



Credit Decisioning & Verification



Available: Web Based Batch API

Largest database for fraudulent transaction detection.

Prevent fraud, reduce return rates and ensure Nacha compliance with instant automated decisioning using the leading ACH and E-Check verification database.

Multiple versions available.

	Non-FCRA Solutions	FCRA Solutions		
	RVD Lite	RVD Basic	RVD Advantage	RVD Plus
Automated Decisioning				
Risk Level Decisioning				
Bank Routing Number Validation				
Bank Account Number & Structure Validation				
Web Debit Rule Compliance				
Invalid / Closed Accounts on File Identification				
Returns Name Match Indicator or Name Detail				
Returns First and Last Date Seen for Account				
Negative and Positive History Transaction (Counts / \$ Amount / Returned Reasons on File)				
Returns the Average Amount of Days for Returned Payments to Clear				
Add-On Services Available				
OFAC Check				
Returned History Detail				

Expertise & scalability to meet your business needs.

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

The application can also be refined and configured to suit your particular risk tolerance. Working with your assigned representative, we can help ensure your business is more profitable.

Federal regulations require particular industries to perform an OFAC check before processing money movement. RVD offers an add-on module that will add OFAC screening within one transaction. Other options include returning the bank return reason for the most current returned debits.

Background & Screening Services ● Consumer & Collection Insights ● Business Credentialing & Compliance

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



What does it do?

An innovative solution designed to enhance transaction security and efficiency in real-time. Before an ACH, e-Check, or check transaction is sent to your financial institution for processing, RVD provides a predictive response, ensuring a higher level of transaction accuracy and security. Utilizing our comprehensive database of transaction records, each transaction undergoes a rigorous verification process.

RVD Plus extends these capabilities by accessing multiple external retail and financial datasets, offering a broader spectrum of transaction analysis. This system meticulously matches consumer names, provides known telephone numbers from within its extensive database, and details critical information such as the age of the account and a timestamp of the most recent activity.

Moreover, RVD delivers a comprehensive account history encompassing both good/cleared transactions and returned items, whether paid or unpaid. An optional OFAC-check is also available for all RVD transactions, adding an extra layer of security and compliance.

Designed to align with contemporary consumer payment habits, RVD is not anchored in outdated methods but is tailored for today's dynamic financial environment. Our suite of products, including RVD Advantage Lite, RVD, RVD Advantage, and RVD Plus, allows for multiple programmable risk parameters to effectively monitor and manage returns.

In addition to providing a decision code for each transaction, RVD also furnishes crucial historical data, such as the last reported return date and the average time taken by a consumer to rectify a return. When the account user's information is resident in RVD, it also returns names and telephone numbers, aiding in identity confirmation and significantly reducing skip tracing costs.

RVD is cost-effective, with a pay-per-use model where the rate per transaction decreases as usage frequency increases. This flexible pricing structure ensures that RVD is accessible and valuable for businesses of various sizes and transaction volumes, providing a powerful tool for transaction verification and risk management.

What is it used for?

An advanced data scoring system designed to provide you with accurate predictions as to whether ACH debits, checks or e-Checks are likely to clear without return.

Each transaction is run against our database of transaction records. RVD Plus also has access to multiple external retail and financial data. Matches consumer names and provides known telephone numbers from within the database; the age of the account, and a timestamp on when RVD detected activity on the account. It also provides account history including good/cleared transactions and returned items, both paid and unpaid. We offer an OFAC-check as an option to all RVD transactions.

- Consumer lending
- Financial institutions
- Insurance companies
- Check cashiers and money order providers
- ACH and remote deposit capture processors
- Alternative lenders and rent to own companies



ACCEPT

Allows the transaction to continue



DECLINE

Notifies user if customized risk parameters are present



WARNING

Flags the transaction and requires confirmation before proceeding



Nacha Preferred Partner for Bank Account Verification

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