ValidiFI
Case Study

Challenge

- Incumbent provider delivered inconsistent coverage, especially for business accounts
- High “No Data” returns drove manual reviews, operational delays, and exceptions
- Friction increased across payout and commission workflows
- Even with an established verification system already in place, significant No-Hit gaps remained that required supplemental coverage

Results

- ~75% of all accounts received full verification signals, enabling automation
- 100% of consumer accounts returned verification signals (0% “No Data”)
- 86% of business accounts returned verification signals, a major lift over the incumbent.

Accelerate Approvals & Reduce Fraud with High-Confidence Bank Verification

A Fortune 100 mutual life and wealth carrier approached ValidiFI after experiencing inconsistent account-verification coverage with its incumbent provider—particularly across business accounts involved in payouts, commissions, and AP workflows.

ValidiFI reviewed 5,000 consumer and business accounts to identify coverage gaps and automation opportunities. **Despite having an existing verification solution in place, the carrier continued to see No-Hit results that ValidiFI was able to resolve with stronger coverage.** By applying high-confidence bank-account signals, the carrier saw improved verification performance and more consistent decisioning.

100%
of consumer accounts returned a verification signal (0% “No Data”)

86%
of business accounts returned verification signals

~75%
of all payouts could be auto-approved powered by stronger verification coverage

Stronger verification coverage fuels faster decisions, fewer manual reviews, and safer payouts.

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