

Checklist

What to Look for in an **Account Validation Partner**

Accuracy & Coverage

- ☐ Broad coverage across banks & credit unions
- ☐ Predictive intelligence with multi-source data
- ☐ High verification rates to reduce fraud
- ☐ Supports consumer and business account validation

Fraud Prevention & Risk Intelligence

- ☐ Detects anomalies using behavioral and transaction data
- ☐ AI/ML to spot synthetic IDs and account takeovers
- ☐ Flags vendor payment anomalies and verifies ownership

Speed & Real-Time Capabilities

- ☐ Instant verification for ACH and real-time rails (RTP, FedNow)
- ☐ API integration for seamless workflows

Scalability & Flexibility

- ☐ Layered verification logic (name match, ownership confirmation, transaction history)
- ☐ Adapts to your risk thresholds and business model

Compliance Readiness

- ☐ Meets Nacha Fraud Monitoring Rules and upcoming changes
- ☐ Supports audit trails and compliance reporting

Learn more about modern account validation at www.ValidiFI.com

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