ValidiFI®

vAuth
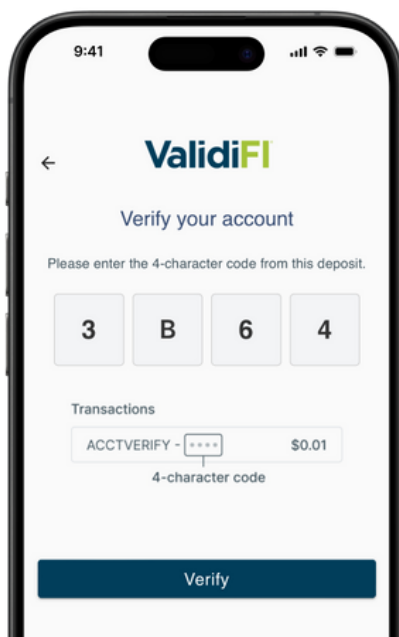# Authenticate bank account access

In the world In the world of digital payments, authenticating bank account ownership is essential for ensuring the integrity and security of your transactions. High friction processes, such as consumer login requests, can lead to consumer hesitancy, abandonment, and incomplete transactions thereby causing issues with customer onboarding and retention.

Efficient authentication to validate bank accounts

vAuth provides the capability to verify a user's access to a bank account through real-time microdeposits. By utilizing instant payment rails, vAuth can confirm an account is valid within seconds. Microdeposit verification, which traditionally took 3-4 days for processing, can now be conducted in real-time. Increase confidence in linking high-value transactions to end users and extend reach to consumers who steer clear of credentialed solutions.

Features

- Minimize friction compared to full-credentialed alternatives
- Secure authentication process
- Validate bank accounts in real-time
- Covers payment rails, including FedNow, RTP, and Same-day ACH

Benefits

- Streamline payment process for improved user experience
- Reduce abandonment rate through consumer-empowered login
- Improve risk assessment
- Mitigate fraud risks

How It Works

Authenticate connections between bank accounts and consumers in real-time rather than days.

Nacha
Preferred Partner

To learn more about vAuth, contact your account representative or visit **validifi.com/vauth**