



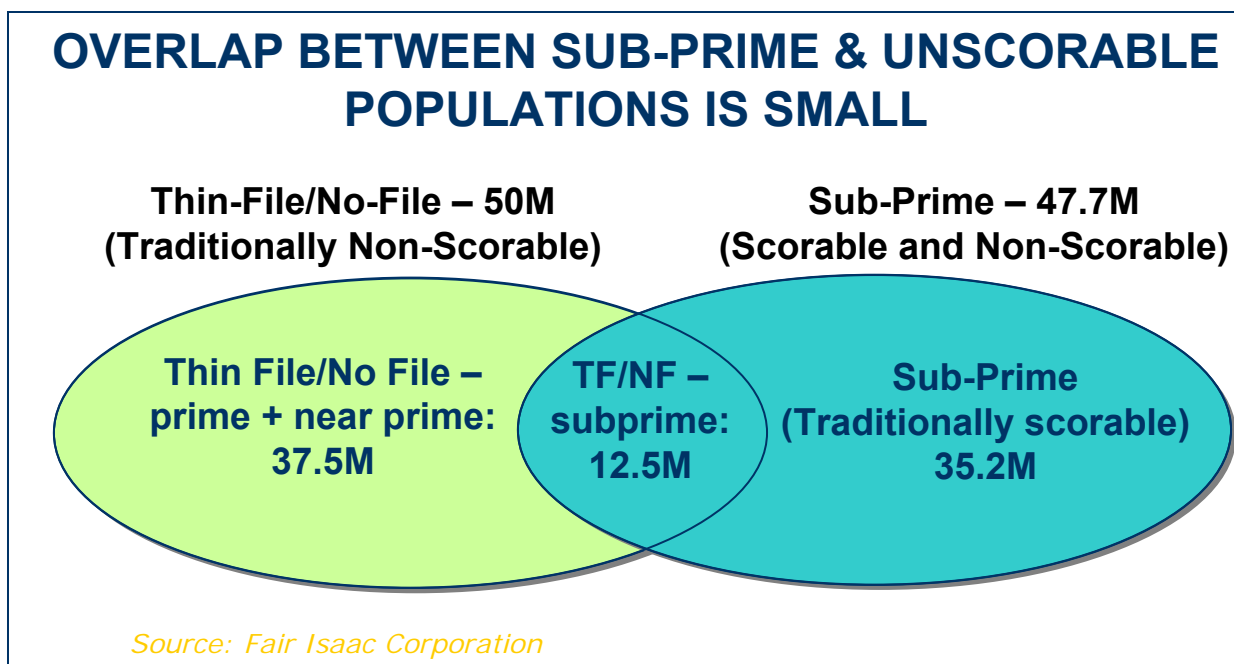
PRBC Update and Launch in Illinois

By: Corey Stone
FiSCA 20th Annual
Conference and Exposition



Unscorable ≠ Sub-prime

- 42% of check customers lack a credit score
- Many are prime or near-prime risks



