Fideo

Monitor customers 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 banks a unified way to reassess customer identity risk and monitor BIN exposure. Begin with an initial baseline review, then continue through recurring batch or API-based customer monitoring and ongoing dark-web BIN monitoring.

CUSTOMER MONITORING

Find identity risk that changed

Fideo Verify evaluates current customer 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 customers through Verify and scan participating BINs for known exposure.

2

Monitor for change

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

3

Act before losses occur

Receive clear customer 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 customer population now and keep watch for emerging risk throughout the season.

Learn more at fideo.ai

Fideo

Uncover hidden fraud now, stay ahead of risk all season

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

Customer monitoring with Fideo Verify

Banks 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 BANKS PROVIDE

Customer 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
- Customer 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 bank when a monitored BIN is newly detected.

Bank-directed response
Support investigation and protective action while the bank retains control.

One program, flexible delivery

Start with an initial customer and BIN assessment before the holidays. Continue through recurring batch or API customer 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. Customer data is handled under applicable service agreements and data-protection terms. An assessment summary is available to customers 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. Banks retain responsibility for investigation, customer decisions, and applicable regulatory obligations.