

# ReliaChek

The **PAYMENT CHEK** service is an unparalleled check acceptance solution that provides online, real-time access to positive and negative account information as well as check-level status. Identifying items at the point-of-sale with a high likelihood of returning unpaid, this service helps answer the following questions:

- Does the check writer's account exist?
- Is the account in a closed, NSF or other high-risk status?
- Has a stop-payment been placed on an item?

For MICR line inquiries on physical and virtual items, users are notified of:

• Open Valid Accounts	• Accounts with Recent Returns
• Closed Accounts	• Stop Payments
• Select NSF	

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## Benefits

- Leverages existing POS devices to read MICR
- Accesses the most current status information on accounts
- Verifies account status in real-time
- Aids decisions to accept or decline with timely responses
- Enables preventative action before a loss is incurred
- Decreases back office collection costs
- Enhances existing risk management processes

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## The Competitive Difference

Information contributed to and shared by ReliaChek is governed by a well-defined set of Operating Rules. These Rules are approved by financial institutions and help ensure the highest data integrity. The end result is a risk management service that offers the most current and accurate data to help combat fraud, increase sales, and close the gap in risk exposure.

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