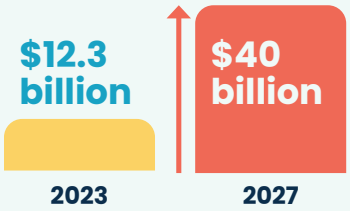
Fideo

Risk mitigation simplified

Financial institutions need real-time fraud interdiction to combat identity theft, synthetic identities, and account takeovers—especially during critical moments like account opening, loan origination, and high-risk transactions. Without advanced detection tools, institutions risk increasing back-office burdens and creating unnecessary friction for legitimate customers. Our identity intelligence API delivers AI-driven fraud detection powered by dynamic data from a vast network of sources, including intelligence from fraud rings and dark web activity. By integrating our solution, financial institutions can enhance risk decisioning, reduce fraud losses, and streamline the customer experience without compromising security.

Identity fraud surges, threatening businesses and consumers

Projected U.S. financial services industry fraud losses[1]



63%
of the leading fraud types involve identity or synthetic identity fraud[2]

ATO and identity theft were in the top three fraud types of 2024[3]

1. Credit card
2. Account takeover
3. Identity theft

80%+
of new account fraud in the U.S. is attributed to synthetic identity fraud[4]

$15,000
average loss per case of new account fraud[5]

$13 billion
yearly losses from account takeover[6]

80% of fraud occurs online or in mobile banking[7]

60% increase in business and consumer fraud attacks in 2024[8]

Investing in identity risk solutions pays off

Risk solutions are worth the cost

87%
of financial institutions say the money invested in an **identity risk solution is worth the cost**[9]

Investment in risk solutions is growing

64%
of organizations surveyed **reported plans to invest** in identity risk solutions in 2025[10]

Real-time interdiction is lagging

<50%
of financial organizations **conduct real-time interdiction** on both applications and transactions[11]

Fideo

Fideo Verify

Identity-based protection that adapts as fast as threats do

Verify goes beyond traditional identity markers to deliver the most accurate and comprehensive identity verification on the market at a fraction of the cost.

We flag suspicious activity before fraudulent relationships begin, strengthening your real-time verification process to distinguish between legitimate and high-risk users.

Real-time Verification

Fideo powers real-time verification processes, enabling earlier fraud detection. Stop fraud before it starts and save on downstream costs.

Dynamic Data

By capturing and linking identity elements across the entire digital ecosystem, Fideo delivers connected signals to supercharge risk models and fraud products.

Simplified Pricing

Fideo offers per session pricing rather than per call. By bundling all of our verification capabilities into one price, you pay once per user session for unlimited calls.

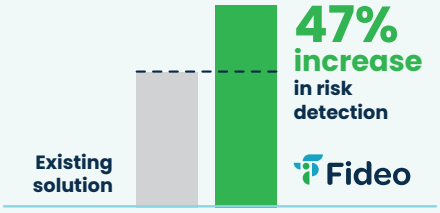
The Most Comprehensive Risk Score:

Multiple Categories of Checks in a Single, Streamlined Call

- **Synthetic:** Whether submitted identity elements appear coherent, mismatched, fabricated, or assembled from unrelated identifiers
- **Validations:** Names, addresses, SSN-related inputs, and other identity elements can be validated against authoritative identity records
- **Identity:** Core identity risk, including deceased indicators, invalid SSNs, and known fraud associations
- **Global Watch:** Sanctions, OFAC, and watchlist risk
- **Threat Scan:** Breach, dark web, malware, phishing, and compromised identity exposure
- **Digital:** Social, online, IP, and digital footprint signals
- **Email:** Email deliverability, age, domain risk, disposability, blocklists, and organizational alignment
- **Phone:** Phone validity, type, carrier, porting, DNO status, blocklists, and risky number behavior
- **Location:** Address validity, residency signals, country risk, and mismatches across address, phone, and IP data
- **Network Intelligence:** First-seen, last-seen, frequency, recency, and anomalous behavior patterns across Fideo's networka

Case Study

A nationwide company faced challenges in identifying high-risk customers during account opening. By implementing Fideo Verify, they identified 47% more high-risk customers than their existing solution.



Learn more at fideo.ai/verify

1 https://www.wsj.com/articles/genai-increasingly-powering-scams-wall-street-watchdog-warns-a6592d54
2, 3, 7, 8, 9, 10, 11 https://www.alloy.com/fraud-report-2025
4, 5 https://www.gci-ccm.org/insight/2024/07/rise-synthetic-identity-growing-threat-digital-age
6 https://www.aarp.org/money/scams-fraud/identity-fraud-report-2024/

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