

# Complementing Traditional Sources with **Alternative Data**

Presented by Sean M. Albert, SVP - MicroBilt Corporation

## Difficult topic since by definition...

### Traditional

tra·di·tion \trə-'di-shən\  
MICROBILT

*Based on customs usually handed down from a previous generation.*

*A way of thinking, behaving, or doing something that has been used by the people in a particular group, family, society, etc., for a long time.*

### Alternative

al·ter·na·tive \əl-'tər-nə-tiv, al-\  
MICROBILT

*The choice between two mutually exclusive possibilities.*

*Employing or following nontraditional or unconventional ideas, methods, etc.; existing outside the establishment.*

*Asserting two or more choices, at least one of which is true.*

**Non-Traditional, Inclusive**

**Unbanked** – no demand deposit/checking account

**Underbanked** – having a deposit/checking account, but not much usage

**Thin file** – not enough trade lines to generate a credit score

**No hit/No file** – no hit at a credit bureau

**Stale file** – file exists but has no updates in the past 6-12 months

**Young** – new file



Not really “un” anything and all have negative connotations

Some of these people just don’t like dealing with banks and its most likely because of their economic profile.

*Understand that some countries use non-traditional data in the main bureaus but most do not and that every country is different and may be limited by legal or regulator restrictions.*



Historically, credit was granted on the basis of a credit officer's *personal* knowledge of the borrower.

Centered around mortgage, auto, revolving credit and secure loans.

Any additional information is based on negative reporting.

# There's more...

MICROBILT 



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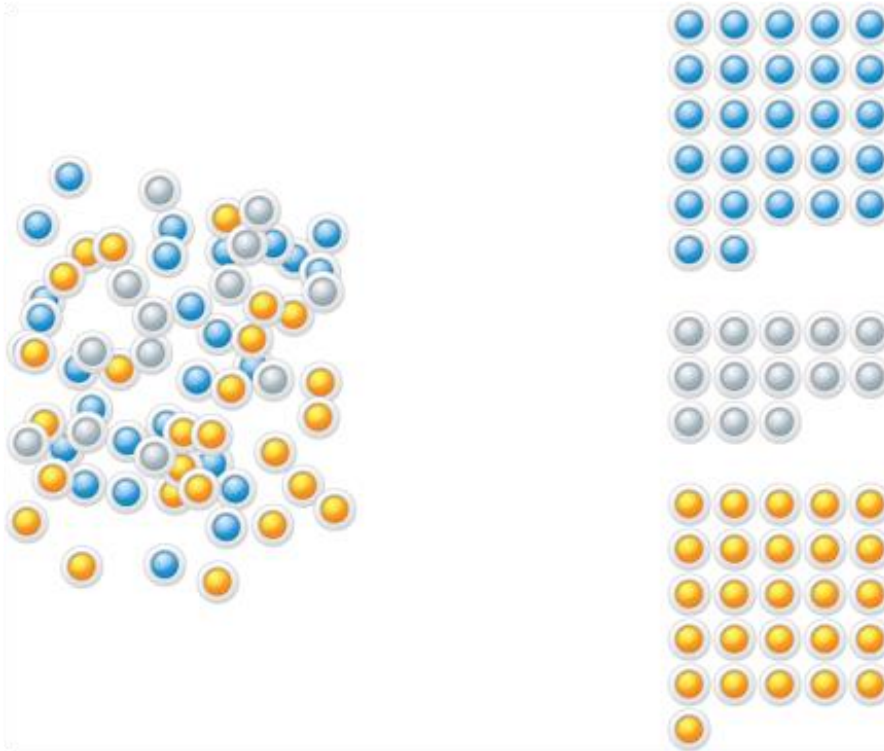


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**Perfectly good people/consumers are being left out for being considered for what's in.**



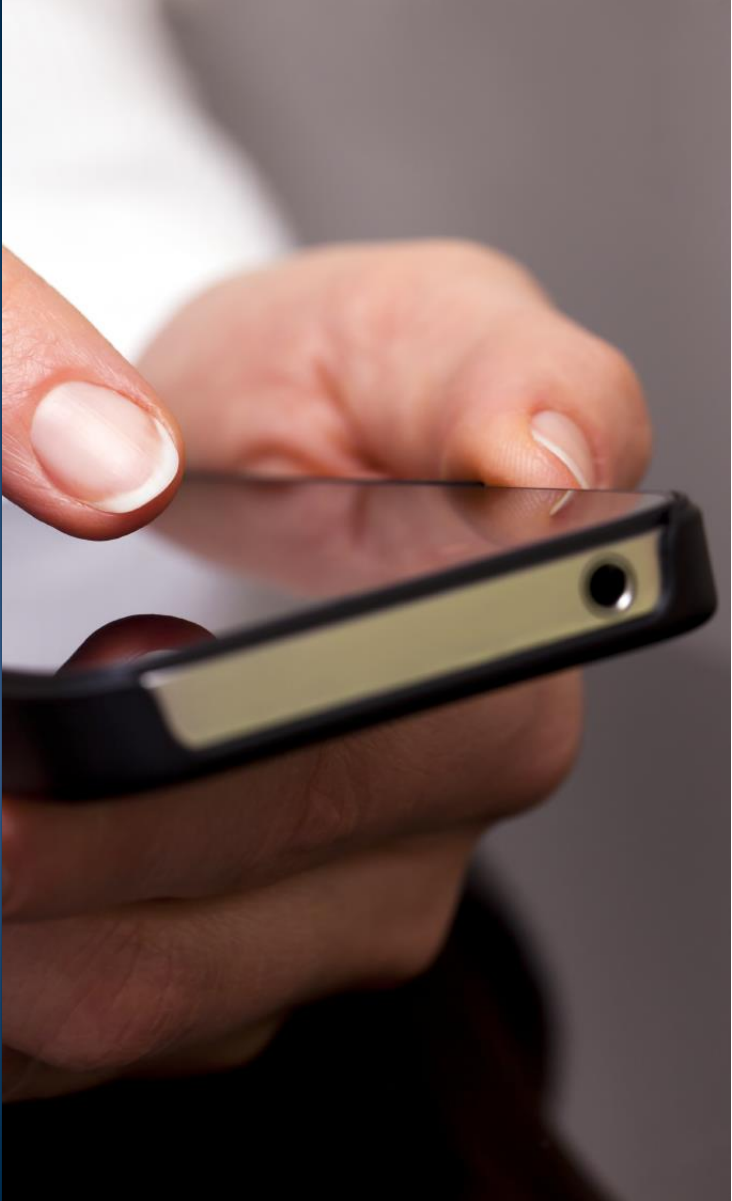
In economic policy, alternative data refers to the inclusion of non-financial payment reporting data in credit files, such as telecom and energy utility payments.

