



“ Prevent Errors, Highlight Fraud ”

Overview

Automated banking is rapidly increasing – are you ready?

Payments made by direct debit will more than double over the next 10 years and credit card continues to be a major payment method for Internet transactions. Yet just one sort-code error or one digit wrong in a credit card number results in rejected transactions and declined payments.

BankFinder® Internet uses sophisticated checks to prevent these errors and highlight potential fraud attempts while speeding up data entry to web forms. An affordable and valuable tool BankFinder Internet is an important component to organisations seeking to satisfy BACS criteria for Paperless Direct Debits. Implemented on the web, the result is better customer service, sound financial administration, improved accuracy, lower reject rates and lower costs.

Business Benefits

- Bank, Account and Card details checked on entry to web forms**
- Makes sophisticated checks affordable to all organisations**
- Cut cost of delayed processing (up to £20 per delayed form)**
- Avoid losses from forms that can never be processed**
- Highlight Potential Fraud**
- Speed up collection of bank related data for financial transactions**
- Improve customer service**

How often is the Bank Data updated?

BankFinder Internet data includes comprehensive data for all banks in the UK banking system. This includes Postal address, BACS (Bankers Automated Clearing Service), CHAPS (Clearing Houses Automated Payment System) and C&CCC (Cheque and Credit Clearing Company).

Significant changes take place in the banking system and these are reflected in quarterly data updates.

Occasionally 'emergency' changes to data are released via BACS. AFD turn these into updates and distribute to BankFinder user within 24 hours - with no extra charge.

AFD are Authorised Distributors of the Industry Sorting Code Directory (ISCD), the data used to check the validity of bank sorting codes.

Applying all updates is essential to proper verification and checking of bank data.

For further product details including Free Trial Software and Software Developer Kit please visit:



What Will BankFinder Internet Do?

Type a Sort Code and BankFinder Internet will provide full bank details. Then type the account number and BankFinder Internet will "normalise" it and check that it relates to the bank details. Type in credit or debit card details and BankFinder Internet will check the number is valid and return the card type for confirmation.

Integrating BankFinder Internet

BankFinder Internet is easily integrated with your web site. It has a fully featured, easy to use Application Programmers Interface. Please download the Free Trial and Software Developer Kit please visit www.afd.co.uk/bankfinder . A UNIX version of BankFinder Internet is available from www.afd.co.uk/Unix . There are also version for internal use (such as call centres) and use on mobile devices.

Data included with BankFinder

Bank Status (active or deleted)	Status (BACS, CHAPS £/€, C&CCC)
Sort Code	Last Change (BACS, CHAPS £/€, C&CCC)
Sort Code Suffix	Closed Clearing (BACS, CHAPS £&€, C&CCC)
Bank BIC	Settlement Bank Detail (BACS, CHAPS £/€, C&CCC)
Branch BIC	Redirected from / to (BACS)
Branch Name	Handling Bank (BACS)
Branch Title	Stream (BACS)
Location	Transactions Allowed (check list) (BACS)
Owner Bank	Account Numbered Flag (BACS)
Central Bank	DDI Voucher Required Flag (BACS)
Supervisory	Routing Bank (CHAPS)
Main Branch	Return (CHAPS)
Branch Type	Branch (CHAPS)
Full Postal Address	Debit Agency (C&CCC)
	Return Indicator (C&CCC)

About AFD Software

AFD Software serve over 7,000 organisations with a complete range of name, address and bank data validation solutions.

They can be installed on the desktop, server and mobile device or accessed as a hosted service. To discuss your needs in detail with an expert, please call 01624 811711.