Rebelative

POSITIONING · METHODOLOGY

The Model Is the Product, Not Just the Data

Rebelative is building the synthesis layer that turns raw panels into credit-grade signals.

Today, much of the integration and synthesis work sits with the buyer

A typical alt-data purchase delivers raw or lightly processed feeds. Turning those feeds into production-ready credit signals requires significant work on the buyer side: **entity resolution** to the target issuer universe, **point-in-time alignment**, panel-bias correction, feature engineering, backtesting, and daily production pipelines. Many credit teams, especially mid-size ones, find it difficult to justify building and maintaining this full stack internally. In addition, because the alt-data category developed primarily around equity workflows, many panels require extra mapping and validation steps before they can be used reliably in credit decision-making.

Owning the synthesis layer

The providers who built the equity chapter are natural partners for the credit chapter as well. Rebelative aims to source high-quality panels from leading providers and operational-data platforms, supplement them with data from its own applications over time, and perform the credit-specific synthesis and production work inside one governed environment:

- **Multi-vendor entity resolution** mapping panels to target public and private issuers.
- **Point-in-time architecture** with versioned methodology: every signal is reproducible as of any historical date, no look-ahead.
- **Credit-native modeling** (distress, ratings migration, relative value, nowcasts) designed for credit workflows rather than equity-style KPI tracking.
- **Daily production pipelines** with published quality metrics, so signals behave like infrastructure, not research projects.
- **Per-client private catalogs.** Your overlays, watchlists and research never mix with other firms' IP.

Success criteria

A data product is judged by coverage and cleanliness; a model is judged by whether its signals are right. That is an accountability we commit to by publishing out-of-sample evaluation metrics with every release.

The goal: credit teams consume **finished, auditable intelligence** through a terminal, an API or research agents, and stay focused on investing rather than plumbing.

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