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**MDT Expands Partnership with Advanced Fraud Solutions to Help Credit Unions Comply with WEB Debit Account Validation Rule**

*CUSO to offer TrueACH with Account Validation and TrueCards to better prevent fraud*

**FARMINGTON HILLS, Mich., Feb. 14, 2021** – Member Driven Technologies (MDT), a CUSO that hosts the Episys® core processing system from Symitar® to provide a private cloud alternative for core processing and IT needs, today announced that it has expanded its partnership with Advanced Fraud Solutions (AFS), a leading provider of payments fraud detection software, adding [TrueACH® with Account Validation](https://advancedfraudsolutions.com/solutions/trueach-with-account-validation/) and [TrueCards](https://advancedfraudsolutions.com/solutions/truecards/)® to MDT’s suite of complementary solutions. These tools will help credit unions minimize the risk of fraud and help comply with Nacha standards.

TrueACH with Account Validation is designed to assist credit unions in complying with Nacha’s WEB Debit Account Validation Rule. The rule, which will be officially enforced on March 19, 2022, mandates ACH originators to validate accounts for [ACH WEB transactions](https://protect-us.mimecast.com/s/AOhUCxkVMoU1PX85s8G08h?domain=nacha.org). By leveraging TrueACH with Account Validation, MDT’s credit union clients will be able to more easily confirm the account status and account owner or authorized user(s) on an account. By offering this as well as TrueCards, an omnichannel credit and debit card fraud prevention solution, MDT will help its credit union clients minimize the risk of trending fraud schemes such as account takeover, application fraud and transaction fraud.

“Regulation is driving significant changes and our approach to compliance has had to evolve; one of the main reasons we chose MDT as a partner was their ability to nimbly adapt,” said Troy Garvin, CEO of OMEGA FCU. “Their commitment and dedication to their credit union clients is reflected in partnerships with organizations such as AFS.”

Garvin added, “When we converted to MDT last November, we knew that account validation was likely to expose and help us manage fraud. Now with the new Nacha rules being implemented, we’re confident that we have a reliable partner that keeps a close pulse on developments in the industry and will help us better navigate regulatory changes. The question CEOs need to ask is, ‘do I have a partner like MDT who is always looking out for my best interest?’”.

TrueACH with Account Validation triangulates ACH account information against AFS’ cooperative database. With the solution, MDT’s clients can receive real-time responses on if the account exists and is in good standing; if the account is returning transactions; if the account is closed, non-sufficient funds (NSF), or at high-risk status; when the account has a stop-payment; and if the person is authorized to transact on the account.

“Our solutions help credit unions comply with Nacha’s rule, better protect their members as well as provide faster funds availability and faster checking-to-checking and checking-to-savings transactions, enhancing the member experience,” said Ted Kirk, VP of Strategic Partnerships at AFS. “Through expanding our partnership with MDT, we’ll be able to support more credit unions with this important initiative, helping them make faster payments safer and less prone to fraud.”

“As faster payments continue to become more prevalent, fraudsters are becoming more active in the space,’” explained Larry Nichols, president and CEO of MDT. “It’s critical that credit unions recognize the sense of urgency to meet the Nacha WEB Debit Account Validation rule, to not only properly comply but to better protect their members as well. By offering TrueACH with Account Validation and TrueCards, to our credit union clients, they will be able to strengthen anti-fraud measures and ensure that payments land in the correct account, leading to a safer, improved member experience.”

**About Advanced Fraud Solutions**  
Advanced Fraud Solutions was founded in 2007 with the simple mission to help financial institutions prevent fraud in real-time by utilizing our comprehensive private cloud-based software solutions at the frontline and in the back office. Every day, our innovative fraud prevention tools help banks and credit unions of all sizes eliminate losses and safeguard their financial assets, providing the level of protection that today’s customers demand. At Advanced Fraud Solutions, we know the best way to fight fraud is to prevent it. Learn more at [Advanced Fraud Solutions](https://www.advancedfraudsolutions.com/).

**About Member Driven Technologies**

Member Driven Technologies (MDT) provides a private cloud alternative for core processing and IT needs. The CUSO hosts the Episys® core platform from Symitar®, as well as dozens of seamlessly integrated solutions and supporting services to help run the entire institution, such as digital banking, payments, lending, cybersecurity and imaging. Rounding out its comprehensive suite, MDT also offers business continuity, disaster recovery and regulatory solutions as well as consulting, data analytics, email hosting and hardware purchasing services. By partnering with MDT, credit unions across the country are boosting efficiencies, enhancing security and reducing costs while maintaining a high level of control.  Visit mdtmi.com or follow @memberdriven for more information.