

Asset Search and Verification<sup>SM</sup>

# Reduce Improper Benefits Payments

To reduce improper payments and better serve U.S. citizens, government agencies and their contracted resellers need a more efficient means for deciding program benefit applications. Asset Search and Verification<sup>SM</sup> leverages the National Shared Database<sup>SM</sup> from Early Warning to quickly and accurately identify a consumer's financial assets.

Visibility into more than 600 million checking accounts, savings accounts, CDs and IRAs

## How it works in real time



### STEP 1

The agency submits an electronic request to Early Warning related to a government benefits inquiry.



### STEP 2

Early Warning accesses its vast database resource to match all accounts and balances related to the inquiry—and returns a secure, detailed response in real-time.



### STEP 3

The agency uses the Asset Search and Verification<sup>SM</sup> response intelligence to enable a timely and reliable benefits eligibility determination.

For more information about Asset Search and Verification<sup>SM</sup>, contact an Early Warning<sup>®</sup> Account Manager at [webinquiry@earlywarning.com](mailto:webinquiry@earlywarning.com)

### ABOUT CERTOS<sup>SM</sup> BY EARLY WARNING<sup>®</sup>

Certos<sup>SM</sup> is a unified portfolio of fraud and identity solutions that helps financial institutions detect synthetic or stolen identities at account opening, reducing fraud while expanding access to critical financial services. It is backed by Early Warning Services, LLC—the company behind Zelle<sup>®</sup> and the Paze<sup>®</sup> digital wallet—which has worked with financial institutions for 35 years to drive prosperity, deliver bold innovation, and improve how payments are made. For more information, visit [www.certos.com](http://www.certos.com).