



## Instant Bank Verification – Consumer

# Banking Verification and Agregation with Transactional Data.

### How is IBV different?

Safe, secure and industry compliant including the provisions of PCI DSS 3.0 regulations.

Providing a full summary report and 150+ data points returned.

Data is scoreable, customizable and fully automated.

Proprietary technology data source.

Pay for what you use, no implementation fee.

Intuitive, user-friendly report style.

FCRA compliant.

Additional verifications like SSN, OFAC, Aliases, Address, High Risk Address and Phone Number.

### WHAT IT IS:

Real-time transactional data from over 20,000 financial institutions worldwide. Instant Bank Verification verifies a bank account in real-time and provides up-to-date bank statements and multiple identity verifications.

Billed only on usage ('hits' only) and there is no implementation fee. IBV is available in the United States, Canada and the UK and operates in full compliance with all applicable current laws and regulations.

### WHAT IT DOES:

Use Instant Bank Verification to:

- Automated replacement to accept bank statements
- Eliminate the need for consumers to email or fax statements
- Eliminate fraudulent bank statements
- Verify an applicant's ability to repay a loan
- Verify income and direct-deposit accounts
- Verify an individual's current and available account balances
- Verify an SSN/SIN\*
- Verify Address and telephone number details\*
- Discover an individual's other financial obligations and loans

\*subject to availability based on location

### WHAT IT IS USED FOR:

Used for underwriting, Instant Bank Verification reduces the time needed for loan decisioning allowing you to close more loans faster and safer.

When combined with **DailyData** and **BalanceChek** products, Instant Bank Verification can also be used for debt recovery by monitoring account balance and ACH transactions.

# Sample Report

Date	Description	Category	Debit	Credit
08/25/2016	CHECKCARD 0623 CHOCOLATE WONDERLAND MOUNTAIN VIEW CA 24071052176987133477241		-15.53	
08/25/2016	CHECKCARD 0623 NTB #605 MOUNTAIN VIEW CA 24692162176000470072090	Auto	-24.73	
08/25/2016	452011197996 06/23 #000038570 PURCHASE BATH & BODY WORKS MOUNTAIN VIEW CA	Household	-27.82	
08/25/2016	Wal-Mart Super 06/24 #000866700 PURCHASE 1164 WAL-SAMS MOUNTAIN VIEW CA	Household	-37.03	
08/25/2016	CHECKCARD 0621 W MVCA CHIRO CTR MOUNTAIN VIEW CA 2407314217490001770033		-39.00	
08/25/2016	CHECKCARD 0622 T-MOBILE COMPAYMENT 800-937-8997 WA	Utilities	-73.66	
08/25/2016	Southeast Toyota Finance Bill Payment	Auto	-343.00	
08/25/2016	BODY CENTRAL-1 06/23 #000322629 REFUND 100 MVCA CA MOUNTAIN VIEW CA			10.75
08/25/2016	BKOFAMERICA ATM 06/25 #000008492 DEPOSIT LEXINGTON WEST MOUNTAIN VIEW CA	Misc. Income		100.00
08/20/2016	TOTAL WINE AND MO #000800132 PURCHASE		-10.89	

Transactions		Customer Central Bank / Account # 3436			
Date	Description	Category	Debit	Credit	Balance
09/07/2016	CHECKCARD 0907 PARTY CITY #233 MOUNTAIN VIEW CA 247330922520773690033	Entertainment	-7.48		8.38
09/07/2016	CHECKCARD 0907 TOTAL WINE AND MORE 701 MOUNTAIN VIEW CA 24755422251162517808884	Entertainment	-10.69		15.86
09/07/2016	PUBLIX SUPER M 09/10 #000624385 PURCHASE 150 HARRISON BLVD MOUNTAIN VIEW CA	Groceries	-21.85		26.55
09/07/2016	CHECKCARD 0907 BRITISH BULLDOG MOUNTAIN VIEW CA 24013392251000373356882		-22.07		48.40
09/07/2016	Wal-Mart Super 09/09 #000479573 PURCHASE 1164 WAL-SAMS MOUNTAIN VIEW CA	Household	-23.24		70.47
09/07/2016	CHECKCARD 0905 BONEFISH 0505 MOUNTAIN VIEW CA 2469216225000749918888	Dining	-10.41		93.71
09/07/2016	CHECKCARD 0906 BONEFISH 0505 MOUNTAIN VIEW CA 2469216225000749918888	Dining	-18.15		104.12
09/07/2016	TOTAL WINE AND MO MOUNTAIN VIEW CA		-18.96		122.27
09/07/2016	THE VITAMIN SH 09/07 #000893140 PURCHASE 195 HARRISON BLVD MOUNTAIN VIEW CA	Groceries	-32.08		141.23
09/07/2016	Wal-Mart Super 09/07 #000562339 PURCHASE 1164 WAL-SAMS MOUNTAIN VIEW CA	Household	-54.69		173.31
09/07/2016	BKOFAMERICA ATM 09/07 #000005341 DEPOSIT LEXINGTON WEST MOUNTAIN VIEW CA	Misc. Income		60.00	228.00
09/06/2016	ROSS STORES #7 09/06 #00043240 PURCHASE ROSS STORES #7 12 MOUNTAIN VIEW CA	Clothing	-5.34		168.00
09/06/2016	#00042611 PURCHASE MOUNTAIN VIEW CA	Clothing	-16.04		173.34
09/06/2016	CASA LINDA - MVCA MOUNTAIN 249158134731423		-20.27		189.38
09/06/2016	Bill Payment	Utilities	-30.00		209.65
09/06/2016	Auto Bill Payment	Utilities	-106.00		239.65
09/06/2016	#000008366 DEPOSIT MOUNTAIN VIEW CA	Misc. Income		100.00	345.65
09/06/2016	WAL-MART SUPER PURCHASE 1164 SAN VIEW CA	Household	-28.43		245.65
09/05/2016	#000004717 DEPOSIT MOUNTAIN VIEW CA	Misc. Income		175.00	274.08
09/05/2016	WAL-MART SUPER PURCHASE 1164 SAN VIEW CA	Dining	-1.92		99.08
09/03/2016	#000766482 PURCHASE MOUNTAIN VIEW CA		-12.74		101.00

