



Monitor members and BINs before holiday risk peaks

One program. Two layers of continuous protection. Earlier signals for faster action.

Risk does not stop changing after onboarding

Fideo gives credit unions a unified way to reassess member identity risk and monitor BIN exposure. Begin with an initial baseline review, then continue through recurring batch or API-based member monitoring and ongoing dark-web BIN monitoring.

MEMBER MONITORING

Find identity risk that changed

Fideo Verify evaluates current member identity signals and surfaces changes that may warrant review—without requiring another complex platform.

INITIAL REVIEW + ONGOING MONITORING

BIN MONITORING

Know when card exposure appears

Fideo monitors participating BINs against dark-web data and triggers a notification when new exposure is detected.

INITIAL REVIEW + ONGOING MONITORING

A simple operating rhythm

1

Uncover hidden fraud

Run members through Verify and scan participating BINs for known exposure.

2

Monitor for change

See changes in member identity risk and newly detected card exposure.

3

Act before losses occur

Receive clear member risk findings and BIN exposure alerts to guide action that helps prevent fraud losses.

Holiday fraud activity accelerated sharply in 2025

144% more

suspected fraudulent activity was identified and blocked by Visa globally during the 2025 Black Friday and Cyber Monday weekend compared with 2024. (Source: Visa, *AI-Powered Fraud Defense Delivers Record Protection*, Dec. 10, 2025)

Start before holiday transaction volume and staffing pressure peak

Find potential fraud already in your member population now and keep watch for emerging risk throughout the season.



Learn more at fideo.ai



Uncover hidden fraud now, stay ahead of risk all season

Flexible delivery and actionable results. Stay in control of every decision.

Member monitoring with Fideo Verify

Credit unions can launch quickly with a secure initial batch review—no technical integration required. Continue monitoring through recurring files or with an optional API workflow based on operational needs.

WHAT CREDIT UNIONS PROVIDE

Member identity data

- Email address
- Phone number
- SSN
- Name and physical address
- IP address and date of birth

WHAT YOUR TEAM RECEIVES

Actionable risk results

- Clear findings to guide fraud review
- Member risk score to help prioritize investigation
- Reference ID to track each assessment
- Summary of identity checks performed
- Results and explanations for each check
- Findings ranked by risk: high, medium, low, or none

BIN monitoring against dark-web exposure

Fideo establishes the current state of participating BINs, including the last four digits of the card, expiration date, and, when available, card holder's name and security code. Fideo will continue to monitor as new dark-web data becomes available. When a monitored BIN appears, Fideo triggers a notification for rapid investigation and response.



Initial portfolio scan

Identify BIN exposure already present in Fideo's dark-web data.



Ongoing watch

Continue monitoring participating BINs as new intelligence appears.



Triggered notification

Alert the credit union when a monitored BIN is newly detected.



Credit union-directed response

Support investigation and protective action while the credit union retains control.

One program, flexible delivery

Start with an initial member and BIN assessment before the holidays. Continue through recurring batch or API member monitoring, ongoing BIN monitoring, and event-driven notifications.

SECURITY & DATA PROTECTION: Fideo maintains a documented information security program with independent annual assessments against SOC 2 Type II or equivalent standards. Member data is handled under applicable service agreements and data-protection terms. An assessment summary is available to members upon written request. IMPORTANT INFORMATION: Findings identify potential risk and support investigation; they do not establish fraud or guarantee prevention of losses. Coverage depends on available data and the agreed monitoring scope and frequency. Credit unions retain responsibility for investigation, member decisions, and applicable regulatory obligations.