

ValidiFI[®]

Bank Account and Payment Insights

The Bank Account Footprint

Closing the gap between real-time account risk and historical risk models.



In today's mercurial economy, risk is forming in real time, and it often shows up in behavior first.

Consumer spending remains resilient even as many households face mounting financial pressure.

U.S. consumer debt has reached record levels, while shrinking savings and the growing adoption of alternative financing options, such as buy now, pay later (BNPL), are creating blind spots that traditional credit data often fails to capture.¹

At the same time, consumers expect instant decisions and seamless digital experiences, while faster payment rails are accelerating how quickly money moves through the financial ecosystem. As a result, risk is increasing just as the window to assess it is getting smaller.

To stay ahead, businesses need more than a backward-looking snapshot. They need real-time visibility into a consumer's current financial behavior and banking relationships.

Bank account behavior closes the gap between historical data and current behaviors.

In this report, you'll:

- **Learn** what a Bank Account Footprint is and the three critical questions it helps answer
- **See** how banking and payment signals power smarter account validation and fraud detection
- **Explore** emerging fraud and consumer behavior trends—from synthetic identities to account hopping
- **Understand** how to turn continuous account insights into action through a proven decision framework

¹ BNPL Tracker: 47% of Users Late in Past Year

Bank Account Footprint: Understanding risk as it forms

Bank Account Footprint is ValidiFI's approach to understanding the full scope of a consumer's banking relationships—not just the single account provided during an application, payment, or onboarding process.

While traditional account verification solutions focus on validating the account presented, Bank Account Footprint extends visibility across a consumer's broader deposit account ecosystem, uncovering additional banking relationships and real-time financial signals that provide a more complete picture of who a consumer is today.

1 Can they pay?



2 Will they pay?



3 How stable is their behavior over time?



- ✓ **Identify** hidden payment risk and fraud earlier
- ✓ **Confidently serve** more subprime populations
- ✓ **Reduce** unauthorized returns and payment failures
- ✓ **Increase** account verification rates
- ✓ **Offer** faster, smarter customer experiences

~5X higher fraud risk is linked to accounts that fail ownership authentication.

Source: ValidiFI June 2026 analysis

4 Pillars of a Bank Account Footprint

Transactions and behaviors that can predict future account performance.

A ValidiFI Bank Account Footprint brings together four categories of signals, each addressing a critical dimension of risk and financial behavior.

1 Is the account valid?

Determining if an account is real and active

Analyzes account and routing number as well as transaction history.

Predictive insight:

Accounts linked to newly created email addresses (first seen within the last 30 days) experience 5x higher payment failure rates and 6x higher fraud rates.

- **5X increase in payment failures**
- **6X increase in fraud**

2 Is the account owned by the applicant?

Validating the verified account owner

Confirms that the individual applying for the account is the legitimate owner of the bank account being presented.

Predictive insight:

Accounts that fail ownership authentication experience nearly 11x higher payment failure rates and roughly **40% more fatal ACH returns.**

3 Can the consumer pay?

Assessing account funding stability

Evaluates current financial capacity and likelihood of payment success.

- How long has the account been established?
- What does recent activity look like?
- How stable is the account over time?
- Any recent NSF or returned payments?

4 Will the consumer pay?

Predicting future payment outcomes

Use payment history, account stability, behavioral intelligence, and first-party fraud signals.

Predictive insights:

Accounts with one or more prior ACH returns have **32% lower payment success rates and 5x higher non-sufficient funds (NSF) rates.**

Accounts linked to **5+ unique SSNs** exhibit **3x higher fatal ACH return rates.**

Accounts with **5+ successful payments** demonstrate **45% lower NSF rates.**

What powers a Bank Account Footprint?

