



ValidiFI

Case Study



Challenge

Traditional verification tools limited automation and approval confidence.

- Only ~44% of accounts: valid + authenticated
- Manual review and waterfall processes (including open banking) introduced friction
- Limited account visibility slowed onboarding



Results

- **56% of accounts:** validated + authenticated
- **+25% increase** in approved accounts
- **77% verification coverage** across account status
- **+22% increase** in authentication coverage

PAYMENT PROCESSING & MERCHANT UNDERWRITING

Powering Smarter Decisions to Increase Approvals & Reduce Risk

A leading U.S.-based payment processor partnered with ValidiFI to improve merchant onboarding and increase automation.

By applying advanced account intelligence to ~4,200 merchant accounts, ValidiFI improved verification performance, increased decision confidence, and reduced manual review.

Beyond Validation

Validation is just the starting point—layering behavioral and velocity signals also helps organizations identify fraud earlier and reduce payment failures.

*Internal analysis

~80%
fraud
detected
sooner*

~66%
fewer
payment
failures*

77%

verified
accounts

56%

valid &
authenticated

+22%

authentication
coverage increase