**Case Study**

## Challenge

- Incomplete and inconsistent account data created blind spots in application evaluation.
- Too many applications stalled due to inconclusive or missing verification data.
- Manual reviews increased as a result.
- Verification friction slowed onboarding and delayed funding decisions.

## Results

- **+18%** verification coverage—more accounts confirmed as open and valid
- **+30%** authentication coverage—more accounts confirmed as owned and controlled by the applicant
- **−30%** "no information" results—fewer files routed to manual review
- **+88%** verified-and-authenticated rate—far more applicants clearing both layers of confidence

## Unlock More Verified Applicants with Stronger Account Intelligence

A private-label credit and personal loan provider turned to ValidiFI after struggling with limited visibility into applicant bank accounts and inconsistent verification results from its incumbent provider. **High "no information" returns and shallow data forced frequent manual reviews, slowing approvals and increasing fraud-review burden.**

ValidiFI evaluated the lender's verification flow and uncovered significant coverage gaps that were suppressing straight-through approvals. By applying broader, high-confidence bank-account signals, the lender gained stronger verification and authentication performance, reduced manual friction, and achieved more consistent, automated decisioning.

## 88%
increase in verified-and-authenticated accounts

## 30%
lift in authentication coverage

## 18%
increase in verification coverage

**Better verification intelligence improves speed, accuracy, and applicant flow.**