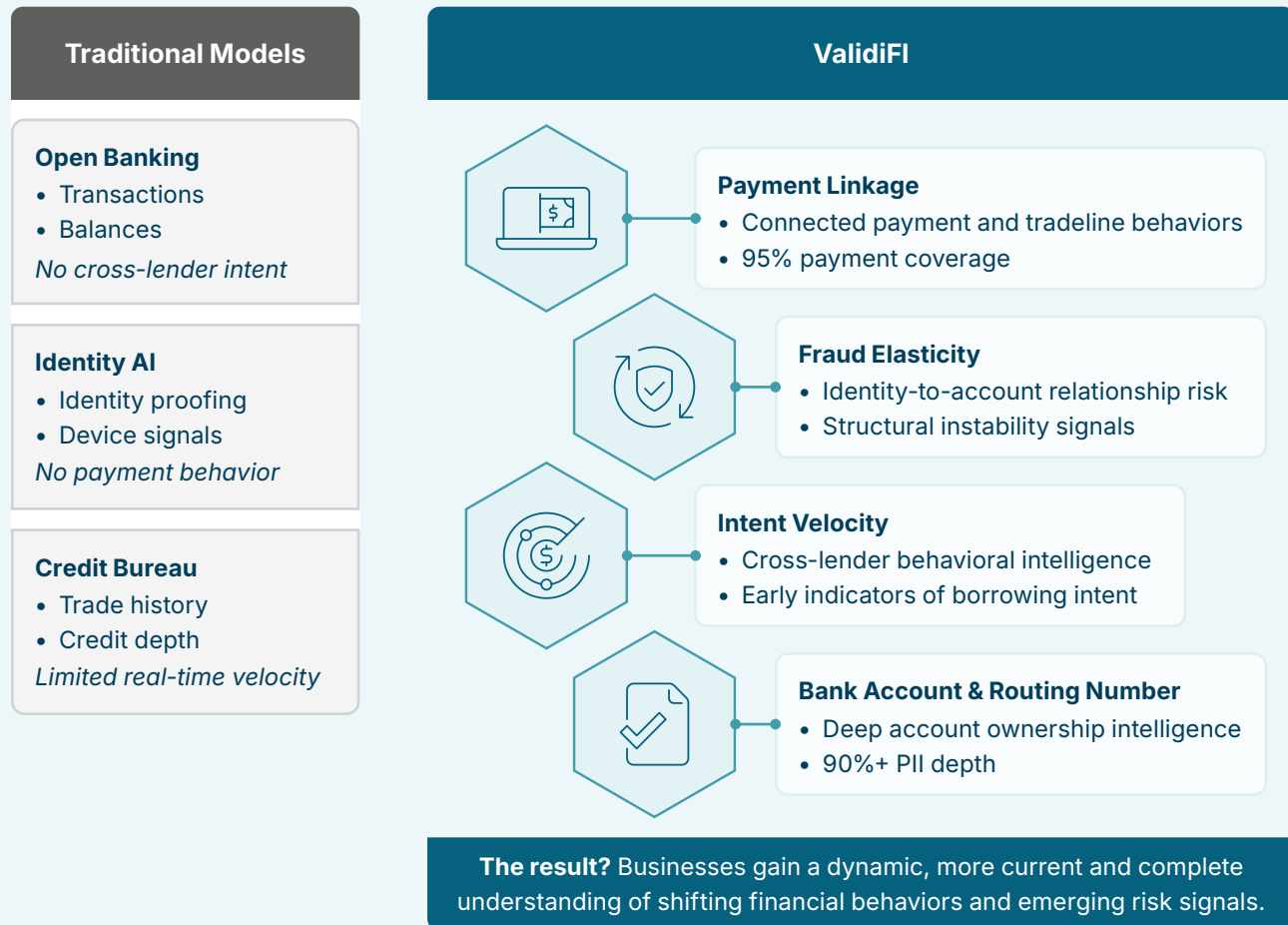
A vast network of connected banking and payment intelligence.

Traditional models often rely on disparate, one-dimensional data points, primarily reflecting past behavior.

A ValidiFI Bank Account Footprint is fundamentally different.

It reveals changing financial behaviors and patterns.

Traditional Models vs. The Next Generation of Risk Intelligence



Network coverage is critical. Here's why

Data coverage, consistency, and completeness are the foundation of analytic reliability and predictiveness—and the ValidiFI banking and payment intelligence network leads the market.

When identity + contact + address + bank account routing number are combined, ValidiFI maintains roughly **80% multifield completeness**—exceptionally high for behavioral data.

Built from key identity, bank account, and payment elements across billions on inquiries, our network yields industry-leading completeness rates that enable trusted behavioral analyses across a large portion of the U.S. population.

Of our billions of inquiries across 65M unique consumers:

~ **99%** have name and SSN

~ **99%** have address

~ **98%** have bank account & routing numbers

~ **83%** have email addresses/ phone numbers

~ **79%** have income indicators



Expand risk visibility beyond a single account or institution.



Validate the identity behind an account, instead of simply confirming if the account is real.



Recognize evolving risk faster by observing cross-account and cross-channel patterns.

Identifying the Signals that Predict Outcomes

Not all signals are created equal. Real-world performance consistently identifies the bank account attributes most predictive of risk, stability, and payment behavior.

