



vConnect Connect User Bank Accounts



95% of Americans have access to a bank account, a historical high. Accessing transactional data enables a next generation of credit and payment decisioning. This can provide a clearer understanding of consumers, particularly for those who are new to credit, have a thin file, or require additional information to address gaps in their current financial health. Making it seamless for users to give permission is critical to unlocking valuable cash flow data, helping businesses stay ahead in the dynamic landscape.

Unlock cash flow analysis for better customer experience

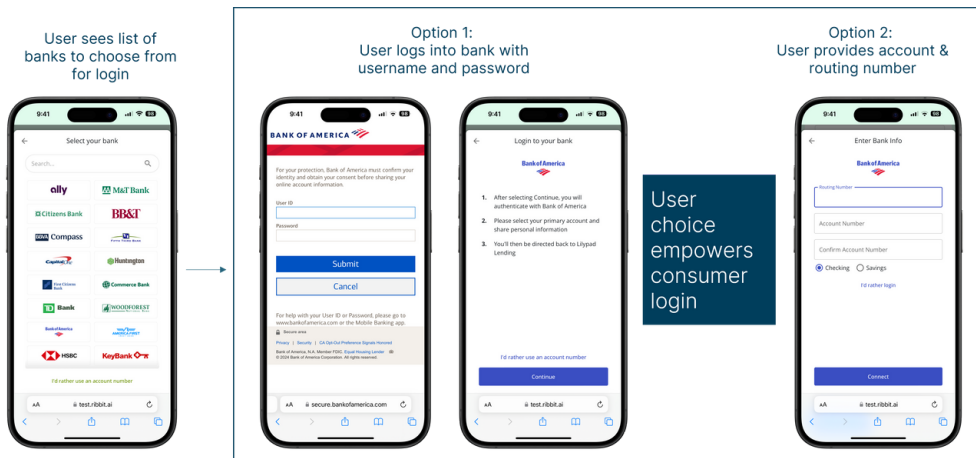
vConnect allows you to gain access to user's bank accounts with consumer-permissioned transactional data through our intuitive login interface. By combining vConnect with our vInsights solution, you can unlock categorized and analyzed payload data all within one comprehensive report format, complete with an affordability score.

Simply have your user choose their bank account and log in with their username and password or provide the alternative option of inputting routing and account number to reduce abandonment. Leverage our vInsights solution to categorize and perform deep behavioral analysis to start making smarter financial decisions.

Benefits

- Provide an intuitive interface to connect bank accounts
- Screen out consumers that cannot confirm the ownership of their bank account
- Empower login and reduce abandonment
- Unlock valuable financial insights to mitigate risk

Enable users to connect their bank accounts to unlock cash-flow for more informed decision-making.



To learn more about vConnect, contact your account representative or visit validifi.com/vConnect