Payliance™

VeriTrac

Bank Account Verification for Non-Bank Consumer Lenders and ACH Merchants



Validate account viability. Reduce fraud exposure. Strengthen risk decisioning. Without requiring consumer login credentials.

What is VeriTrac?

VeriTrac is a tiered bank account verification and ACH risk intelligence solution for non-bank consumer lenders and merchants facilitating ACH transactions. It validates account viability and reduces fraud without requiring consumer login credentials.

Available in three tiers, each building on the last:

- **VeriTrac Express:** Foundational format validation and proprietary database access. Fast and frictionless.
- **VeriTrac:** Expanded intelligence with third-party database signals for stronger account confidence.
- **VeriTrac Plus:** Advanced risk decisioning with multi-factor analysis, dynamic attribute weighting, and continuous model enhancement through machine learning.

Tier Feature Comparison

Feature	VeriTrac Express	VeriTrac	VeriTrac Plus*
Routing & Account Format Validation	✓	✓	✓
Proprietary Database: Admin Returns	✓	✓	✓
Data scope: client data only	✓		
Data scope: all Payliance clients (network)		✓	✓
Proprietary Database: Outstanding Collections (All Payliance Clients)			✓
Third-Party Database: MicroBilt (national risk & credit reporting)		✓	✓
Third-Party Database: TeleCheck from Fiserv (check authorization)			✓
Third-Party Database: Early Warning Services / EWS* (account status)			✓
Customizable Risk Scoring by Merchant Location			✓
Multi-Factor Analysis (transaction history, account details, behavioral patterns)			✓
Dynamic Attribute Weighting			✓
Integrated Consumer History (Payliance data repository)			✓

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Feature	VeriTrac Express	VeriTrac	VeriTrac Plus*
Location-Based Configuration			✓
Real-Time Decisioning with Defined Response Outputs			✓
Continuous Model Enhancement (machine learning)			✓

** EWS (Early Warning Services) available for lenders with APR under 36% only. Italicized sub-rows indicate data scope per tier.*

Key Advantages

Advanced Risk Decisioning

- VeriTrac Plus delivers configurable, documented decisioning logic with multi-factor risk analysis across transaction history, account details, and behavioral patterns.
- Dynamic attribute weighting emphasizes or de-emphasizes specific factors such as recent returns, account tenure, and geographic risk to align with portfolio strategy.
- Continuous model enhancement incorporates new data sources and machine learning to adapt as fraud patterns evolve.
- Nacha Certified via Secure Payment Systems (acquired by Payliance) for Account Validation, WEB debit origination, and ACH prenotification.

Improve Payment Acceptance

- Validate account viability at time of enrollment and prior to processing to maximize approval rates while minimizing risk.
- Reduce return rates on ACH processing.
- Configurable risk scoring waterfall tailored to your specific business environment and portfolio risk tolerance.

Accelerate Response Times

- Eliminate lead time required by ACH prenotification validation with real-time API requests.
- Instant decisioning replaces micro-deposit delays with no funding hold and no session abandonment.

Reduce Fraud and Returns

- Multi-factor risk analysis evaluates transaction history, account details, and behavioral patterns to deliver a comprehensive risk profile per transaction.
- Integrated consumer history draws on Payliance's proprietary data repository, incorporating prior transaction outcomes, return rates, and account performance across the Payliance network, to improve predictive accuracy and surface repeat return behavior.
- Return Blocker (available as a companion tool) has blocked over 1 million returns to date.
- Reduce Nonsufficient Funds (NSF) fees.

Intelligent Decisioning

- Risk scoring is applied internally during transaction processing and returned as one of four defined client-facing responses: Passed, Inconclusive/Not Enough Information Found, Fail/Negative, or Fail/High Risk (Overridable). No score translation required.
- Location-based configuration sets distinct risk parameters per merchant location, supporting compliance and optimizing approval rates across diverse markets.
- Block table configuration by client enables additional pre-processing controls.

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Gain Flexibility

- Use separately or in combination with other data sources for layered intelligence.
- Real-time integration via API or through Payliance processing systems.
- Tiered structure allows right-sized deployment based on volume, portfolio risk, and compliance requirements.

Competitive Capability Matrix

Capability	VeriTrac Express	VeriTrac	VeriTrac Plus	Credential-Based	Micro-Deposits
Routing & Format Validation	✓	✓	✓	✓	✓
Consumer Login Required	No	No	No	Yes	No
Real-Time Response	✓	✓	✓	✓	
Internal Proprietary Database	✓	✓	✓		
External Database Signals		✓	✓	Limited	
Account Ownership Verification				✓	✓
Risk Scoring			✓	Limited	
Multi-Factor Analysis			✓	Limited	
Location-Based Configuration			✓		
Designed for ACH-Heavy Lenders	✓	✓	✓	Mixed	Mixed

Most verification tools confirm access. VeriTrac evaluates viability and risk.

Solution Intelligence Sources

VeriTrac tiers draw from a combination of proprietary and external data sources, consolidated through a single integration. No separate vendor contracts or API connections required.

- **Payliance Proprietary Databases:** Daily bank return data and national payment processing and collection services data identifying high-risk transactions. Includes prior transaction outcomes and return history across the Payliance network.
- **MicroBilt:** National risk management and credit reporting data (VeriTrac and VeriTrac Plus).
- **TeleCheck from Fiserv:** National check authorization and guarantee services data (VeriTrac Plus).
- **Early Warning Services (EWS):** Real-time bank account status from 2,500+ participating U.S. financial institutions. Determines if an account is open and valid. Available to lenders with APR under 36% only (VeriTrac Plus).

To learn more, scan the QR code and complete a brief form to get started.

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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