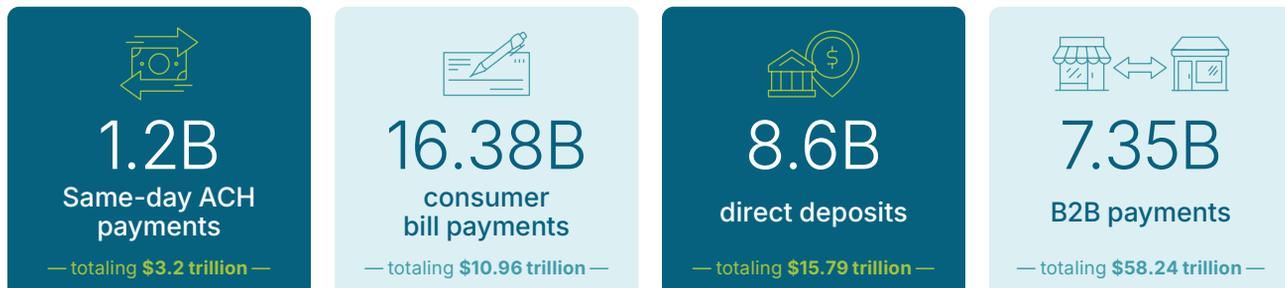


# The Power of Profiles

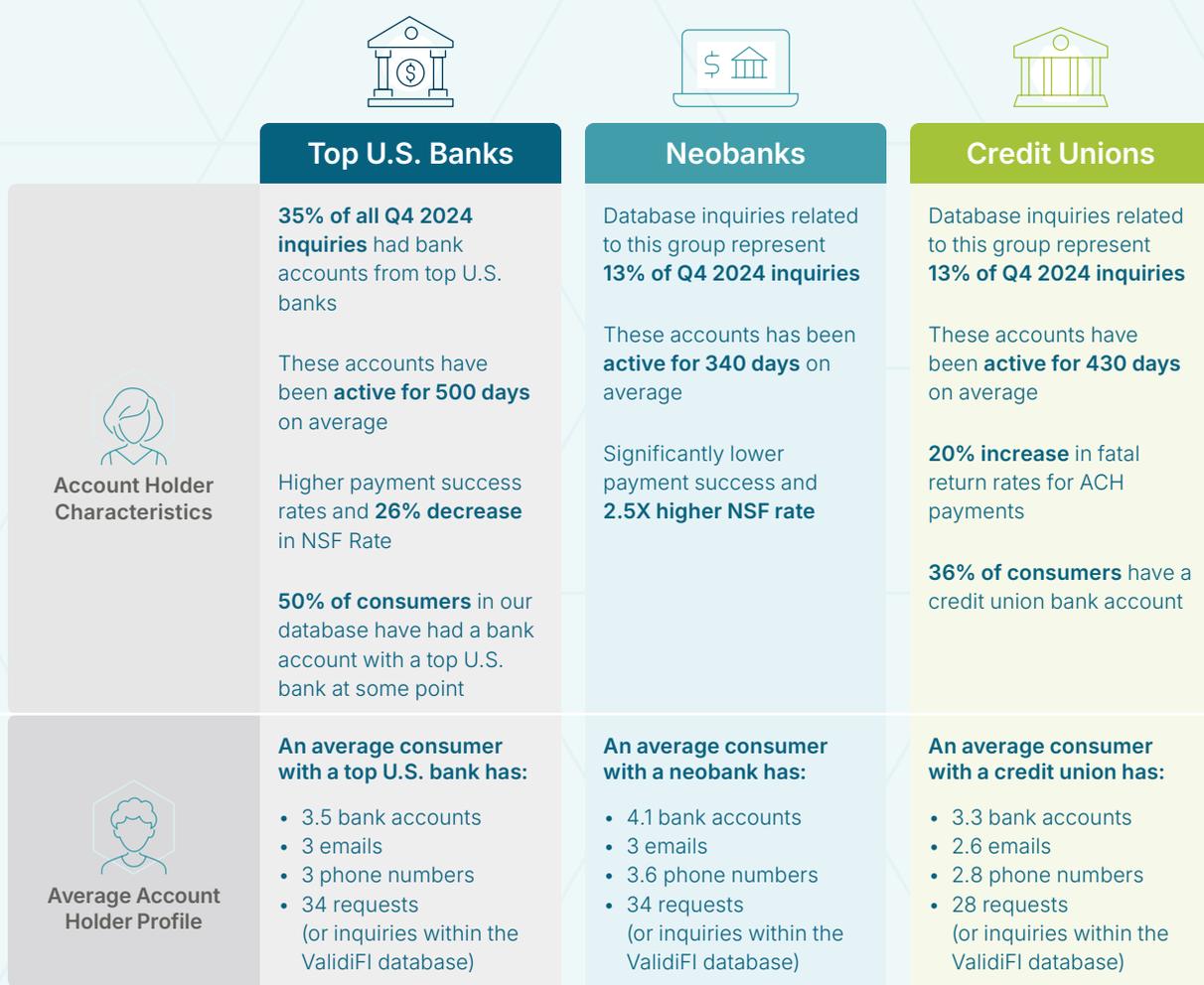
How financial institutions and service providers can reduce payment risks and protect the bottom line with consumer banking profiles

