

Credit Card Verification for merchants

Adding confidence to your online transactions

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 solution that creates operational efficiencies and reduces fraud.

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

Experian's Credit Card Verification solution provides merchants with the essential tools for completing online transactions. The solution ensures that the credit card being used to make a purchase via the Internet actually belongs to the person presenting the card. The use of this authentication tool to authorize purchases is essential for any prospering business's needs.

Credit Card Verification features:

- Unique tool that will verify a full credit card number to a consumer's full name and address
- Uses Experian's powerful File OneSM credit database, which contains information on more than 200 million credit-active consumers
- Verifies the full account number using a real-time, behind-the-scenes process
- Alerts you to closed accounts and lost or stolen credit cards



How can Credit Card Verification help my 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 Consumer stays on your site. The processing is done entirely behind the scenes.



"Thank you for your order, Jane!"



Match code M



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

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

Match codes returned:

- M = Full match
- P = Partial match
- C = Match, but account is closed
- L = Match, but card is lost or stolen
- E = Invalid card number (fewer than seven digits present)
- X = No record or security alert
- N = No match

Credit Card Verification benefits:

- 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 800 831 5614.

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