

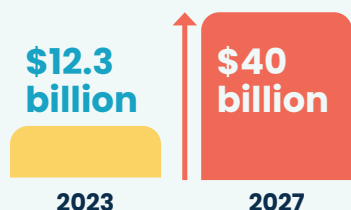
# Risk mitigation simplified

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<sup>1</sup>



**63%**  
of the leading fraud types involve identity or synthetic identity fraud<sup>2</sup>

ATO and identity theft were in the top three fraud types of 2024<sup>3</sup>

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

**80%+**  
of new account fraud in the U.S. is attributed to synthetic identity fraud<sup>4</sup>



**\$15,000**  
average loss per case of new account fraud<sup>5</sup>

**\$13 billion**  
yearly losses from account takeover<sup>6</sup>



**80%** of fraud occurs online or in mobile banking<sup>7</sup>



**60%** increase in business and consumer fraud attacks in 2024<sup>8</sup>

## 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**<sup>9</sup>



Investment in risk solutions is growing

**64%**

of organizations surveyed **reported plans to invest** in identity risk solutions in 2025<sup>10</sup>



Real-time interdiction is lagging

**<50%**

of financial organizations **conduct real-time interdiction** on both applications and transactions<sup>11</sup>



# 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

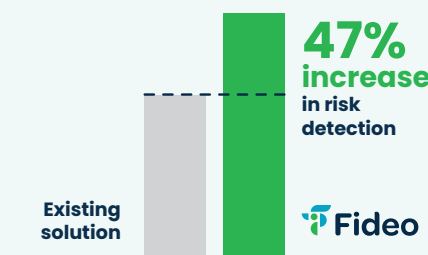
Fideo offers per session pricing rather than per call. By bundling all of our verification capabilities into one price, you pay once per user session for unlimited calls.

### The most comprehensive risk score: Multiple categories of checks in a single, streamlined call

- ✓ **Synthetic Identity:** Detect fabricated profiles through mismatched personal details and abnormal device or IP linkages
- ✓ **General Identity/Fraud:** Analyze applicant data against a comprehensive and dynamic identity database, including global sanction lists and expected identity fragment coherence
- ✓ **Email Risks:** Verify email legitimacy by checking deliverability, domain risk, creation date, disposability, and real-time usage coupled with usage history
- ✓ **Phone Risks:** Identify risk surrounding a phone number, including porting, DNO, observed usage, and more
- ✓ **IP Address Risks:** Identify risk associated with an IP address, including location, proxy types, blocklists and others
- ✓ **Digital Presence Risks:** Compare identity against an associated digital footprint encompassing social networks, mobile devices, and general internet behavior
- ✓ **Location Confirmation/Risks:** Compare location data to detect anomalies and inconsistencies in residency and travel patterns
- ✓ **Breach/ID Theft Risks:** Analyze extensive known breached data sets to assess identity exposure, recency, and potential use in attacks

### 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 and request a demo at [www.fideo.ai](https://www.fideo.ai)**

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/>