

Credit Card Verification

Adding confidence to your online transactions

In today's internet-based environment, you face many challenges. A primary concern is verifying that the person shopping on your website is using a valid, authorized credit card.

Are you using a time-consuming or manual process to verify a consumer's credit card number?

In today's fast-paced environment, you need an automated solution that moves at the speed of the internet, reduces fraud and provides operational efficiency. That's why we created Credit Card Verification, an automated product that can create operational efficiencies and reduce fraud.

The ability to authenticate a purchaser's ownership of the credit card he or she is using in a real-time environment can reduce fraud significantly while facilitating increased sales and profits and business growth.

Credit Card Verification provides essential tools for completing online transactions. It ensures the credit card being used to make a purchase belongs to the person presenting it — a critical step to safeguarding your business and your customers' information.

Credit Card Verification can power your business with:

- Unique technology that will verify a full credit card number against a consumer's identity via reported tradeline activity.
- Real-time, behind-the-scenes processing that will verify the full account number.
- Alerts on closed accounts, lost or stolen credit cards, and victim statements.

How can Credit Card Verification help your business?



Jane Consumer visits your website to purchase a product. She enters billing information and a credit card number on the checkout page.



The information is sent to Experian against powerful databases to ensure validity while Jane remains on your site. The processing is done entirely behind the scenes.



Jane's credit card number is verified, and a match code is returned.



Once a match is confirmed, you can process the order knowing that the credit card belongs to Jane.

Multiple access methods

- Save valuable operational time through real-time processing.
- Web-based processing instantly matches customer data to the full credit card number.
- The XML delivery option allows transparent integration with your internal platforms or consumer-facing sites.

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Alert data

Experian® provides alerts on potential fraud (24 indicators) and returns one of seven match codes.

- M = full match
- P = partial match
- C = match, but account is closed
- L = match, but card is lost or stolen
- E = invalid card number
- X = no record or security alert
- N = no match

Output account data

- Subscriber name
- Card open date
- Credit limit/current balance
- Match level
- Card status

Customer match data

- Standardized address
- Date of birth
- Social Security number
- Driver's license data
- Full name
- Phone

Benefits of Credit Card Verification

- Verifies transactions in seconds rather than minutes
- Reduces chargebacks
- Minimizes fraudulent orders
- Makes sure that the consumer is using an authorized credit card
- Flags questionable orders

Contact us

To find out more about Credit Card Verification, contact your local Experian sales representative or call 1 888 727 8330.