



Find credit-worthy customers using PRBC Alternative Credit data.



In America alone, there are over 100 million people who are underserved in the credit marketplace. They represent over 3 trillion dollars in annual buying power, but because they don't have traditional credit histories they are often overlooked by lenders.

With the PRBC Alternative Credit Score you can evaluate these consumers, determine their ability to pay, and do business with a whole new group of potential customers.

Finding credit-worthy customers just got easier.

For businesses that offer credit, PRBC is an invaluable tool to help identify good credit risks. In the past, businesses were forced to turn down customers because offering credit to 'thin file' or 'no hit' consumers was just too risky.

Thanks to PRBC, businesses can verify which of these individuals are good credit risks, and open the door to a vast segment of customers who were never available before.

How it works.

PRBC tracks monthly bill paying habits for rent, utilities, cell phones, credit cards and more. These habits - which correlate to credit worthiness - are used to

algorithmically calculate a PRBC Score that is based on the same scale as a traditional credit report.

The PRBC site is absolutely free to consumers and offers a PRBC score, as well as tools to help consumers manage finances and help them become better financial citizens.

About PRBC

PRBC, which stands for Payment Reporting Builds Credit, is the industry's oldest, largest and leading alternative credit score. PRBC is owned and operated by Microbilt, a single-source provider of decision critical information that responsibly assists businesses in reducing risk and managing their business.



Who can PRBC help?

PRBC offers an excellent alternative for people with:

- No credit
- Limited credit
- Poor credit
- Declined credit

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

ABOUT MICROBILT

For over 35 years MicroBilt has been helping business assess and manage risk. We were a pioneer in the now exploding alternative credit data space and as such have refined our products and services to deliver true business value.

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