

iPredict Advantage

Today's best-in-class automated credit scoring platform just got better.

MORE DATA. GREATER EFFICIENCY. BETTER ACCURACY.

Drawing from an expanded data set – including PRBC, the industry's largest and most relied-on repository of alternative credit data - iPredict Advantage combines scoring accuracy with convenience and speed.

Built on our powerful iPredict 2.0 decisioning platform, with iPredict Advantage lenders can quickly evaluate the risk level of a potential loan applicant leading to reduced defaults, better margins, and more efficient business processes.

NEW AND IMPROVED.

iPredict Advantage has been updated and features greater decisioning accuracy with a +10% increase in predictive value.

Other new features include:

- More efficient predictive workflows to optimize outcomes based on available data
- Numerous new data sets including public records, consumer stability, and banking behavior which add to overall score accuracy
- Expanded score differentiation ranging from 300 to 850 for more granular risk assessment
- Easier implementation, with no additional coding required for those already using iPredict 1.0



INDUSTRIES THAT COUNT ON iPREDICT ADVANTAGE

Short-term and installment lenders

Buy-here-pay-here auto financiers

Check cashing and title lenders

Retail finance



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EXCEPTIONAL DECISION INTELLIGENCE AT YOUR FINGERTIPS.

iPredict Advantage factors in **over 165 data attributes** when calculating the potential risk of a loan applicant defaulting on a loan and returns the following data:

- Short-term credit risk
- Short-term credit inquiry attributes
- Short term loan history (loans given, payments, etc.)
- Consumer stability attributes
- DDA banking attributes
- Bankruptcy, lien, judgment and eviction records

PUT iPREDICT ADVANTAGE TO WORK FOR YOU.

For customers using the original iPredict, upgrading is smooth with no additional coding required. For new customers, MicroBilt makes set up easy.

Get started by calling us at 1-800-844-4747 or visit us online at microbilt.com.



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

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