Acct. #	Name	Type	Balance	Acct. #	Name	Type	Balance
007777	My Visa	Credit_Card	-301.41	001111	My Checking	Checking	301.41
004444	My Roth IRA	Credit_Card	-301.41	002222	My Savings	Savings	301.41
005555	My CD	CD	301.41	000001	My Retirement	Retirement	301.41
007777	My Auto Loan sarah	Loan	-301.41	007778	My Visa	Loans	301.41
000000	My Brokerage	Taxable_Invest	301.41	007779	My Visa	Taxes	301.41

Date	Description	Category
9/07/2016	ATM Deposit	Misc. Income
9/06/2016	ATM Deposit	Misc. Income
9/05/2016	ATM Deposit	Misc. Income
9/04/2016	ATM Deposit	Misc. Income
8/31/2016	PRECISION FRAMING	
8/30/2016	ATM Deposit	Misc. Income
8/29/2016	ATM Deposit	Misc. Income
8/23/2016	ATM Deposit	Misc. Income
8/21/2016	ATM Deposit	Misc. Income
8/16/2016	ATM Deposit	Misc. Income

Deposits	Range (in days)	Last 1
Total # of Deposits	37	1378.34
Total Amount of Deposits	8088.14	196.91
Average Deposit Amount		955.00
Amount Deposited as Cash		

3 Largest Deposits	Number of Deposits
#1 514.23 #2 494.26 #3 467.20	

Withdrawals	Range (in days)	Last 1
Total # of Withdrawals	246	1447.47
Total Amount of Withdrawals	8131.23	48.23
Average Withdrawal Amount		640.00
Amount Withdrawn as Cash		

3 Largest Withdrawals	Number of Withdrawals
#1 640.00 #2 620.00 #3 620.00	

Average Balance	Range (in days)	Last 1
Average Balance	365.89	256.00
Highest amount 3 consecutive days:	93.71	
NSF Count		1
Low Balance Trends		
Last 30 Days		
Last 60 Days		
Last 90 Days		
Lowest Balance - Week and Day		
Lo Week*: 37 Lo Day: 12/10		
Average Days		
* Calendar Week (1-52) of Balance		
Average number of days for balance to reach		

## Applicant Information Confidential

**Desiree Washington**  
SSN: \*\*\*\* 6405

Reported: September 11, 2016, 15:38  
Ref# (94FF62AC-C01D-4C95-BC56-4506537657AA)

Date of Birth: 03/05/1975

Aliases Assoc. with SSN:  
DESIREE WASHINGTON  
DESIREE RICHARDSON  
DESIREE WASHINGTON  
WASHINGTON DESIREE

Email Addresses:  
tom\_jones@fake.com

**Valid Social Security Number**  
- This is a valid Social Security Number  
- Issued, Beginning and End Date Provided  
Issued: 01/01/87, Issue End: 12/31/88  
- The AREA number is valid for the state or province of California

**No Match OFAC WatchList**

## Previous Addresses

895-A E MIDDLEFIELD RD  
MOUNTAIN VIEW, CA 98642-3733  
Last Updated: 03/05/2003

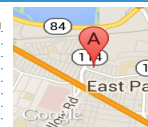
11522 SOCORRO LN  
SANTA CLARA, CA 97377-2800  
Last Updated: 03/05/2003

8905 CAMPO VERDE CT  
SANTA CLARA, CA 97377-3673  
Last Updated: 03/05/1998

1210 S LOS GATOS BLVD  
LOS GATOS, CA 96001-6459  
Last Updated: 03/05/1998

## Current Address Details

Current Address: 1227 WESTMINSTER AVE  
EAST PALO ALTO, CA 94303-1051  
Last Updated: 03/05/1995  
Address Type: street record  
Address Verified: yes  
High Risk Address: yes  
Deliverable: yes  
Mail Drop: no  
Latitude: 37.4730  
Longitude: -122.1524  
Time Zone: pacific



## Address (as provided by applicant)

1075 Space Park Way #44  
Mountain View, CA 94043

## IP/Geo (of application completion)

Latitude & Longitude: 30.5811, -98.3366  
Country: usa 99  
Region: ca 99  
City: mountain view 95

## Phone Numbers

Home	Cell/Mobile	Work
6506304505 (Potentially disconnected)	6503142896	6503252336

## Report Summary

Customer Central Bank Account # 3436	
Days Reported	88 ACH In (Based on Routing Number Entered) <b>Yes</b>
Current Balance	8.38 ACH Out (Based on Routing Number Entered) <b>Yes</b>
Available Balance	8.38 Most Recent Direct Deposit (Income) 11/31/2014
Negative Occurrences	0 Household Gross Income 11876.38
NSF Count	0 (Estimated from DD, grossed up, includes tax tables)

Note: Pending transactions may not be presented by financial institution and may affect the calculations.  
This report contains highly confidential private consumer and financial information and should be kept at the highest level of security.

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## ABOUT MICROBILT

For over 35 years MicroBilt has been helping business assess and manage risk. We were a pioneer in the now exploding alternative credit data space and as such have refined our products and services to deliver true business value.

