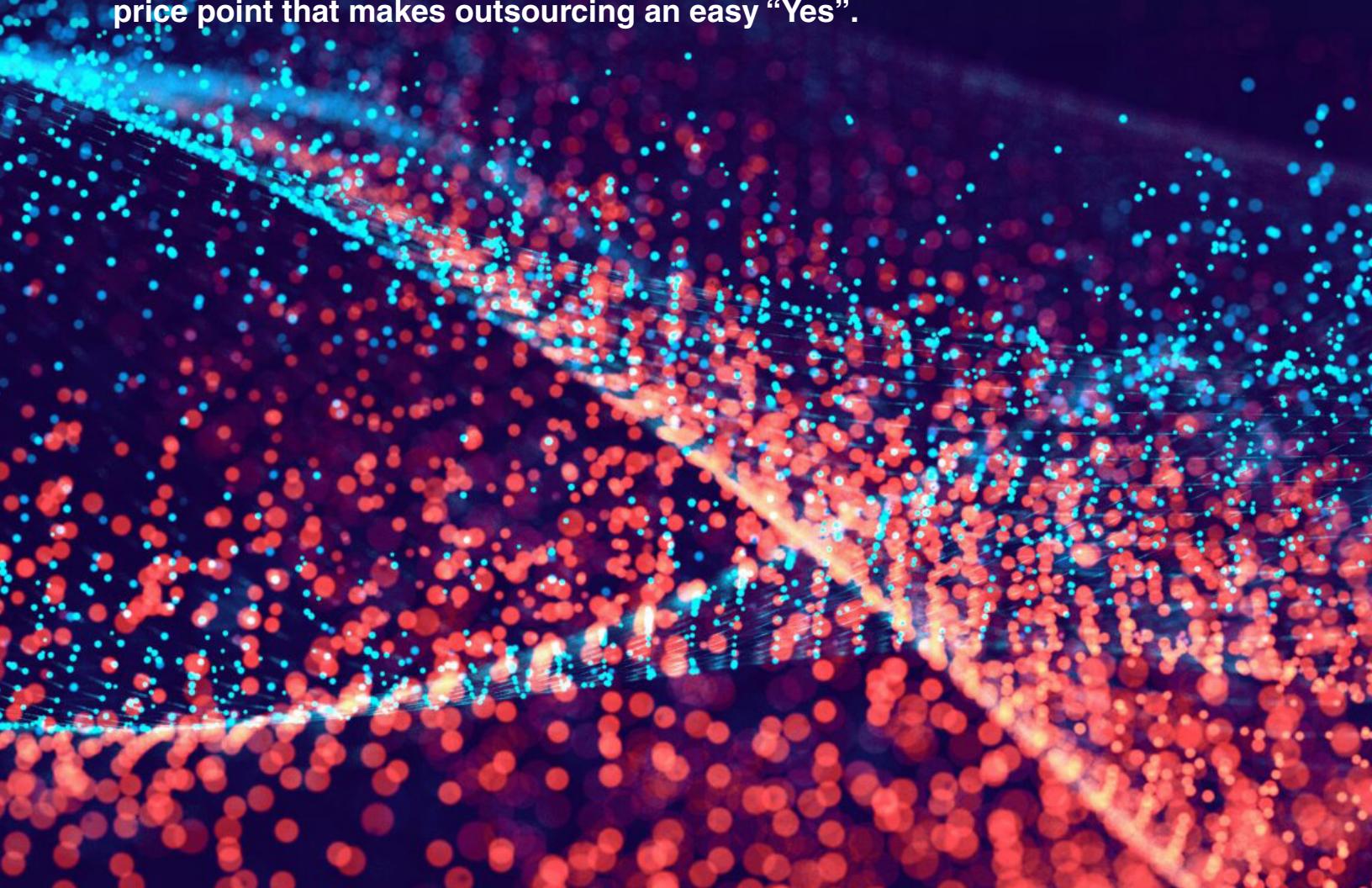




Intelligent Data Automation for Complex Financial Reporting

By leveraging the automation tools native to our SaaS platform, we built ESMA-FCA Flow: a high-performance “plug-and-play” solution that automates the complex transition from raw asset data to the rigid Article 7 XML schemas required by EU and UK regulators. It offers a critical lifeline for Private CLOs facing mandatory repository submissions and non-EU originators needing granular, “first-time-right” reporting—at a price point that makes outsourcing an easy “Yes”.



The Core Engine: DATA-Flow

At The Reporting Company (TRC), we didn't just build a financial reporting tool; we engineered a general-purpose automation engine designed to act as a critical "processing step" within complex financial workflows.

