

PI Risk Score with FI Risk Index

A Real-Time Data Service Designed To Avoid Purchasing Leads Associated With The Highest Risk Financial Institutions And Bad Bank Accounts

ValidiFI's banking and payment data solutions analyze real-time financial patterns and characteristics from bank accounts, debit cards, prepaid cards, contributory databases, payment platforms, and payment processors, to deliver risk scores, risk indexes, and actionable attributes.

ValidiFI provides a range of solutions to be used at various stages of the lead screening and underwriting process. When paired together in an overall decisioning strategy, these solutions allow for a reduction in risk, increase in lead conversion, and reduction in cost per funded loan.



Fill the Credit History Gap

Access enhanced consumer insights not covered by traditional credit reports.



Determine Risk

Critical insights that identify high, moderate and low risk consumers for better risk segmentation.



Reduce Fraud

Analyzing real-time and historical transactions identifies highly fraudulent leads due to data entry manipulation.



ACH Capability

Identifies the high level risk of a bank account as well as the ability to debit and credit an ACH account.

Accelerate Business Growth and Improve Risk Models

The FI Risk Index is the first of its kind, a cost-effective solution to help financial service businesses reduce risk when purchasing leads, removing the likelihood to default. This solution validates the most important characteristics of the consumer's bank account to help identify non-transactional accounts, poor payment histories, frequency of usage, as well as identifying high-risk financial institutions.

Once initial risk screening has occurred with the FI Risk Index, the PI Risk Score is used to provide greater insight into a customer's payment history as well as information around their 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.