

Inquiry Attributes

Aggregated credit data from millions of loan applications providing granular insights for enhanced decisioning across the customer lifecycle.

ValidiFI's Inquiry Attributes is designed to improve credit decisioning, providing critical insights for a more complete view of a consumer. This solution enables lenders to advance their decisioning capabilities, achieve more growth, reduce risk and increase retention. Attributes are used for enhancements to models and creating new rules for segmentation strategies. Lenders leverage Inquiry Attributes for prospecting, originations, account management, fraud, collection, and recovery.



Better Leads

Identify prospects who are in-market for financial services with a recent history of originations.



Enhanced Credit

Additional insights from application and inquiry patterns increase predictive power in custom models.



Reduce Fraud

Authoritative data to help identify fraudulent behavior and consumers with no intention to pay.



Account Management

Segment your accounts to know who your most loyal customers are and best opportunities for credit increases.

Improve Opportunities and Optimize Risk Models

Inquiry Attributes is a proprietary database providing predictive insights to improve risk models while decreasing fraud and defaults. This solution allows you to view consumers more comprehensively with real-time data that differs from traditional credit scoring. Sourced from a variety of financial service providers, Inquiry Attributes is highly configurable to your business objectives for improved performance.