



vCredit

Advanced Risk Assessment

Traditional credit is a standardized tool used to assess creditworthiness but is a lagging indicator, not providing the complete and most up-to-date view of a consumer or business's true financial health. Incorporating alternative data like bank account and payment insights can provide additional views for expanded opportunities.

Predict defaults with precision

vCredit is a non-credentialed FCRA score that integrates proprietary bank account and payment intelligence from ValidiFI's data network. This integration offers an enriched perspective on consumers and potential risks. By analyzing a historical view of past behavior and considering current circumstances, vCredit provides a more precise prediction of an individual's ability to pay and the likelihood of defaults or future payment issues. Make optimized consumer credit line offers, strategic product placements, and expand consumer reach, thereby improving your overall risk management strategy.

Credit score powered by the ValidiFI data network

Accurately assess creditworthiness with a combination of proprietary and partner data attributes.

Benefits

- Non-credentialed, FCRA compliant solution
- Provide a frictionless consumer experience
- Gain a more holistic view of consumers for better decision-making
- Assess applicant's past inquiry, loan and account behavior
- Optimize loan approvals while minimizing risk

Better assess ability to pay, potential future risks, and the likelihood of defaults or payment issues.



Bank data

Make more precise lending decisions with insights on financial institution and bank account.



Inquiries

Go beyond traditional credit data by analyzing alternative inquiry attributes.



Tradelines

Access tradeline data attributes for a clear picture of predictive performance.



Payment performance

Gain a more granular view of ability to pay based on financial health and spending behaviors.



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