Payliance™

VeriTrac® Bank Account Verification

For Independent Sales Organizations



Reduce Payment Risk and Boost Approval Rates for Your Merchants.

As the payments industry tightens risk controls, many ISOs are losing revenue opportunities due to declined transactions and high return rates. VeriTrac Bank Account Verification from Payliance gives you a powerful value-added service that differentiates your offering and helps your merchants maximize approvals while minimizing risk.

The VeriTrac ISO Opportunity

Reduce Risk, Improve Acceptance Rates

- Generate additional revenue by providing essential account validation services
- Help merchants prevent costly returns and unauthorized transactions
- Enhance your portfolio with tools that address critical payment challenges

Account Verification as a Strategic Portfolio Enhancement

- Card networks continue to raise fees and restrict access for certain verticals
- VeriTrac provides a valuable complement to your ACH offerings
- Reduce merchant attrition by solving critical acceptance challenges

The Compliance & Risk Management Advantage

- Leverage Payliance's deep expertise in risk management
- Turn compliance requirements into revenue opportunities
- Offer solutions your competitors lack the infrastructure to provide

Purpose-Built for ISO Partners

For ISOs, success in today's competitive payments landscape demands specialized capabilities. VeriTrac delivers:

Comprehensive Validation Infrastructure

With VeriTrac, you can help merchants validate accounts right from the start to accept as many good payments as possible with minimal risk. This solution creates stickier, more profitable merchant relationships.

Multiple Data Sources Through a Single Integration:

- **Proprietary Payliance Data** – Daily bank return data identifying high-risk transactions
- **Payliance National Network** – Extensive payment processing and collection services data
- **Microbilt®** – National risk management and credit reporting data

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- **TeleCheck® from Fiserv** – National check authorization and guarantee services data
- **Early Warning®** – Early Warning is the Trusted Custodian® of the National Shared Database℠ Resource providing real-time bank account status from over 2500 participating U.S. financial institutions

Technical Excellence

- **Industry-Leading Compliance Tools** - Built-in Nacha compliance and real-time risk detection
- **Advanced Risk Scoring** - Proprietary algorithms evaluate account risk profiles
- **Flexible Integration Options** - API, batch file processing, and virtual terminal options
- **Processing Scale** - Backed by $92+ billion in annual processing volume

Three Flexible Service Tiers for Your Merchants

Feature	Xpress Verify	VeriTrac	VeriTrac Plus
Identifies High Risk Bank Accounts	✔	✔	✔
Validates Consumer Account Information	✔	✔	✔
Nacha Web Debit Compliance	✔	✔	✔
Access Proprietary Databases	✔	✔	✔
Access Third Party Databases		✔	✔
Customizable Risk Scoring Waterfall			✔
Customizable Responses			✔

Merchant Verticals That Drive ISO Revenue Growth

VeriTrac solutions are designed for ISOs working with merchants that face payment acceptance challenges:

Vertical	Challenge	VeriTrac Solution
Lenders & Financial Services	High return rates, regulatory complexity	Account validation with fraud detection and compliance tools
Subscription Businesses	Recurring payment stability, return management	Reliable validation for sustainable revenue streams
E-commerce & Retail	Card decline rates, high processing costs	Improved ACH acceptance with risk management
Healthcare & Insurance	Payment verification, compliance concerns	Secure, compliant account validation
Membership Organizations	Member retention, payment stability	Reliable recurring payment processing

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Key Selling Points for ISO Partners

1. Boost Merchant Revenue

- Improve payment acceptance rates
- Reduce declined transactions
- Accelerate funds availability

2. Cut Merchant Costs

- Reduce return & admin rates on ACH processing
- Lower NSF fees
- Block transaction attempts against high-risk accounts (over 1 million returns blocked to date)
- Eliminate the lead time required by ACH prenotification

3. Protect Merchant Reputation

- Exceed Nacha compliance requirements
- Reduce fraud with automatic risk-based decisioning
- Validate consumer bank account information at enrollment
- Flag transactions with heightened return probability

4. Flexible Integration for Your Merchants

- API or batch processing options
- Use with existing payment flows
- Real-time risk scoring
- Customizable risk parameters

The ROI of Partnering with Payliance

VeriTrac creates multiple revenue streams and significant ROI for ISOs:

- **Stop Declining Revenue** - Convert previously rejected ACH transactions into profitable payment flows
- **Higher Per-Merchant Value** - Premium pricing for specialized validation services increases margins
- **Recurring Monthly Fees** - Capture ongoing revenue from subscription-based validation services
- **Per-Transaction Revenue** - Earn on every validation performed
- **Volume-Based Incentives** - Increase your margins as you scale
- **Reduced Portfolio Risk** - Protect your merchant portfolio from costly ACH returns and compliance issues
- **Technical Efficiency** - API-driven processes reduce manual intervention and operational costs

Comprehensive Solution Comparison

Feature	Xpress Verify	VeriTrac	VeriTrac Plus	Traditional Account Verification
Risk Tolerance	Standard	Enhanced	Advanced	Limited
Data Sources	Proprietary	Proprietary + Third Party	Comprehensive	Typically single source
Compliance Controls	Standard	Advanced	Comprehensive	Basic
Risk Management	Basic	Advanced	Sophisticated	Limited
Integration Options	Standard	Multiple	Customizable	Varies
Merchant Dashboard	Basic	Advanced	Customizable	Typically unavailable
Cost Structure	Lowest	Mid-tier	Premium	Varies

Key Differentiator: VeriTrac enables you to profitably monetize account verification while maintaining compliance and effectively managing payment risk.

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Nacha Compliance: A Selling Advantage

Nacha awarded Secured Payment Systems (SPS, now part of Payliance) its prestigious Nacha Certified status. VeriTrac helps your merchants exceed Nacha standards for:

- Account Validation requirements
- Originators of Web debits compliance
- ACH prenotification and micro-transaction verification

Implementation and Support for ISO Partners

- White-Label Options – Brand the solution as your own
- Fast Merchant Onboarding – Get merchants live quickly
- Marketing Support – Sales materials and training for your team
- ISO Partner Portal – Monitor your merchants' usage and revenue
- Dedicated Account Management – Ongoing support for your ISO

Ready to Capture New Revenue Opportunities?

Contact our partnership team at 866.314.5393 or click below to discover how VeriTrac can transform your ISO portfolio strategy.

Email: salesinquiry@payliance.com

Call: 866.314.5393

Visit: www.payliance.com

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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