



Confident decisions at every stage of the credit and payment lifecycle

ValidiFI delivers predictive intelligence solutions that help financial services organizations make smarter, safer decisions across the entire account and payment lifecycle. Our platform enables banks, credit unions, fintechs, and payment providers to reduce fraud, minimize friction, and build trust into every transaction.

Powered by a robust analytics engine, direct connections to banks, payment networks, and a vast proprietary data network, ValidiFI gives organizations the confidence to verify accounts, assess creditworthiness, detect fraud, and authorize payments with confidence.

ValidiFI's solutions are trusted by leading organizations across financial services, fintech, and enterprise sectors, including top global banks, major automotive finance providers, prominent lending platforms, national charities, payroll and workforce management leaders, and some of the most innovative fraud prevention and identity verification companies.

79M+

Unique Bank Accounts

60M+

Unique Consumers

167M+

Payment Records

1.3B+

Inquiries

Trust the Account

Our bank account intelligence delivers predictive insights into account status, ownership, and risk, helping lenders and payment providers confirm account validity, verify true ownership, and detect fraud signals in real time, ensuring only trusted accounts enter your ecosystem. Prevent identity fraud, and make smarter decisions from the first interaction.

Trust the Transaction

Our payment intelligence ensures payments are secure, successful, and compliant, whether sending or receiving. By reducing returns and failures, we help organizations protect revenue and improve operational efficiency. Real-time validation enables confident transaction authorization and safeguards the bottom line.

Trust the Borrower

Our credit intelligence offers lenders predictive insights to assess and reduce default risk. Proprietary alternative data, delivered via frictionless scores and cash flow underwriting, supports a wide range of use cases. By evaluating intent to pay, ability to pay, and stability to pay, this approach enables smarter underwriting decisions and deeper visibility into borrowers—going beyond traditional scoring.



To learn more about our solutions, contact your account representative or visit validifi.com