

NCN Verification

NCN Verification searches a nationwide database of over 120 million checking accounts and alerts you if your customer has written bad checks. The service also protects you from returned checks by identifying consumers who have recently been conducting an unusual level of check-writing activity.

- NCN Verification lets you verify a check in real time.
- Fast and inexpensive precaution at the point of sale or over the Internet.
- Uses the National Check Network® (NCN®) database containing 120 million checking accounts.
- Identifies negative data (accounts with unpaid returned checks).
- High check volume is flagged to identify potential fraud accounts (data indicating unusual/suspicious use of account).
- Easy to learn and use.

ATM Verify

By providing your company access to the single largest source of checking account information in the world via the ATM Network, our ATM Verify offers the most powerful, accurate, and complete verification system currently available in the industry.

Over 210 million accounts reside within this network. Participating financial institutions include, but are not limited to, Bank of America, Wells Fargo, Chase, and Citibank. The list of new institutions participating in this network is growing rapidly. Soon the network will include not only Tier I financial institutions but also Tier II institutions (regional and local banks).

With this system, you can now determine--virtually in real time--whether a customer's account is currently overdrawn, frozen, closed, etc., and therefore whether a check is likely to be returned. There is no other system available in the market today that offers this type of current account-status notification.

ATM Verify is easy to use, whether you combine it with one of our payment solutions or link directly into our system to complement your current payment process. Transmissions are completed in less than two seconds. After transmission, not only does the system provide an approval, decline, or non-participant response but it will also inform you why the transmission was declined.

With ATM Verify, you have a shortened risk window due to immediate risk assessment without the returned item. It alerts you to suspicious account activity, thus offering an effective solution for protecting your bottom line. You can accept more checks with greater confidence because of reduced risk since the system effectively reduces transaction losses. And it's less expensive than credit card discount rates.