



Introducing a comprehensive, reliable and effective call center solution from MicroBit.

HELLO is a call-center service that combines leading-edge risk-management products, a well-trained staff and four decades of experience in the rent-to-own, short-term and installment lending marketplace.

Connecting the way your customers prefer.

More than just operating the phones, HELLO handles your customer service traffic at scale including today's most popular communications methods:



BY TELEPHONE

Staffed by trained service experts, all calls are recorded and monitored in real time.



ONLINE CHAT

Easily integrated into your website, online chat meets your customers online when they're ready to do business with you time.



TWO-WAY SMS

The world has gone mobile, and HELLO's integrated two-way SMS means you can do business with customers anywhere they are.

Integrated data services across the lending cycle.

From originations to collections, HELLO's service team brings along access to a suite of proven tools to help you:

Make better lending decisions

Protect your business from fraud

Transact at your risk threshold

Monitor your portfolio

Track down delinquent customers

Deploy scalable teams with dedicated supervisors

Ensure seamless representation of your organization

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



Included in the HELLO data services suite:

Risk management and originations.

Risk Verify Database (RvD) – Identifies the risk of fraudulent transactions before they occur by looking across over 280MM consumer records that match MICR numbers, transactions and other consumer data.

Instant Bank Verification – Confirms bank statements, account details, employment history, and balances, in real time and before lending.

Bankruptcy Search – Updated daily, Bankruptcy Search returns information on companies and individuals across all 50 states, the District of Columbia, Puerto Rico and Guam.

MicroBilt Consumer Affairs – Consumer Affairs is a service for customers to dispute information on their consumer report without burdening your staff.

Portfolio monitoring

MicroTrac – A customizable, real-time monitoring tool sends alerts when specific changes occur within your customer base including:

Address changes.

New aliases.

Changes to phone and email contacts.

Changes to employment.

Criminal activity, bankruptcy filings and more.

Peace of mind right from the start.

HELLO is wholly owned by MicroBilt. With nearly 40 years of experience serving lenders, we stay on top of regulatory requirements and give you the information you need to manage your business.

Built-in finance grade security and regulatory compliance.

HELLO is certified and meets all federal regulatory requirements including PCI. We also back our services through the highest data security standards.

Reporting, monitoring, and oversight.

With HELLO you'll have access to a real-time dashboard for monitoring and reporting and calls, SMS and chat exchanges can be recorded, logged or monitored in real time.

Collections and recovery

SmartTrac – Looks across 135 attributes using both traditional and alternative credit data to score the collectability of a consumer.

Skip Tracing Suite – Consists of a series of flexible products like Super Phone, Enhanced People Search, Address Search and Trace Detail which can be used to find names, aliases, known associates, phone number, and addresses.

SPOT Place of Employment – Identifies the place of employment for an individual.