



## Banking Product Matrix

Find what product to use based on features, consumer relationship lifecycle, level of risk and your needs.

## Consumer Relationship Lifecycle

### Level of Risk

#### Verification Features

	Credit, Decisioning & Background Screening			
	BAV Advantage	IBV	MBV Basic	MBV Advantage
Validates bank routing number	—	—	—	—
Validates bank account structure	—	—	—	—
Verifies submitted bank account	—	—	—	—
Bank verified account status		—	—	—
Database verified account status	—			
Locates bank account				
Identify bank inquiries*				

ACH/Check Payment Prescreen				
rVd Lite	rVd Basic	rVd Advantage	rVd Plus	MBV Basic
—	—	—	—	—
—		—	—	—
—	—	—	—	—
				—
—		—	—	

Collections & Recovery		
SPOT Bank Locator	Bank & Debt- or Locator	SPOT Verified Bank Locator
—		—
—		—
		—
—		
—		—
	—	

#### Data Append Features

Provides/matches name associated with bank account	—		—	—
Provides phone number associated with account	—			
Provides historical account information	—	—		
Provides account balance		—	—	—
Provides past loan history and trends	—			
Provides an overall score	—			
Provides bank contact/branch information				

	—	—	—	—
	—	—	—	
	—	—	—	
				—
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—		—

#### User Experience

No bank credentials required	—		—	—
No consumer action required	—		—	
Real-Time or Near-Real-Time response	—	—		
Delayed response			—	—
Consumer action required		—		—
Bank credentials required		—		

—	—	—	—	—
—	—	—	—	—
—	—	—	—	
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—	—	—
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—	—	
		—

#### Pricing

Price under \$1	—		—	
Price over \$1		—		—

—	—	—	—	—

—	—	—

\*Bank & Debtor Search will post hard inquiry on the consumer's credit report.