

## The lending industry's smartest bank aggregation and verification solution

Today, lenders and loan providers across the country make critical lending decisions using IBV. Built to comply with Consumer Federal Protection Bureau (CFPB), Federal Credit Reporting Act (FCRA) and other regulatory requirements, IBV provides lenders with a quick, quality snapshot of an applicant.

## Now even better

We listen to our customers and strive to improve our services regularly which is why we are now rolling out the latest IBV update that contains new exciting features and improvements.

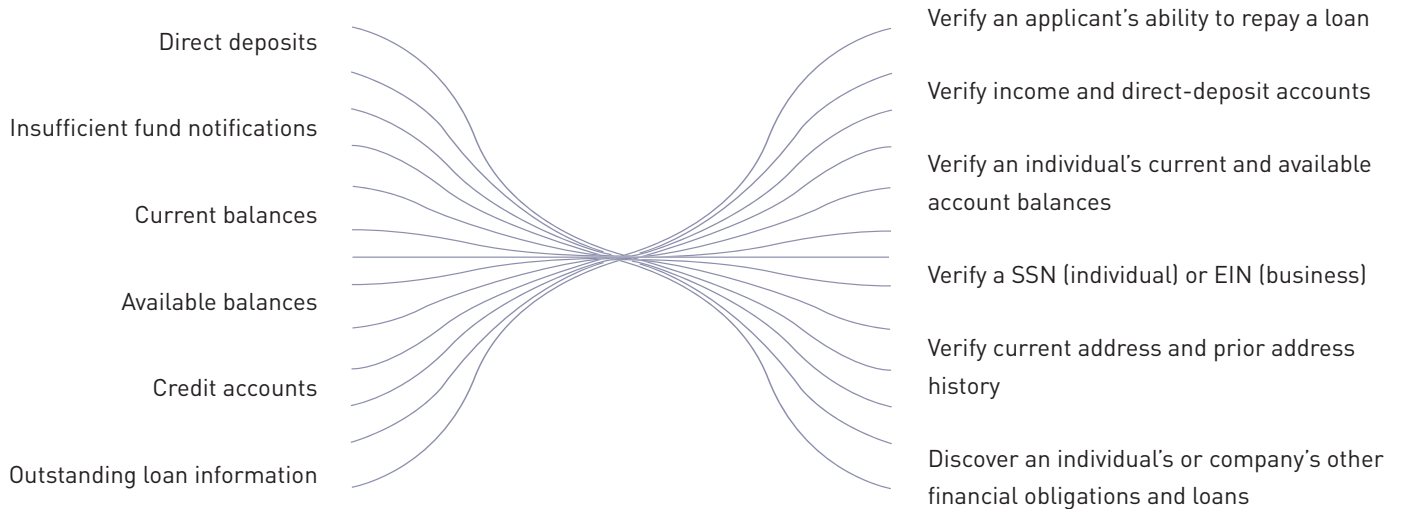
### What's better for Lenders

- Application customization and branding
- Verify multiple financial institutions and accounts during a single session
- Routing number lookup for financial institutions
- Enhanced API with real-time monitoring
- Enhanced report with additional fields, calculations and analysis
- Faster aggregation and processing
- Simple integration through API or web portal
- Better holistic view of consumer data
- Does not rely on 3rd parties and utilizes only in-house scripts

### What's better for Consumers

- Enhanced and simplified user experience
- Faster load times while in app
- Rebuilt from the ground up as a mobile first solution
- Addition of financial institution logos for familiarity and ease of use
- 24/7 professional support
- Spanish version for ease of use

## Gain easy access to comprehensive transactional data



Account and transaction information from 15,000+ financial institutions at your fingertips.

## Why choose IBV?

### Access to IBV is as easy as going online.

Consumer-centric at its core, IBV can be easily integrated into your website or set up on smartphones and tablets for on-site use. Better still, it can be configured to notify your customers by email, SMS/text messaging or through a direct URL.

### Build custom applications with a powerful API.

IBV offers two API's for use in custom software and application development. Designed to leverage current web development architectures, IBV API's save you time and money by connecting you immediately with transactional data from thousands of financial institutions.

### Work directly with the data provider.

Some companies are simply resellers that serve as a middle-men between you and the data you're using. With IBV, you're working directly with the data provider. That means you get 24-7-365 service, the convenience of a single point of contact, and you can take advantage of all system improvements as they are rolled out.

### Rock-solid security for you, your business and your consumers.

We've built IBV on a consumer-permissioned model whereby the applicant controls the log-in credentials and IBV reports on the data. Behind the scenes, IBV meets the industry's most stringent data security requirements as well as current FCRA compliance standards.

**Learn more today. Visit [ibvnow.com](http://ibvnow.com) or call 800-884-4747**