

Efficiently Route Payments Worldwide

Maximize your straight-through processing rates for payments.

Banks and payment service providers must maintain accurate banking and payment routing details for all the financial institutions they make payments to worldwide. When data is incorrect, payments fail. Even a payment failure rate as low as 5% can cause many payment delays for customers and create a large ongoing workload to repair payments.

Moreover, payments need to be routed using the most cost-efficient routes. Using domestic clearing for the final leg of the journey can save costs, however maintaining the right reference data to achieve this can be difficult.

LexisNexis® Bankers Almanac Global Payments File Plus is a file-based solution that provides accurate banking and payment routing data, including standard settlement instructions, payment network memberships SWIFT/BICs, national clearing codes and more. This solution is used by banks and payment service providers to verify and enrich data through each step of the payments process, leading to greater straight-through processing with less operational burden.

File updates can be pulled daily or monthly via a file transfer protocol. The solution works seamlessly with Dovetail as well as most other payment processor solutions.

The Bankers Almanac advantage

LexisNexis® Risk Solutions maintains data directly from primary sources, including issuing authorities, central banks, and financial institutions worldwide. The depth of financial institution coverage provided to clients, particularly for payments in emerging economies, and countries where reliable data is hard to find, is unmatched. 140 analysts working in 20 languages check and verify data for accuracy.

200+ Countries

200,000+ Financial institutions

21,000+ Banks

1.4 million Bank branches

Comprehensive banking data updated daily to your payment processing platform

This solution automatically ensures your payment processing platform maintains access to comprehensive global banking information.

Bankers Almanac Global Payments File Plus helps clients avoid the risks associated with the regulatory noncompliance of making payments to accounts held at banks that have been sanctioned. Matches against lists from major sanctioning bodies are detailed, including European Union, Office of Foreign Assets Control, Her Majesty's Treasury and United Nations.

Bankers Almanac Global Payments File Plus provides the following for over 21,000 banks worldwide:

- SWIFT/BICs
- Standard settlement instructions
- Correspondent bank details
- Payment network memberships
- Bank branch codes
- Institution name and address
- Sanctions matches
- Office type
- Contact details

Solution upgrade options:

Add SWIFT/BICs to IBANs

LexisNexis® IBAN Routing File is used to connect SWIFT/BICs to IBANs to increase payment efficiency. The solution can also be used to check if existing pairings are correct.

Route domestic payments in countries that use local languages

Routing payments through domestic clearing systems can reduce payment costs. However, some domestic clearing systems require bank details to be provided in local non-Latin characters. Bankers Almanac Global Payments Local Language Supplement provides these details, enabling clients to make domestic payments in 13 of these countries. Domestic clearing support includes China, Japan, Russia, Ukraine and more.

For more information, call 800.658.5638 or visit risk.lexisnexis.com/FCC



About LexisNexis® Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. 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 www.risk.lexisnexis.com and www.relx.com.

Our solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.

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