



Compass from ValidiFI

Navigate Risk with a Connected View

Organizations have access to more account, identity, fraud, and risk data than ever before. The challenge isn't collecting more information. It's knowing which signals matter, how they connect, and what action should be taken.

An account can be open, valid, and authenticated while still carrying elevated payment, fraud, or return risk. Traditional verification helps determine whether an account exists. It doesn't necessarily reveal whether the consumer, the payment relationship, or the transaction itself can be trusted.

Build the Risk Decision Engine Your Business Needs

Compass from ValidiFI was created to help organizations move beyond validation and make more confident decisions. Rather than requiring organizations to interpret hundreds of individual attributes across disconnected systems, dynamic routing directs each inquiry to the appropriate validation and intelligence sources based on the available data and configured workflow.

Bring Together The Signals That Matter Most

By analyzing relationships, behavioral patterns, account characteristics, and payment-performance indicators, Compass from ValidiFI helps organizations uncover hidden risk, verify consumer and account legitimacy, assess account stability and ownership, and identify signals associated with fraud, returns, NSF activity, and payment success.

The result is a clearer understanding of risk, trust, and payment performance, helping organizations make faster, more informed decisions across onboarding, funding, payments, fraud prevention, and risk management.

Features

- Evaluate application data, identity, account signals, payment behavior, fraud activity, and credit risk together
- Identify fraud associations, velocity patterns, and behaviors commonly associated with fraud
- Confirm the relationship between the consumer and the account
- Dynamic routing

Benefits

- Automate approvals with greater confidence
- Expand actionable coverage and performance
- Evaluate indicators and connected patterns in one view
- Reduce payment losses
- Detect hidden fraud risk

What our signals reveal about payment risk

High-risk accounts returned at 4.5x the rate of average accounts

45% of high-risk accounts hit a fatal return on their very next payment

Low-risk accounts exhibit a 97% payment success rate



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How It Works

Using the information captured during onboarding, account setup, or payment initiation, submit a single request.

Account number	Routing number	Name	SSN / Tax ID
Address	Email	Phone	

Green = required, light green = expected. The rest deepen coverage as available.

Dynamic Routing and Orchestration

ValidiFI dynamically routes each inquiry to the most relevant validation and intelligence sources, optimizing both coverage and cost. You receive a single, decision-ready response enriched with account validation, fraud, ownership, and payment-risk insights.

Account intelligence

Fail account validation

Fail account ownership

High-risk account

Has other high-risk accounts

Identity signals

High-risk email

High-risk phone

High-risk address

Established account-identity graph

Fraud insights

Associated with fraud

Fails velocity risk check

Credit risk

Credit score

Applied with high-usury lender

```
response.json
{
  "Result": "Fail",
  "Messages": [
    {
      "Code": "BR-206",
      "Description": "High-risk email",
      "Type": "Failure"
    }
  ],
  "Services": [
    {
      "Name": "vFraud-v2",
      "FraudNetwork": {
        "EmailDaysSinceFirstSeen": "7"
      }
    }
  ]
}
```



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