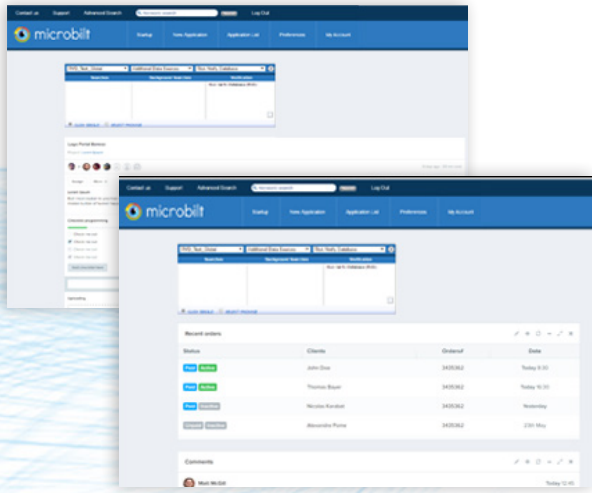




Know your customer. Reduce returns. Protect your business from fraud.



Fastest growing ACH and e-Check verification service in the industry.

With **Risk Verify Database** you can do business with confidence. Used by merchants to reduce costly returns for electronic check (eCheck) or ACH transactions. Risk Verification Database (RVD) is effective for all ACH, eCheck and RDC transactions and can be accessed via API, batch processing, point of sale credit card terminals, or online interface.

Why use Risk Verification Database?

RVD reduces non-sufficient fund fees for customers while helping a business manage its portfolio risk. It is also critical to meeting the “know your customers” requirements mandated by banks in an ongoing processing relationship. The Risk Verification Database dynamically updates consumer accounts with multiple daily input files from the user base. Each record is automated and tracked for timeliness and accuracy.

Choose the right format for you

Use RVD your way.

RVD is available as a REST API for software applications, as a batch process through secure FTP, and via a web-based portal for smaller merchants doing singular transactions.

Write your own rules.

The RVD application can also be refined to reflect your particular risk tolerance. Working with your assigned RVD representative, we can help you configure RVD to ensure your business is more profitable.

Add-on module to meet your needs.

Federal regulations require some industries to perform an OFAC check before processing money movement. RVD offers an add-on model that will add OFAC screening to RVD within one transaction to us.

Learn more today. Visit rvdnow.com or call **1-800-884-4747**



RVD is available in four editions with tiered pricing: **Basic, Advantage, PLUS+ and Lite.**

	Lite	Basic	Advantage	PLUS+
Validates bank routing number	●	●	●	●
Checks database for returned and good history on account		●	●	●
Returns known history, name, telephone information		●	●	●
Provides first and last date the account has been seen		●	●	●
Provides the average amount a days to pay an returned check/ACH transaction		●	●	●
Identifies known account closed accounts		●	●	●
Identifies known account not found or invalid accounts			●	●
Identifies a history of returned transactions			●	●
Provides Decision Code on all transactions		●	●	●
Provides Optional OFAC checking		●	●	●
Validates the structure of the Account is correct for the issuing bank			●	●
Provides Risk Level code on all transactions				●
Accesses additional financial and retail databases				●
Provides new routing number if the original has changed	●			
Provides name, address, telephone number, and contact information for the financial intuition	●			
Identifies the account type (checking, savings, money market etc.) if known	●			
Indicates if the bank routing number will accept ACH debit transactions	●			

Do business with confidence

RVD was built by MicroBilt, a leader in the risk management and data-services industry for over 40 years. MicroBilt uses banking quality data encryption, meeting the industry's most stringent data security requirements as well as current FCRA compliance standards



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