

# Manual Bank Verification

The highest level of bank account verification available.

Manual Bank Verification is designed to help lenders trying to confirm banking information before extending credit or initiating an ACH debit. Offering the highest level of bank account verification available MBV:

- Improves successful deposit rates.
- Evaluates ability to pay and reduces overall return rates and costs.
- Verifies account validation and balance information.
- Improves ACH success rates.
- Eliminates administration, account not found, and account closed returns.
- Meet compliance requirements with NACHA thresholds for fatal returns.

## BETTER COVERAGE, BETTER DATA, AND THE GUARANTEE OF MANUAL VERIFICATION

Manual Bank Verification uses proprietary data from a vast network of financial institutions, small and community banks and credit unions to confirm banking information.

Additionally, at the optional Premium level, MBV adds a direct, 3-way call between consumer, their financial institution and an MBV representative ensuring the highest degree of verification possible.



**Manual Bank**  
VERIFICATION

## BENEFITS BEYOND BANK VERIFICATION.

In addition to providing exceptional bank account verification, MBV delivers these other benefits:

- Unlimited validation attempts that won't harm a consumer's credit.
- Available with batch processing and a flexible API.
- Data is usually returned within 24 hours – often sooner.



Learn more today. Visit [microbilt.com](https://microbilt.com) or call **1-800-884-4747**

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## MBV BASIC

- Validates that a bank account is open, active and has a positive balance.
- If possible, confirms account type (checking, savings, money market, etc.)
- If possible, validates if a specific debit amount will clear.

## MBV PREMIUM

- Validates that a bank account is open, active and has a positive balance.
- Confirms the account type (checking, savings, money market, etc.).
- Confirms the account is eligible for ACH debits.
- Provides the date the account was opened.
- Confirms if the account is jointly owned.
- Confirms if there are other linked accounts at the financial institution.

## CONFIRM BANK ACCOUNT INFORMATION BEFORE YOU DO BUSINESS.

Manual Bank Verification is a powerful tool for short-term and installment lenders, casinos and other entities looking to establish a line of credit or loan. Contact us today to put MBV to work for you.



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