# What is included?

## Includes the following sources:

- Utility – Mobile/Phone, Electric, Water, Sewer, Natural Gas, Heating / Oil, Cable, Satellite
- Cash flow, Employment, Criminal, Alternative borrowing, Short term loans
- Rental - Mobile home, furniture lease, appliance lease, rent-to-own, auto, self storage
- Other - Bill payment, Insurance, Day care (licensed), Publication, Membership club, student loan, IP address
- Public Record – Property, Bankruptcy, Suits, Liens, Judgments
- Debit/Prepaid card history
- Fraud, Identity and Income verifications
- Social
- Bank Accounts\*, Check Cashing
- New sources continually added – and not just the payment of such but the details within





## Consider mobile phone accounts

Virtually every detail about each call, text, and request for information a customer makes is captured and stored by mobile operators.

Data about payments received or sent via mobile phone are excellent proxies for income as well as ability to repay.

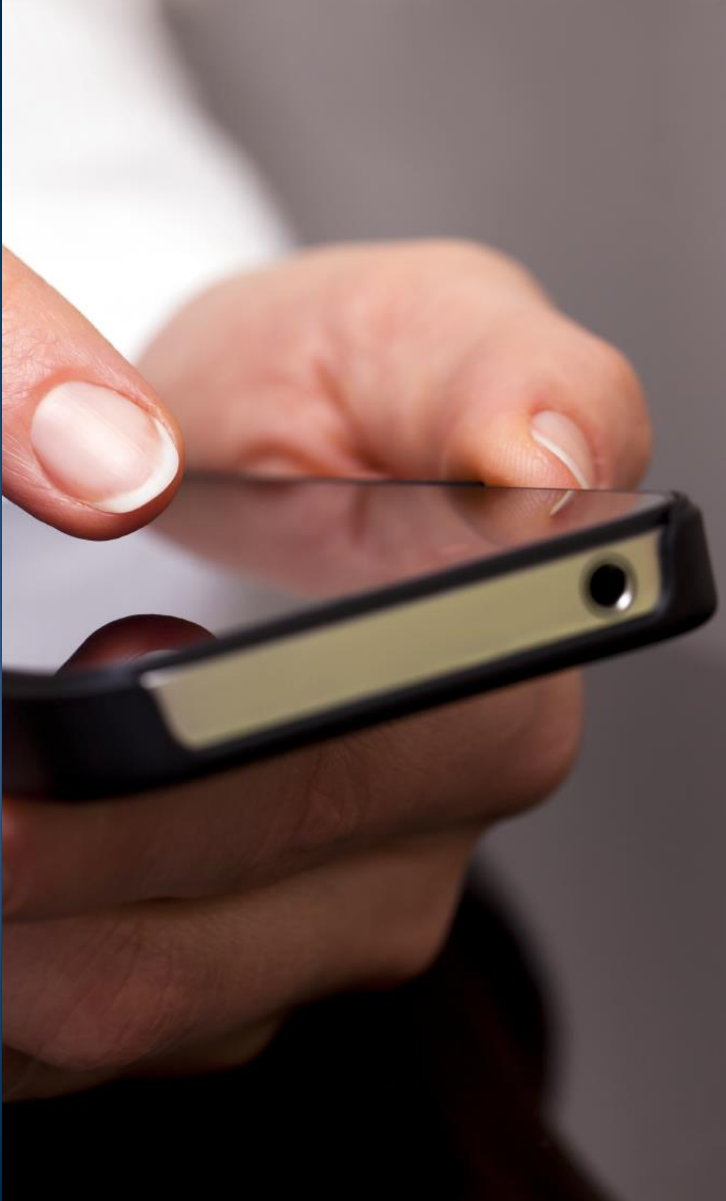
Some users receive wages or social payments from the government in savings accounts accessed via mobile devices, and an increasing number of lower-income consumers can deposit funds into accounts that are accessed using mobile devices.

Customers pay bills, make purchases, and send and receive remittances with such devices; all of these actions generate data that can be predictive of the customer's ability to repay loans.

Currently, there are  
**6.8 billion**  
mobile phone subscriptions.

*The world's population is 7.1 billion.*

- Of Mexico's 120M population, 70M have mobile phones, yet 25M have bank accounts.
- **1 billion** mobile subscribers in China alone.
- Czech Republic — 123 mobile subscriptions for every 100 people. Population of 10.5M people...
- Africa has the least, with 63 subscriptions per 100 people.
- Far fewer — only 4.5 billion people — have access to working toilets.
- 2.8 billion people, almost 40% of the world's population, are online.



