



NAME MATCH GUIDE

Inverite Bank Verification

Name Match

The Bank Verification Name Match feature is specifically designed to validate and compare customer names against the names stored within a bank's database. This feature plays a crucial role in ensuring that the names provided by customers align with existing bank records, thereby enhancing fraud prevention measures and ensuring data integrity. **A safe, secure, and quick way to instantly verify and connect verified accounts in real time with reduced risk.**

The official Inverite API Documentation holds the current API parameters, request and response structures, and error codes. This guide supplements it; it is not API documentation.

Prepared by	Operations Team
Document owner	Inverite
Version	1.0
Classification	Public
Date	2026-09-22

CONTENTS

1.	Introduction.....	2
2.	Feature Overview.....	2
3.	Methodology.....	2

1. Introduction

The Bank Verification Name Match feature is specifically designed to validate and compare customer names against the names stored within a bank's database. This feature plays a crucial role in ensuring that the names provided by customers align with existing bank records, thereby enhancing fraud prevention measures and ensuring data integrity.

This functionality is particularly valuable for businesses seeking to comply with know-your-customer (KYC) FINTRAC requirements, as it helps verify that the individual providing the bank details is the legitimate account holder. By adding this extra layer of security, the feature instills greater confidence in the transaction process, which is especially critical in sectors like lending where precise identity verification is paramount.

2. Feature Overview

- **Purpose:** To verify the authenticity of customer names by matching them against the name on file with the bank, thereby confirming the customer's ownership of a deposit account.
- **Scope:** Applicable to bank verification process.
- **Users:** Merchants, Systems Integrators.

3. Methodology

Matching Types

1. **Exact Match:** The input name exactly matches the stored name. Matching is performed on the individual component names such as first name, middle name and last name if provided.
2. **Partial Match:** The input full name partially matches the stored full name, including variations like nicknames, initials, and common typographical errors.
3. **No Match:** The names are completely different. Either the requested name or the bank info name names were not provided.

Confidence Score

- A numerical value representing the likelihood of a match.
- Ranges from 0 (no match) to 1 (exact match).

Confidence Scoring

The confidence scoring system provides a numeric score representing the match quality between the input name and the stored name. The scores range from 0 to 1, with higher scores indicating a better match.

Confidence Score		Description	Examples
1.0	PASS	Exact match. The names are identical in every aspect. It is also case-insensitive.	Input: "John Doe" Stored: "John Doe"
0.9 - 0.99	PARTIAL	High likelihood of match, may expect a typo	Input: "Jhn Smith" / Stored: "John Smith"
0.7 - 0.89	PARTIAL	Moderate to high likelihood of match, minor variations	Input: "Jonathan Smith" / Stored: "John Smith"
0.5 - 0.69	PARTIAL	Low to moderate likelihood of match, could happen if only one of the names matched	Input: "Smith" / Stored: "John Smith"
0 - 0.49	FAIL	No match. The names are completely different	Input: "Jane Smith" / Stored: "John Doe"
0	FAIL	No match. Either the requested name or the bank info name names were not provided.	Input: "" / Stored: "John Smith" or Input: " John Smith " / Stored: ""

API Endpoints

<https://www.inverite.com/documentation/>

POST <https://{host}/api/v2/create>

Optionally accepts firstname, middlename, lastname as inputs, as well as the parameter to activate name-matching and returns the iframe url for the customer to complete.

See [API documentation for more details](#)

GET <https://{host}/api/v2/fetch/{guid}>

Returns bank data including the name-match results with confidence scores.

See [API documentation for more details](#)