

# Advanced Fraud Solutions TrueACH™



The ACH network's ever greater volumes have sparked a dilemma: how do financial institutions, who increasingly rely on ACH, safeguard faster payments? To fight back against ACH fraud, Advanced Fraud Solutions developed TrueACH™ with Account Validation – a powerful ACH tool that enables financial institutions (FIs) to confirm the account status, account owner or authorized user(s).



## Validate ACH Account Status & Account Ownership with TrueACH with Account Validation

TrueACH with Account Validation triangulates the identity of a query against an industry leading, FI-contributed database that includes account status, account owner and authorized user identity. Receive real-time responses on:



If the account exists and is in good standing



If the account is returning transactions



If the account is closed, NSF, or at high-risk status



If the person is authorized to transact on the account

Advanced Fraud Solutions' TrueACH makes those decisions with a dataset unlike any other vendor.

## TrueACH prevents losses and improves customer interactions:



Enables faster funds availability and supports checking-to-checking and checking-to-savings transfers



Detects at-risk ACH transactions



Verification of account owners when setting up initial external account transfers



Verification of initial online account openings for the funding of that account



Supports setup of external accounts to make payments on a loan



Helps address Nacha's compliance requirements



## Delivering fraud prevention through:



**Data Scoring:** Designed to provide you with accurate predictions as to whether ACH debits, checks or e-Checks are likely to clear without return.



**Account Owner Authentication:** Identity-to-account matching is performed through Account Owner Authentication (AOA) functionality.



**FI-Contributed Data:** Deposit performance data contributed by thousands of FIs on a recurring basis.

**For more information please visit our website.**

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