## ACH volumes rose across all categories in 2024



Source: NACHA.org

## A closer look at consumer profiles by bank type



All findings are from inquiries and/or requests found within the ValidiFI proprietary database

## Understanding high-risk profiles

Account holders with high-risk profiles demonstrate higher velocity activity across the board, as seen in the real-life analysis below.

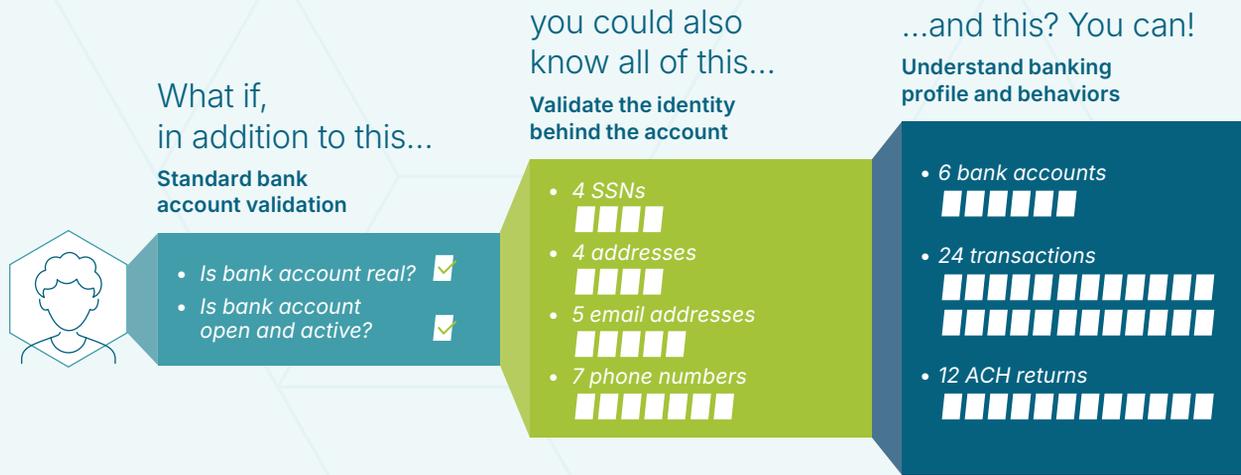
	Top U.S. Banks		Neobanks		Credit Unions	
	Bank A # of accounts	Bank A % of accounts	Bank B # of accounts	Bank B % of accounts	Bank C # of accounts	Bank C % of accounts
4+ Phones	2,533	3.2%	2,040	5.1%	69	3.3%
7+ Phones	388	0.5%	321	0.8%	4	0.2%
3+ SSNs	2,511	3.2%	544	1.4%	69	3.3%
7+ SSNs	236	0.3%	28	0.1%	1	0.0%

	Number of single worst offenders (individual account holder) from each bank		
Most phone numbers	315	40	8
Most email addresses	307	39	7
Most SSNs	317	39	8

## Banks need a deeper, real-time understanding of consumer banking profiles

Knowing what's really happening behind the scenes with account holders is crucial to helping banks identify high-risk identities, behaviors, and activities before onboarding or sending payments.



## 4 steps FIs can take TODAY to strengthen the account authentication process

- 1** Audit your existing process
- 2** Identify areas for improvement
- 3** Take a step back
- 4** Consider emerging best practices

**CONTACT US TODAY** to initiate a complimentary data study and discover how vAccount and vFraud can help your organization better understand consumer banking profiles, enhance decision-making around payment transactions, and outsmart fraudsters.

