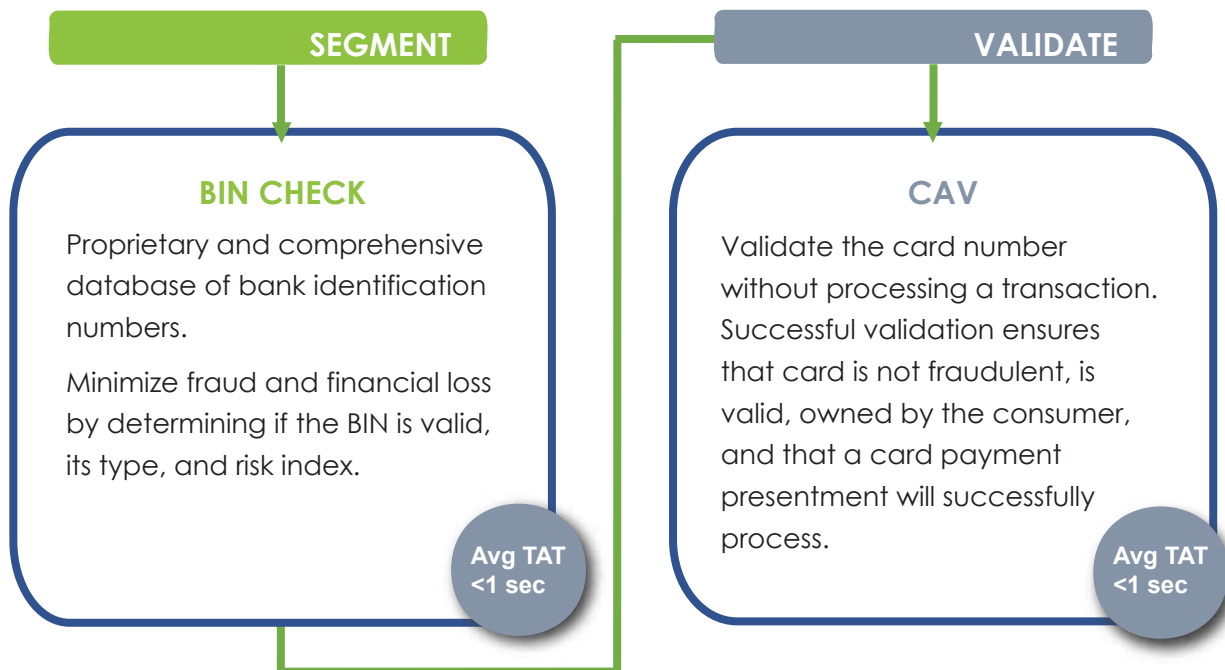


Card Account Verification Suite

A suite of services designed to authenticate and validate your card transactions for status, ownership, and funds availability ensuring compliance and lower risk.

The Card Account Verification suite includes the Card Account Validation (CAV) service and our proprietary Bank Identification Number (BIN) Check service. The Card Account Validation service returns data contributed through Card Brand Networks regarding account status, fraud attributes, and identity verification. The BIN Check service is made up of highly predictive data including proprietary card type categorization, classification, and identification of consumer associated demographics.



- ▶ **Prevent Fraud** – Protect against fraud, identity theft, and more.
- ▶ **Maintain Compliance** – Determines that an account can process a payment.
- ▶ **Frictionless** – Seamless, integrated verifications that enhance the user experience.
- ▶ **Improve Efficiency** – Filter out fraud earlier in the customer lifecycle, accelerating the transaction.