ValidiFI Case Study

Challenge

A national debt buyer wanted to better understand portfolio quality and identify opportunities to improve collection performance, liquidation rates, and debt resale valuation.

Working with ValidiFI, the organization evaluated more than 1.1 million accounts using bank account intelligence, fraud indicators, and FI risk data to uncover patterns that traditional credit data alone could not explain.

Results

- Top-performing segments averaged **$1,020+** in payments
- Consumers at certain high-risk FIs generated ~**50% lower payment activity**
- Fraud indicators helped identify lower-performing account populations

DEBT BUYING & PORTFOLIO OPTIMIZATION

Improving Collections Performance Through Smarter Account Segmentation

A leading debt buyer partnered with ValidiFI to evaluate more than 1.1 million accounts using bank account intelligence, fraud indicators, and financial institution risk data.

The analysis revealed meaningful differences in payment behavior across accounts that appeared similar through traditional credit measures. Those insights helped the organization identify higher-value recovery opportunities, improve collection prioritization, and better assess portfolio value.

The result was a more informed approach to purchasing, placement, and recovery strategy based on expected account performance rather than broad portfolio assumptions.

50%
lower payment performance among high-risk FI accounts

$1,020+
average payment among top-performing accounts

$653
average payment across collected accounts