

Payment Risk Optimizer

The most powerful platform, ensuring successful payment processing.

The Payment Risk Optimizer (PRO) is the first pre-processing payment tool for companies addressing the modern day challenges of payment processing. With simple API's and unmatched functionality, the PRO helps you validate account ownership, manage a customer payment profile, automate payment processing rules, validate funds availability, and track compliance objectives. When companies deploy the PRO they scale faster and more efficiently, ensuring they receive more of their payments.

The PRO incorporates ValidiFI's unsurpassed network of real-time banking and credit card data. Configurable workflows provide you with a view into a 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.

Key Features

Pre-Processing Platform

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

A Presentment Decision Engine

Let the PRO do the work, deciding when to best send 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, funds availability, employment status changes, and much more.

No Update? No Charge

You only pay per validation. On average 10-25% of payment return costs are saved within the first month and an additional 6-9% thereafter.

How PRO Works

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



View a summary of which accounts were validated and why



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



Customizable workflow settings help you manage and optimize payment flows



Eliminate the cost and inconvenience of overdraft and NSF fees



Improved NACHA and Card Brand compliance



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

ValidiFI PRO User ▾

Dashboard ▾ Screening Processing < ACH Card Batches Customer Profiles Reports < Client Settings < Administration <

Dashboard - Screening Year-to-Date ▾

KPI's - ACH

Requests	Passed	Failed
85,160	56,300 <i>66.1% in the period</i>	28,860 <i>33.9% in the period</i>

KPI's - Card

Requests	Passed	Failed
26,920	19,360 <i>71.9% in the period</i>	28,860 <i>28.1% in the period</i>

Activity

ACH Completion

Card Completion

ValidiFI PRO User ▾

Dashboard ▾ Screening Processing ▾ ACH Card Batches Customer Profiles Reports < Client Settings < Administration <

NACHA Compliance Year-to-Date ▾

All Returns <= 15%

14% ↑

NSF % Debits <= 15%

11% ↑

Admin Returns <= 3%

1% ↓

Unauth Returns <= 0.5%

1% ↓

Corrections <= 0.4%

2% ↓

NSF % Debits <= 15%

85% ↑

ABA Monitoring

#	ABA	Bank	# Returns	% Returns
1	063200177	Bank of America	125	14.0%
2	234876455	Wells Fargo	98	9.0%
3	656300459	Chase	56	6.0%
4	656300454	Chase	76	7.0%
5	143426779	Merit Bank	40	4.0%
6	377008944	USAA Bank	22	2.0%

Return Codes

Code	Description	Aug	Jul	Jun	May	Apr	Mar
R01	Insufficient Funds	12.0%	11.0%	10.0%	9.0%	8.0%	8.0%
R02	Account Closed	2.0%	1.0%	0.5%	0.9%	0.8%	0.8%
R03	Account Not Found	0.2%	0.1%	0.1%	0%	0.1%	0.1%
R04	Account Invalid	0.1%	0.1%	0.1%	0%	0.1%	0.1%
R05	ODFI Return	0%	0%	0.1%	0.1%	0%	0.1%
R06	Auth Revoked	0.1%	0.3%	0.4%	0.2%	0.2%	0.4%