The Four Signals ValidiFI Clients Rely on Most

	Data Signal	What it Means	Real-Life Performance Indicator
	Identity Tenure & Observability	How long an identity (SSN) and associated email, phone, and account relationships have existed and are first seen.	New or recently created identities carry higher risk. - SSNs first observed within 90 days show 43% higher first-payment default (FPD) risk - SSN and email relationships less than one year old show 49% higher FPD risk
	Negative Outcome Recency & Frequency	The number of negative events over time and time since the last negative event happened.	Past outcomes help predict future performance. Consumers with 2 or more positive payments are 27% less likely to experience first-payment default
	Contact Stability	The consistency and tenure of phone numbers and email addresses tied to an identity.	Frequent changes can signal instability or elevated fraud risk. Consumers with 2+ phone numbers or 2+ bank accounts linked to the same SSN within 90 days are 2.2x more likely to present risk
	Velocity & Usage Patterns	How often an identity is used and how many accounts, phones, or emails are linked to it.	Unusual activity patterns often indicate elevated fraud or payment risk. A positive ValidiFI Check Fraud Flag is one of the strongest indicators of elevated risk, correlating to a 50% increase in risk

Top Risk Trends

Understanding risk requires more than a single account or transaction. Leveraging insights from the ValidiFI Data Network, we've identified the key trends and behavioral patterns that are most predictive of risk today.

Trend 1: Identity Complexity

More connections often mean more risk.

Identities associated with a growing number of bank accounts, phone numbers, and email addresses consistently exhibit higher levels of risk. Excessive identity complexity can signal behaviors such as account hopping, synthetic or manipulated identities, organized fraud rings, or attempts to obscure negative payment history.

- **5+ bank accounts = +76% risk**
- **4+ phones = +85% risk**
- **3+ emails = 72% risk**

Trend 2: Behavioral Drift

Risk rarely appears overnight.

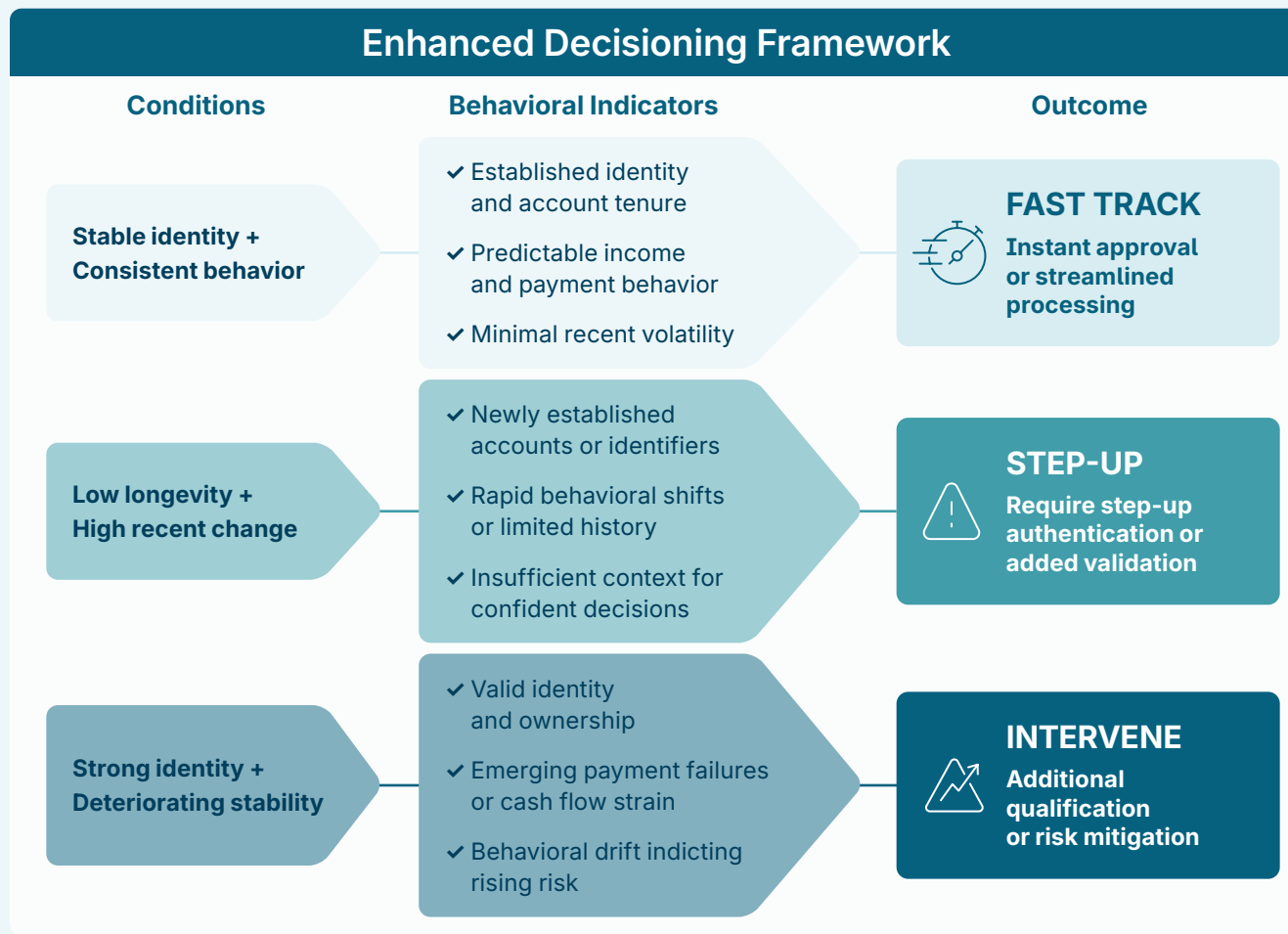
More often, it emerges through subtle shifts in consumer behavior before a payment failure, fraud event, or credit loss occurs.

