



vCredit

Advanced Risk Assessment



Traditional credit scores are standardized tools used to assess creditworthiness but are a lagging indicator that do not provide a complete or up-to-date view of a consumer'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 real-time FCRA score, that doesn't require a login, that integrates proprietary bank account and payment intelligence from ValidiFI's data network. This solution delivers deeper predictive insights into consumer behavior for a better risk assessment strategy. By analyzing credit inquiries, tradelines, and historical payment behavior, while factoring in current financial conditions, vCredit delivers a more accurate prediction of a consumer's ability to repay and the likelihood of future defaults or payment disruptions. 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

Gain a clearer picture of creditworthiness with data-driven scoring that reflects real-time financial behavior.



Bank data

Insights on more than **81M+ bank accounts**



Inquiries

Enhance scoring by leveraging over **1.4B inquiries**



Tradelines

Access tradeline data for predictive performance



Payment performance

Gain a more accurate predictions of ability to pay with over **167 million payment records**

Features

- FCRA compliant score
- Flexible input options based on use case
- Multi-signal model leveraging inquiries, payment history, credit activity, and tradelines
- Predictive risk insights for lending, payments, and onboarding workflows

Benefits

- Provide a frictionless consumer experience
- Gain a more holistic view of consumers for better credit risk decisions
- Assess complete picture of applicant's financial capacity and account behavior
- Optimize loan approvals while minimizing risk

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



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How It Works: Flexible Input Data Options

vCredit, built to assess consumer credit and payment risk, analyzes historical behavior and current financial patterns to predict ability to pay and likelihood to default.

Bank Account and Routing Input Data:

vCredit leveraging application data including bank account and routing number

Ideal for:

- Pre-funding risk assessment
- Lead qualification
- Lending environments with full application data

Identity-Based Input Data:

vCredit leveraging PII-based application data for when bank account and routing number are not available

Ideal for:

- Early-stage screening and pre-qualification
- Expanding coverage without compromising risk accuracy
- Lending environments with limited consumer data

Behavior Insights that Matter

Data signals from ValidiFI's data network using vCredit indicate strong correlation to increased risk:

- 6+ bank accounts linked in 180 days → **60%** higher risk
- 4+ email addresses in 180 days → **58%** higher risk
- 4+ phone numbers in 180 days → **70%** higher risk
- Most recent transaction is NSF → **36%** more likely to repeat

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

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