Protecting Every Check. Preventing Every Loss.

# TrueChecks® FAQs

Verify with Confidence. Prevent Fraud with Certainty.



# Overview

### Q: What is TrueChecks?

A: TrueChecks® offers a cutting-edge solution for detecting and preventing check fraud by analyzing account-level historical data from thousands of contributors. The database includes over 15 years of data from customers, processors, and third-party sources. Accessible through a secure web portal or via API integration, TrueChecks® identifies counterfeit, NSF, closed account, duplicate, and other fraudulent items in real-time. The system is user-friendly, offering virtually transparent risk assessment and recommended actions for account holders.

### Q: Why TrueChecks?

A: TrueChecks® helps financial institutions proactively detect and prevent check fraud before losses occur. By leveraging more than 15 years of account-level historical data from financial institutions, processors, and third-party sources, TrueChecks provides real-time risk analysis and actionable recommendations that help organizations make informed decisions quickly and confidently.

### Q: Key benefits?

A: Comprehensive Data Intelligence, Multiple Fraud Detection Capabilities, Reduced Fraud Losses, User-Friendly Experience, Flexible Integration Options.

### Q: Who is TrueChecks designed for?

A: TrueChecks is designed for organizations that accept, process, or manage check transactions, including: Banks and Credit Unions, Check Processing Centers, Retailers and Merchants, Government Agencies, Utility Companies, Healthcare Organizations, any business seeking to reduce check fraud risk and improve operational efficiency.

### Q: What makes TrueChecks different from other fraud prevention solutions?

A: TrueChecks provides account-level historical intelligence, collaborative data network, broad fraud detection coverage, easy adoption and integration, proven industry experience.

**Unlike other solutions that are behaviorally based, where a profile is first built overtime, TrueChecks is data driven. This means that it is available once the institution is set up.**

# TrueChecks® Platform Overview

TrueChecks® helps financial institutions detect and prevent check fraud by analyzing account-level historical data from thousands of contributors.
Protect your institution. Prevent losses. Make smarter decisions.



## Overnight Fraud Detection & Review

Transactions are analyzed overnight using comprehensive fraud intelligence. Review results each morning to take action with confidence before items are finalized.



## Comprehensive Data Intelligence

Leverage over 15 years of account-level historical data from thousands of financial institutions, processors, and third-party sources.



## Multiple Fraud Detection Capabilities

Detect counterfeit checks, NSF, closed accounts, duplicate items, altered checks, and other suspicious activities.



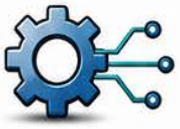
## Reduce Fraud Losses

Identify high-risk items through in-depth analysis to help reduce financial loss and protect your institution.



## User-Friendly Experience

Easy-to-understand reports and recommended actions help your team quickly review and make informed decisions each morning.



## Flexible Integration Options

Access TrueChecks® results through a secure web portal or via API integration for seamless incorporation into your existing systems and workflows.



## Trusted by Thousands

Built on collaboration. Strengthened by thousands of contributors.
Backed by over 15 years of fraud prevention expertise.

eDOC INNOVATIONS

**Stop Fraud Before It Hits Your Bottom Line.**

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# Implementation & Business FAQs

**Q: Are there any other CUs currently on the program that could provide some real-world scenarios?**
A: We do not yet have any eDOC clients on the program as this is just recently introduced. But we have seen great interests in its adoption. To provide some insights, here is some real-world impact details from other credit unions as well as Case studies (information provided by AFS):
In 2025, 714 credit unions on TrueChecks avoided $668M in combined fraud losses.
For example, for CUs with $500M-$1B in assets, the median saved $337K, and several of the most active users your size cleared $1.3M-$1.5M.

**Q: What is the difference between the two price points, TrueChecks $.03/check and TrueChecks + Early Warning Services $.065/check?**
A: With Early Warning Services (EWS), AFS will get an advanced notification of the status at the point where the file is processed, and then there is a chance that status may be updated during the Early Warning processing windows. “The catch rate for the TrueChecks without the EWS is typically sufficient, therefore more cost efficient."

**Q: Is this currently integrated into CU*Answers/CBX? If not, what impact does it give for use?**
A: What is available today is for Batch Processing and it is not integrated with CU*Answers/CBX. It provides sufficient time for the credit union to act upon the item (deny, put a hold, etc.) while you still can. The truly integrated solution with CU* will be introduced with Teller Capture, but that solution is not yet available.

**Q: Can we still use the product, it would just be next day access/reporting?**
A: Yes absolutely.

**Q: Can you provide some case studies?**
A: Yes, visit: https://advancedfraudsolutions.com/case-studies/

**Q: What other developments do we expect to see with an integrated AFS TrueChecks solution?**
A: Single-Sign-On feature will be introduced in iDOCVault. This feature will be part of the August release (08/26/26). With Teller Capture in development, Real-Time AFS processing will be enabled once that solution is available.

TRUECHECKS® SOLUTION

# The Power of TrueChecks®

**Smarter Fraud Detection. Stronger Protection for Credit Unions.**

TrueChecks® helps credit unions detect and prevent check fraud by leveraging account-level historical data from thousands of contributors. TrueChecks provides actionable insights so you can review with confidence and reduce losses.

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Fraud Prevention

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**Protect your members. Reduce losses. Strengthen your fraud strategy.**

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Trusted digital solutions for **more than 800 credit unions nationwide.**


## eDOC Innovations

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