



PRBC Credit Builder Platform

PRBC Credit Builder is a complete consumer lending platform powered by the industry's most comprehensive alternative credit database.

Chances are you're turning away credit-worthy customers. **Millions of otherwise good customers have no traditional credit scores.** They are often rejected outright. A missed opportunity for them and you.

Better predictive scoring for you. Better credit control for your customers.

PRBC Credit Builder delivers four complimentary services in a single powerful product:

- **Fast, accurate and predictive alternative credit scores** for loan origination.
- An insightful consumer credit report and score for consumers.
- A website that empowers customers to manage their score.
- A dynamic online marketplace where customers can find your business.

Alternative Credit has gone mainstream

Called "alternative credit data" these additional tradelines are so powerful that even the "Big Three" bureaus are investing. New to them, alternative credit data is something MicroBilt has been working with for years. Our database is unsurpassed and with years to refine our algorithms **PRBC Credit Builder delivers a true advantage in loan originations.**

Simple, turnkey and ready to build your business

PRBC Credit Builder uses a two-pronged approach to lending - combining our powerful database and algorithms with a website that allows consumers to contribute data we then verify. This gives your customer a sense of control and makes you look good to them, and regulators.

**Ready to put PRBC Credit Builder to work for you?
Contact us for a free demo.**

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



The right way to find the right customers

PRBC Credit Builder is ideal for customers who:

Fit the “unbanked” or “underbanked” profile

Are recent immigrants without a US credit history

Have not yet established a traditional credit history

Access the PRBC platform using two, easy to use methods.

Web Service API

Use PRBC Credit Builder through our easy to use API for direct integration on your website.

Online Portal

Use PRBC Credit Builder directly through our portal with no integration required.

