Verify-It

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GENERAL BACKGROUND

Verify-It is an easy-to-use browser-based tool that quickly validates billing name and address information, enabling merchants to easily identify transactions that may require additional verification prior to order fulfillment. Verify-It can also be used to support fraud or security investigations and charge-back research efforts.

GENERAL FAQ

Q1:   What is Verify-It?
Verify-It is a web-based successor to American Express's existing stand-alone Name and Address Verification (NAV) tools. As a compliment to Automated Address Verification (AAV), merchants using Verify-It are able to authenticate Card Member address and billing information quickly and easily.

Q2:   Who can use Verify-It?
Verify-It is available to all American Express merchants.

Q3:   Does Verify-It require any special software installation?
No. Verify-It is a web-based solution and does not require any software installation. We recommend that you use Microsoft Internet Explorer®6.0 or above for accessing Verify-It.

Q4:   Does Verify-It support international address formats?
Yes. Verify-It uses a matching technology to support address formats from around the world.

Q5:   How can I get Verify-It?
Verify-It can be acquired very simply by visiting http://www.americanexpress.com/verifyit and using your existing bank details to register. Once these details are confirmed the product will be available to use immediately. For any difficulties in registering please call your local merchant support number.

Q6:   Is there any limitation on the number of users or inquiries?
Once you have registered for Verify-It, there is no limit on the number of users or inquiries that can be performed.

Q7:   What Cards does Verify-It support?
Verify-It supports all American Express proprietary issued cards, and selected partner issued cards

Q8:   Does Verify-It validate Card account status?
No. American Express and third-party licensees do not share Card account status information with merchants.

Q9:   Does Verify-It provide a fraud chargeback / fraud liability shift?
No. While Verify-It offers merchants a tool to help identify fraud, the decision to provide a product or service ultimately rests with the merchant.

NOTE: Verify-It does not guarantee that a charge will not be subject to chargeback or that the transaction is valid.

FOR MORE INFORMATION VISIT www.americanexpress.com /verifyit