# Social Identity



**The underlying logic is as follows:**

A person with a larger social network has greater recourse to funds in the event of a cash flow disruption. Such a person, according to this logic, is a lower credit risk.

Companies are grappling with which social data will become predictive of



## Identity data and credit data

### Directly from the consumer

Don't wait around for the bank to give you the information, let the customer be a part of the process and provide it to you directly.

Gather information from being granted access by consumers to their accounts, then aggregate the data into a portrait of the consumer and their spending behavior.

Manual entry non-traditional trade lines – verified?

Grey data vs. “Real Time” data

Cultural challenges



**Applicant Information** Confidential

**Desiree Washington**  
SSN: 619036405

Reported: September 11, 2012, 15:38  
Ref# {94FF62AC-C01D-4C95-BC56-4506537657AA}

Date of Birth: 03/05/1975

Aliases Assoc. with SSN:  
DESIREE WASHINGTON  
DESIREE RICHARDSON  
DESIREE WASHINGTON  
WASHINGTON DESIREE

Email Addresses:  
tom\_jones@fake.com

**Valid Social Security Number**

- This is a valid Social Security Number
- Issued, Beginning and End Date Provided  
Issued: 01/01/87, Issue End: 12/31/88
- The AREA number is valid for the state or province of California

**No Match OFAC WatchList**

**Current Address** Previous Address

1227 WESTMINSTER AVE  
EAST PALO ALTO, CA 94303-1051

1946 SILVERWOOD AVE  
MOUNTAIN VIEW, CA 94043-4405

**Current Address Details** Street View

Address Type	street record
Address Verified	yes
High Risk Address	yes
Deliverable	yes
Mail Drop	no
Latitude	37.4730
Longitude	-122.1524
Time Zone	pacific



**Report Summary** Customer Central Bank Account # 3436

Days Reported	88	ACH In (Based on Routing Number Entered)	Yes
Current Balance	8.38	ACH Out (Based on Routing Number Entered)	Yes
Available Balance	8.38	Most Recent Direct Deposit (Income)	08/31/2012
Negative Occurrences	0	Household Gross Income	11876.38
NSF Count	0	(Estimated from DD, grossed up, includes tax tables)	



Login Successful

**Applicant Account Details** Currency: USD

	Entered	Reported
Account Owner	Desiree Washington	Verified
Bank/Institution	Customer Central Bank	Customer Central Bank
Account Number	3436	3436
Routing Number	123456789	Verified
Account Type	Other	Checking
Account Name	N/A	*Unavailable
D.Dep. Pay Cycle	Every week	Every other week
D.Dep. Amount	1000.00	445.81
D.Dep. Diff.	N/A	-554.19

Unavailable - not provided by institution. N/A - not applicable.  
Reported Account Owner is as provided or determined.  
D.Dep Amount Reported is an average.  
Only direct deposits are considered.

**Address (as provided by applicant)**

1075 Space Park Way #44  
Mountain View, CA 94043

**Phone Numbers**

Number	Account Type	Status
6506304505	Home Phone	Potentially disconnected
6503252336	Work Phone	
6503142896	Cell Phone	

# Direct Access



Acct. #	Name	Type	Balance	Acct. #	Name	Type	Balance
007777	My Visa	Credit_Card	-301.41	001111	My Checking	Checking	301.41
004444	My Roth IRA	Credit_Card	-301.41	002222	My Savings	Savings	301.41
005555	My CD	CD	301.41	000001	My Retirement	Tax__Deferred__	301.41
007777	My Auto Loan sarah	Loan	-301.41	007778	My Visa	Credit_Card	-301.41
000000	My Brokerage	Taxable_Invest	301.41	007779	My Visa	Credit_Card	-301.41

## Deposit / Credit Activity

Deposits		Range (in days):				
		Last 14	Last 30	Last 60	Last 90	
Total # of Deposits	37	Total Deposits	1378.34	2662.59	4989.35	8088.14
Total Amount of Deposits	8088.14	Average Deposit Amount	196.91	204.81	207.89	218.60
		Amount Deposited as Cash	955.00	1725.00	3557.50	5402.50
3 Largest Deposits			Over \$100	Over \$500	Over \$1,000	
#1	514.23	#2	494.26	#3	467.20	Number of Deposits
			26	1	0	

## Withdrawal Activity

Withdrawals		Range (in days):				
		Last 14	Last 30	Last 60	Last 90	
Total # of Withdrawals	46	Total Withdrawals	1447.47	2781.03	5541.52	8114.23
Total Amount of Withdrawals	6131.23	Average Withdrawal Amount	48.25	32.72	33.38	33.12
		Amount Withdrawn as Cash	640.00	660.00	660.00	710.00
3 Largest Withdrawals			Over \$100	Over \$500	Over \$1,000	
#1	640.00	#2	620.00	#3	620.00	Number of Withdrawals
			11	3	0	

## Balance Details

Average Balance		Range (in days):				
		Last 14	Last 30	Last 60	Last 90	
Average Balance	365.89	Average Balance	256.03	286.07	356.16	367.06
Rolling 3-Day Balance from Report Date:	93.71	Low Balance Trends				
			Below \$0	Below \$50	Below \$150	
Highest Balance - Week and Day		Last 30 Days	0	4	28	
Hi Week*: 31	Hi Day: 08/03	Last 60 Days	0	4	45	
		Last 90 Days	0	4	52	
Lowest Balance - Week and Day		Deposit Spending Trends				
Lo Week*: 37	Lo Day: 09/10		50%	75%	95%	
		Average Days	N/A	N/A	N/A	

