



Beyond Approval

More confidence in every auto finance decision.

Overview

Auto lenders must balance growth, fraud prevention, funding efficiency and portfolio performance. ValidiFI provides bank-account intelligence that helps lenders validate account ownership, reduce fraud exposure, and improve funding confidence throughout the lending lifecycle.

Fraud Exposure



Identify application inconsistencies and potential fraud before funding.

Dealer Buyback Risk



Reduce exposure to costly dealer buybacks and contract repurchases.

Funding Confidence



Verify account ownership and accelerate straight-through funding.

Portfolio Performance



Uncover performance differences within approved borrower populations.

Add Confidence at Critical Decision Points Before and After Funding

ValidiFI helps lenders validate account information, identify potential inconsistencies, reduce funding exceptions, and gain greater confidence in funding and portfolio decisions.

Use Cases

Application & Underwriting

- Validate applicant relationships
- Verify account ownership
- Detect potential fraud
- Leverage FCRA-compliant insights

Payment Setup & Servicing

- Validate payment accounts
- Confirm account status
- Monitor account changes
- Support payment success

Funding & Verification

- Support fast-track funding
- Reduce exception handling
- Verify account ownership
- Increase straight-through funding

Portfolio Analysis & Risk Management

- Analyze portfolio segments
- Identify performance trends
- Surface fraud patterns
- Reveal growth opportunities



How ValidiFI Helps

vAccount+®

Verify account status and ownership to support funding and payment decisions.

vAuth®

Confirm account ownership and strengthen confidence in account relationships.

vFraud®

Identify account-related fraud indicators and ownership inconsistencies.

vIndex®

Deliver account intelligence and insights into portfolio performance trends.

vCredit®

Provide alternative credit and repayment-risk insights for underwriting and portfolio strategies.

Beyond Approval. Greater Confidence Across the Auto Finance Lifecycle.

ValidiFI helps lenders:

- ✓ Validate account ownership
- ✓ Identify fraud indicators
- ✓ Increase straight-through funding
- ✓ Reduce operational friction
- ✓ Improve payment performance
- ✓ Analyze portfolio outcomes