



AI CHECK & ACH VERIFICATION

Approve good payments. Stop the bad ones before they hit your bank.

Check EFi combines AI document reading, live bank-directory validation, OFAC sanctions screening, and fraud intelligence to score any check or ACH payment in seconds — so you can accept with confidence and cut returns.

✓ AI OCR & fraud scoring

✓ Bank routing validation

✓ OFAC sanctions screening

✓ ID & selfie match

WHY CHECK EFI

Bad checks and returned ACH cost you money and time

Every returned item means lost funds, chargebacks, and manual investigation. Traditional verification is slow, manual, and blind to fraud signals. Check EFI gives you an instant, defensible decision on every payment — before you release cash or goods.

~7s

Average decision time

43K+

OFAC entries screened

3

Outcomes: Approve ·
Review · Decline

24/7

API & portal access

HOW IT WORKS

From upload to decision in three steps

1

Capture

Snap or upload a check (front & back), or submit typed check/ACH data through the portal, virtual terminal, or API.

2

Analyze

AI extracts payer, payee, amount, routing & account. In parallel we validate the bank, screen OFAC, check history, and match ID/selfie.

3

Decide

You get a clear risk score and an Approve / Review / Decline recommendation with a full breakdown you can act on and audit.

One verification engine. Every channel.

Use the web portal for over-the-counter checks, the virtual terminal for typed entries, bulk CSV for back-office batches, or the REST API to embed verification directly into your own product and onboarding flows.

BUILT FOR YOUR BUSINESS

One platform, tailored to how you take payments

Whether you cash checks at the counter, accept ACH for a business, or run a payment platform serving thousands of merchants — Check EFI fits the way you already work.

CHECK CASHING & RETAIL STORES

Cash with confidence at the counter

Verify a customer's check in seconds before you hand over cash. Catch counterfeit, altered, and stolen checks, confirm the payer's identity, and keep a defensible record for every transaction.

- ✓ Front/back photo capture
- ✓ Instant approve / decline
- ✓ Returned-check tracking
- ✓ ID + selfie face match
- ✓ Auto-blacklist repeat offenders
- ✓ Simple per-check pricing

ACH & BUSINESSES

Validate account & routing before you debit

Stop failed and returned ACH before submission. Confirm the routing number against the live FedACH bank directory, screen for sanctions, and flag high-risk payers so your batches clear clean.

- ✓ FedACH routing validation
- ✓ Velocity & duplicate checks
- ✓ Typed entry — no images needed
- ✓ OFAC sanctions screening
- ✓ Address verification (USPS)
- ✓ Full audit trail & PDF reports

PAYMENT PROCESSORS & PLATFORMS

Verification-as-a-service for your merchants

Embed Check EFI into your platform with a production REST API, signed webhooks, and pooled balance billing. Offer instant check & ACH verification to every merchant you serve — at your own margin.

- ✓ REST API + Bearer keys
- ✓ Bulk / CSV batch processing
- ✓ Per-merchant & custom pricing
- ✓ HMAC-signed webhooks
- ✓ Sandbox mode for testing
- ✓ Self-serve top-up & dashboards

UNDER THE HOOD

A complete fraud & compliance engine

Every verification runs a layered set of checks in parallel and rolls them into a single, explainable risk score.

● AI Document OCR

GPT-4o vision reads the check, extracting payer, payee, amount, date, routing and account with fraud-indicator detection.

● Bank Directory Validation

Routing numbers checked against the live FedACH directory to confirm the bank is real and active.

● OFAC Sanctions Screening

Payer & payee names fuzzy-matched against the full US Treasury SDN list on every verification.

● ID & Selfie Face Match

Biometric comparison of a customer's selfie to their government ID to confirm identity.

● Address Verification

USPS validation of payer addresses to surface mismatches and undeliverable locations.

● Velocity, Duplicate & Blacklist

Detects repeat submissions, suspicious frequency, and known bad actors automatically.

SIMPLE, TRANSPARENT PRICING

Pay for what you verify

Buy AI verification bundles or per-check credits for counter use, or run on a per-verification processor rate with pooled balance and self-serve top-up. Volume and custom pricing available — talk to sales for a plan that fits.

Ready to see it live?

Book a 20-minute walkthrough and we'll verify sample checks and ACH payments with your own data. See the risk score, the full breakdown, and how fast your team can go live.

[Talk to Sales](#)[Sign in to the Portal](#)