

Avoid U.S. payment failures, improve straight-through processing and ensure compliance

with routing transit number data
from the official registrar for the
American Bankers Association (ABA)



Today's customers and counterparties expect their payments to be fast, accurate and seamless. Even a single routing error can negatively impact operations, delay funds, damage consumer trust and generate unnecessary costs.

Failed payments are expensive, creating return fees, manual rework, reconciliation delays and customer frustration, and the impact grows quickly at scale. At the same time, maintaining precise, current and readily available bank routing details has become more difficult as routing numbers change, banking institutions consolidate or legacy payment details remain in circulation.

Relying on outdated banking data stored in databases, manual checks or basic format validation is no longer enough to support modern payment expectations.

Modern-day businesses demand:



Payments that are
right the first time



Current, authoritative
routing data



Fewer returns,
fees and manual
exceptions



Automation
that supports
straight-through
processing

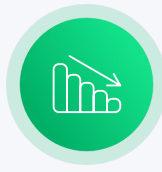


Solutions that
assist in keeping
them in regulatory
compliance

The industry's source of truth for confident payment routing

LexisNexis® Bankers Almanac® Routing Transit Number (RTN) Data helps organizations ensure U.S. payments are routed correctly the first time by providing more accurate and active routing number data before transactions are processed.

As the Official Registrar of Routing Numbers for the American Bankers Association (ABA), our real-time data is standardized, authoritative and delivered through daily or monthly updates to help ensure accuracy and reliability.



Reduce Payment Failures

Ensure routing number accuracy before transactions are initiated against authoritative data, preventing errors that cause returns and delays.



Enable Straight-Through Processing

By eliminating manual routing checks and exceptions, we help enable over 90% straight through processing and reduce operational burden.



Ensure More Accurate Routing Data from the Source of Truth

Benefit from current, authoritative ABA routing data that is updated regularly to reflect institutional changes and retirements.



Lower Costs and Operational Risks

Fewer failed payments due to incorrect routing data, means lower return fees, reduced risk and a more reliable experience for customers.



A trusted source of truth for more accurate U.S. payment workflows across platform-agnostic solutions.

- ✓ ACH heavy workflows such as payroll, vendor payments and onboarding
- ✓ Banks, payment service providers and corporates processing domestic payments at scale
- ✓ Enables routing data validation before payments are initiated to reduce returns and rework
- ✓ Purpose-built for U.S. payment processing – no unnecessary global complexity

A solution built to help ensure routing accuracy at scale



- ✔ **Authoritative and More Current Routing Number Data**
Confirm active and valid status with daily/monthly updates capturing mergers, retirements and corrections as they occur.
- ✔ **Flexible Delivery & Easy Integration**
Available via multiple delivery methods, allowing organizations to integrate seamlessly into existing payment, onboarding, payroll and treasury workflows.
 - Direct API
 - Data file (daily or monthly)
- ✔ **Purpose Built for U.S. Payments**
Designed specifically for U.S. payment environments, eliminating unnecessary complexity from global datasets.
- ✔ **Scalable, Usage-Based Model**
Supports high volume payment processing and scales with business growth.

The definitive source for U.S. routing data

As the official ABA Registrar, we are responsible for assigning and maintaining U.S. routing transit numbers, making our solution one of the more accurate and authoritative sources available. Our solution includes:

100+ payments data specialists collecting, updating and verifying data points every day, ensuring that our information is as dynamic as the market itself.

21,000+

ABA Routing Codes

9,300+

Financial Institutions

92,000+

Branch Locations

100%

Coverage of ABA Routing Codes

105,000+

Records

97,000+

Unique Records

100%

Fedwire and FedACH Participant Coverage

Official

Data Source for ABA Routing Codes

Most Valued Data Points



Detailed ABA routing number information



ACH enabled routing code, status and details



Fedwire enabled routing code, status and details



ABA to SWIFT/BIC pairings



Contact information for institutions

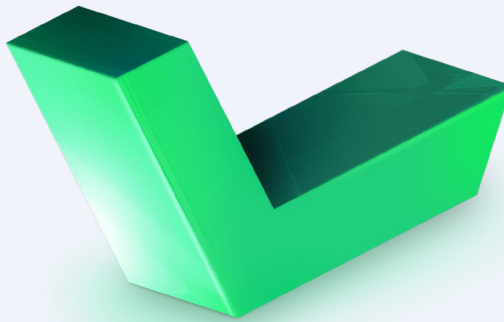
Realize value across the payment lifecycle

Pre-Transaction Payment Controls

A preventative check across any workflow requiring routing number accuracy, supporting straight through processing and automation

Bill Payments & Recurring Transactions

Help ensure recurring payments are processed correctly by validating routing data upfront



U.S. Payments

Establish routing number data accuracy before processing to reduce returns, rework and delays across high volume transactions

Payroll Processing

Ensure employee payments are routed more accurately and on time, minimizing exceptions and manual follow up

Customer & Supplier Onboarding

Verify routing information at setup to prevent downstream payment issues and support faster onboarding



LexisNexis® Risk Solutions is a Nacha Preferred Partner for Official Registrar of Routing Numbers



The American Bankers Association designated Bankers Almanac®, part of LexisNexis® Risk Solutions, as the registrar more than one hundred years ago. Today it continues to serve as the registrar of routing numbers in the U.S.

Avoid payment failures, improve straight-through processing, ensure compliance and deliver a better customer and employee experience.

Talk to one of our payment verification experts today.
Visit risk.lexisnexis.com/products/routing-transit-number-file



About LexisNexis Risk Solutions

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [LexisNexis Risk Solutions](#) and [RELX](#).

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