ValidiFI®
vInsightSync Report

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Inquiry Date 5/15/2025 10:34:22 AM
Report Length 91 Days

Summary Statistics

Is a Primary Bank Acct	✓	No BK or Debt Consolidation	✓
No Identity Problems	✓	Running Balance Rule	✓
Has a Checking Acct	✓	No Recent OVD/Chargebacks	✓
Affordability Index		Income Index	
Account Stability Index		Identity Index	
Current Running Balance	$6288.20		
Account to Fund	Sample Bank Sample Bank Checking - 1234 John Doe		

vInsights Score (1-100)

A3 | 80

1	**Applicant Info**	!	*Concerns: (Cycle)*
2	**Affordability**	✓	*Has the ability to afford the payment*
3	**Weekly Flow**	!	*Running balance is trending down while excess cash flow is trending flat to up*
4	**Default**	✓	*Low risk of early and later default*
5	**Income**	✓	*Recent 45 day income is flat or trending up*
6	**Obligations**	✗	*Obligations may NOT be managable given the monthly income*

1. Validation of Applicant Information

		Score	Info
	Business Name	50%	
✓	Signer Name	94%	John Doe
✓	Signer Email	71%	sample@validifi.com
✓	Signer Phone	54%	5135242320
✓	Signer Address	67%	6120 Windward Pkwy
✓	Payment Amount		$198.80
✗	Payment Cycle		biweekly

2. Affordability of Payments *Has the ability to afford the payment*

Payment Recommender		***Previous Payment Experience***	
Amount	$1,547.03	Prior Similar	no
Day of Week	Wed	Prior OVD	no

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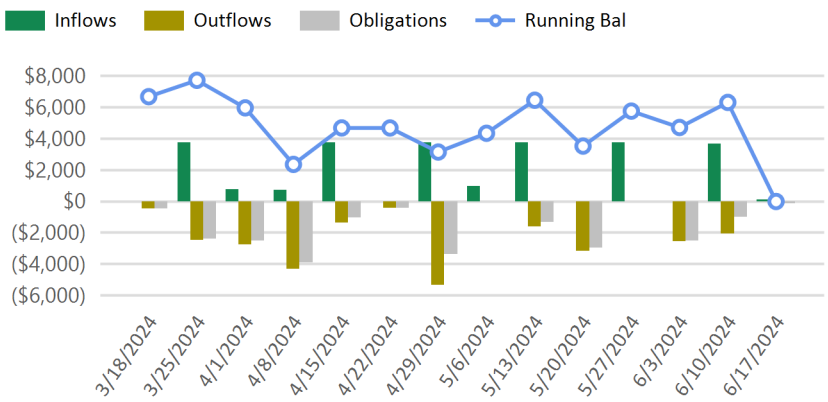
Cycle	biweekly	Days since OVD	89

3. Weekly Cash Flow Trend

Running balance is trending down, excess cash flow is trending flat to up

Running Balance	$0.00
Running Balance Trend	-100%
Inflows	$1,783.70
Outflows	($1,915.84)
Obligations	($1,582.39)
Excess Cash Amount	$3,452.40
Excess Cash Trend	0%



4. Payment Default Risk

Low risk of early and later default

Early Default Score 297	Later Default Score 279
Lower Risk ✓	Lower Risk ✓
Reasons Score is not Higher	*Reasons Score is not Higher*
match rate of email elements btwn account and transactions	velocity or cadence of spending obligations
affordability of new payments	affordability of new payments
match rate of email elements to account	match rate of email elements btwn account and transactions

5. Income Trend

Recent 45 day income is flat or trending up

Estimated Income		Income Trends		
Annualized	Monthly	Ratio	Recent 45-Days	Prior 45-Days
$75,628	$6,302	177%	$75,628	$27,337

6. Spending Obligation Amounts

Obligations may NOT be managable given the monthly income

Current Obligations *(incl. offer/request amount)*				Largest Obligation		Ratio to Monthly
Daily	Weekly	Bi-Weekly	Monthly	Amount	Cycle	
$0.00	$562.50	$2,979.40	$3,165.47	$1,547.03	Biweekly	106%

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7. Inflow Transactions

	Description	Count Times	Avg Days Btwn	Avg Amt	Days Since Last Seen	Requires Repay	Typical DoW
1	MyCompany Payroll Direct Dep	5	15	$3,744.73	19	No	Wed
2	SideHustle Check Deposit	1		$3,689.29	5	No	Fri
3	Transfer from Savings	1		$760.00	75	No	Fri
4	Online Deposit	1		$711.25	71	No	Tue
5	Cash Rebate Rewards	2	41	$536.25	2	No	Mon
6	Remote Online Deposit	1		$15.00	20	No	Thu
7	Interest	1		$0.02	8	No	Tue

8. Obligation Transactions

	Description	Typical Periodicy	Count Times	Avg Amt	Days Since Last Seen	Typical DoW
1	Credit Card Payment	biweekly_oblig	6	$1,547.03		Mon
2	Car Insurance Premium	monthly_oblig	1	$1,151.50		Fri
3	Mortgage Payment	biweekly_oblig	3	$1,083.57		Mon
4	Car Loan Payment	monthly_oblig	2	$877.88		Wed
5	Zelle Payment to Jane Doe	monthly_oblig	3	$600.00		Mon
6	Loan Repayment	weekly_oblig	4	$562.50		Tue
7	Electric Company Payment	monthly_oblig	3	$265.67		Tue
8	Cellphone Provider	monthly_oblig	3	$185.42		Mon
9	Automatic Savings Transfer	biweekly_oblig	6	$150.00		Mon
10	Utility	monthly_oblig	6	$60.00		Tue
11	Credit Card Payment	monthly_oblig	2	$25.00		Wed

9. Repeat Spending Transactions

	Description	Count Times	Avg Days Btwn	Avg Amt	Days Since Ovd	Typical DoW
1	Credit Card Online Payment	2	40	$1,033.71		Wed

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