certos®

Verify Account℠

Better Detect & Prevent Transaction Fraud

In the current fraud landscape, traditional account verification methods are no longer sufficient.

Incorporate account validation into your fraud prevention strategy to keep up with advances in online and mobile fraud and remain Nacha compliant.

DATA

The Certos® Network contains a rich set of deposit performance data contributed by thousands of financial institutions on a recurring basis, ensuring our information is always up to date.

Verify Account helps mitigate transaction fraud by providing real-time account validation. It lets you quickly and confidently determine whether an account is open and valid—while ensuring the user truly is who they claim to be. Use it to:



Improve customer experience

An inquiry-based, real-time solution that reduces friction and accelerates valid user transactions.



Reduce fraud loss

Access to current and accurate account intelligence lets you better detect transaction fraud and reduce fraud in your Payables and Receivables process.



Comply with Nacha

Verify Account complies with account status verification tool complies with the enhanced WEB Debit Account Validation Rule.



Increase revenue

A non-FCRA solution that helps you expand your offerings and customer base while also mitigating risk.

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How It Works

Verify Account℠ is a non-FCRA solution that determines the status and ownership of an account–at the point of transaction.



Step 1 A consumer initiates a transaction and submits their account information to your digital account processing system.



Step 2 Certos® receives a Verify Account inquiry and uses bank-contributed data to validate the account status and ownership in real-time.



Step 3 Certos provides you with the current account status (e.g., Open, Closed), the account ownership match result (e.g., Yes, No), and an overall match score.



Step 4 Your team uses the Verify Account results to make an informed decision about your next steps (e.g., approve/reject the transaction or request additional information).

For more information about Verify Account, visit certos.com/product/verify-account

ABOUT CERTOS® BY EARLY WARNING®

Certos® 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® and the Paze® 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.

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