



Central Credit is the only credit bureau exclusively focused on gaming patrons. Our database is comprised of decades worth of casino credit history and transaction data for millions of gaming patrons. Central Credit services simplify cage operations and facilitate the casino credit issuing decision process, stretching your limits. Using our private data network, casinos attain social security number verification, both consumer and gaming credit reports, bank ratings, real-time updates on marker activity, and even derogatory information on your gaming patrons. Through our call center located in Nevada, Central Credit maintains the only 24/7 operation to provide real-time updates to your gaming patron information ensuring the most up to date information. Users access Central Credit using Central Credit's web application via secure Internet or a private data line. Central Credit conforms to the most strict governmental regulations, including the Federal Fair Credit Reporting Act (FRCA) and Gramm Leach Bliley Act (consumer privacy) which ensures Central Credit maintains its Consumer Credit reporting status. Not to be forgotten, Central Credit stays ever vigilant with Federal, State and Gaming regulations regarding data integrity and privacy.

## **Central Credit also offers its customers a direct interface to Central Credit called REAL TIME.**

### **What is and what do you get for being a REAL TIME customer?**

REAL TIME Central Credit customers enjoy the benefits of knowing their credit limits, marker transactions and checks cashed against a credit line are updated in Real Time. This save users time and expense, by knowing patron information is up to date when important Real Time decisions need to be made. Additional benefits for REAL TIME users include reduced transaction cost (i.e. establish fees, inquiry fees, web application fees, PC access charges and fees for external credit bureaus). With the Real Time interface, customers are able to work directly with Central Credit using their in-house Customer Management System (CMS). Users can Establish new credit customers, submit inquiries and receive a Central Credit gaming report directly from their own CMS. Additionally, Real Time users can request a consumer bank rating from one of Central Credit's bank rating partners as well as request and receive a consumer credit report from one of the big three credit bureaus Central Credit partners with Equifax<sup>®</sup>, Experian<sup>®</sup> and Trans Union<sup>®</sup>.

**Call 888-261-2592 or email [RealTime@gcamail.com](mailto:RealTime@gcamail.com) for information on REAL TIME**

# Central Credit Check Verification and Warranty Products

## What is Verification?

Check Verification is both positive and negative consumer check writing history for both personal check writing and payroll check cashing.

## What is Check Warranty?

Check Warranty is the result of a Verification check transaction when either a personal or payroll check is purchased by Central Credit after the check has been returned by the consumer's or employer's bank.

## What is ACH?

ACH stands for Automated Clearing House. Personal checks are converted and presented to the consumer's bank electronically using the ACH network.

## Central Credit Check Products.

### Central Credit Verification

Central Credit Personal and Payroll check transaction detail is available using Central Credit's web application over a secure public or private data line. Central Credit also offers (CCI Express) Personal check verification via GCA's web based application QuikCash Plus Web (QCPW). Personal check writing history is presented to the cashier in summary format. CCI Express (QCPW Verification) includes additional databases to include current returned Central Credit Check warranty information.

(Payroll currently not available via QCPW)

### Warranty check cashing;

- a. Consumers name/address
- b. Date of birth
- c. Personal check/payroll check
- d. Business name (payroll)
- e. ID number including type of ID accepted
  - i. US Driver License
  - ii. US State ID
  - iii. US Military ID

(Social Security required for Check Warranty Limit product)

(Central Credit Warranty positive information is not included with Verification)

### Central Credit Check Warranty

Central Credit offers Personal Check Warranty with QCPW and/or a proprietary terminal for both Personal and Payroll Warranty.

Central Credit Personal Check Warranty via QCPW accesses more check writing data giving Central Credit Warranty product the ability to approve more customers' requests. Central Credit has various versions of verification options. With the power of QCPW, Central Credit provides personal check warranty services by providing customers with a fixed check cashing limit or check cashing limit determined dynamically on a transaction-by-transaction basis using the most sophisticated heuristic algorithms in the industry today.

Cashier accepted personal checks (Verification and Warranty) are processed electronically via the ACH Network and are deposited directly to the property's bank account within forty-eight (48) to seventy-two (72) hours. Electronic check processing speeds up the posting of returns to Central Credit, reducing returns and improving collections making it possible for the check writer to cash checks more frequently. Central Credit Verification customers enjoy a reduced collection expense as Central Credit leverages our vast experience with our extensive network of collection agency partners. We pass on these cost savings and high collection results directly to our customers to make collections an important part of this turnkey solution.

Approved Payroll checks are deposited by our customers and once returned by the gaming patron's bank are forwarded to Central Credit for reimbursement.

Central Credit Verification and Warranty products using QCPW include information necessary for Title 31 reporting. By simply adding your players club card as part of the transaction completion process you can download and import this information directly into your CMS or New Wave and Resorts Advantage. Central Credit also offers a daily file upload option via a Secured FTP site to automate the importing of transactions for Title 31 reporting. Additionally, with Central Credit Check cashing QCPW transactions are verified against GCA's exclusive responsible gaming products: S.T.E.P.® and Merchant STEP. Each of these products are the best-of-breed in the gaming industry and are designed to assist consumers and/or the licensee limit or restrict check cashing transactions for customers that may need that extra help with PROBLEM GAMING. Central Credit and GCA are supporters of "The Problem Gaming Counsel".



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