Our proprietary engine, **DATA-Flow**, specializes in the aggregation and synthesis of fragmented data from multiple sources. Whether ingesting data via our intuitive User Interface or secure SFTP connections, the platform is built to handle the heavy lifting of modern data logistics:

- **Mapping & Transformation:** We ingest raw data in various formats (CSV, XLSX, PDF, PARQUET, etc.) and map it to rigorous standard taxonomies.
- **Enrichment:** The engine cleanses, normalizes, and enriches data—validating and assigning industry codes like NACE and LEI, removing masking characters, and calculating required financial ratios.
- **Conversion to Standard:** The last pipeline step transforms processed data into production-ready formats, specifically complex XML and XBRL structures, supporting the future path of global regulators.

Ready for the Future: ISO 20022 Support

As the global financial market transitions away from legacy messaging systems, our engine is built to support ISO 20022—the emerging global standard for electronic financial data interchange. Unlike legacy formats that rely on limited text fields, our platform leverages the ISO 20022 XML-based framework to handle richer, highly structured data, ensuring you are ready for the adoption of this data-rich standard.

The Application: ESMA-FCA Flow

ESMA reports are rarely used for any reason other than compliance with regulatory requirements, and are considered a regulatory burden by most industry participants. However, with increasing scrutiny from regulators and the full enforcement of guidelines across Europe, market actors face a pressing requirement that often creates significant organizational inefficiencies. This is where TRC comes in: we offer a cost-effective, automated solution that checks the compliance box simply and efficiently.

DATA-Flow is the general-purpose engine. We build specific reporting products on top of DATA-Flow. The first product is **ESMA-FCA Flow**—an optimized platform to solve one of the most difficult challenges in the market: the **EU/UK Securitisation Regulation (2017/2402)**.

Comprehensive Asset Class Coverage

The ESMA/FCA reporting framework is not a "one size fits all" requirement. It involves ten distinct data formats depending on the underlying asset type, plus separate requirements for investor reporting and significant events.

ESMA-FCA Flow is a universal solution. Whether you are managing a standard CLO, a complex mixed portfolio, or an ABCP programme, our platform supports **every Annex schema** required by the regulators. We automatically apply the specific validation rules relevant to your asset class, ensuring 100% compliance across the board.

We support the full spectrum of required templates:

Underlying Exposure Templates (Loan-Level Data)

- **Annex 2:** Residential Real Estate,
- **Annex 3:** Commercial Real Estate,
- **Annex 4:** Corporate (including CLOs),
- **Annex 5:** Automobile,
- **Annex 6:** Consumer,
- **Annex 7:** Credit Cards,
- **Annex 8:** Leasing,
- **Annex 9:** Esoteric,

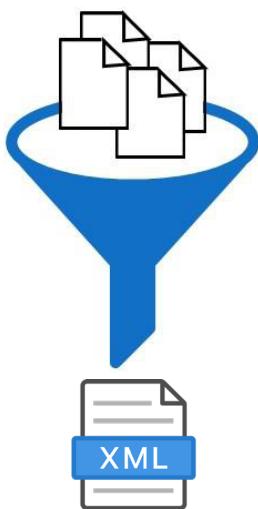
- **Annex 10:** Non-Performing Exposures (Add-On),
- **Annex 11:** Asset-Backed Commercial Paper (ABCP),

Investor & Event Reporting

- **Annex 12:** Investor Report (Non-ABCP),
- **Annex 13:** Investor Report (ABCP),
- **Annex 14:** Inside Information & Significant Events (Non-ABCP),
- **Annex 15:** Inside Information & Significant Events (ABCP),



The Challenge: The Regulatory Obstacle Course



Regulatory reporting to ESMA and the UK's FCA is a high-stakes requirement that demands precision. It requires asset-level granularity mapped to thousands of taxonomy elements and converted to specific allowable values.

To achieve compliance, issuers and asset managers must navigate a rigorous obstacle course:

- **Complex Transformation:** Data must be converted into a “deeply nested” XML file structure.
- **Rigorous Validation:** Reports must pass over 1,500 specific validation tests, including logical and structural consistency, threshold checks, and cross-field sanity checks.
- **High Penalties:** Errors or delays can lead to significant penalties (up to €5,000,000 or 10% of annual turnover) **and reputational damage**.

How It Works: The Platform

We have engineered a streamlined workflow to take you from raw data to compliant submission in minutes.



1. Seamless Data Ingestion

You can send your data files to us via a secure SFTP connection for automated bulk processing—ideal for handling hundreds of files at once—or use our “Drag & Drop” interface for manual uploads. We support both public/private key authentication and username/password access.



