



# vAccount + Bank Account Validation

Compliance efforts create opportunities to mitigate risk and identify potential fraud. A comprehensive account validation solution is critical in order to comply with Nacha regulations, deliver a frictionless customer experience, and limit payment issues or returns.

### Validate bank accounts in real-time, reduce payment issues

vAccount + goes beyond just compliance, unlocking additional valuable insights to provide a deeper understanding of transaction patterns, account stability, and payment performance.

Utilizing our robust network of bank account and payment information, you can reduce the risk of overall returns across all ACH return code categories, first payment defaults (FPDs), and other payment issues, ultimately enabling you to transact with greater confidence.

### Unlock critical insights

Using the bank account and routing number, we validate details against our proprietary data network and return insights in a matter of seconds to help you assess bank account quality and level of risk in real-time.

### Benefits

- Non-credentialed solution for frictionless consumer experience
- Validate accounts in real-time
- Ensure WEB debit rule compliance with a Nacha preferred provider
- Mitigate fraud and reduce risk of payment failure
- Maximize confidence in payment transactions

Access critical insights into transaction patterns, account stability, and payment performance to reduce risk of fraud and payment issues



#### Account Association

- Match found for last name and bank account
- Number of unique SSN's for this bank account



#### Longevity

- Date bank account was first seen
- Date bank account was last seen



#### Payment Performance

- Number of cleared transactions
- Number of ACH returns



#### Recency

- Status of most recent transaction
- Most recent return date



To learn more about our vAccount suite, contact your account representative or visit [validifi.com/vaccount](https://validifi.com/vaccount)