

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 browser-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 billing information quickly and easily. Key merchant-facing improvements over existing stand-alone NAV solutions include simplified operation and faster processing.

Q2: Who is eligible to use Verify-It?

Verify-It is available to all GNS Acquirers who have entered into an underlying agreement with GNS, which outline the terms and conditions.

Q3: Does Verify-It require any special software installation?

No; as a browser-based solution, Verify-It is accessed through a Web browser (Microsoft Internet Explorer 6.0 or above). Because Verify-It does not involve software or cookies, it can be accessed from any computer with Internet access.

Q4: Does Verify-It support international address formats?

Yes. Verify-It uses a matching technology to support address formats from around the world.

Q5: What type of transactions or business models does Verify-It work with?

While Verify-It can be used by any merchant, it was specifically designed for card-not-present merchants who need to validate customer identities prior to shipping a product or providing a service.

Q6: Does Verify-It provide value to merchants that already use AAV?

Absolutely; although Verify-It provides the same information as AAV, there are many situations where an authorization-related AAV response is either missing or incomplete. When this occurs, a secondary, stand-alone NAV inquiry may be desired. Verify-It provides the easiest, fastest way to perform a NAV inquiry in these situations.

Q7: 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.

Q8: What Cards does Verify-It support?

Verify-It supports all American Express proprietary issued cards, and selected partner issued cards.

Q9: Does Verify-It validate Card account status?

No; this is business as usual. American Express and American Express's card issuing business partners do not share the Card account status information with the merchant.

Q10: Who do I contact concerning usage questions or issues?

Merchants experiencing difficulties and are unable to log on to Verify-It, please contact your Acquirer to see if you have been enabled to use Verify-It. If you are an AEGNS Acquirer, please contact your AEGNS representative.

Q11: What customer information does Verify-It validate?

Verify-It is used to validate Card Member billing information and is able to provide a response for Card Member name, address, postal code and phone number. NOTE: GNS Issuers are only certified to validate Card Member address and postal code.

Q12: Does Verify-It provide a fraud chargeback guarantee?

No; while Verify-It offers merchants an effective tool at identifying fraud, the decision to provide a product or service ultimately rests with the merchant.

Q13: What are benefits of Verify-It tool usage?

Verify-It provides merchants with a convenient, fast and accurate way of validating Card Member billing information in a stand-alone environment. By replacing lengthy, error-prone voice-response verifications with a simplified, logic-driven, keyed-entry process, it speeds up processing and ultimately helps merchants make better decisions regarding the fulfillment of their products and services.

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