

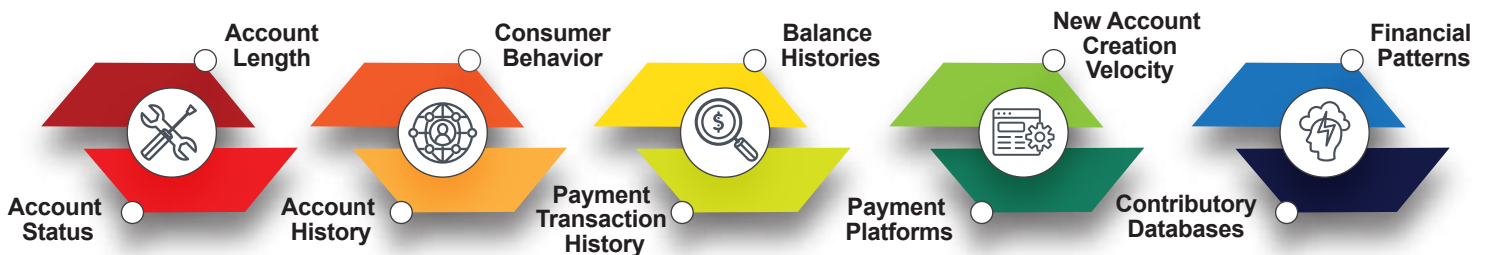
## Payment Instrument Risk Score

Identify fraud, risk, determine creditworthiness, and authenticate payment instruments for compliance.

ValidiFI's Payment Instrument Risk Score (PI Risk Score) leverages live bank and payment information, analyzing financial patterns and characteristics from current and historical data from hundreds of thousands of data points to deliver an actionable risk score. The score determines the likelihood that a customer will pay their bill, pay back a loan or other credit obligations, in a timely fashion. This tool is valuable for creating visibility for customers with little or no credit information available, supplementing a customer's profile, and helping to better identify outliers' risks.

PI Risk Score has hundreds of attributes, that provide insights on a customer's negative/positive behaviors, frequency and velocity of payment history, as well as information around the routing and account number. This score is a concrete source for improving risk models that incorporate alternative and traditional credit bureau data, to enhance or generate new customer acquisition strategies, and to more accurately understand a customer's credit risk.

### Key Attributes



### Key Benefits

- ▶ Improves NACHA and Card Brand compliance
- ▶ Non-credentialed bank data
- ▶ Improves speed of account opening
- ▶ Reduces ACH and Card transaction costs
- ▶ Usable for FCRA purposes

#### Behaviors Measured:

- ▶ Is the account valid?
- ▶ Is the account ACH capable?
- ▶ Has the account ever been closed?
- ▶ Are there any negative transactions?
- ▶ What is the likelihood of repayment?