ValidiFI

Bank Account and Payment Intelligence | Q3 REPORT

Identify high risk vs. good performing bank accounts

Assess consumer application data and payment insights like past payment performance, characteristics, and account patterns.

Database profile

The average consumer in this database sample has*

- 5 total transactions over time
- 4 cleared transactions
- 1 ACH return

98% of database are good performing bank accounts

2% are high risk due to NSF or payment returns

Payment performance unveiled: High risk, NSF, Low risk profiles

Comparing performance metrics across high risk, NSF, and top performing bank accounts:

High risk

- 3 transactions on average
- 1 successful or cleared transaction
- 2 ACH returns

Real life example

- 1,717 SSNs associated
- 74 transactions
- 74 ACH returns

Clear indication of fraudulent activity

NSF risk

- 3 transactions on average
- 1 successful or cleared transaction
- 2 NSF returns

Real life example

- 1 SSN associated
- 12 transactions
- 10/12 transactions resulted in an R1 (insufficient funds)

Most recent transactions resulted in an R16 (frozen account) signaling financial instability

Low risk

- 6 transactions on average
- 6 successful or cleared transactions
- 0 ACH returns

Real life example

- 1 SSN associated
- 12 transactions
- 12 successful or cleared transactions
- 0 ACH returns

Stable, positive bank account activity

Key takeaways for better risk decisions

Including bank account and payment intelligence provides informed decisions.

High risk insights

2/3 of transactions result in a fatal return (R03, R04)

11x more ACH returns than low risk accounts

30% payment success rate

NSF risk insights

8x more ACH returns than good performing bank accounts

For every successful transaction, there are **2 NSFs**

70% of subsequent payments result in NSF

Low risk insights

97% payment success rate

Low risk consumers in the ValidiFI database demonstrate consistently good payment behavior, enabling them to be auto-approved. This process results in significant cost and time savings by streamlining approval workflows.

Make faster, more accurate decisions

- Streamline approval of good customers
- Detect fraud in real-time, up front
- Reduce returns and payment issues
- Lower costs and increase revenue

Power your decisions with bank account and payment intelligence from ValidiFI. Visit validifi.com to learn more.

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*2024 Database sample analysis consisting of 1.4M bank accounts.