



FIDEO GUIDE

Trust in the Digital Age: Fideo's Holistic Approach to Identity Intelligence



In an era marked by digital transformation and escalating fraud threats, businesses and consumers urgently seek robust defenses against the surging complexity and frequency of fraudulent activities like identity theft and financial scams.

Enter Fideo, an intelligence brand poised to redefine the frontiers of identity intelligence and fraud prevention.

The Alarming Rise of Synthetic Fraud

Financial institutions are grappling with a severe and escalating synthetic fraud crisis:

- An estimated 3% of all existing accounts are suspected synthetic identities, posing a significant industry threat.
- Internet banking fraud costs have surged by 32%, while new online account fraud has risen by 12%.
- Each instance of ACH or account opening fraud carries an average cost of \$106,781.

- In 2022, suspected synthetic identities soared by 13%, reaching 92,000 cases.
- Mobile account fraud has skyrocketed by 28%, highlighting the need for robust identity verification across all channels.
- The lending sector is a prime target, with 40% of new account holders expected to apply for credit and 42% of credit fraud occurring through online applications.

Implementing rigorous identity verification and anti-fraud measures is critical to prevent severe financial losses, regulatory scrutiny, and irreparable damage to consumer trust and institutional reputations.

That's where Fideo comes in.

Fideo: Intelligence Reimagined

Fideo is a new champion of trust and security in the identity intelligence and anti-fraud markets. The Fideo team has poured decades of experience into their intelligence products, providing crucial intelligence to protect people, businesses, and communities from risk.

Fideo isn't just another player in the fraud prevention market; it is a visionary brand that understands the complexities of the digital age. Its main objective is to help platforms protect people, businesses, and communities from fraud-related losses in real time by providing access to billions of aggregated identity signals on people, devices, and behavior.

What Sets Fideo Apart?

Continuous Learning: A Real-Time Advantage

Fideo's Identity Intelligence Platform is equipped with a real-time learning engine that seamlessly incorporates first- and third-party signals, automatically linking new daily signals to identities. This continuous learning process ensures businesses stay ahead of the curve, adapting to the latest fraud trends and techniques.

Wholistic Personas: Comprehensive Identity Insights

While traditional credit bureau data remains valuable, it often fails to capture the full picture of a person's identity in today's digital landscape. Fideo's platform fuses diverse data sources, including digital, transactional, behavioral, device-related, geospatial, and historical fraud data, to create comprehensive identities, offering a wholistic view of individuals.

Exclusively Engineered for Identity Verification and Anti-fraud Platforms

Fideo offers incremental signals derived from unique data and intricate linkages to strengthen platforms' verification and fraud processes. Leveraging Fideo's mappings ensures seamless integration with existing systems, saving time and money.

Fideo's Unparalleled Identity Graph and Linking Technology

- Integrates an astounding 50 billion+ first-party identity signals, with 1 billion signals updated daily.
- Seamlessly incorporates 307+ billion signals annually from trusted third-party data partners.
- Supports multi-factor queries across a wide range of identifiers, enabling comprehensive insights into customers' identities and potential fraud risks.
- Continuously refines and enhances the



connections between identities, ensuring accurate, up-to-date, and trustworthy identity intelligence.

Fideo's Vision: A Fraud-Proof Landscape

By helping platforms utilize distinct signals and sophisticated modeling techniques to prevent loss, Fideo:

- Enhances risk management capabilities
- Feeds advanced risk algorithms
- Helps protect assets and revenue
- Enables real-time investigative research

Transforming Industries with Innovative Solutions



Fideo Verify: Instant Identity Verification

Fideo Verify validates identities instantly, helping businesses distinguish between real and synthetic data and strengthening their real-time verification process. It enables streamlined, real-time vetting processes, reducing manual verification checks and expensive KYC flows.



Fideo Signals: Powering Advanced Risk Models

Fideo Signals reveal connections, patterns, and insights that can enable better fraud models, help understand patterns, and prevent identity fraud. These signals deliver raw digital and terrestrial data insights from privacy-compliant sources, helping businesses build sophisticated risk modeling and conduct thorough investigations.

- Helps prevent losses caused by bad actors and synthetic identity fraud

A Call to Action Against Fraud

The battle against fraud is relentless, demanding continuous vigilance, a multi-layered approach, and innovation. With Fideo, businesses and platform partners can access billions of aggregated identity signals on people, devices, and behavior to mitigate risk in real time.

Fideo is not only a top-of-funnel solution but also the perfect choice for companies that need more intelligence, more signals, and a cost-effective solution to target bad actors while creating a good customer experience.

When you choose Fideo, you're choosing a partner committed to protecting the integrity of your interactions and the security of your data and assets.

Request a demo today to learn more about how Fideo Verify or Fideo Signals can strengthen your platform.



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to learn more about how Fideo can bolster your business's defenses against fraud and enable real-time risk management.

What's in a Name?

A contemporary twist on an ancient story, Fideo is inspired by "Fides Publica," the goddess of trust and good faith. She embodied Fideo's mission of protecting a shared trust between two parties. Fides was the guardian of documents and treaties, inspiring the trust and goodwill that informs our decisions today. **Learn more at fideo.ai.**

