In today’s Internet-based environment, merchants face many challenges. A primary concern is verifying that the person shopping on a Web site is using a valid, authorized credit card. Many merchants use a manual process to verify a consumer’s credit card number. Experian® has an automated product that can create operational efficiencies and can reduce fraud.

Fraud continues to be an expensive problem affecting many merchants. The ability to authenticate the purchaser’s link to the credit card that he or she is using in this real-time environment can help to reduce fraud significantly. This ability also can help to create an environment that facilitates increased sales, profits and business growth.

Experian’s Credit Card Verification service provides merchants with essential tools for completing online transactions. It ensures that the credit card being used to make a purchase belongs to the person presenting the card. The use of this authentication tool to authorize purchases is critical to safeguarding your business and your customers' information.

With Credit Card Verification, you’ll gain access to:

- Unique technology that will verify a full credit card number against a consumer’s identity via reported tradeline activity
- Experian’s powerful File One™ credit database, which contains information on more than 220 million credit-active consumers
- 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

Multiple access methods

- Saves valuable operational time through real-time or batch 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

Alert data

Experian’s Fraud Shield™ provides alerts on potential fraud (24 indicators) and returns one of seven match codes:
How can Credit Card Verification help your business?

1. Jane Consumer visits your Web site to purchase a product. She enters billing information and a credit card number on the checkout page of your merchant site.

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

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

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

How can Credit Card Verification help your business?

- **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

**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 charge-backs
- Minimizes fraudulent orders
- Ensures the consumer is using an authorized credit card
- Flags questionable orders

To find out more about Credit Card Verification, contact your local Experian sales representative or call 1 888 414 1120.

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