## Credit Decisioning & Verification



## Quick Look at Alternative Data Attributes.

Advanced verification solution, offering a refined 'first look' at application data for lenders and financial services companies looking to prescreen leads effectively.



Available: Web Based W Batch API







Advanced verification solution, offering a refined 'first look' at application data for lenders and financial services companies looking to verify leads effectively. This solution is a pivotal component for those seeking a streamlined, low-cost alternative within MicroBilt's product suite to further assist in reducing overall underwriting and customer acquisition costs.

Utilizes sophisticated technology to provide quick insights into application attributes, assessing over 60+ data points, enabling a precise initial lead scrub.

Provides insightful attributes including:

- Identity validation (SSN/DOB/DL/Email/Address/Phone/IP)
- · Bank account validation
- Consumer identifier (OFAC/Watchlist/Military)
- · Employment indicator

## What is it used for?

Enhanced lead quality providing operational efficiency while reducing acquisition costs.

Empowers companies to swiftly assess the risk level of potential loan applicants, leading to diminished defaults, enhanced margins, and refined business processes. It is a versatile tool used across various industries such as consumer lending, financial services, and any sector in need of advanced lead prescreening and verification solutions.

Companies can ensure the enhancement of lead quality, enabling them to focus on the most promising and reliable applicants, thus optimizing operational efficiency and reducing the likelihood of fraudulent activities and inaccuracies in application data.