



Search and match strategies to help you uncover hard-to-find data.

Designed for collection professionals looking for the next generation scoring and analytics solution, SMART Trac allows users to submit consumer and collection account information to MicroBilt for processing against [the most unique nontraditional and traditional data sources in the industry](#). The outcome can be used to drive account segmentation strategies and collection resource prioritization.

In addition to receiving back the initial SMART Trac score and report, the submitted data will be loaded into MicroBilt's monitoring engine to analyze performance of the consumer's data and collection behavior in relation to MicroBilt's dynamic scoring algorithms.

As data on the consumer changes, and as results from collection efforts are reported back to MicroBilt's credit reporting agency database, SMART Trac will [continually adjust its scoring models](#) for each customer's specific set of accounts to ensure the scores and attributes delivered always remain current and relevant for predicting the outcome of collection efforts.



[Ability-to-pay score](#) returned on [over 95%+](#) of submitted consumers - including individuals with thick collection and thin/no-file credit histories.



[Consumer stability assessment](#) delivered with [134 attributes](#) on the individual to support stand-alone use or integration with other models.



[Dollar amount](#) projected to be recovered calculated [to optimize treatment strategies](#).



[No charge data studies and custom models](#) available.

Available on [MicroBilt's Batch Services platform](#), SMART Trac utilizes unique data including

- Short term lending
- Alternative credit histories
- Positive and negative
- ACH payments
- Online consumer transactions
- Public records
- Demographic
- Other data

When blended with information about the consumer's outstanding account, SMART Trac offers a perspective on an individual's [ability-to-pay](#) that has been missing from many other 'collectability' scoring products on the market.