



# Verify Account

Better Detect and Prevent Transaction Fraud



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

To comply with Nacha, and keep up with advances in online and mobile fraud, you must incorporate account validation into your fraud prevention strategy.

## SUPERIOR DATA

Early Warning serves as Trusted Custodian® role of the *National Shared Database*<sup>SM</sup> Resource—which 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

Inquiry-based, real-time solution 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

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



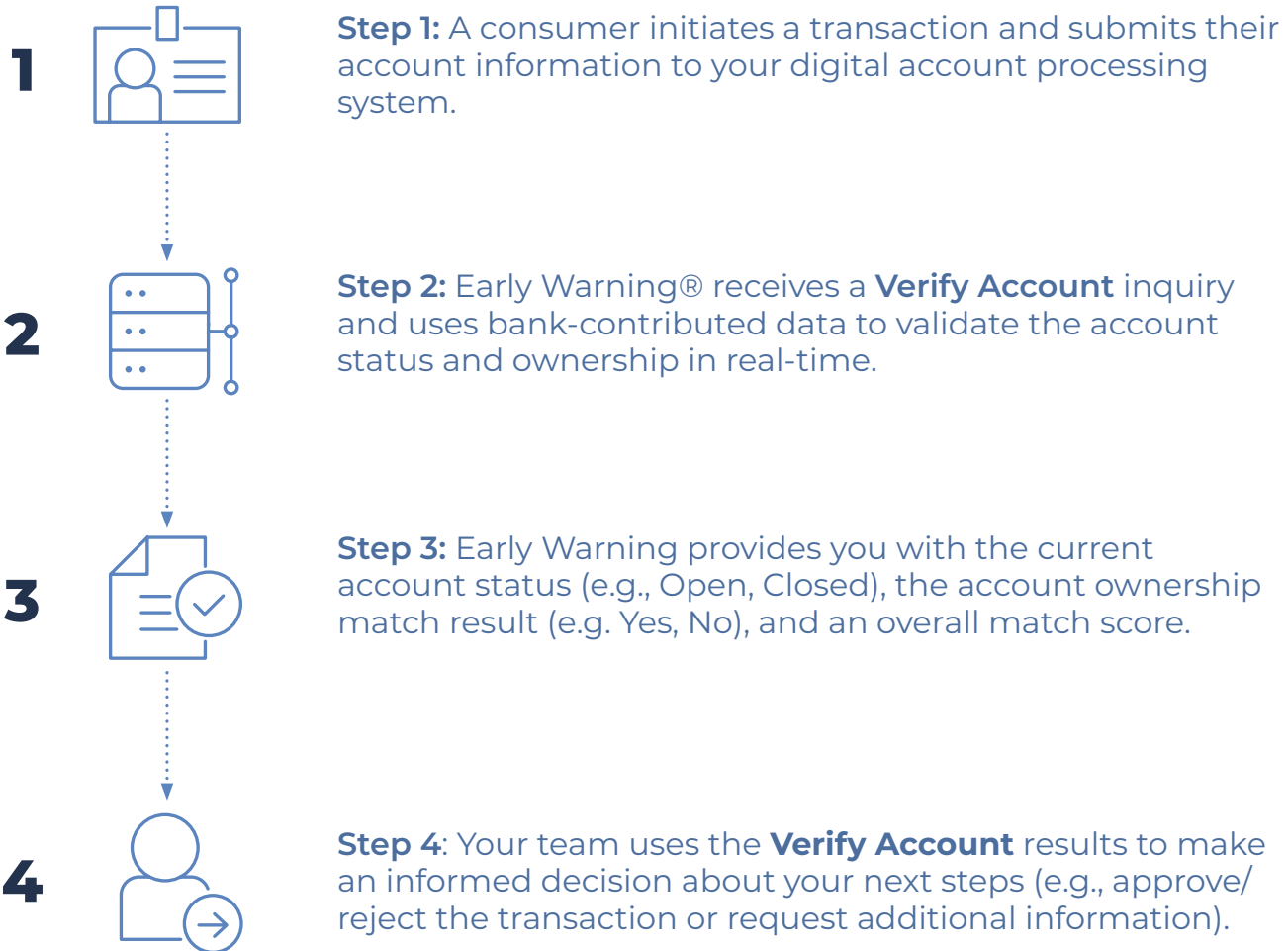
### Increase revenue

Non-FRCA compliant solution lets you expand your offerings and customer base with less risk.



# How it Works

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



For more information about **Verify Account**, contact an Early Warning Account Manager at [earlywarning.com/products](https://earlywarning.com/products)

## ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For almost three decades, our identity, risk and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning is best known as the owner and operator of the Zelle Network®, a financial services network focused on transforming payment experiences.