

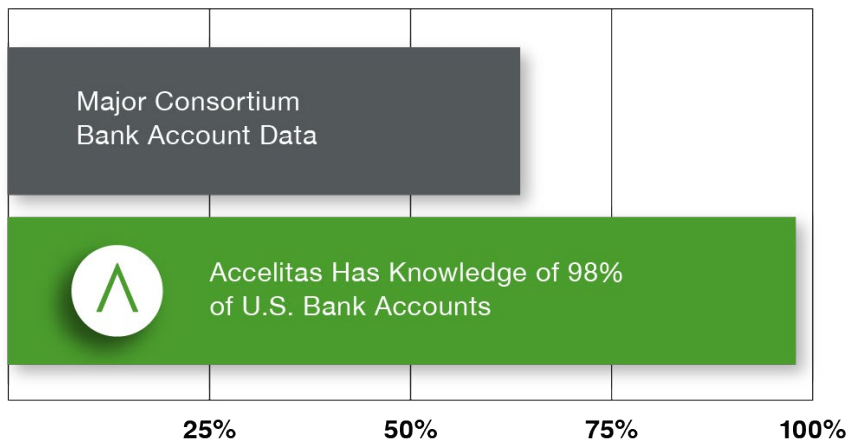
Make your ACH transactions fast, frictionless and Nacha compliant

Our real-time identity verification confirms accounts in seconds without the use of Online Banking (OLB) credentials — inviting more growth and less friction

Unmatched coverage. Unmatched results.

With unmatched coverage of US and Canadian bank accounts, and real-time data updates, Accelitas is doing what the traditional players can't — delivering instant bank account validation tuned to your specific business needs. Our real-time Bank Account Validation solutions deliver a frictionless experience that helps businesses reduce fraud and abandonment rates, while meeting Nacha requirements. Accelitas is a Nacha Preferred Partner for Account Validation.

Traditional bank data and credit tools have limited insight and a historical perspective only. We provide up-to-the-minute account information with unmatched coverage. In fact, our service has routinely tested at 98% knowledge of all US and Canadian bank accounts, providing unmatched coverage. Bottom line: Businesses that verify with Ai Verify / Bank Data typically see a 30% lift in coverage compared to businesses who use traditional bank data consortiums.



The fast and frictionless way to validate

There are several commercially viable options for account validation, but they can be time consuming, costly and cause potential customers to abandon the process.

Accelitas provides a frictionless solution that allows instant validation of bank accounts without the use of Online Banking (OLB) credentials. The non-credentialed bank account validation service provides a more intelligent and economical service, delivering real-time confirmation of active accounts to improve ACH success rates, reduce returns, mitigate risk while staying compliant with the Nacha verification rules.

Ai Verify / Bank Data — bank validation, Nacha compliance, and a “fat-finger” solution

This non-credentialed bank account validation service from Accelitas delivers real-time confirmation of active accounts to improve ACH success rates, and reduce returns and charge offs. It also provides a better experience for your customers by eliminating “fat-finger” errors when manually entering routing and account number.

And **Ai Verify / Bank Data** ensures compliance with the Nacha Web Debit Rule, becoming mandatory in March '21.

Ai Verify / Bank Data+ adds a robust account validation and current status for fraud screening and ACH-ability for high-value transactions.

The core of these services are built upon:

- » Payment transaction activity at 400k U.S. businesses
- » A real-time database that includes 98% of U.S. bank accounts
- » ACH, Check, eCommerce, Fraud and Collections data
- » A bank-grade and SOC-compliant infrastructure



**Unmatched
Data Coverage**



**Real-Time
Validation**



**Predictive
Analytics**



**Customized
Scoring**



**Seamless
Integration**

It's time to reimagine financial access

The latest additions to the Accelitas Accelerated Insight® Platform provide customized web services for account validation that support both quick checks and extensive fraud screening. Our identity and verification products deliver real-time solutions, CIP compliance, and risk analysis, driving match rates up to 30% higher than traditional screening services. Reimagining financial access is our mission, and through the transformative power of data we help customers say “yes” to more accounts with confidence.

Experience the Accelitas advantage

In today's competitive environment, you need every advantage to grow your business. But the fact is, many companies rely on traditional account validation and credit tools with limited coverage and insight. If you haven't yet implemented a solution or are looking for a better service, Accelitas is here to help. In test after test, the Accelitas Account Validation solution, has handily outperformed our competitors by a rate of up to 30% — while maintaining a lower cost.

About Accelitas

Accelitas® is reimagining financial access through the transformative power of data. Our AI-powered data analytics deliver fast, fair and frictionless ways to help businesses grow by confirming identity, predicting credit, and reconciling payments. Our Accelerated Insight® Platform includes real-time web services that provide a faster, smarter way to seamlessly open accounts, accept more creditworthy borrowers, and streamline reconciliation and payments.

Learn more about Accelerated Insight

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