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

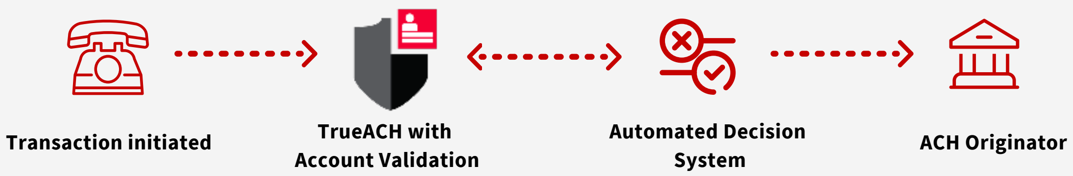
TrueACH with Account Validation triangulates the identity of a query against an industry leading, FI-contributed database that includes account status, account owner and authorized user identity. Receive real-time responses on:

- 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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