Real time access to over  
**20,000**  
 financial institutions  
**Worldwide**  
 ....and growing

# Direct Access



Underwriting  
Collections  
Marketing  
and more

Transactions		Customer Central Bank / Account #: 3436			
Date	Description	Category	Debit	Credit	Balance
09/10/2012	CHECKCARD 0907 PARTY CITY #233 COLUMBIA SC 24733092252207736900033	Entertainment	-7.48		8.38
09/10/2012	CHECKCARD 0907 TOTAL WINE AND MORE 701 COLUMBIA SC 24755422251162517808884	Entertainment	-10.69		15.86
09/10/2012	PUBLIX SUPER M 09/10 #000624385 PURCHASE 150 HARBISON BLVD COLUMBIA SC	Groceries	-21.85		26.55
09/10/2012	CHECKCARD 0907 BRITISH BULLDOG COLUMBIA SC 24013392251000373356882		-22.07		48.40
09/10/2012	Wal-Mart Super 09/09 #000479573 PURCHASE 1164 WAL-SAMS COLUMBIA (NW) SC	Household	-23.24		70.47
09/07/2012	CHECKCARD 0905 BONEFISH 0505 COLUMBIA SC 24692162250000749918858	Dining	-10.41		93.71
09/07/2012	CHECKCARD 0906 BONEFISH 0505 COLUMBIA SC 24692162250000749919211	Dining	-18.15		104.12
09/07/2012	TOTAL WINE AND 09/07 #000938160 PURCHASE TOTAL WINE AND MO COLUMBIA SC		-18.96		122.27
09/07/2012	THE VITAMIN SH 09/07 #000853140 PURCHASE 195 HARBISON BLVD COLUMBIA SC	Groceries	-32.08		141.23
09/07/2012	Wal-Mart Super 09/07 #000562339 PURCHASE 1164 WAL-SAMS COLUMBIA (NW) SC	Household	-54.69		173.31
09/07/2012	BKOFAMERICA ATM 09/07 #000005341 DEPOSIT LEXINGTON WEST LEXINGTON SC	Misc. Income		60.00	228.00
09/06/2012	ROSS STORES #7 09/06 #000433240 PURCHASE ROSS STORES #712 COLUMBIA SC	Clothing	-5.34		168.00
09/06/2012	MARSHALLS 09/06 #000420811 PURCHASE MARSHALLS COLUMBIA SC	Clothing	-16.04		173.34
09/06/2012	CHECKCARD 0904 CASA LINDA - COLUMBIA COLUMBIA SC 24071052249158134731423		-20.27		189.38
09/06/2012	Time Warner Cable Bill Payment	Utilities	-30.00		209.65
09/06/2012	Mid-Carolina Electric Cooperativ Bill Payment	Utilities	-106.00		239.65
09/06/2012	BKOFAMERICA ATM 09/06 #000008366 DEPOSIT HIGH POINTE CENT IRMO SC	Misc. Income		100.00	345.65
09/05/2012	Wal-Mart Super 09/05 #000685187 PURCHASE 1164 WAL-SAMS COLUMBIA (NW) SC	Household	-28.43		245.65
09/05/2012	BKOFAMERICA ATM 09/05 #000004717 DEPOSIT LEXINGTON WEST LEXINGTON SC	Misc. Income		175.00	274.08
09/04/2012	CHECKCARD 0831 MCDONALD'S F5350 LEXINGTON SC 24427332244720068518795	Dining	-1.92		99.08
09/04/2012	TOTAL WINE AND 09/03 #000766482 PURCHASE TOTAL WINE AND MO COLUMBIA SC		-12.74		101.00
09/04/2012	Wal-Mart Super 09/03 #000265921 PURCHASE 1164 WAL-SAMS COLUMBIA (NW) SC	Household	-59.76		113.74
09/04/2012	BKOFAMERICA ATM 09/03 #000005200 WITHDRWL COLUMBIA STATION COLUMBIA SC	Cash	-640.00		173.50
09/04/2012	BKOFAMERICA ATM 09/03 #000005199 DEPOSIT COLUMBIA STATION COLUMBIA SC	Misc. Income		100.00	813.50
08/31/2012	CHECKCARD 0829 BONEFISH 0505 COLUMBIA SC 24692162243000723741904	Dining	-37.19		713.50
08/31/2012	CHECKCARD 0830 LUCKY'S BURGER SHACK IRMO SC 24055232244207788500478	Dining	-47.23		750.69
08/31/2012	BI-LO 135 08/31 #000697544 PURCHASE 421 COLUMBIA AVE. LEXINGTON SC	Groceries	-58.50		797.92
08/31/2012	MICROBILT CORPOR DES:DIRECT DEP ID:662025104271CC5 INDN:WINTERS,TONI...			423.34	856.42
08/30/2012	Wal-Mart Super 08/29 #000533250 PURCHASE 1164 WAL-SAMS COLUMBIA (NW) SC	Household	-47.39		433.08
08/30/2012	BKOFAMERICA ATM 08/30 #000002663 DEPOSIT LEXINGTON WEST LEXINGTON SC	Misc. Income		345.00	480.47



Gaining access to data can be difficult even by traditional methods.

In many cases, the data sets that you want will be owned by entities (telecommunications companies, utilities, or retailers, for instance) that may not want—or are not allowed—to share them.

