



# vInsightSync™ Cash Flow Analysis



For financial service providers, obtaining a clear understanding of a consumer's financial health is essential when making decisions for loans, payments, and financial services. Having real-time access to bank account inflows, outflows, and recurring obligations provides a more comprehensive assessment of ability to pay than traditional underwriting methods.

### Clear financial view for informed decision-making

vInsightSync™ performs a deep behavioral analysis of bank transaction history to evaluate risk, ability to pay, ownership, and fraud signals. The actionable intelligence combines payment and consumer information to produce a detailed categorization and cash-flow report. ValidiFI has modeled millions of financial outcomes – from lending, payments, banking, and insurance – to deliver the industry's most predictive scores and rule sets for ability to pay and payment risk.

### Sample vInsightSync™ Summary Report:

Summary Statistics																								
Is a Primary Bank Acct	✗	No BK or Debt Consolidation	✓																					
No Identity Problems	✓	Running Balance Rule	✓																					
Has a Checking Acct	✓	No Recent OVD/Chargebacks	✗																					
Affordability Index	7 of 10	Income Index	8 of 10																					
Account Stability Index	3 of 10	Identity Index	9 of 10																					
Current Running Balance	\$793.17																							
Account to Fund	Preferred Checking (...1234)																							
vInsights Score (1-100)																								
<b>A4   87</b>																								
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<b>1. Validation of Applicant Information</b>																								
	Score	Info																						
✓ Business Name																								
✓ Signer Name	73%	John Smith																						
✓ Signer Email	59%	jsmith@noemail.com																						
✓ Signer Phone	56%	(456) 555-1234																						
✓ Signer Address	70%	123 Fake Street, Oxford OH 45056																						

### Features

- Account balance, affordability and stability insights
- Detailed analysis of inflow and outflow behavior
- Consolidated view of cash-flow trends
- Identification of recurring transactions
- Affordability and payment recommendations
- Risk scores and payment default rankings

### Benefits

- FCRA-compliant for credit underwriting
- Flexible solution that can integrate into your existing workflows
- Comprehensive report format for quick access to the information you need
- Better predict likelihood for default
- Optimize credit line offers, strategic product placements

Cash-flow report to help you make better product placement decisions and improve the customer experience.



To learn more about vInsightSync™, contact your account representative or visit [validifi.com/vinsights](https://validifi.com/vinsights)