

Solution Brief: TrueACH™



FROM ADVANCED FRAUD SOLUTIONS



Validate ACH Account Status & Account Ownership

Nacha's WEB Debit Account Validation Rule mandates that financial institutions implement a fraud detection system, including account status validation. Advanced Fraud Solutions offers TrueACH with Account Validation, which confirms account status, owner, or authorized user(s) by triangulating identity against a leading, FI-contributed database.

Receive Real-Time Responses On

- If the account exists and is in good standing
- If the account is returning transactions
- If the account is closed, NSF or at high-risk status
- If the account features a stop-payment
- If the person is authorized to transact on the account



Benefits of TrueACH

- Faster funds availability
- Faster checking-to-checking and checking-to-loan transfers
- Validation of account status and account ownership
- Address Nacha's compliance requirements Detect at-risk ACH transactions
- Prevent potential ACH fraud losses

How it Works

