ValidiFI®

vAccount
Bank Account Validation

Nacha's WEB debit account validation rule requires payment originators to implement a "commercially viable" method to determine that the account number of their debit payee is valid. A comprehensive account validation solution is critical to comply with Nacha regulations, deliver a fast frictionless customer experience, and limit payment issues or returns.

Validate bank accounts in real-time, ensure compliance
Traditional bank account verification services require manual phone calls to banks or paper check verification. With ValidiFI's vAccount solution, you can automatically verify bank accounts in real-time so you can quickly confirm transactions are secure and comply with Nacha regulations without time-consuming paper-based processes.

Using the bank account and routing number, we validate details against our proprietary database network and return insights in a matter of seconds to help you assess bank account quality and level of risk quickly.

Validate account number: Assess payment history and structure to receive a risk ranking for a bank account, presented on a scale of 1 to 10.

Routing/account conformity: Confirm routing number is valid, active and ACH capable while also ensuring the account number structure aligns with the financial institution format.

Features
- Cost-efficient bank account verification service
- Non-credentialed solution
- Validate routing number is valid, active, and ACH capable
- Expanded coverage on regional, neobank, and often missed institutions

Benefits
- Validate bank accounts in real-time for a frictionless consumer experience
- Ensure WEB debit rule compliance with a Nacha preferred provider
- Quickly validate accounts
- Mitigate fraud and reduce risk of payment failure
- Maximize confidence in payment transactions

Account Validation checks bank account and routing conformity including recent payment activity from ValidiFI's data network.

Nacha
Preferred Partner

To learn more about our vAccount suite, contact your account representative or visit **validifi.com/vaccount**