# ValidiFI™

# Payment Risk Optimizer

The Payment Risk Optimizer (PRO) is the most powerful pre-processing tool for financial institutions and merchants. The PRO platform, with simple API's and unmatched functionality, helps you validate that there is money in the consumer's bank account before you process a payment. When companies deploy the PRO they scale faster and more efficiently, ensuring they receive more of their payments.

The PRO incorporates ValidiFI's network of real-time banking and credit card data for viewing customer's payment instrument status, ownership, balance and funds availability, combined with analytics to predict successful payment processing transactions.

The PRO is the best SaaS platform for avoiding unnecessary payment declines, interruptions, and the cost associated with contacting customers for new payment information. We pre-process billions of dollars every year for forward thinking businesses and processors to reduce friction and minimize cancellations and non-payments.

## PRO helps you process payments faster, safer and easier

## PRO Overview

### Pre-Processing Platform

We've improved the payment process by introducing a new way to validate a payment will be successful before submitting for processing.

### A Presentment Decision Engine

Let the PRO do the work to decide whether to present the payment for processing. Our platform is configurable to any payment scenario for full automation.

### Integrated Data & Analytics

Leverage the full suite of our data services to validate payment instruments, ownership, bank account balances and funds availability, phone disconnections, and employment status changes.

### No Update? No Charge

You only pay per validation, and within a short time your savings will far outweigh the costs. On average 10-25% of payment return costs are saved within the first month and an additional 6-9% over the following few months.

# How PRO Works

Whether you're processing or collecting with ACH, RCC, or Card, we make it faster, safer and easier for everyone to get paid, reduce fees, and comply with NACHA and Card Brand Rules.

PRO provides everything you need to create pre-processing functionality in your business. The PRO has pioneered pre-processing, allowing companies to submit payment files through a safe and secure platform that combines predictive analytics and dozens of data sources to check the ownership, status, and funds availability of a payment presentment before it is processed.

Flexible workflows allow you to customize what to do when there are not enough funds in an account. Securely store your customers information to try the payment again later, send notifications to obtain a new payment method, or build your own custom strategy to achieve high-converting payment flows.

## Benefits for your business

View a summary of which accounts were validated and why

Create velocity, transaction type, and address filters to fight fraud

Customizable workflow settings designed to help you manage and optimize payment flows

Eliminate the cost and inconvenience of overdraft and NSF fees

Improved NACHA and Card Brand compliance enables more payment options to give customers

Protection, trust, and peace of mind for consumers knowing that the merchant has their best interest in mind

## Benefits for your customers

Your payment processing should meet the same high standards as your product experience: with just a few taps, PRO helps businesses get paid with ease and confidence.

**Contact us today for more information or to schedule a demo, email info@validifi or call us at 754-209-2511.**