

# FIS ACCOUNT OWNERSHIP



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- Mitigates your ACH funding risk instantly and in a non-intrusive manner; transactions proceed without requesting sensitive user name and password information or multiple funding sessions
- Enables an immediate decision to be communicated to the customer
- Provides service for FCRA-compliant adverse action notification when needed
- Delivers high levels of data security for your customers' protection
- Leverages a heritage of more than 35 years of experience in using data and analytics to make smarter decisions

Are you wanting to move more money with less risk? Whether you're opening new accounts, making payments on existing accounts or disbursing funds, account validation is critical when it comes to trusted ACH activity.

FIS Account Ownership helps establish an account as a credible funding source and instantly determines the validity of that account. This insight enables same-session ACH funds movement by providing your organization real-time decisions about the funding or payment account ownership and risk.

FIS Account Ownership helps answer these questions:

- Does the account exist?
- Does the consumer have rights to the account?
- Is the account in good standing?

## LEVERAGING POWERFUL DATA

FIS Account Ownership leverages FIS DebitBureau®, an unparalleled source of consumer debit data that aggregates MICR information from data sources including retailers and the majority

of the nation's financial institutions. FIS DebitBureau creates one view of consumer account activity that spans industries and events and, using the proprietary FIS Consumer Search data integration technology, provides a near-instant response to help you make better decisions.

Whether using FIS Account Ownership for new account openings, account-to-account funds transfers, prepaid card loads, credit card payments and cash disbursements, FIS Account Ownership provides instant, third-party verification of an account's existence, ownership rights to the account from the individual presenting the account and the business risk associated with using funds from this account.

## FIS KNOW-YOUR-CUSTOMER SOLUTIONS

Whether to comply with industry regulation or prevent fraud, knowing your customer is a critical component to success. Today's financial institutions need to feel confident in customer interactions over a number of channels and a variety of transactions.

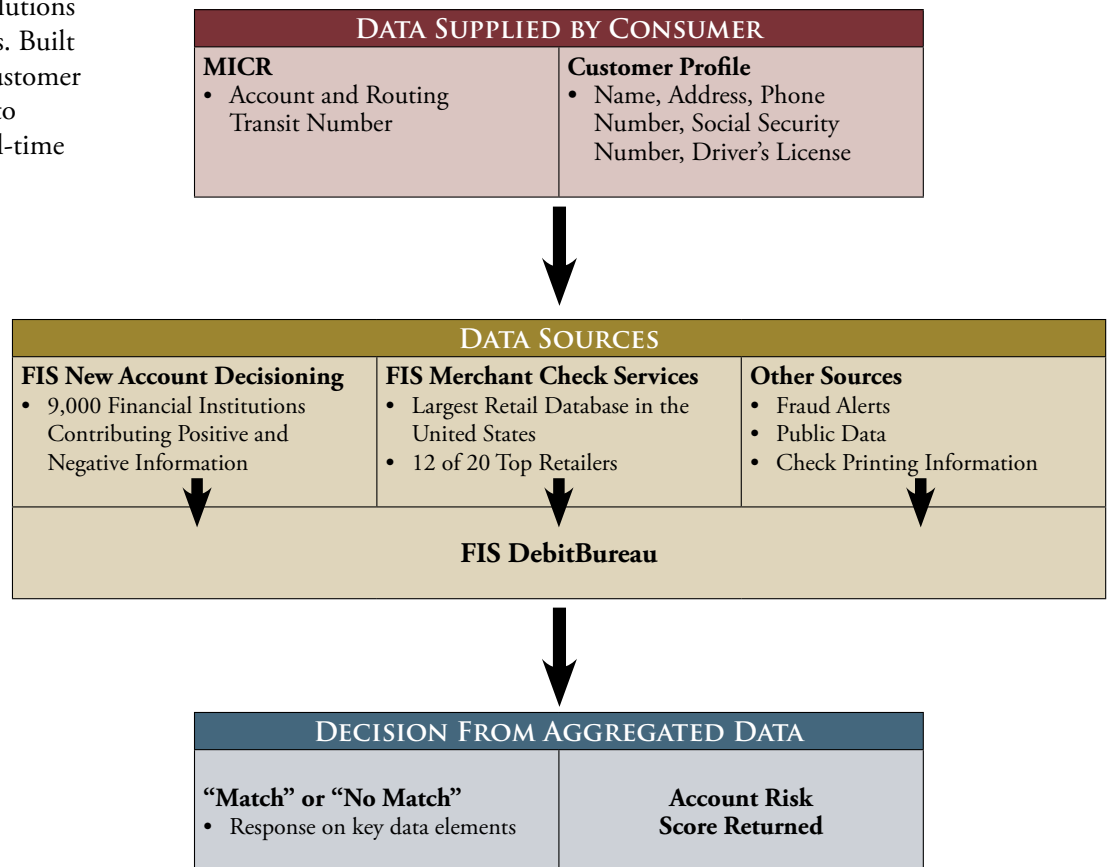
As part of FIS' data and decisioning solutions, FIS' know-your-customer solutions combine compliance, fraud prevention and identity verification into solutions that can be integrated into each other and into other FIS solutions to address specific business needs. Built for flexibility, FIS' know-your-customer solutions are easily integrated into systems and have options for real-time or batch processing in a number of environments.

## INSTILL CONFIDENCE

FIS Account Ownership enables real-time funds transfer and delivers on the unspoken promise customers have come to expect from online activities – immediate gratification. When properly used in the money movement process, it also helps reduce fraud and reinforces consumer confidence in your organization and the online experience.

## COST EFFECTIVE AND CONVENIENT

FIS Account Ownership is a value-driven solution with a minimal per-transaction fee. The solution requires only an Internet connection and browser and may be easily integrated into existing processes and applications.



**FIDELITY NATIONAL  
INFORMATION SERVICES**

601 Riverside Ave.  
Jacksonville, FL 32204  
877.482.8786  
www.fidelityinfoservices.com