



vAccount®+Suite Bank Account Validation



Accurate account validation is essential for reducing errors and returns while enabling faster, more secure transactions. Whether for detecting potential fraud risk, streamlining onboarding, or supporting compliance, verifying that bank accounts are open, valid, and belong to the correct account holder helps organizations enhance customer trust and improve operational efficiency.

Validate bank accounts in real-time with trusted sources

Utilizing bank routing and account numbers, ValidiFI® validates account status for both personal and business accounts to ensure accuracy prior to onboarding, approving deposits, or processing payments. Leveraging our extensive data network and access to J.P. Morgan Payments' validation services, along with Early Warning®, we provide frictionless, highly reliable validation. This helps minimize false declines for legitimate customers, reduce payment returns, and lower the administrative burden of manual reviews. The result is a more efficient process that builds trust, enhances customer experience, and streamlines payment operations.

Authenticate account ownership with confidence

Mitigate unauthorized transactions by confirming with trusted sources that the provided bank account matches the name and other provided elements—such as address, date of birth (DOB), Social Security Number (SSN), and phone number, when available. This approach helps detect potential fraud risk and ensures a seamless onboarding or payment experience.

Features

- Validate account status in real-time and identify closed accounts
- Confirm account ownership
- Access combined power of ValidiFI's data network and data sourced from financial institutions
- Utilize advanced pattern matching through machine learning to verify more accounts

Benefits

- Support WEB debit rule compliance with a Nacha preferred provider
- Expedite approvals, payments, and disbursements
- Detect potential payment fraud risk and false positives during enrollment
- Detect non-sufficient funds (NSF), payment returns, and other payment-related issues
- Enable fast, frictionless consumer experiences
- Maximize bank account coverage and confidence



Leading provider of predictive bank account and payment intelligence



Proprietary account validation from J.P. Morgan Payments, the largest U.S. bank, that processes nearly \$10 trillion payments daily



The Trusted Custodian® of the National Shared Database™, a rich set of deposit performance data contributed by over 2,500 financial institutions

To learn more about our vAccount suite, contact your account representative or visit validifi.com/vaccount-plus