



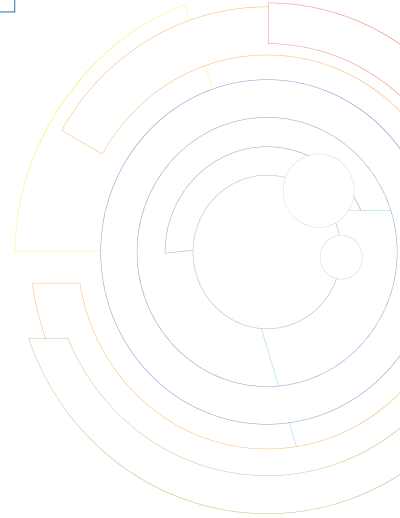
Credit Decisioning & Verification



Available: Web Based Batch API

Financial account verification & aggregation.

Bring verified banking to every transaction. Know instantly, using better data to make better decisions where you only pay for services when you use them.



Instant account verification and transaction information from over 15,000+ financial institutions.

Direct deposits

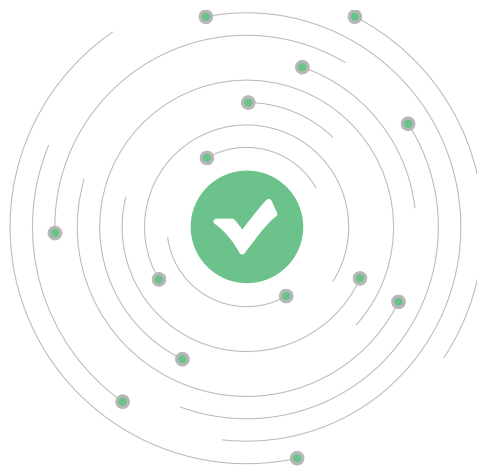
Insufficient funds

Current balances

Available balances

Credit accounts

Outstanding loan information



Verify ability to repay

Verify income and direct-deposit accounts

Verify an individual's current and available account balances

Verify SSN (individual) or EIN (business)

Verify current address and prior address history

Discover an individual's or company's other financial obligations and loans

Fast & reliable with up to 365 days of transactional data.

Work directly with the data provider.

More and more businesses are choosing IBV. Work directly with the data provider. Some companies sell similar services but are in fact just middle-men that put a layer between you and the data you're using. When you sign up with IBV you're working directly with the data provider. That means you get 24-7-365 service, the convenience of a single point of contact, and you can take advantage of all system improvements as they are rolled out.

Keeping our clients, and their customers data, secure.

In today's digital economy, security isn't just a feature; it's a cornerstone of trust and reliability, especially when handling sensitive financial data. Instant Bank Verification (IBV) epitomizes this principle by integrating cutting-edge encryption, multi-factor authentication, and round-the-clock fraud monitoring. These measures aren't just about safeguarding data; they're about offering your business the confidence to connect financial accounts securely, ensuring compliance, and fostering a trustworthy relationship with your customers.

Background & Screening Services ● Consumer & Collection Insights ● Business Credentialing & Compliance

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



Credit Decisioning & Verification

What does it do?

Exceptional bank coverage, pay-as-you-go pricing, and rock solid reliability.

A fast, accurate and reliable bank verification tool designed to work at the speed of your business.

IBV offers a tiered-pricing system ideally suited for both consumer and business-to-business lending. This pricing structure reduces your per transaction cost the more you use IBV allowing the platform to grow with your needs. That means IBV delivers cost benefits as your business grows.

IBV has a series of fraud-protection measures built right into the platform. From validating social security to monitoring against federal WatchLists, IBV helps make sure you're always doing business with the right people. Superior to paper statements, since fake statements can easily be purchased on the internet.

- Verify an applicant's bank account
- Affirm current and prior address history
- Verify current and available account balances
- Discover an applicant's other financial obligations and loans
- Confirm ability to repay a loan
- Provides up to 356 of transactional data
- Validate SSN (individual) and EIN (business)

What is it used for?

Credit decisioning and bank account verification.

- Consumer lending origination
- Auto financing
- Business line of credit management
- Mortgages
- Property rental



DAILY DATA

Daily updates for recent transactions and account balance



BALANCE CHEK

Real-time bank account balance. Determine if an ACH transaction will clear



CLEAR CHEK

Verify if an individual transaction posted and provide its status



Nacha Preferred Partner for Bank Account Verification