With sanctions data in LexisNexis® Bankers Almanac® Validate™, introduce sanctioned bank warnings into customer-facing payments channels and enable real-time decision-making before initiating payments.

What are the Benefits?

1. Prevent Customer Frustration

Empower customers to decide whether or not to proceed with payments and:

■ Avoid unnecessary processing delays, repairs and costly failed payments later in the payments journey.
■ Accelerate the end-to-end payments process.
■ Achieve higher straight-through processing rates.

2. Improve Compliance Posture and Complement Existing Sanctions Processes

■ Preemptively identify risk at the start of the payments flow and add an additional layer of security that complements existing FCC controls.
■ All data is updated daily and sourced from:

<table>
<thead>
<tr>
<th>HM Treasury Sanctions List</th>
<th>EU Consolidated List of Sanctions</th>
</tr>
</thead>
<tbody>
<tr>
<td>UN Sanctions List</td>
<td>Global Watch List Data</td>
</tr>
<tr>
<td>OFAC Sanctions List</td>
<td></td>
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</tbody>
</table>
3 Reduce Staff Workload

- Decrease the volume of customer-initiated payments to sanctioned banks and spend less time easing frustrations later down the line.

**c.2,500 Sanctioned banks**

**Data updated daily**

**Quick and easy set-up with no-code API configuration**

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**The Impact of Early Screening**

**Typical Screening Process**

- Payment details entered
- Bank details instantly validated
- Successful validations initiated
- Sent to bank
- Sanctions & KYC checks performed
- No issues identified
- Payment executed successfully

**Early Sanctions Screening**

- Payment details entered
- Bank details instantly validated
- No sanctions issues identified
- Sanctions alert
- Payer receives sanctioned bank warning and decides whether or not to proceed with payment.

Any sanctions issues kick the payment back to the payer. Payment is not executed.
Drive Safer, Faster and Cost-Effective Payment Journeys

Payment processors use Bankers Almanac® Validate™ to facilitate secure instant payments and achieve exceptional straight-through processing rates, preventing operational delays and failed payment fees.

In real time, the API verifies global payment information and auto-populates payments and routing data in over 200 countries.

Easily integrate the API into customer and internal-facing payments channels to drive automation in payment journeys, so that you can:

- Spend less time maintaining global payments and routing data.
- Reduce errors caused by mis-keyed payments instructions from customers.
- Increase straight-through processing rates and avoid unnecessary repair fees from banks.
- Prevent delayed or failed payments and dramatically improve customer satisfaction.

Find Out More and Speak to a Sales Rep