

A fountain pen is shown writing on a check. The background is a collage of binary code (0s and 1s) and a glowing yellow spot where the pen tip is touching the paper. The overall color scheme is blue and green.

National Check Network

Why Do More Banks and Retailers
Use NCN for Check Verification?

 **NCN**[®]
NATIONAL CHECK NETWORK[®]

Why Do Banks and Major Retailers Prefer NCN?

If you accept checks, NCN should be your choice for check authorization and a gateway to electronic check processing. Here's why we're chosen by more major banks, grocery stores and retailers:

- **Informed Decisions** – With the highest quality check data, your clerks make better acceptance decisions.
- **Easy Integration, Rapid Transactions** – Connectivity to virtually any POS or Internet payment systems.
- **138 Million Accounts Tracked** – One of the most extensive databases in the market today.
- **Fewest Unnecessary Returns** – Data-error (administrative) returns virtually eliminated with our advanced parsing technology.
- **Best in Class** – Industry-leading payment organizations and banks prefer NCN.



Informed Decisions

Provide excellent customer service and reduce your check losses

As large as the NCN database is, its most important feature is quality. Simply put: top-quality data ensures that you accept as many checks as possible, for superior customer service.

And it prevents you from accepting problem checks . . . with information available to you before competing databases even know the account has “gone bad.”

Our check data is updated more than 300 times daily making the integrity of our data second to none. What this means for you is that you will take advantage of the highest check acceptance rates in the industry.

Easy Integration, Rapid Transactions

Integrated with all major POS systems

From frame relay systems, VSAT and ISDN to terminal-based processing and the Internet, NCN offers you fast start-up and easy set-up thanks to our industry-leading connectivity and technical support. Cash register systems, dedicated payment terminals and even Internet businesses have linked easily to the NCN system.

And with high-speed servers and redundant lines, rapid transaction speed will keep your customer service moving.

138 Million Consumer Accounts Tracked

Fastest growing database available.

The more the accounts tracked, the more likely you can evaluate the customer in your check-out line.

Our negative database (accounts with returned checks) includes more than 22 million accounts. Just as important, the positive database contains more than 138 million DDA consumer accounts. And it keeps growing. With over 120,000 merchants and 260 collection agencies contributing to the database 300 times or more per day, NCN expands daily with up-to-date information you can use to expedite customer service and reduce check losses.

Eliminate Unnecessary Returns

Industry's lowest administrative return/error rate.

It's no wonder that Visa chose NCN as a key processor behind its POS Check Program for electronic check conversion. Parsing (analysis and filtering of data coming into our database) ensures the integrity of data. Thus, electronic checks processed through NCN are returned much less often than the Automated Clearing House industry as a whole. And authorizations are more likely to be valid.

NCN parsing routines coupled with its high level of data integrity provide you with:

- Minimized losses from administrative returns on electronic check conversion transactions.
- Screening of non-existent banks and account numbers because only verifiable data is admitted into the system. This software supervision process also requires that drivers licenses be validated. Invalid information is automatically returned to the collection agency for correction. Returned checks are not removed from the database unless the payment information matches completely.

Best-in-Class Technology

Database size, industry-leading technology (see back page) and highly customizable controls give major retailers, grocers, third-party processors and banks confidence in NCN. In addition to Visa, some of the largest collection agencies, banks and check processors are all NCN customers.



NCN®... Industry Leadership at a Glance

- **Size** – NCN is the largest and fastest growing public database in the United States.
- **Negative Database** – 22+ million current negative records.
- **Positive Database** – 138+ million positive records... over 65% of bank accounts in the U.S.
- **Flexibility and Customizable Controls** – 91 management-controlled parameters are available to customize the risk management for each merchant location.
- **Quality and Integrity** – The NCN database is current and quality controlled. Referred over 300 times daily, with more than 2 million positive and negative updates a month.
- **Earliest Warnings Possible** – With a high proportion of businesses such as grocery and convenience stores with high-volumes of checks, you have the earliest possible warning of check fraud.
- **360-Degree View of Customers** – Checking account numbers, drivers license, Social Security numbers can all be tracked.
- **Merchant and Customer-Friendly Declines** – NCN provides specific phone numbers for consumers to call about declined checks. Fair Credit Reporting Act compliance is assured with no extra effort by you.
- **Highly Reliable** – Multiple, redundant host computers with automatic switching, off-site back-ups, and back-up power supply.
- **Special Limits and Logic for New Accounts** – Special limits can be established to require ID's on new accounts, etc.
- **Detection of Duplicate Checks** – The system detects checks presented more than once, a frequent indication of fraud.

- **Check Verification**
- **Electronic Check Conversion**
- **Visa POS Check**
- **Telephone Authorization**
- **Gateway to Multiple Risk Management Databases**



■ www.nationalchecknetwork.net ■

NCN is a subsidiary of Electronic Clearing House, Inc. (*ECHO*).

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