They may not want to take the risk of offending their customers by sharing the information, and they may not have an immediate incentive to find ways to share it, even with their customers' consent. Regulatory requirements and privacy laws may prohibit lenders from gaining access to certain types of information.

Governments are likely to be particularly cautious about sharing identity and other data mining.



now you can.

- We are moving to a credit industry where the consumer can **participate** in their credit profile.
- Interactive
- Self reporting is automated – online or scan/email/fax in paper & digitally convert
- Based on positive performance
- **It helps...**
  - The Consumer*
  - The Credit Bureau*
  - The Lender*
  - The Economy*

# Data, data, data



Growth of digital universe to 40 zettabytes of usable data.

**Zetta** is a unit prefix in the metric system denoting a factor of  $10^{21}$  or

**1000000000000000000000000**

Zetta means “a lot”.

Be resourceful

For the financial services market big data’s most profound impact lies in unlocking access to credit.

Out of 70m consumers 46% are reasonable loan candidates.

## Role 1

Its needed for people with no data so you can now score them

## Role 2

Greatly enhances the ones that are in the credit system

World Bank research shows that an estimated 2.5 billion working-age adults globally—more than half of the total adult population—have no access to the types of formal financial services delivered by regulated financial institutions that wealthier people rely on. **Instead** they depend on informal mechanisms for saving and protecting themselves against risk.

# Worlds Unbanked

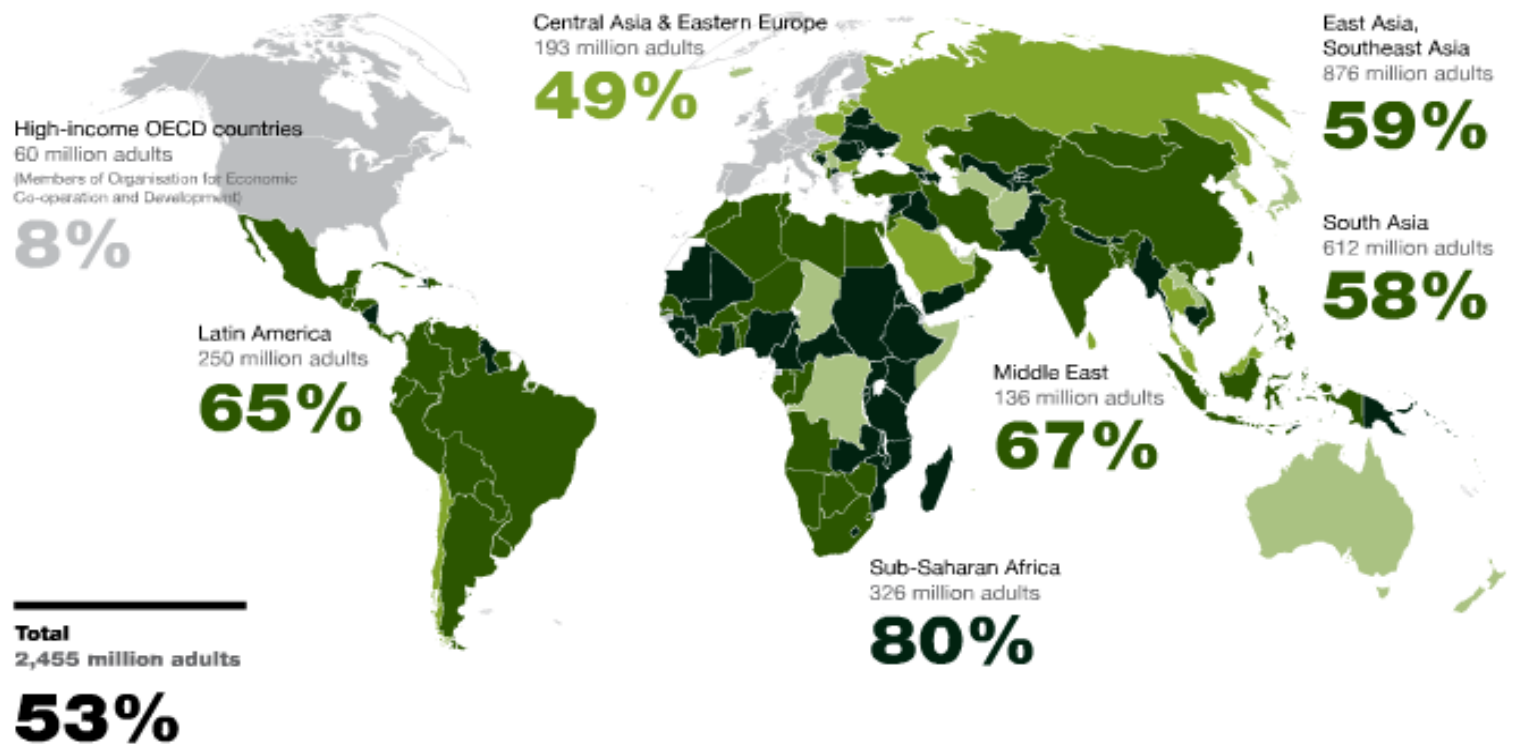
## Counting the world's unbanked

Nearly 2.2 billion financially unserved adults live in Africa, Asia, Latin America, and the Middle East.

Percentage of total adult population who do not use formal or semiformal financial services

0-25% 26-50% 51-75% 76-100%

Estimates used to calculate regional averages



**USA – 25%** of population or **80 million** people.

After the financial crisis in the US, 21% of American consumers saw their credit scores fall by 21 points or more, many are seeking to rebuild credit by demonstrating ability to repay through a more widely conceived consumer profile.

