

## Bank Account and Payment Intelligence

ValidiFI, a provider of predictive data and analytics solutions, utilizes proprietary and partner insights from the ValidiFI data network to assist organizations in making critical decisions related to compliance, account validation, fraud, and risk. Our innovative credentialed and non-credentialed solution offerings adhere to FCRA and GLBA compliance standards and are consolidated within a single API platform, offering customizable options to address your specific business challenges. By assessing the connections between bank accounts, payments, and consumers, we provide businesses with data driven insights powering smarter decisions.

### Compliance

Nacha WEB debit  
rule OFAC/ KYC  
Checks

### Account Validation

Payments and  
Disbursements

### Fraud Prevention

Velocity of change  
in consumer PII  
and bank account

### Risk Mitigation

Clearer view of  
creditworthiness for  
lending and  
underwriting



### Comprehensive Provider

Non-credentialed & credentialed solutions to help with your end-to-end validation and risk assessment needs



### Expanded Coverage

Access extensive network of coverage on credit unions, regional banks, etc. to fill the gap in ACH transactions not being validated



### Historical & Real-Time Views

Gain insights you don't get with traditional credit including bank account and payment behavior for a comprehensive financial picture



### Behavioral Analytics

Payment and cash flow insights provide an accurate view of financial health and past transaction behavior

### ValidiFI Omni Platform

One Platform, One API access to the ValidiFI Data Network

50M+

Unique Consumers

60M+

Unique Bank accounts

895M+

Inquiries

158M+

Payment Records

## Data Driven Insights Powering Smarter Decisions

We offer actionable insights – whether non-credentialed and credentialed – by assessing multifaceted connections between bank accounts, payments and consumers. We deliver actionable insights so you can unlock new opportunities to grow and expand your business with less uncertainties.



### vIndex

Quickly detect highest-risk and lowest-risk financial institutions based on client performance across ValidiFI's data network.



### vAccount

Automatically validate bank accounts in real-time using bank account and routing number to assess if the bank account is open, valid, and ACH capable so you can comply with Nacha WEB Debit regulations.



### vAccount Plus

Unlock valuable insights beyond compliance to provide a deeper understanding of transaction patterns, account stability, and payment performance. Reduce the risk of overall returns across all ACH return code categories, first payment defaults (FPDs), and other payment issues.



### vFraud

Detect and filter invalid contact details like phone numbers and email addresses, while also flagging any suspicious application or contact information for a more comprehensive fraud management solution.



### vCredit

Non-credentialed FCRA score that provides an enriched perspective on consumers and potential risks by analyzing a historical view of past behavior and considering current circumstances. Optimize consumer credit line offers, strategic product placements, and expand consumer reach.



### vAuth

Authorize user bank account access using real-time microdeposits in 15 seconds rather than days, allowing you to quickly ensure that the parties involved in high-risk transactions are legitimate and going to the correct place while minimizing fall out from consumers.



### vConnect

Provide users a way to provide additional information by connecting to their bank account, the way they want to. Having a choice between directly logging into their bank or providing routing and account number, reduces abandonment and empowers more informed decision-making.



### vInsights

Perform a deep behavioral analysis of bank transaction history to evaluate risk, ability to pay, ownership, and fraud signals. The actionable intelligence combines payment and consumer information to produce a detailed categorization and cash-flow report.

To learn more about our solution offerings, contact your account representative or visit [validifi.com](https://validifi.com), contact your account representative or visit [validifi.com](https://validifi.com).