Payliance™



Unlock the Power of Real-Time Card Verification with Card Verify

Card Verify is a comprehensive low-cost solution that transforms the way you assess risk, fund loans, and serve your borrowers.

Card Verify leverages advanced technology to access and aggregate crucial data points specific to individual credit, debit, and prepaid debit cards in real-time from multiple sources, empowering you to make informed decisions quickly and confidently.

Key Benefits:

- **Comprehensive Data Aggregation:** Card Verify provides a single, comprehensive response within seconds, consolidating essential information such as AVS, BIN, issuer, and enhanced card details that would otherwise require integrating with multiple services.
- **Proactive Card Identification:** Easily identify and filter out cards you do not accept, such as credit cards or certain prepaid card types.
- **Instant Card Funding Eligibility Verification:** With Card Verify, you can instantly verify eligible debit cards for loan funding, ensuring a seamless and convenient experience for your borrowers.
- **Additional Due Diligence:** Card Verify provides valuable data points to complement your existing due diligence and validate a borrower's card as a funding or repayment instrument. Matching address (AVS) information and flagging lost/stolen cards at the time of the API call helps reduce risk.
- **Actionable Insights:** Beyond standard AVS, we return actionable data points such as card issuer, country of origin, and reloadable prepaid card categories.
- **Single API Integration:** Card Verify offers the simplicity and cost-effectiveness of pulling all these data points through a single API call.
- **Access to Visa and Mastercard Account Name Inquiry (ANI):** Verifies that the name provided by a Visa and/or Mastercard cardholder matches the name held by their issuing bank reducing your exposure to fraud.

Don't settle for a fragmented, time-consuming verification process. Partner with Payliance and experience the power of real-time, comprehensive card verification.

To learn more, Complete Our Brief Form (https://payliance.com/get-started) or call 866.314.5393

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

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