Decision Table

A customizable automated loan decisioning tool.

WHAT IT IS

A turn-key solution that allows users to customize rules to facilitate automated credit decisioning managed through MicroBilt's online interface. In just a few seconds, Decision Table can retrieve data from one or more credit bureaus, apply a company's decision criteria, and deliver an answer back to the end-user or applicant with the appropriate offer.

WHAT IT DOES

This solution gives companies the ability to create an automated decision waterfall containing up to 25 different decision tiers by selecting from over 200 credit application and report attributes including:

- **Database Prescreen Attributes** – Bankruptcies/ Liens/Judgments, Evictions, Criminal, OFAC, etc.

- **Application Prescreen Attributes** – Length-of-Residence, Employment, Rent/Own, Income, Loan Amount, etc.

- **Authentication Prescreen Attributes** – SSN Verification, Address Verification, Reported Fraud, Inquiry Activity, etc...

- **Credit Scores** – Multiple bureau scores and models may be utilized.

- **Trade Line Activity Attributes** – Trades Past Due, Trades Delinquent, New Trades Opened, etc.

- **Negative Trade Line Attributes** – Foreclosures, Charge-Offs, Repossessions, Garnishments, etc.

DECISION TABLE

WHAT IT IS USED FOR

Perfect for small-to-mid sized lenders, retailers and other businesses that do not have development resources available to automate the credit decisioning process. Benefits:

Consistent Credit Decisioning – reduce the legal and financial risks associated with subjective credit decisions.

Easy Configuration – simply define decision levels and criteria for each product/service category that will be offed to applicants.

Fast Integration – Decision Table can be worked into a company's own credit application or one provided by MicroBilt.

Strategic Control – quickly make changes to decisioning rules on-the-fly as revenue and market risks fluctuate without requiring any technical resources.

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