

Card Verify

Simplified Insights, Real Time Results



Enhance security, mitigate risk of fraud and loss, and ensure seamless transactions by gaining visibility into individual credit, debit, and prepaid debit cards.

Card Verify from Payliance is a leading payment verification solution designed to enhance security and reduce the risk of fraudulent transactions. It provides businesses with real-time card authentication, ensuring that each transaction is legitimate, thereby minimizing the potential for chargebacks and losses.

Key Features and Benefits



Real-time Card Verification

Card Verify leverages advanced algorithms and secure data sources to instantly verify the authenticity of credit and debit cards. This **real-time** verification process significantly reduces the risk of accepting fraudulent payments and can be used for payment processing and other operation workflows.

- Gain more insight with **real-time** API-based service that goes beyond standard card Address Validation Service (AVS) response data
- Improve card acceptance
- Minimize chargebacks
- Save costs compared with other risk validation services



Fraud Detection and Prevention

By integrating sophisticated fraud detection mechanisms, Card Verify detects suspicious activity patterns, flags potentially fraudulent transactions, and helps prevent unauthorized card usage.



Seamless Integration

Card Verify can be seamlessly integrated into existing payment systems, making it easy for businesses to adopt without disrupting their current operations. The product offers flexible integration options, including APIs and plugins, ensuring a smooth implementation process.

Customizable Rules and Parameters

Define custom rules and parameters based on your specific risk tolerance and requirements. Set your own criteria for accepting or rejecting transactions, providing a tailored solution that aligns with the unique needs of your business.

Security and Compliance with Industry Standards

Card Verify adheres to the highest industry standards for data security and compliance, including Payment Card Industry Data Security Standard (PCI DSS) requirements. This ensures that sensitive cardholder information is handled and stored securely, instilling trust in both businesses and customers.

- Servers hosted in Standards for Attestation Engagements (SSAE16) certified facilities
- Threat monitoring and intrusion detection managed 24/7 by the security operations center
- iFrame plug-in option available to reduce your organization's PCI scope
- Sandbox environment for developer testing
- Tokenization
 - Replace sensitive card data with a unique identifier that can be stored and reused
 - Lower costs by reducing overhead associated with PCI compliance
 - Increased security by tokenizing data rendering unusable if ever compromised

Analytics and Reporting

Gain valuable insights into transaction patterns, fraud trends, and overall payment performance with robust analytics and cloud-based reporting capabilities via our fully customizable online merchant portal. These actionable insights enable lenders to make informed decisions and continuously optimize payment processes.

To learn more, email us at salesinquiry@payliance.com or call 866.314.5393.



[Learn More](#)

About Payliance

Founded in 2007, Payliance is on a mission to make it easier to lend and simpler to borrow by enabling organizations to streamline payment acceptance, minimize processing costs, and reduce the risk of fraud. With deep expertise in lending, collections, E-commerce, and gaming, Payliance serves over 350 lenders and over 40,000 merchant locations processing over 57 million transactions per year. Payliance's Payments-as-a-Service platform helps merchants accelerate payments performance by increasing customer approvals, streamlining re-payment transaction processing, and decreasing charge-off losses. Visit [Payliance.com](https://www.payliance.com) for more information.