## **“National Inclusion”**

Helps close the financial gap between lenders and borrowers, creating greater access to finance for underserved populations.

Reliable customers overlooked by traditional models

Credit inclusion – also affect consumers ability to gain employment



## Financial Literacy Transparency Savings

Creates functioning financial markets that contribute to sustainable growth and economic development.

Can reshape the financial topography of a country



## ***Alignment...* Technology / Consumers / Timing**

*Technology...*

*Mobile & Smartphones...*

*Electronic Infrastructure...*

*Accessibility...* Close the information gap

*Availability of information*

*Data...* Massive amounts

*Growth...*

*Security...*



## PERC (Policy and Economic Research Council)

Lead by Dr. Michael Turner, June 2012

### *Excerpts and study findings:*

“First, with alternative data more people have scores and can be accepted. Second, with alternative data, the performance of the **scoring model improves** (for those who already had scores) and so better predictions of risk are made, resulting in more people being able to be accepted.”

“Strongly suggests that the general impacts from adding alternative data to credit scores are robust for macro-economic conditions.”

“The preponderance of evidence establishing the value proposition of alternative data is overwhelming and incontrovertible.”



Credit reporting systems are very important in today's financial system and having a relationship with one like Credit Info is almost mandatory.

Creditors consider information held by these companies a primary factor when they evaluate the creditworthiness of data subjects.

The information flow enables credit markets to function more efficiently and at a lower cost than would otherwise be possible and is an activity of public interest.

Negative and Positive Data



## Internal & External Information, But...

Why can't the credit bureaus get all this information housed in the same databases as the information used for "traditional credit?" It comes down to simple but important business reasons: information availability and compliance with laws like the Fair Credit Reporting Act (FCRA).

**One of the secrets of business is to know something that nobody else knows.**

*Lenders need to look into the future to determine whether to make a loan. It used to be that the most reliable way to predict the future was to review the past; for centuries, long-standing banking and credit relationships provided banks with a reasonable basis for extending credit.*



Even the biggest credit reporting companies agree – “Can 20th-century credit scoring models really address the economic realities of the 21st century? By the early 2000s, many lenders had begun to worry that the old ways of scoring customers really were getting, well, old.”

## Converting Data Into Credit Insights

Need for advanced credit-risk modeling capabilities. But incorporating these kinds of new data will require some big changes in people, technologies, and approach. Three key areas for change are talent, IT, and the collaboration between risk and marketing teams.

Talent. Even the strongest lenders will likely have to develop new skills to create risk models that capture the predictive potential of available data. Providers should involve people from several areas; primarily, this means statisticians with the technical skills to analyze risk variables, and it could mean adding to the army of PhDs. However, even the slightest reduction in loss rates will justify these hires. For institutions without advanced skills, the benefits are commensurately larger.



Alternative data not included in credit bureau reports could have generated \$1.7 billion for credit card issuers and \$1.9 billion for auto lenders in 2012 alone in the US.

43% of banks are actively involved in developing products and services for underserved consumers.

Even though the designs used to build our traditional credit decisioning structures are still fundamentally sound, the ground beneath them has shifted.

- Is there a better way to identify current customers who may default?
- How do I acquire customers more intelligently than my competitors in this environment?
- What is the most effective way to maximize profits from my existing customers?
- How do I segment and prioritize my collection accounts for the highest return using limited resources?



## European Credit Research Institute

The bureaus say this will bring millions of people into the financial mainstream while helping lenders make safer credit decisions. It also means the bureaus can offer their clients reports on more people.

An Asian lender found that delinquencies on mobile-phone bills were 60 percent more predictive of eventual small-loan defaults than were delinquencies on loans from other banks. Even the choice of payment plan for the phone bill, a seemingly unimportant variable, was found to be just as predictive as the second-best variable available from the credit bureau.

A Latin American consumer lender found that analyzing recharge behavior—the pattern in which a consumer “tops up” her prepaid mobile phone account—more than doubled its predictive power compared with the use of simple demographic data alone.

- Large amounts of data and a better understanding
- Performance modeling
- Design mathematical tools to generate consumer scores that prove predictive of credit-handling performance.
- Speed & Power



## **“How reliable is this information in making risk decisions?”**

FICO answered this question in 2007 when it released the FICO Expansion Score™, which uses alternative data to produce a credit score. The company was able to demonstrate that the FICO Expansion Score is comparable in its predictive values as traditional credit scores when evaluating credit.

## Business

- Lending and predictive intelligence
- Better identification
- Allows for better lending opportunities, decisioning and loan performance.
- Significantly reduces underwriting costs and allows for better insight into consumer payment behavior.
- Increase overall approval rate & performance of loans
- Scoreable with alignment
- Use both – Traditional & Non-Traditional

## Consumer

- Borrowing opportunities
- Better rates
- Build assets
- All without having to go into debt

# Report & Score

## Qualifit Report FRS

### Analyse FRS

Tax Number: 000000001  
 Credit Data Available: Yes  
 Date of Birth: 1984-02-29 Country Of Birth:

## Qualifit Risk (CP)

## Qualifit Risk (CP)

## Colats

### Payments Profile

	Past Due Amount Sum (open contracts)	JNDP
	Max Nr. of Due Instalments (last 12 months) —open contracts	<
	Max Nr. of Due Instalments (last 12 months) —closed contracts	<
	Nr. of months since last closed contract with Negative status	
	Outstanding Amount of last closed contract with Negative status	JNDP

### Affordability and Over-indebtedness

	Outstanding Amount Sum	JNDP
	Monthly Demonstrated Affordability	JNDP
	Total monthly payment	JNDP
	Monthly Instalment Amount/Income	10,0
	Nr. of Closed Contracts	-
	Nr. of Open Guaranteed Contracts	<

