

Instant Account Verification



DecisionLogic introduces Instant Account Verification. This service provides lenders the ability to verify a borrower's identity, account number and balance in real-time through the borrower's bank account. It also provides access to up to 90 days of the borrowers account transaction history. This automated real-time process removes many of the problems encountered with traditional methods of loan decision making. IAV empowers lenders to make fast and accurate decisions critical to the success of their businesses.

Account Report

ACCOUNT		Update	Return
Information Entered		Information Found	
Request Code	7GVXQN	Report Status	Completed
Institution Name	Bank of America (All except WA & ID)	Account Name	REGULAR CHECKING-5271
Routing Number	123105806	Account Type	CHECKING
Account Number	45456685271	Account Number	JOHN PUBLIC
Name	John Public	Name	45456685271
Amount to Verify	\$0.00	Available Balance	\$498.60
Login	Successful	As of Date	5/17/2011
Email Address	jpublic@myemail.com	Processed	Accepted

ACTIVITY		Deposits/Credits	\$5,856.68
Date Range	02/16/2011 - 05/16/2011	Withdrawals/Debits	(\$6,567.16)
Current Balance	\$1,539.70		
Date	Description	Amount	Balance
05/16/2011	SAFEMAY STORE 05/15 #00564564 PURCHASE SAFEWAY STORE 37 INGLEWOOD CA	(\$24.98)	\$1,539.70
05/16/2011	ELECTRON 03/12 #000019752 PURCHASE FRY'S ELECTRONICS LOS ANGELES	(\$126.25)	\$1,564.68
05/16/2011	PAYPAL 4025643544 74585701135119606544	(\$17.00)	\$1,690.93
05/15/2011	428 BLOCKBUSTER INC#04106 480-460-3455 CA	(\$9.75)	\$1,707.93
05/12/2011	SONITA RESORT APPTS	(\$1,620.00)	\$1,717.68
05/11/2011	SAFEWAY STORE 05/11 #000475059 PURCHASE WALGREEN CERRITOS CA	(\$13.50)	\$3,337.68
05/10/2011	Online banking transfer from CHK 8156 Confirmation# 01456499	\$200.00	\$3,351.18
05/10/2011	SAFEWAY STORE 05/10 #000747609 PURCHASE SAFEWAY STORE 37 INGLEWOOD CA	(\$22.03)	\$3,151.18
05/09/2011	CHECKCARD 0503 SAN FELIPE'S CANTINA ANAHEIM CA 0019400505	(\$46.62)	\$3,173.21
05/09/2011	CHECKCARD 0506 Amazon.com AMZN.COM/BANK OF AMERICA 16114073	(\$12.33)	\$3,219.83
05/09/2011	Cobblestone 05/07 #000223528 PURCHASE COBBLESTONE ANAHEIM CA	(\$49.00)	\$3,232.16
05/09/2011	CHECKCARD 0506 PARADISE BAKERYCAFE LOS ANGELES 24692161127000605033787	(\$7.00)	\$3,281.16
05/09/2011	CHECKCARD 0506 HALLMARK.COM 800-425-5627 MORTGAGE 412951126286631206372	(\$12.00)	\$3,288.16
05/05/2011	ALPHACARE PAYROLL AUTO DEPOSIT	\$2,793.67	\$3,300.16
05/05/2011	CHECKCARD 0503 SHELL OIL 57441454600 ANAHEIM CA 24316051124548351014585	(\$82.40)	\$506.49
05/04/2011	COSTCO WAREHOUSE ANAHEIM CA	(\$176.98)	\$588.89
05/04/2011	SRP DESUREPAY ID:265465403 INDN:SMITH JANE CO ID:8544	(\$276.82)	\$765.87
05/03/2011	CHECKCARD 0503 SANDBAR DESERT RIDGE IRVINE CA 24755421124151247624502	(\$12.00)	\$1,042.69
05/02/2011	SAFEWAY STORE 04/30 #000171761 PURCHASE SAFEWAY STORE 37 INGLEWOOD CA	(\$23.12)	\$1,054.69
05/02/2011	SAFEWAY STORE 05/01 #000074909 PURCHASE SAFEWAY STORE 37 INGLEWOOD CA	(\$70.01)	\$1,077.81
05/02/2011	PURCHASE CARD 0503 UNIV WINDY HILL CREDIT CALY THORO CA 5195122115041191919845	(\$15.00)	\$1,147.82

Features

- Real-time access to account information with over 3,700 financial institutions
- Instant and accurate verification of identity and account information authenticating borrower
- Access account transaction details to make informed decisions on risk and schedule payback
- Flexible settings to tailor information request and report detail summary
- Hosted service providing secure and reliable technology
- Secure data transfer using industry standards for confidentiality and security of data
- Real-time processing to access current data
- User displays are customized to lenders branding

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Benefits

- ✓ Increase speed – No need to call bank or wait for borrower to provide statements
- ✓ Reduce dropouts – Let fewer good prospects go cold while waiting for documents
- ✓ Lower risk – More complete picture of borrower prevents risky or fraudulent loans
- ✓ Improve profit – Faster, better, less risky loans mean more profit



When Decisions Determine Success

Please call 858-586-0202 today or visit www.decisionlogic.com to learn how we can help you transform your business.