



BUSINESS OWNERS WHO ACCEPT PRBC APPROVE MORE CUSTOMERS

Million of new customers are waiting

In America alone, there are over **100 million people** who are underserved in the credit marketplace. They represent over **3 trillion dollars in annual buying power**, but because they don't have traditional credit histories they are often overlooked by lenders.

With the **PRBC Alternative Credit Score** you can evaluate these consumers, determine their ability to pay, and do business with a whole new group of potential customers.

Finding credit-worthy customers just got easier

For businesses that offer credit, PRBC is an **invaluable tool to help identify good credit risks**. In the past, businesses were forced to turn down customers because offering credit to 'thin file' or 'no hit' consumers was just too risky.

Thanks to PRBC, businesses can verify which of these individuals are good credit risks, and **open the door to a vast segment of customers** who were never available before.

How it works

PRBC tracks monthly bill paying habits for rent, utilities, cell phones, credit cards and more. These habits - which correlate to credit worthiness - are used to algorithmically calculate a PRBC Score that is based on the **same scale as a traditional credit report**.

More data for a Smarter Credit Scoring



Traditional Credit Score

Credit Cards
Personal Loans
Mortgages
Car Loans



PRBC Alternative Credit Score

Credit Cards
Personal Loans
Mortgages
Car Loans
Rent
Utilities (electric, gas, oil)
Telephone (home & mobile)
Cable / Satellite TV
Internet Provider
Subscriptions
Insurance
Rent-to-Own
Memberships
Retail Purchases
Prepaid Cards
Bank Accounts
Social
And many others

Learn more today. Visit microbilt.com or call **1-800-884-4747**



About PRBC

PRBC, which stands for **Payment Reporting Builds Credit**, is the industry's oldest, largest and leading alternative credit score. PRBC is owned and operated by MicroBilt, a single-source provider of decision critical information that responsibly assists businesses in reducing risk and managing their business.

Why should my business accept PRBC Alternative Credit Reports?

PRBC provides you with the resources necessary to **fairly judge individuals** looking to take out loans, lease equipment or take out other types of credit. **More than 8,500 businesses** and counting use our service to connect with creditworthy, underbanked consumers.

Whenever you encounter a customer with a low traditional credit score, you may direct them to PRBC to obtain a more complete analysis of their payment habits. All they have to do is sign up for our service, and within a day, they'll receive credit scores that accurately reflect their financial responsibility.

Alternative credit scores can also **give you an edge over your competitors**. Do you think they're using alternative credit reports to assess their customers' ability to pay back loans or lease products? You might be surprised by how many are not. By moving beyond traditional credit scores, **you could attract the customers other businesses are showing out the door**.



Who can PRBC help?

PRBC offers an excellent alternative for people with:

No credit	Limited credit
Poor credit	Declined credit

Industries that can leverage alternative credit reports

Almost any business can use alternative credit reports to extend credit to customers.

These scores factor in people's monthly bills, specifically their habits regarding utility, subscription, internet and phone payments. However, there are a few industries which could make especially good use of nontraditional credit scores:

- Car Dealers
- Electronics Retailers
- Furniture Stores

Learn more today. Visit microbilt.com or call **1-800-884-4747**