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Beneficiary Name Matching

Matched

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Look for matching bank information based on the beneficiary bank details you provided

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Beneficiary name match alerts

Beneficiary name match alerts

Beneficiary ID	Beneficiary name match status	Beneficiary name	Name on file with bank	
100103	Matched	Jake Soto	Jake Soto	Dismiss
ad952a69-14d3-4b47-80af-30e1028201da	Partial	Tom Harrington	T J HARRINGTON	Dismiss
100101	Strong match	P Smith	Paul Smith	Dismiss
7a139ec9-2734-4910-82-38968742d485	Unmatched	James Loader	John Le Beer	Dismiss
6f4887ef-d885-4ad3-9cae-f0b14d9ca62a	Unverified	John O'Reilly	(not available)	Dismiss
87b2e94c-b973-4b68-9cc8-3ba156118f5e	Unverified	Takashi Nakamura	(not available)	Dismiss

This guide is designed to help you get started using Navro. We hope you find it useful. If you need further support please do not hesitate to reach out to us via email support@navro.com

Beneficiary name matching in the Navro Hub

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Beneficiary Creation

When you add bank details for a beneficiary, Navro checks if the name matches the one on file with the beneficiary's bank. The results of Navro's name matching check displays in a variety of places in the Navro Hub UI, explained on this page.

There are 7 possible results of name matching, explained in the table at the end of this page.

During the process of creating a beneficiary in the Navro Hub, you provide Payment details towards the end of the window.

After you add a beneficiary's bank code, such as an account number in these payment details, we use that to check the name on file with the bank.

After this, you see boxes next to the beneficiary's names, stating whether it matches the one on file with the bank.

Create beneficiary

Basic details

Beneficiary details

Payment details

Payout defaults

Hide optional fields

Beneficiary address

* Country

Germany

* Address line

12 King Street

* City

Berlin

Payment details

Beneficiary account details

* IBAN

DE89370400440532013000

* SWIFT/BIC

AABSDE31

Bank details

* Country

Germany

+ Add intermediary bank

Payout defaults

To use payout defaults, you must select a payout currency and payment method in the [basic details](#) section.

You can set payout defaults to be used based on the selected payment corridor, these fields can be overridden when you create a payout and can be overridden each time.

+ Add payout

Look for matching bank information based on the beneficiary bank details you provided

Look up bank details

Cancel

Save

2

After beneficiary batch creation

After you upload a CSV batch of beneficiaries, if it's successful you can open the beneficiary batch within the **Beneficiaries > Batches** in the Navro Hub.

After you open a batch, if there have been any name match alerts, select the View alerts tab to check the names of each of your beneficiaries.

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Beneficiaries

Batches

Beneficiary name match alerts

If validation returns a low, partial, or failed beneficiary name match, you can update the beneficiary's details, remove the record, or dismiss the result to proceed with activation.

3 items

Some alerts still require your attention

Please review weak and partial match statuses for beneficiary names. Update beneficiary details, retry beneficiary validation or dismiss alerts to bypass validations for those beneficiaries.

Dismiss all

Beneficiary ID	Beneficiary name match status	Beneficiary name	Name on file with bank		
100103	Matched	Jake Soto	Jake Soto	Dismiss	↗
100101	Strong match	P Smith	Paul Smith	Dismiss	↗
100102	Unmatched	James Loader	John Le Beer	Dismiss	↗

02.

