Current builds higher member trust by providing more seamless experiences with Visa Account Name Inquiry (ANI)

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>
> Trust is built in the first moments using a new feature. Our collaboration with TabaPay and Visa means we can onboard more members instantly, reinforcing our commitment to a secure and seamless experience from day one.
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> **"**

Trevor Marshall
Chief Technology Officer, Current

Opportunity

Current is a leading consumer fintech banking platform with more than six million customers. The company offers a range of critical day-to-day financial products and services on its platform, focused on helping all Americans improve their financial outcomes. Current relies on the full-stack payment processor TabaPay to deliver card-based money movement services to consumers, such as enabling consumers to fund their accounts from outside financial institutions and other financial services.

The strong partnership between Current and TabaPay made the pair a great candidate to pilot the Visa Account Name Inquiry (ANI) service, which enables them to match a customer's name with the name on the debit card they plan to use with Current. The pilot was a tremendous success, yielding immediate, substantial results.

153%
increase in card attachment rate*

57%
reduction in chargebacks**

Business Challenge

Current was looking for an innovative way to help valid cardholders seamlessly onboard and securely link their cards and accounts. Their existing process relied on two verification steps: Visa Address Verification Service (AVS) and internal Know Your Customer (KYC) checks, combined with additional fraud detection rules. While this process was working, Current was aiming to improve card attachment rates* (the percentage of cards successfully added as a funding source) and provide a faster path to accepting good customers on the platform, to deliver them value even sooner.

Solution

Current added Visa Account Name Inquiry (ANI), a component of the TabaPay Shield security suite, as a new layer of verification alongside each Visa AVS call. Because TabaPay had already adopted and supported Visa ANI from the onset of the service, Current was able to easily implement, integrate and test it in weeks.

With Visa ANI, Current and TabaPay can automatically submit the customer's full first, middle and last names to ANI's robust verification engine. The engine compares the customer's name to the name on file at the Issuer and tells Current if there was a match, partial match or no match. Current can then automatically make a decision or choose to pose further security challenges.

Results

In just over three months, Current used ANI for hundreds of thousands of performed calls and saw a significant improvement in card attachment rates and a reduction in chargebacks. A clean name match using ANI helped Current accept thousands more card attachments from valid users, and the no-match signal provided critical early warnings of high-risk activity without adding extra steps for customers.

*The "card attachment rate" is the percentage of cards that are successfully added as a funding source in the Current app. A card must sufficiently satisfy the validation criteria (AVS, ANI, etc.) to be added. Card-Attachment Rate = Successful card adds ÷ Unique card add attempts.
The 153% figure represents the relative increase in card-attachment success for a Full Name Match compared to a No Match. Calculation: (76% - 30%) ÷ 30% = 1.53, or +153%. In other words, customers with a full name match were more than two-and-a-half times as likely to attach their card as those with no match.

**The 57% figure represents the relative reduction in chargeback rate for deposits where the card was attached with a Full Name Match compared to a No Match. Calculation: (0.0743% - 0.0322%) / 0.0743% = 0.5667, or 57%. In other words, deposits using cards that had a full name match were less than half as likely to result in a chargeback compared to those with no name match.

***Fraud rates are based on TC40 fraud reporting sent into Visa by US issuers and will change quarter over quarter.

Note: The pilot ran from April 1, 2025 - June 30, 2025.

How can Visa help?

For more information on Visa Account Name Inquiry, please contact your Visa Account Representative.

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> Visa's Account Name Inquiry (ANI) is a powerful tool in helping our clients fight fraud and onboard more valid customers. By verifying that the name on an account matches before funds move, we've been able to reduce fraud at scale — completing over 19 million ANI requests and maintaining an account funding fraud rate 50% below industry benchmarks.*** It's another example of how our collaboration with Visa helps move money safer, faster and with greater trust.
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Tim Astanov
Chief Product Officer, TabaPay

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