

Make Smarter Decisions with Real-Time Account Visibility

When it comes to bank accounts and payment risk, **knowing accounts are real and who they belong to is just the beginning.**



Here are **5 data signals** that can reveal the bigger picture of customers and their financial accounts ... before a transaction occurs:



Reveal change and identify trends as they evolve.

- Verify account status, ownership, and risk in real-time,
- Assess the risk of a financial institution based on transaction performance within the ValidiFI data network,
- Identify invalid contact information and suspicious behaviors



Account Behavior Risk

Accounts with a "Debit Return Likely" code saw NSF returns 5X higher than average



Financial Institution Risk

High-risk routing numbers experienced an NSF rate 2.5X higher than average and 4X higher than low-risk routing numbers

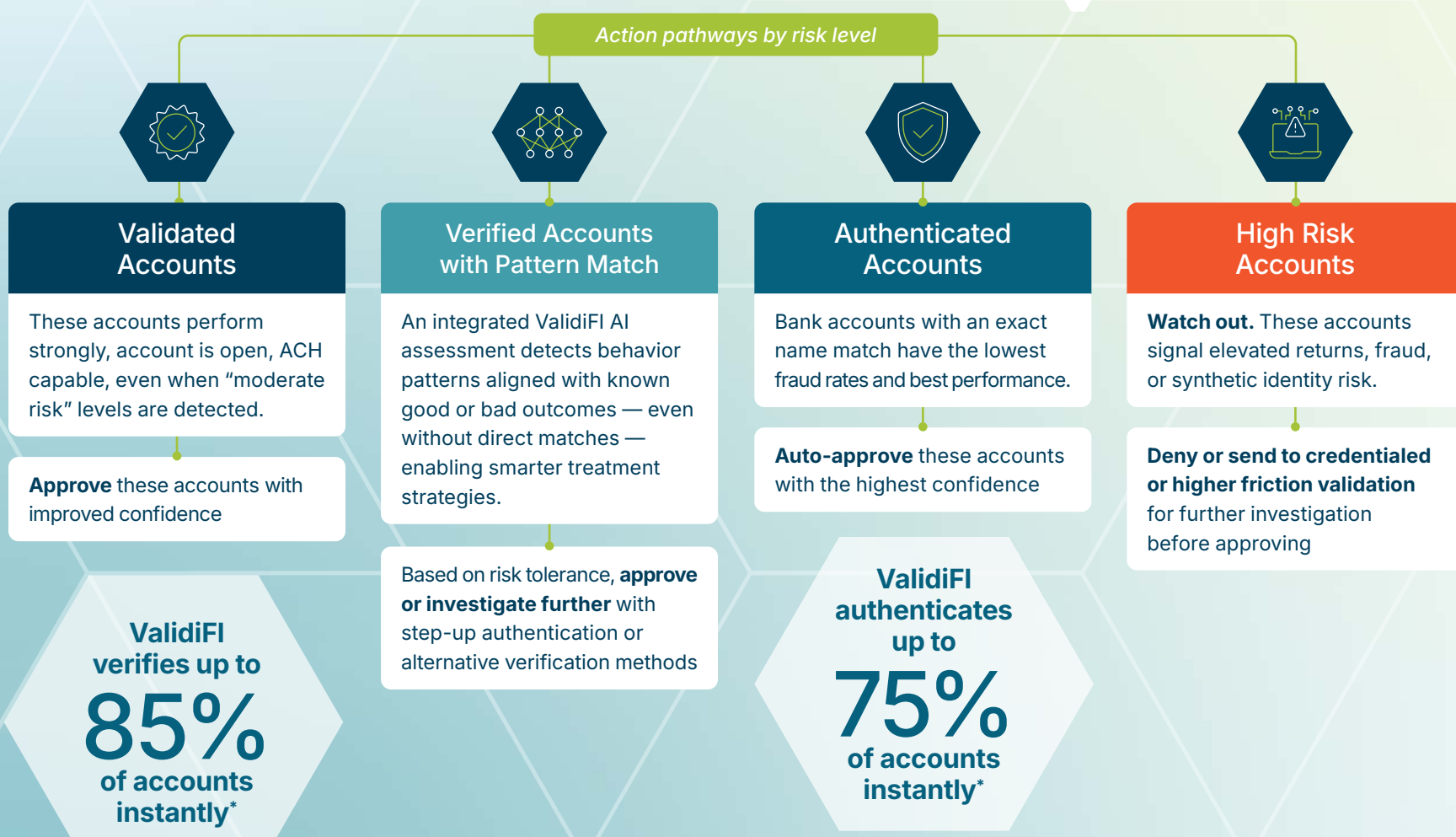


Identity and Inquiry Risk

Consumers with 3+ SSNs tied to their bank accounts have a 60% higher invalid rate, a lower payment success rate, and a higher NSF rate

ValidiFI analyzes additional risk factors to provide trusted, big-picture views of transaction risk.

These insights provide a real-world view of risk — so organizations receive actionable data to drive higher confidence in approvals and decisions.



To unlock predictive bank account and payment intelligence, visit ValidiFI.com

- ✓ Validate and authenticate bank accounts
- ✓ Detect fraud
- ✓ Assess credit risk