

## A Lightning-Fast Account Verification Experience.

Finicity is powering next generation account verification for payments through open banking. With our trusted and proven open banking platform you can rapidly enable a digital payment experience by accessing the most reliable data, from the right sources, while avoiding delays caused by alternative validation solutions.

*Finicity Pay™* is our integrated set of data services that accurately verifies account details, account owner(s), and balances at lightning speed. And we don't stop there: We deliver the coverage you need through our direct integrations with financial institutions.

### Exceed Expectations

Finicity Pay holistically improves the payment enablement experience by providing accurate account data for the highest confidence combined with the convenience of real-time verification so customers aren't waiting.

### Pay Data Services



#### Account Details

Rapidly authenticate key account details from checking, savings, money market, or loan accounts. With real-time account details, you get instant account verification. Quick, easy, and reliable? Check, check, and check.

##### Data delivered for ACH payments:

- Real account number
- Routing transit number



#### Account Owner

Just need to verify the account owner(s)? A one-time request returns the account-owner(s) name and address for a select account. You get instant account owner validation and an extra boost to KYC risk mitigation, all in real time. Short and sweet.

##### Data delivered for ACH payments:

- Account owner name on file at the financial institution
- Account owner address



#### Account Balance

Protect merchants from loss and consumers from potential fees with a simple account balance check that smooths the payment qualification process. Get instant account validation and easy balance checks.

##### Data delivered:

- Posted account balance
- Available account balance
- Current loan balance
- Vested account balance



### Loan Details

Seamlessly verify loan account details, including student loans, so you can detect eligibility for refinancing, loan consolidation, or to support employer student loan repayment or other benefit programs.

#### Data delivered:

- Loan number
- Loan payment number
- Loan payment address
- Loan type
- Loan account details including balances and rates
- Account history

## Built with Your Needs in Mind

Once you know your customer and verify important details quickly, you can move on to the good stuff using the data you have or add more from Finicity Lend or Finicity Manage:

- ACH payments or transfers
- Credit decisions
- Risk decisions
- Balance transfers or debt consolidation
- Employee benefit programs—student loan repayment, investment, retirement, HSA

You'll notice the difference in the data we deliver. Superior quality, delivered to fit your workflow and processes. Because Finicity Pay data is real-time, direct from the bank, we aren't in the business of guessing. You get consumer permissioned data right from the source. Get business done with confidence.

## The Power of Open Banking

Open banking is providing the innovation engine for a wide variety of financial services. Finicity's open banking platform is quickly becoming the solution of choice by influential and disruptive organizations looking for specific data elements that have been highly vetted. Finicity Pay services work alongside Finicity Lend and Finicity Manage services for consumer-permissioned data that can be used across your portfolio of apps and services.

#### Here's what you can expect:

- Highest accuracy, no more estimating or reliance on scoring
- Instant account validation and balance checks
- Comprehensive coverage through our best-in-class connections
- Set up and manage accounts in real time

## Do It Right

In today's digital economy, companies and customers alike expect a seamless payment experience. Finicity's open banking platform exceeds the expectations of those on both sides of a transaction. We deliver the best data, from the best sources, and in the best way through the Pay integrated solution set. So you can deliver the smooth payment experience your customers want.