# iPredict
## *Advantage*

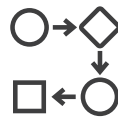## Assess risk. Reduce defaults. Increase profitability.

Recently updated with a more powerful decisioning algorithm, iPredict Advantage is a powerful predictive scoring product for underwriting alternative credit that replaces our original iPredict product.

### Predictive Workflows

Efficient predictive workflows to optimize outcomes based on available data.

### Data Sets

Numerous data sets including public records, consumer stability, and banking behavior.

### Score Differentiation

Expanded score differentiation ranging from 300 to 850 for more granular risk.

## More Data. Greater Efficiency. Better Accuracy.

Drawing from an expanded data set – including PRBC, the industry's largest and most relied-on repository of alternative credit data - iPredict Advantage combines scoring accuracy with convenience and speed.

Built on our powerful iPredict 2.0 decisioning platform, with iPredict Advantage lenders can quickly evaluate the risk level of a potential loan applicant leading to reduced defaults, better margins, and more efficient business processes.

## What does it do?

Updated for even greater decisioning accuracy, iPredict Advantage has achieved +10% predictive value over the original version.

**Other improvements include**

- More efficient predictive workflows to optimize outcomes based on available data

- Numerous new data sets including public records, consumer stability, and banking behavior which add to overall score accuracy

- Expanded score differentiation ranging from 300 to 850 for more granular risk assessment

- Easier implementation, with no additional coding required for those already using our original iPredict product

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

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# Exceptional decision intelligence at your fingertips.

iPredict Advantage factors in over 165 data attributes when calculating the potential risk of a loan applicant defaulting on a loan and returns the following data:

- Short-term credit risk

- Short-term credit inquiry attributes

- Short term loan history (loans given, payments, etc.)

- Consumer stability attributes

- DDA banking attributes

- Bankruptcy, lien, judgment and eviction records granular risk assessment

- Easier implementation, with no additional coding required for those already using iPredict 1.0

## Put iPredict Advantage to work for you.

For customers using the original iPredict, upgrading is smooth with no additional coding required. For new customers, MicroBilt makes set up easy. Let iPredict Advantage help your business succeed.

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