## SPOT Verified Bank Locator Improve collections with better banking data.

SPOT Verified Bank Locator offers the most accurate data available on a consumer's current banking information in order to improve collections with smarter data for asset location.

The service leverages multiple sources of data reported to and aggregated by MicroBilt to identify ABA Routing and Bank Account Numbers associated to a submitted individual.

Each ABA routing and account number located is put through a series of verification and validation processes to confirm the bank account is legitimate and currently open.

Used by leading collection firms, debt buyers and agencies, SPOT Verified Bank Locator's extensive verification process includes more sources and cross-checks than any competitive offering. This precision view ensures accurate account status and can predict account performance.

## **KEY FEATURES AND FUNCTIONALITY**

- Most extensive coverage in the industry with 90+ million unique ABA/Account Numbers derived from more than 800 million transaction records.
- Unique proprietary data directly reported to MicroBilt from ACH processors, retailers, collection agencies and more.
- Updates received daily from source contributors to keep the information fresh.
- Leads the industry in returning the highest verified hit rates available.
- Additional attributes returned to help predict recovery risk & value.
- Competitive low fixed rate pricing.



Spot

## **Includes**

Up to 5 verified ABA/Account

Numbers per individual

First/last seen dates

Number of times seen

Account risk and validation indicators

Bank Performance Score

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

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