FirstACH
The First Choice in ACH Business Solutions.

Better information.

www.firstach.com

ACH 101

Check Verify

Benefits:

- Stop up to 80% of rejected transactions before they even happen
- Save money on reject fees and lost revenue due
- Utilize the largest collection of negative data in the nation for your own business
- Control your own risk; you can decide if you want to process transactions with denied verifications
- Knowing which of your customers are in good standing helps you foster solid customer relationships

What is it?

Check Verify compares your customer's information against the SCAN database, the largest repository of negative payment information in the nation. Based on the recommendation given by SCAN, you can continue to process a transaction or our system can automatically void it, potentially saving you the time, money, and aggravation associated with rejected transactions.

Check Verify

What Check Verify is NOT:

- It is not check guarantee
- It is not a guarantee that a transaction will not reject/return
- It is not a guarantee of collection on a transaction for payment

Who Uses Check Verify?

Anyone who wants to have an extra layer of information regarding their ACH transactions can benefit from this feature. Even if you choose to allow all transactions to process, regardless of the recommendation by SCAN, you will be better able to identify potential issues and make adjustments accordingly.

How does it work?

When a transaction is submitted to the First ACH Gateway for processing, the information from the transaction is transmitted to SCAN to compare against their database of checking information. Based on this collected information, SCAN determines either that they would recommend or would not recommend processing that transaction, and transmits that information to First ACH. First ACH will provide the response for each transaction as either a blue check mark for accepted, a red x for declined, or a green question mark for error. You will be able to set a limit to have the system void declined transactions above a specified dollar amount.

Information Collected:

Most of the information needed to run Check Verify is already available from the transaction information. But an additional measure of verification can be obtained by also entering the customer's drivers license number and the state in which it is was issued.

Requirements:

The Check Verify feature must be added to your processing plan to perform this function. All transactions submitted while this feature is active will be subject to verification. Your customer's drivers license information is not required, but the additional verification step can only be performed when that information is provided. Only those declined transactions that fall below the limit selected will be automatically voided. This limit can be changed at your request.

First ACH
9693 Gerwig Lane Suite A
Columbia, MD 21046
800-356-2429