

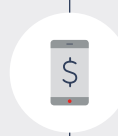
# Reduce Risk by Using ACH Account Validation or Name Matching

Enhance your company's consumer experience while decreasing potential misdirected payments, and confidently validate account ownership and status in real-time. In this customer use case, SafeHome has two ways to fulfill its customer's claim.

Visit [www.earlywarning.com](http://www.earlywarning.com) for more information.

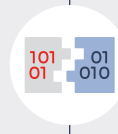
Alex's washing machine leaks while he is at work one day, causing a flood in his home. He makes a claim with his insurance provider, SafeHome, to repair the flooring.

Alex chooses ACH to receive the funds.



Alex chooses Zelle® to receive his payment within minutes<sup>1</sup>.

SafeHome uses **Verify Account** to validate that the account belongs to Alex and he is authorized to transact on it.



The Zelle® Shared Directory includes Recipient Name Matching Service to confirm the payment is going to the right person before the disbursement is processed.

It analyzes Alex's first/last and combined name and double check's Alex's registered Zelle® token<sup>2</sup>.

*The National Shared Database*<sup>SM</sup> Resource—which contains bank-contributed account and ownership data—makes it possible for SafeHome to validate the account before processing the payment.



Disbursements with Zelle® helps SafeHome limit the sensitive consumer information it stores because it uses aliases rather than account details.

Alex's account is verified and SafeHome issues an ACH credit.



Alex receives a notification that his payment will be posted to his bank account.

Alex doesn't have to wait for a check to be mailed. He's able to quickly make his home comfortable again.

For more information email [webinquiry@earlywarning.com](mailto:webinquiry@earlywarning.com)

## ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For more than three decades, our identity, authentication 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®. Learn more at [www.earlywarning.com](http://www.earlywarning.com).

<sup>1</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle®  
<sup>2</sup> U.S. checking or savings account required to use Zelle®