## Falcons

## CREDITINFO

Reg.no:	C 99999	25/06/2012 08:18:43
Reg. date:	29/09/1994	<a href="#">Add to monitoring</a>
Name:	ABC123 LIMITED	Report ref.: 2999112
Street:	1, MSIDA ROAD	
Locality:	Gzira	
Post Code:	GZR 1430	
Country:	MALTA	
Telephone:	12345678	
Fax:	12345678	
Web:	www.abc123.com.mt	
E-mail:	info@abc123.com.mt	
Legal Form:	Private Limited Liability	
Company Status:	Active	
Activity:	Importer and distributor of marine supplies	

### Company Credit Report

#### COMPANY SUMMARY

VAT Number: MT12345678

Last Annual Return Filed: 29/09/11

Last Accounts Filed: 06/10/2011

#### Financial Highlights in:

	2010	2009
EurEur		
Issued Capital:	123,456	123,456
Turnover:	12,345,678	876,541
Total Assets:	8,969,875	125,879
Net Worth:	123,456	56,893
Pre-Tax Profit:	-12,344	123,546

#### RISK INDICATOR

Financial Strength Indicator	Scale
1A	
Low to Medium Risk	

Credit Limit
Eur3,750

Credit Limit is based on the latest financials filed and should be taken only as a guide. The maximum limit is 400,000 (currency as per financials).

#### Court information and other defaulting debts

Amounts shown may include contested claims as well as settled claims

Registrations: Yes  
 Claimants:

Malta Co Limited  
 Sample Co Limited

[Click for Details](#)

Other Court information (This information bears no weight on any conclusions reached herein)

Pending Cases: 3

# Report & Score



## PRBC® Credit Profile w/ FICO® Expansion® Score

Reported: 07-07-2013

Applicant Information	
CONNIE KELLEY	
459-39-7689	
Driver's License Issued: TX 10000884	
4408 WONDERLAND DR	
PLANO, TX 75093	
Home Phone: (214)738-1479	

Additional Addresses	
4408 WONDERLAND DR	
PLANO, TX 750936987	

Additional Alias	
CONNIE L KELLEY	

Average Occupancy	Reported Addresses
Not Reported*	2

\* Based on reported data

Predictive Repayment Habits Summary		Count	Amount
Bad Checks / NSF (Totals)		0	0
Write-offs (Totals)		0	0
Credit Card Rejections (Totals)		0	0
Sent To Collections (Totals)		0	0
Returns (Totals)		0	0
Delinquencies (Totals)		0	0

Collections	Public Records	Score
NO	NO	622

Credit Overview		Count	Amount
Delinquencies		0	0
Collections		0	0
Bankruptcies		0	0
Liens/Judgments		0	0
Suits		0	0
Evictions		0	0
Foreclosures		0	0
Repossessions		0	0
Charge Offs		0	0
Banking Detail (Retail Items)		0	0
Banking Detail (Account Closures)		2	0
Banking Detail (Previous Inquiries)		0	0
Banking Detail (Check Orders)		0	0
Inquiries		0	0
Current / Past / Open Accounts		0 / 1 / 0	0

Income	Employer

Scorecard	Score
<b>FICO® Expansion® Score</b>	<b>622</b>
<b>Factors</b> Number of checking account forced closures Time since del/denog on accounts too recent/unknown Length of time telephone service has been established Important application data missing	This scorecard ranges from 300 to 850 with 300 being the lowest possible score 

Scorecard	Score
<b>DDA Score</b>	<b>0565</b>
<b>Factors</b> DDA CLOSURE(S) RECENT INQUIRY ACTIVITY	This scorecard ranges from 100 to 899 with 100 being the lowest possible score 

Scorecard	Score
<b>Thindex Score</b>	<b>678</b>
<b>Factors</b> Important Application Data Missing Reason Code: 00 Reason Code: 00 Reason Code: 00	This scorecard ranges from 250 to 999 with 250 being the lowest possible score. 

Property Report	
Record Type: Assessor	
Tax Year:	
Total Value	\$232786
Tax	\$
Improvements	\$179786
Mortgage	\$
Assessed	\$232786
Land Value	\$
Total Market	\$232786

Property Address WONDERLAND PLANO TX 75093

First Owner:	KELLEY CONNIE	Sale Date:	
Owner Address:	PLANO TX 75093	Land Usage:	
Second Owner:		Year Built:	1998
Unique ID:		Living Size:	
Parcel #:	R3802-00P-0175-1	Bedrooms:	
Unformatted Parcel #:	R3802-00P-0175-1	Full Baths:	
Legal Description:		Half Baths:	
Subdivision Name:		Building Size:	2872 Square Feet

Summary Detail		30 days	60 days	90 days	180 days	1 year	2 years	3 years
<b>ACCOUNT CLOSURES SUMMARY</b>		Count	Count	Count	Count	Count	Count	Count
First closure quantity:		0	0	0	0	0	0	0
Days since first closure:		0	0	0	0	0	0	0

ACCOUNT CLOSURES DETAIL			
<b>Account Closure 1</b>			
Institution Name:	FIRST STAR BANK	Account Number:	00000000000000000000
ABA Number:	11100067	Report Date:	JK
Date:	06-02-2012	Institution State:	TX
Institution ZIP Code:	75025	Amount:	\$3.00
Paid Date:			

