



# 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 Account Name Inquiry (ANI):** Verifies that the name provided by a Visa 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, email us at [salesinquiry@payliance.com](mailto:salesinquiry@payliance.com) or call 866.314.5393.

## 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.

