

# Check and bank screening

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If you have been a victim of bank and/or check writing fraud, or have had prior difficulties opening or closing a bank account (such as being denied an account), fact-check your check and bank screening report(s) and fix them as needed. This applies especially if you are about to open a new bank and/or checking account.

## Certegy Check Services

Collects check writing histories and provides check screening services primarily for retail merchants and gaming establishments who accept checks as payment.

Certegy is affiliated with Fidelity National Information Services, Inc. (FNIS).

### **Free report:**

The company will provide one free report every 12 months if you request it.

### **Website**

[AskCertegy.com](http://AskCertegy.com)

### **Phone**

866-543-6315

### **Address**

Certegy Check  
Services Inc.  
P.O. Box 30296  
Tampa, FL 33630-3296

## ChexSystems

Provides account verification services primarily for financial institutions. Collects and reports data on checking account applications, openings, and closures, including reasons for account closure. When you apply for a new checking account many banks and credit unions will refer to this database to help inform whether to approve your new account.

ChexSystems is affiliated with Fidelity National Information Services, Inc. (FNIS).

### **Free report and score:**

### **Website**

[ConsumerDebit.com](http://ConsumerDebit.com)  
[Request report form](#)  
[Request score form](#)

### **Phone**

800-428-9623

### **Address**

ChexSystems, Inc.  
Attn: Consumer Relations  
7805 Hudson Road,  
Suite 100  
Woodbury, MN 55125

The company will provide one free report every 12 months if you request it. A free score will be provided upon the consumer's request.

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## Early Warning Services

Assists financial institutions, check acceptance companies such as retail merchants, payment processors and other financial entities in detecting and preventing fraud associated with bank accounts and payment transactions.

Early Warning is co-owned by Bank of America, BB&T, Capital One, JPMorgan Chase and Wells Fargo.

 **Free report:**

The company will provide one free report every 12 months if you request it.

**Website**

[Earlywarning.com](http://Earlywarning.com)

**Phone**

800-325-7775

**Address**

Early Warning Services,  
LLC  
16552 North 90th Street,  
Suite 100  
Scottsdale, AZ 85260

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## TeleCheck Services

Assists retailers, financial institutions and other businesses in reducing fraud and other risks associated with accepting payments and opening accounts using check writing, and other checking account related information.

TeleCheck is a wholly owned subsidiary of First Data Corporation.

 **Free report:**

The company will provide one free report every 12 months if you request it.

**Website**

[FirstData.com/telecheck](http://FirstData.com/telecheck)

**Phone**

800-366-2425

**Address**

Telecheck Services, Inc.  
Attn: Resolutions  
Department-FA  
P.O Box 4514  
Houston, TX 77210-4514