

Negative Check Validation

The negative check process identifies and stops bad check writers at the Point-Of-Sale (POS) before the merchant attempts to process the authorization. This process allows the vendor to identify and stop fraud before taking a loss on a bad check. Used in conjunction with the RTS, the Negative Check Validation feature verifies account information on-line, in real time within seconds.



The Negative Check Validation product compares account details against a database of accounts known for fraudulent activity. If a match is found, the sales representative is notified not to accept the check. Negative check verification is conducted prior to submitting the request to the bank.

AJB has the ability to use a merchant's existing negative check file, or a negative check file feed from a third party to validate the check information prior to authorization.

AJB regularly collects files from the source specified by the vendor and updates the databases, which then conduct the negative check validation. This process ensures that records are current and allows merchants to stay ahead of those who write bad checks.

FEATURE AND BENEFITS OF NEGATIVE CHECK VALIDATION

ADDED PROTECTION Vendors can protect themselves from known bad check writers

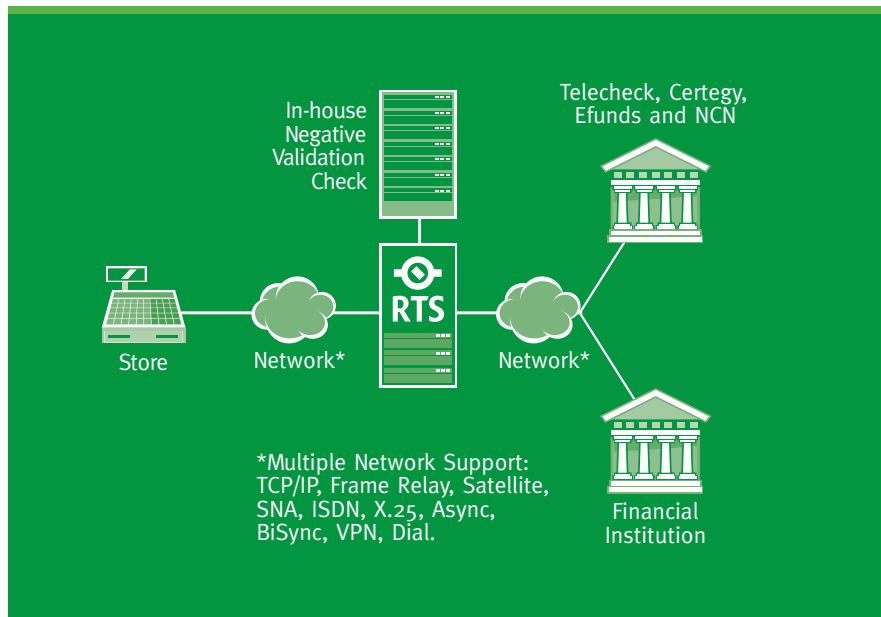
SECURE Negative Check has passed a PABP audit

REGULAR UPDATES AJB can feed fresh data into the system as frequently as the data source is updated

EASY TO CONFIGURE GUI Interface Negative Check Validation is easily configured through RTS Pathfinder

OPEN STANDARDS The Negative Check Validation feature uses a Windows NT/2000/2003/XP/Vista platform allowing easy customization and configuration

USE THE DATA STREAM OF CHOICE Vendors can use any negative check data stream or create one of their own. AJB connects to TeleCheck, Certegy, NCN, Efunds or the link specified by the merchant



ABOUT AJB

AJB Software Design, Inc. is the payment industry's choice for fast, secure and reliable payment solutions. AJB optimizes your payment systems allowing your business to process larger transaction volumes and reduce operating costs. Over 125 leading international retailers, restaurants, hospitality vendors and hotels use AJB to complete their sales cycle. Although the majority of AJB customers are in the United States, AJB also serves Canada, Asia, the UK and Europe.