ACCOUNT INQUIRIES SUMMARY		30 days	60 days	90 days	180 days	1 year	2 years	3 years
<b>ACCOUNT INQUIRIES DETAIL</b>		Count	Count	Count	Count	Count	Count	Count
Number of days since first inquiry:		0688						
Number of days since last inquiry:						0015		

<b>Inquiry 1</b>			
Institution Name:	RANDOLPH BROOKS FEDERAL C U	Inquiry Date:	06-22-2013
Institution State:	TX	Institution Zip:	79132
<b>Inquiry 2</b>			
Institution Name:	JP MORGAN CHASE	Inquiry Date:	01-21-2011
Institution State:	TX	Institution Zip:	75026109

Message	Type	Code	Description
Alert	04	No Record Found.	
TransactionID		2182802	
TransactionID		AT827HLQWLNKNDNSA	
ReportItem		RANDOLPH BROOKS FEDERAL C U reported an inquiry on June 22, 2013.	
ReportItem		FIRST STAR BANK reported an account closure on June 2, 2012, associated with Non-sufficient Funds (NSF) activity.	
ReportItem		JP MORGAN CHASE reported an inquiry on January 21, 2011.	
ReportItem		A primary record was reported with a total value of \$229,430, a sale price of \$0, an assessed value of \$229,430, and a total market value of \$229,430.	
ReportItem		A primary record was reported with a total value of \$225,786, a sale price of \$0, an assessed value of \$225,786, and a total market value of \$225,786.	
ReportItem		A primary record was reported with a total value of \$225,053, a sale price of \$0, an assessed value of \$225,053, and a total market value of \$225,053.	
ReportItem		A primary record was reported with a total value of \$223,291, a sale price of \$0, an assessed value of \$223,291, and a total market value of \$223,291.	
ReportItem		A primary record was reported.	
ReportItem		The following direct retaining account information was reported: total number of orders: 2; total order amount: 25.94; total amount of payments: 25.94; total credit card rejections: 0; number of credit card rejections in the last year: 0; total number of write-offs: 0; number of write-offs on membership accounts: 0; date of last write-off: 07/2013; number of invoices indicating not paid as agreed: 0; total number of bad checks or instances of non-sufficient funds: 0.	
ReportItem		For phone number (972) 312-1273, the following length of service information was reported: listing date: 12/5/2008.	
ReportItem		A third-party risk score was used within the calculation of the FICO® Expansion® Score. The top reasons indicating the factors that influenced that score are the following: 1) Important application data missing.	

PRBC® is a registered trademark of Microbilt Corporation. FICO® Expansion® Score is a registered trademark of Fair Isaac Corporation.

# Report & Score



Reported: 08/20/2012 9:37 AM EST REF# DGG2345678912345678901234567

### PRBC Member Information

**Consumer, John Q.**

SSN: 462-32-4999

Date of Birth: October 06, 1931

Aliases: JOHN CONSUMER; JOHN QUINCY CONSUMER

### Current Address

1056 APPLEWOOD VILLAGE LANE  
Atlanta, GA 30328  
FULTON COUNTY



Your credit rating is: Very Good ★★★★★



### Your PRBC Score Factors

These things impacted your score. Changing habits around negative factors can often help to raise your score.

- 01. Length of account payment history
- 02. Number of reported accounts

### Your Bill Payment Summary

Account Type	Number of PRBC Accounts	On-Time Payments	Good Payments Streak	Late Payments	Since Last Late Payment
Bank Accounts	2	12	12		
Credit & PrePaid Cards	3	12	12		
Utilities	1	18	6	1	6
Insurance	1	6	6		
Residence (Rent / Mortgage)	1	12	10		

### Your PRBC Accounts

<b>CABLE</b>	Overpriced Cable Company, Inc.	Account Number: 34567656787656
ACCOUNT STATUS: OPEN	TERMS/PAYMENT AMOUNT: <b>\$78.67</b>	ACCOUNT OPENED ON: 06/05/2000
30 60 90	00 00 00	Payment History: [Progress bar with 12 'v' marks]
		LAST UPDATE: 07/07/2013
<b>ELEC</b>	Public Service Energy & Gas	Account Number: 34567656787656
ACCOUNT STATUS: OPEN	TERMS/PAYMENT AMOUNT: <b>\$320.42</b>	ACCOUNT OPENED ON: 06/05/2000
30 60 90	00 00 00	Payment History: [Progress bar with 12 'v' marks]
		LAST UPDATE: 07/07/2013
<b>RENT</b>	Summit Apartment Partners	Account Number: 34567656787656
ACCOUNT STATUS: OPEN	TERMS/PAYMENT AMOUNT: <b>\$647.42</b>	ACCOUNT OPENED ON: 06/05/2000
30 60 90	00 00 00	Payment History: [Progress bar with 12 'v' marks]
		LAST UPDATE: 07/07/2013
<b>CREDIT CARD</b>	Capital One	Account Number: 34567656787656
ACCOUNT STATUS: OPEN	TERMS/PAYMENT AMOUNT: <b>\$647.42</b>	ACCOUNT OPENED ON: 06/05/2000
30 60 90	00 00 00	Payment History: [Progress bar with 12 'v' marks]
		LAST UPDATE: 07/07/2013

### Inquiry Information

Date	Creditor / Account Name	Subscriber ID
09/15/2012	PRBC	80
09/15/2012	INFORMATION RESOURCE	400
09/15/2012	JOE BLOW LENDER	36

We are coming to a point  
where alternative credit  
is **not alternative** at all.

It's not a question of whether lenders should be using non-traditional data, but how soon they can start incorporating it into their decisioning processes.

Thank you.



## Sean Albert

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