

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