



Case Study



Challenge

- The incumbent provider returned 95%+ “no information found” results on regional bank and credit-union accounts, creating major coverage gaps.
- These unknowns drove costly manual work, including chasing bank letters and statements.
- Limited data-sharing participation from smaller institutions made real-time validation difficult and slowed onboarding.



Results

- No-hit rate cut from >95% to ~20% when moving from the incumbent to ValidiFI.
- ~80% of the population verified with ValidiFI (up from 5% with the incumbent) —a 16x increase in verified accounts.
- Ownership authentication on verified accounts: ~43% for business and ~51% for consumer accounts.

Closing the Coverage Gap with Predictive Account Intelligence

A leading S&P 500 payments provider struggled with major coverage gaps—over 95% of regional bank and credit-union accounts returned “no information found” with their incumbent solution. ValidiFI applied consortium data, proprietary signals, and ML-driven pattern matching to deliver intelligence where other tools stopped.

The outcome: **~80% verified accounts (up from 5%) and 43-51% authenticated, all without manual document requests.**

Predictive intelligence turned dead ends into confident decisions, improving performance, reducing operational effort, and strengthening compliance.

80%

verified accounts (up from 5% with incumbent)

16x

increase in verification performance

43-51%

authenticated ownership on verified accounts (business, consumer)

Predictive intelligence turns no-hits into verified, confident decisions.