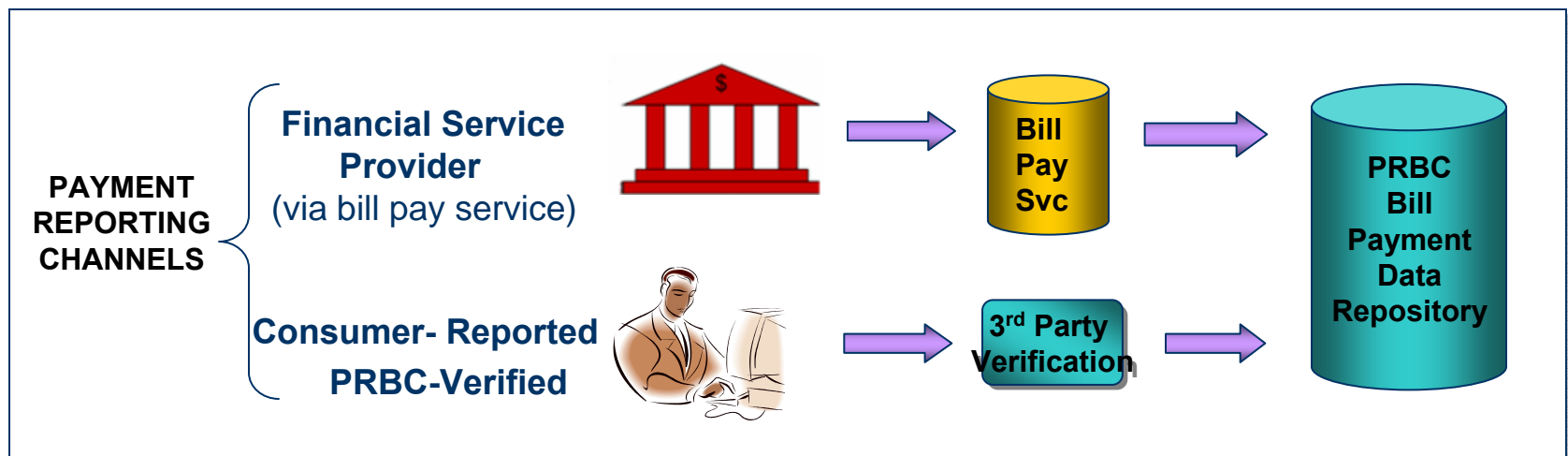


Bill Payments Build Credit

- Universal
- Predictive
- Already factored into many credit scores

PRBC creates an alternative consumer credit file with rent and bill payments

- Lenders use as a SUPPLEMENT to traditional credit reports
- Consumer-initiated model



The payment reporting process:

- Enrollment at POS or online
- Recurring payment reporting
- Data delivery
 - To lenders
 - To consumers
 - To financial services providers
- Data Protection



Financial service provider benefits:

- Increased bill payment transactions
- Customer loyalty
- Loan referral and servicing revenue
- Positioning FSPs as positive economic path



Promotion



A photograph of a smiling family—a man, a woman, and a young girl—standing in front of a white car. The man is holding up a set of car keys. The image is watermarked with "iStockphoto".

USE YOUR **BILL PAYMENTS TO
GET THE CREDIT
YOU DESERVE**


**CURRENCY
EXCHANGE**

 **PRBC** Personal Reporting Builds Credit

You can instantly establish a credit history when you make your utility, rent and related monthly payments here. Just ask a Currency Exchange teller how you can sign up for the Payment Reporting Builds Credit program.

**Start Building for a Stronger
Financial Future Today!**



Enrollment:



YES!

I want to build credit with my regular bill payments at (Company Name) and other Currency Exchanges participating in the Community Currency Exchange Association's credit building program.

By submitting this form, I request that my bill payments to the accounts listed below that I make regularly at this location and other participating Currency Exchanges be reported to PRBC in order to build a credit file that can be used when I apply for housing, a mortgage, a car loan, credit cards, insurance, and employment.



Enrollment (cont'd)

I have read the above information and authorize participating Currency Exchanges to report my payments to PRBC.

PRINT Name: _____ SIGN Name: _____

Address: _____ Today's Date: _____

City: _____ State: _____ Social Security Number: _____
(Tax ID number and ITIN Number)

Date of Birth: _____
(mm/dd/yyyy)

I would like to report payments to the following accounts:

Electricity: _____
(Biller Company Name) (My Account Number)

Telephone: _____
(Biller Company Name) (My Account Number)

Natural Gas/Oil: _____
(Biller Company Name) (My Account Number)

Cable/Satellite TV: _____
(Biller Company Name) (My Account Number)

Cell Phone: _____
(Biller Company Name) (My Account Number)

Rent: _____
(Landlord Name) (My Account Number)




Other: _____
(Biller Company Name) (My Account Number)



Enrollment (cont'd)

**PAYMENT REPORTING BUILDS CREDIT
PROGRAM MEMBER**

I, _____,
am building my credit through the PRBC program at
_____ Currency Exchange.



Thank You

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