

# Automotive financing leader finds improved UX and lower costs in a custom BAV solution

Accelitas delivers frictionless customer experience, unsurpassed coverage, and real-time efficiency to remove auto lender's pain points

## At-a-Glance

Company: The U.S. credit and financing division of one of the largest global automakers

Employees: 500+

The Company serves a mission to be the best automotive financial services provider in the world, giving its customers a frictionless purchasing or leasing experience that reflects the values of the brand.

## The Challenge

In the high-volume, high stakes world of automotive financing, customer experience is key and mistakes can be costly. With the expansion of online commerce and the subsequent increase in fraud, the Company was exploring ways to address the new Nacha (National Automated Clearing House) rule requiring that ACH originators of web debit entries use a “commercially reasonable fraudulent transaction detection system” to screen web debits for fraud. But compliance was only the beginning. The Company was hoping to streamline and automate the high-friction and time-consuming manual payment processes that impacted the consumers experience, resulting in “fat finger” errors, administrative returns, manual call-center intervention, and the associated time and fees.

## The Solution

The Company required a scalable solution that was Nacha compliant and included Canadian bank coverage. After a thorough RFP process with prominent BAV vendors, the Company chose Accelitas. The Accelitas team provided the Company with the data-driven intelligence it needs to validate a U.S. or Canadian bank account in real-time, not only bringing the Company into compliance with Nacha guidelines, but providing fast, frictionless, and cost-effective customer experiences moving forward.

After meeting to understand the company's strategy, risk profiles, and use cases, the analytics team conducted a thorough data test and customized a solution to fit their needs. They recommended Ai Validate BAV, a product tuned for higher value/higher risk ACH transactions, designed for clients that either do not want or cannot use FCRA data for BAV. The service leverages unique sources of real-time transactional data to provide instant account validation that delivers a frictionless customer experience without the use of Online Banking (OLB) credentials.

## The Results

The Accelitas BAV solution delivered up-to-the-minute account information with unmatched coverage, routinely testing at 98% knowledge of all U.S. bank accounts, while delivering frictionless ACH validation. By converting to Ai Validate BAV, the Company was able to improve ACH success rates and mitigate fraud risk, while staying compliant with the mandatory Nacha Web Debit Account Validation rule now in effect. The Company's finance and customer service teams appreciated the streamlined operations, making it possible to significantly reduce returns, call-center interventions and limit administration fees.



Our customer needed Nacha compliant ACH validation, and wanted it to be as scalable and efficient as possible. We were able to address their specific requests, and Ai Validate BAV has proven to be an ideal solution.

**Jimmy Williams**  
**Chief Revenue Officer, Accelitas**

## About Accelitas

Accelitas® is reimagining financial access through the transformative power of data. Our AI-powered predictive analytics and alternative data sources deliver fast, fair, and frictionless ways to help companies achieve business growth and financial inclusion. Powered by the real-time web services of its Accelerated Insight® Platform, the company provides innovative ways to seamlessly screen leads, validate accounts, and accept more creditworthy borrowers. The company is headquartered in Petaluma, California.

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To learn more about Accelitas, visit [accelitas.com](https://accelitas.com).