2. The Processing Engine

Once the data is received, it initiates an automated pipeline that runs independent processes on each file:

- **Completeness Checks:** We verify missing sheets and fields immediately.
- **ETL & Cleaning:** We extract, clean, normalize, and enrich data.
- **Mapping:** Data is converted to the standard ESMA/FCA Annex taxonomy and allowable values.
- **QA & Validation:** We apply over 1,500 ESMA-specified validations, TRC qualitative checks, field type checks, absolute value checks, and logical sanity checks.



3. Delivery & Notification

Once processing is complete, we generate the compliant XML reports. You receive automated notifications via Email or Slack. Final reports are delivered to your specified destination, including Securitisation Repositories, Trustee, SFTP site, S3 bucket, Google Drive, or your dedicated TRC File Vault.

Key Platform Features

The TRC Projects Console

Our centralized dashboard provides a snapshot of your compliance status. It allows you to answer critical questions at a glance:

- Which reports have data issues that would result in a rejection?
- How long do you have until the deadline based on the Interest Payment Date?
- Has data quality improved over the last four quarters?

PROJECT	FINAL SCORE	TR1 (x 10)	TR2 (x 10)	DECISION	IMP. PAY DATE	REPORT DUE	TR3 (x 10)	TR4 (x 10)	FINAL SCORE	TR5 (x 10)	TR6 (x 10)	DECISION
TRC Demo Co 2023 CLO 2, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co 2023 CLO 4, Ltd.	10/10	10/10	10/10	REJECT	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 1, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 2, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 3, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 4, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 5, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 6, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 7, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 8, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 9, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 10, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 11, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 12, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 13, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 14, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 15, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 16, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 17, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 18, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 19, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 20, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 21, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 22, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 23, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 24, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 25, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 26, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 27, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 28, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 29, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 30, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 31, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 32, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 33, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 34, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 35, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 36, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 37, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 38, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 39, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 40, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 41, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 42, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 43, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 44, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 45, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 46, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 47, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 48, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 49, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 50, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 51, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 52, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 53, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 54, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 55, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 56, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 57, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 58, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 59, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 60, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 61, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 62, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 63, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 64, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 65, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 66, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 67, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 68, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15	10/10	10/10	10/10	10/10	10/10	ACCEPT
TRC Demo Co Corporate Credit 69, Ltd.	10/10	10/10	10/10	PENDING	2023-09-30	2023-10-15						

Proactive Issue Resolution

We don't just find errors; we help you fix them.

- **Detailed Feedback:** If a report fails validation, our summary report points you to the exact data in your source files that caused the rejection.
- **Ticket System:** We have a built-in ticketing system that provides a direct line to our engineering team. You can attach a file, provide details, and get a resolution within 24 hours.

Security & The File Vault

All deal files and quarterly reports are isolated in their own secure, encrypted bucket within an Amazon Secure Private Cloud.

- **The File Vault:** Store all deal-related documents alongside your reports. You can grant read-only access to regulators or investors, restricting them to specific projects.

Service Models: Choose Your Level of Support

We offer flexible engagement models to suit your internal capabilities.

1. Regulatory Reporting Fast Track (Self-Service)

1

Designed for clients who have internal data expertise but need help with the final regulatory hurdles.

- How it works: You provide CSV or XLSX files that are already mapped to the ESMA field taxonomy.
- What we do: We run the data through our rapid validation and XML conversion engine.
- Cost Benefit: A significantly lower-cost entry point that delivers fully compliant reports in minutes.

2. Full-Service Reporting

2

A hands-off solution where you outsource the complexities to us.

- How it works: You provide your specific data source files.
- What we do: We handle the entire lifecycle—extraction, cleaning, enriching, transformation to “allowed values”, bespoke mapping to ESMA taxonomies, validations, and final XML/XBRL report generation. We continuously update mappings to ensure ongoing compliance as regulations change.
- Cost Benefit: Access deep regulatory expertise with a focused team that handles the complexity more cost-effectively, freeing internal resources for higher value work.

3. Custom Data Aggregation and Reporting

3

By leveraging the automation tools native to our SaaS platform, we create bespoke reports that go far beyond standard regulatory filings. Our engine can ingest fragmented data from multiple sources—cleaning, enriching, aggregating. If you have a complex financial report you would like to automate, we can do it and at a cost that will make it easy to say “Yes”.



Get in Touch

Contact our Business Development team today to schedule a demo of our platform and discover a smarter way to work with your data.



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