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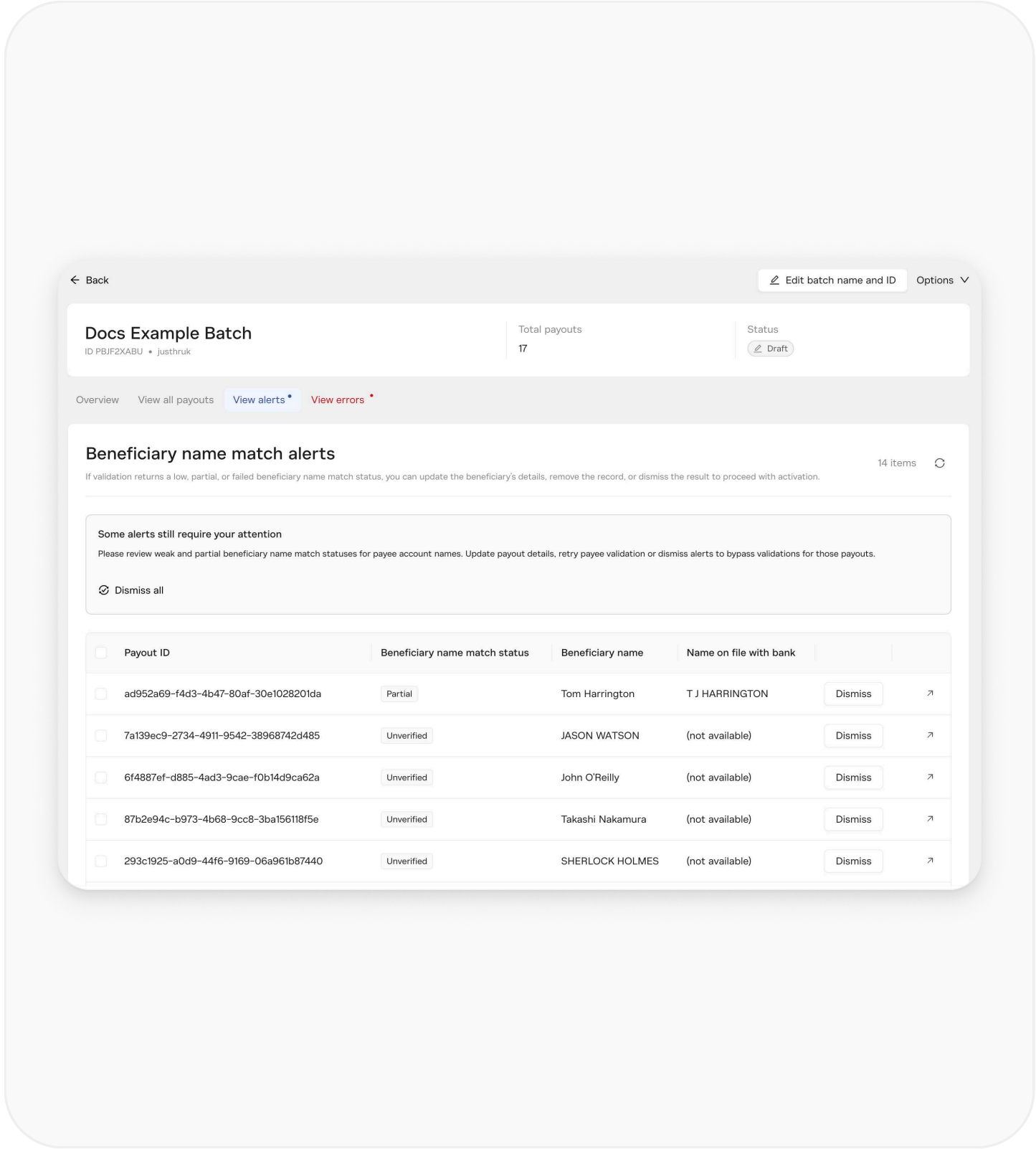
Beneficiary name matching in the Navro Hub

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After payout batch creation

When you upload a CSV batch of payouts, the View alerts tab displays on the payout batch details page.

This is functionally mostly the same as the View alerts tab that displays when you create a batch of beneficiaries. This is because the results are based on the name of the beneficiary you specifry or provide when you create a payout.



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Name matching results

This table shows the possible results of Navro's name matching check. These results can display in any of the locations described earlier on this page.

RESULT	DESCRIPTION
Matched	The name on file with the beneficiary's bank matches the name you provided for them.
Partial	You should check the name you provided against the name provided by the beneficiary's bank as it's a partial match. This can be due to the format of the name being different, such as the bank using initials.
Weak	You should check the name you provided against the name provided by the beneficiary's bank as it's a weak match. More so than a partial match, you definitely need to check a weak match as it's very unlikely to be the same name.
Unmatched	The name you provided for the beneficiary is not the same name that is on file with the beneficiary's bank details.
In progress	We are currently attempting to match the beneficiary's name with the one on file with their bank.
Unverifies	You receive this result if we were unable to perform name-matching for a variety of reasons, such as: • There was no name available with the beneficiary's bank. • The ID number provided for a beneficiary was incorrect. • The beneficiary's bank details were in an invalid format.
Verification failed	We were unable to check the beneficiary's name, generally due to a connection issue. You can retry by selecting the refresh icon to the top-right of the Beneficiary name match alerts table.
Dismissed	You have dismissed the alert. You must dismiss all alerts if you want to proceed with the payout batch.
Unsupported country	We are currently unable to perform beneficiary name matching for the destination country of this payout.

Beneficiary name matching in the Navro Hub

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Testing name matching in the sandbox environment

You can test the behaviour of the name matching logic in the sandbox environment.

To do this, you can create a UK beneficiary with the name **SHERLOCK HOLMES**, with the bank account number **87654321** and a sort code of **112233**.

If you did this, you would receive a result of Matched. However, if you provided a beneficiary name of S HOLMES, you would receive a result of Partial match.

✓ Matched

Create beneficiary

Basic details

Beneficiary details

General details

* First name

Sherlock

* Last name

Holmes

Payment details

Account details

* Account number

87654321

SWIFT/BIC

112233



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 support@navro.com

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