Key indicators that can identify these changes early:

- **Last payment NSF = 60% lower future payment clear rate**
- **Increasing NSF activity**
- **New identity + new account combinations**
- **Changes in account usage or payment activity**

Applying a Bank Account Footprint Within a Decisioning Framework

Turn behavior into actionable insights.



Know when to **streamline**, **review**, or **intervene** based on observed behavior reflected in a Bank Account Footprint.

Real-time data. Real-world use cases

Here's how businesses across multiple industries are driving stronger conversion rates and overcoming everyday challenges associated with account validation, fraud, compliance, and more.

1



Automotive Industry

A top auto finance company uses the ValidiFI bank account footprint approach to improve account validation and Nacha fraud monitoring compliance while reducing fraud by enabling:

- Real-time account validation and predictive decisioning across payment channels
- Faster, more accurate account verification
- Minimal customer friction and more seamless payment experiences

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2



Insurance Industry

By implementing a layered ValidiFI account validation strategy, an insurer is able to:

- Verify account ownership and validity at enrollment
- Increase approval rates
- Reduce exposure to bad accounts and failed payments
- Maintain a low-friction experience for its senior applicants
- Support strong conversion rates and straight-through processing

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3



Property Management

To help verify renter bank accounts before initiating ACH debits in compliance with the Nacha fraud monitoring rules and reduce payment failures, a property management firm uses the ValidiFI bank account footprint approach to:

- Validate accounts in real-time during onboarding
- Reduce ACH returns caused by invalid account information
- Improve first-payment success rates
- Strengthen compliance and auditability
- Offer low-friction renter experiences

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Powering smarter decisions today—and tomorrow

Making smarter decisions in today's volatile economy starts with a **ValidiFI Bank Account Footprint**.

Signals for identity, behavior, and payment activity, power ValidiFI's solutions, including:



vCredit

Uncovers creditworthy consumers overlooked by traditional models while flagging hidden risks in higher-scoring applicants. It evaluates real-time bank account activity, transaction history, payment behavior, NSF occurrences, inquiry patterns, and identity stability across the ValidiFI bank account and payment intelligence network.



vFraud

Exposes suspicious behaviors, high-risk identity elements, and anomalous bank account patterns that traditional validation and identity tools routinely miss. It analyzes 200+ proprietary signals across identity, contact, account behavior, and network-level activity to deliver a deeper, more predictive view of fraud risk.

ValidiFI Bank Account Intelligence at Scale

Powered by extensive proprietary and third-party data



2B+
Inquiries



200M+
Payment Records



100M+
Unique Bank
Accounts



11B+
Payments

Close the gap between historical credit data and real-time financial behavior



- ✓ **Detect** and stop hidden payment risk and fraud earlier
- ✓ **Streamline** decisioning outcomes
- ✓ **Expand** approvals across higher-risk segments
- ✓ **Increase** authentication rates
- ✓ **Offer** better customer experiences

Learn how to apply continuous bank account insights to improve decisioning and reduce risk at **ValidiFI.com**

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