It's time to evaluate your Bank Account Validation solution

In a world of changing rules and economic uncertainty, the need for robust, pre-transaction account validation and risk modeling is more important than ever. Businesses can no longer just check the box for Nacha compliance. They need to ask hard questions about their current BAV vendor:

What's the coverage rate?

The fact is, traditional bank data tools have limited coverage of 50–60% and a historical perspective only.

How is it performing?

Many BAV solutions lack the flexibility to adapt to the changing economic environment that drives NSF, Account Closed, Account Frozen return codes.

How much is this costing us?

In addition to expenses associated with bank fees, manual intervention, and recovery costs, figure in the lost revenue from insufficient coverage.

Why Accelitas makes a difference

Accelitas is changing the BAV equation. We're a Nacha Preferred Partner for Bank Account Validation, bringing real-time data expertise to create custom-tailored solutions for today's businesses:

Unsurpassed coverage

Our BAV solutions provide up-to-the-minute account information with unmatched coverage, routinely testing at 98% knowledge of all U.S. consumer bank accounts.

Customer experience + custom analytics

Frictionless ACH validation comes with dynamic scoring that can be fine-tuned to your risk strategy, transaction type, and compliance requirements.

Lower costs, higher ROI

Enjoy higher conversion rates, reduced returns and overdraft fees, streamlined operations, and 30% lift in coverage.

A BAV solution for every pain point

Our real-time validation services confirm accounts in seconds without the use of Online Banking (OLB) credentials — inviting more growth and less friction.

Ai Validate Bank Data combines our proprietary analytics in risk modeling to produce indicators on the validity, association, and the risk of the bank account information submitted. This service is typically used for lower value / lower risk ACH transactions.

Ai Validate BAV leverages the same powerful analytics but adds unique data sources that are tuned for higher value / higher risk ACH transactions, where the client either does not want or cannot use FCRA data for BAV.

Ai Validate BAV | FCRA is typically used for higher value/higher risk ACH transactions. (e.g., funding a consumer loan). Accelitas service provides real-time consumer behavioral data in the response to the client and can be used for Adverse Action purposes.

Ready to put your vendor to the test? Let's talk.

If your current validation solutions aren't adding up, Accelitas can help. We offer a robust sandbox environment as well as no-cost data testing to demonstrate our BAV performance.

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Nacha Preferred Partner