If you're accepting payments either by check or electronic debit, and desire one of the most extensive and frequently updated negative check database services in the country, then NCNVerify is the check verification solution for you.

By linking into National Check Network's massive databases consisting of more than 22 million accounts, we can determine whether or not a specific checking account has dishonored items currently pending with a participating merchant. We can also check the more than 138 million DDA accounts tracked in the positive database to determine whether a check writer has a "positive" check-writing history with merchants supplying data to the National Check Network. Finally, you will receive a notice if the account being queried has not been seen by National Check Network before, alerting you that the account in question may be new or simply may not exist.

When combining NCN*Verify* with ATM*Verify*™, our real-time account status check verification service merchants now have the most comprehensive check verification service ever provided in the marketplace.

NCN*Verify*

- More than 22 million accounts in the negative database
- More than 138 million positive records
- 120,000 merchants and 260 collection agencies contributing more than 300 times a day
- Can be used with any ACH Direct processing solution
- Less than two-second response time

NCN*Verify* is the most effective choice for both negative and positive check verification, whether you're accepting paper checks or electronic debits through the Federal Reserve Bank's ACH network. Major banks, grocery stores and retailers and more benefit from the advantages of the National Check Network database.

Informed Decisions

Quality data ensures acceptance of as many checks as possible, for superior customer service. With information available before competing databases even know the account has "gone bad," NCN*Verify* helps prevent acceptance of problem checks. NCN*Verify*'s check data is updated more than 300 times daily, making the integrity of our data second to none.

ACH
D I R E C T™

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Easy Integration, Rapid Transactions

From frame relay systems, VSAT and ISDN to terminal-based processing and the Internet, NCN*Verify* offers fast start-up and easy set-up connecting to virtually any point-of-sale or Internet payment system. With high-speed servers and redundant lines, rapid transaction speed will keep customer service moving.

138 Million Accounts Tracked

NCN*Verify* has one of the most extensive databases in the market today. This is advantageous because the more accounts tracked, the more likely to accurately evaluate the customer in the check-out line. NCN*Verify*'s negative database (accounts with returned checks) includes more than 22 million accounts. Just as important, the positive database contains more than 138 million DDA consumer accounts. With more than 120,000 merchants and 260 collection agencies contributing to the database more than 300 times per day, NCN continually expands its up-to-date information, expediting customer service and reducing check losses.

Fewest Unnecessary Returns

Electronic checks processed through NCN*Verify* are returned less frequently than the Automated Clearing House industry average. Data-error (administrative) returns are virtually eliminated with advanced parsing technology. Parsing (analysis and filtering of data coming into our database) ensures the integrity of data.

Best In Class

Industry-leading payment organizations and banks prefer NCN*Verify*. Database size, innovative technology and highly customizable controls give major retailers, grocers, third-party processors and banks confidence in NCN*Verify*.