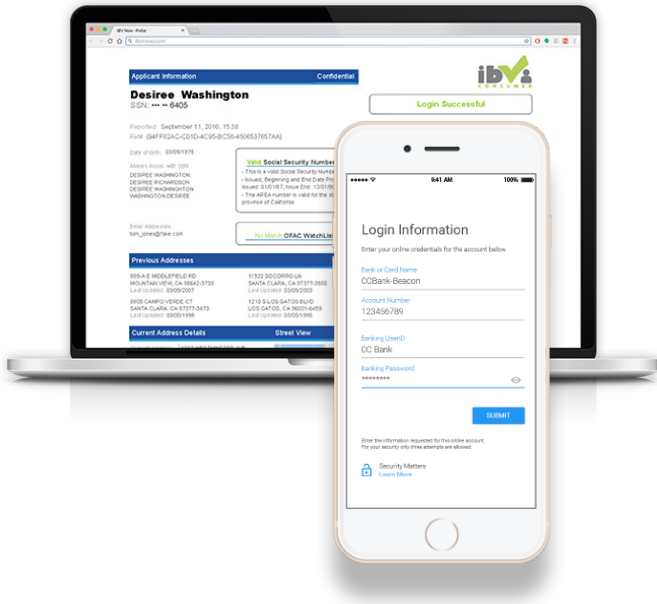




Instant Bank **Verification**



Fast, accurate, reliable.
The most trusted
bank aggregation and
verification solution.

We process and report on billions of transactions on behalf of consumer lending and credit companies, business lenders and mortgage and loan providers. IBV is designed to keep you in compliance with Consumer Federal Protection Bureau (CFPB), Federal Credit Reporting Act (FCRA) and other regulatory requirements associated with credit, lending, and mortgage origination.

Access to IBV is as easy as going online

Our web portal can be added right into your existing website and your customers can be notified by email, SMS/text messaging or given a direct URL. IBV can even be made available on devices like smartphones and tablets for use on-site.

Build custom applications with a powerful API

IBV offers two API's for use in custom software and application development. Designed to leverage current web development architectures, IBV API's save you time and money by connecting you immediately with transactional data from thousands of financial institutions.

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.

Know your customer and assess their ability to pay.

IBV is available in these three applications:

CONSUMER

Ideal for retail loan origination, short term lending, auto financing, property rental, and more.

MORTGAGE

Popular among mortgage providers for delivering quick, accurate bank verification.

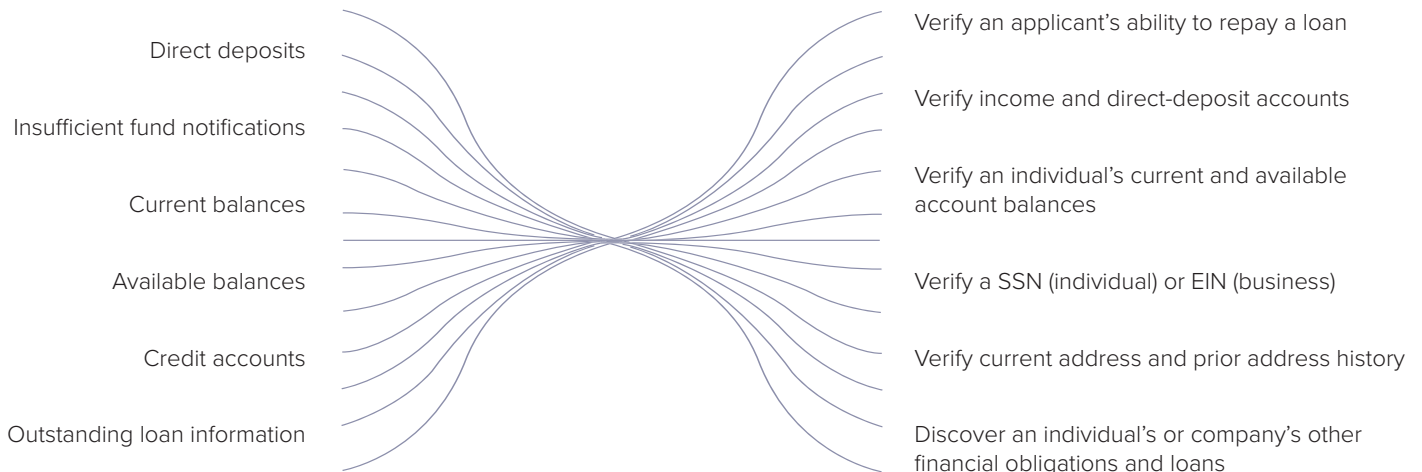
BUSINESS

Used by lenders nationwide to evaluate another company's ability to manage loans or credit.

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

Better data means better decisions.

Through IBV you'll gain easy access to comprehensive transactional data.



Account and transaction information from from over **15,000** financial institutions

Rock solid security for you, your business and your customers.



IBV is powered by MicroBilt, a 30-year veteran in the data and risk management industry. Our product is based on a consumer-permissioned model whereby the applicant controls the log-in credentials and IBV reports on the data. Behind the scenes, IBV meets the industry's most stringent data security requirements as well as current FCRA compliance standards.

POWERED BY  **microbilt**

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