



Protect Financial Aid, Modernize Payments, and Reduce Risk Across Campus

Overview

Higher education institutions are navigating mounting financial pressures, staffing constraints, regulatory uncertainty, and increasingly sophisticated fraud threats. As colleges and universities work to improve student outcomes while maintaining financial stewardship, they are being asked to accomplish more with fewer resources. At the same time, digital payment volumes continue to grow. Financial aid refunds, student reimbursements, employee payroll, vendor payments, and tuition payment plans increasingly rely on electronic payment methods, requiring institutions to have confidence in the identities they serve and the accounts they pay.

The Challenge

Fraud is increasingly occurring before a student ever reaches the classroom. Many institutions don't discover suspicious activity until after aid has been awarded or funds have been disbursed, when losses are more difficult to recover and operational resources are already strained.

Modern Account and Fraud Intelligence for Higher Education

ValidiFI delivers a differentiated approach by combining identity, bank account, payment, and fraud intelligence into a single decisioning framework. Through the ValidiFI Data Network, colleges and universities can identify suspicious behaviors, assess the validity and ownership of bank accounts, and detect indicators of fraud before funds move.

Use Cases



Student Identity & Enrollment

- Verify student identities during account creation
- Detect enrollment fraud
- Protect student accounts



Financial Aid & Refunds

- Identify fraudulent applicants
- Validate refund accounts
- Authenticate account owners and reduce payment returns



Financial Wellness & Affordability

- Assess affordability
- Support payment plans



Vendor/Supplier Payments

- Verify vendor banking information before payment
- Reduce exposure to business email compromise (BEC)



Solutions

vIdentify® for Verifying Student Identities

Confidently verify student identities during enrollment, financial aid applications, and account maintenance. Helps detect synthetic identities and identity-related fraud before it impacts operations.

vAccount® Suite to Protect Payments

Validate bank accounts and confirm account ownership before issuing financial aid refunds, stipends, reimbursements, or payment-plan disbursements. Helps reduce ACH returns, refund fraud, and misdirected payments.

vFraud® to Detect Fraud Earlier

Identify suspicious applicants and high-risk behaviors before financial aid is awarded or accounts are established. Leverages identity, contact, banking, and behavioral risk indicators to surface fraud signals earlier.

vAuth® and vConnect® for Stronger Account Authentication

Verify account access and ownership through permissioned banking authentication. Ideal for high-risk account changes, refund requests, financial aid verification, and student financing programs.

vCredit® to Support Financial Wellness

Combine alternative credit intelligence with cash flow insights to evaluate affordability, support tuition payment plans, inform emergency funding decisions, and expand access to student financing opportunities.

Protect Students. Safeguard Institutional Funds. Modernize Payments.

Higher education institutions need more than point solutions to address today's fraud and payment challenges. ValidiFI delivers the identity, account, payment, and fraud intelligence needed to prevent financial aid fraud, improve payment performance, and create a stronger foundation for financial confidence across campus.