

Payment Chek®

Mitigate Fraudulent Disbursements

To protect themselves against sophisticated fraudsters, financial institutions (FIs) and billers need a solution that can verify account information while simultaneously identifying high-risk payments.

Leveraging the shared intelligence of the Certos® Network, **Payment Chek®** helps mitigate fraudulent disbursements while identifying account status and risk scores in real-time with a single inquiry.

In 2025, Certos payment and identity risk solutions **helped stop \$3.7 billion in potential fraud.**¹

How it works in real time



Step 1

A corporate customer receives a payment from their consumer customer in person (check) or online (ACH).



Step 2

The treasury FI submits an inquiry to the Certos Network in real-time to confirm account ownership and status.



Step 3

Certos responds with insight on:

- account status
- type of account
- account owner
- potential risk of accepting the payment



Step 4

The receiving FI makes an informed decision on the payment based on the Certos response.

¹ Payment Chek® is formerly known as Verify Payment or Real-time Payment Chek® Service.

¹ Early Warning® analysis of 2025 National Shared DatabaseSM inquiries.

Solution Capabilities



Participant model and scored accounts model

Using account activity data from both participant and non-participant FIs, the models return predictive scores indicating the likelihood that a payment will return unpaid



Counterfeit item detection

Informs inquirers of potential counterfeit paper check items



Duplicate item notification

Provides cross-bank/channel visibility of duplicate presentment in mobile remote deposit capture



Account owner authentication (AOA)

Validates that the individual being inquired upon can transact on the account

For more information about Payment Chek®, visit certos.com/product/payment-chek

ABOUT CERTOS® BY EARLY WARNING®

Certos® is a unified portfolio of fraud and identity solutions that helps financial institutions detect synthetic or stolen identities at account opening, reducing fraud while expanding access to critical financial services. It is backed by Early Warning Services, LLC—the company behind Zelle® and the Paze® digital wallet—which has worked with financial institutions for 35 years to drive prosperity, deliver bold innovation, and improve how payments are made. For more information, visit www.certos.com.

