

# Get Payments Right, Before They're Sent

Real-time pre-payment verification for cross-border and domestic payments that increases straight-through processing, reduces costs and builds trust and confidence into every transaction.

**Payment errors remain one of the most persistent and costly challenges as account-to-account (A2A) payment adoption accelerates and real-time payment networks expand globally.** As transaction volumes grow and payment windows shrink, organizations have less time to identify and correct inaccurate or incomplete payment data before funds are sent.

## Resulting in:



**Failed or delayed payments**



**Strained customer and supplier relationships**



**Manual repair and process fees**

For enterprise organizations operating across multiple markets, these challenges are magnified by fragmented data standards, complex routing requirements and evolving regulatory expectations, increasing operational risk, inefficiency and control gaps across the payment lifecycle.

## \$195 trillion

in global account-to-account transaction value is projected by 2030<sup>1</sup>

## \$12

average cost to repair/reject failed payments<sup>2</sup>

## 90%

of financial institutions indicate their STP rate has a strong or moderate effect on customer retention<sup>2</sup>

## Discover Confidence Built into Every Payment



**LexisNexis® Bankers Almanac® Validate™** is a real-time pre-payment verification solution designed for modern payment operations, helping ensure payment data is more accurate, complete and ready before a transaction is sent.

By helping verify payment details at the point of entry, Bankers Almanac® Validate™ enables organizations to prevent downstream payment failures, reduce friction, streamline workflows and improve customer experience and trust.

- ✓ Increase straight-through processing (STP) rates
- ✓ Reduce failed payments
- ✓ Reduce operational burden and repair costs
- ✓ Accelerate payment execution
- ✓ Strengthen supplier and customer satisfaction
- ✓ Enable scalable, automated payment workflows

# What Makes Us Unique?

Unlike traditional verification tools or manual processes, Validate™ delivers **real-time, decision-ready verification at the point of payment, enabling organizations to make confident payment decisions, not just verify data.**

## Bankers Almanac® The Trusted Source of Banking Data Since 1845



### ✓ Global Coverage and Scale

Validate delivers consistent, high-quality coverage across 195 countries and 65,000+ financial institutions—without relying on counterparty participation or network adoption, ensuring value from day one.

### ✓ Real-Time Decisioning at the Point of Payment

Instant verification in less than a second with clear outcomes (Pass / Caution / Fail), helping prevent issues before payment execution.

### ✓ Flexible Integration

Seamless integration into payment workflows via API or portal, helping eliminate manual intervention and reduce operational costs.

### ✓ Robust Accuracy and Compliance Support

Auto-populates key payment fields like IBAN, BIC, ABA routing numbers, bank and National Clearing Codes while guiding users to help meet country-specific formatting and compliance requirements, including ISO 20022, Nacha and FATF.

### ✓ High Quality, Continuously Updated

Built on curated, standardized and continuously maintained data across 300+ data points, helping ensure more accuracy, consistency and compliance.

### ✓ Built in Controls via an Easy-to-Use Interface

Configure API elements via no-code interface to block payments, trigger stakeholder alerts, enforce policies and screen against global sanctions lists.

### ✓ Transparent Reporting & Insights

Track verification volumes and outcomes and measure cost savings for operational improvements.

## How it Works



### 1. Enter Payment Details

Payment data is captured within your workflow.



### 2. Verify in Real Time

Payment details are instantly checked and verified against trusted global data.



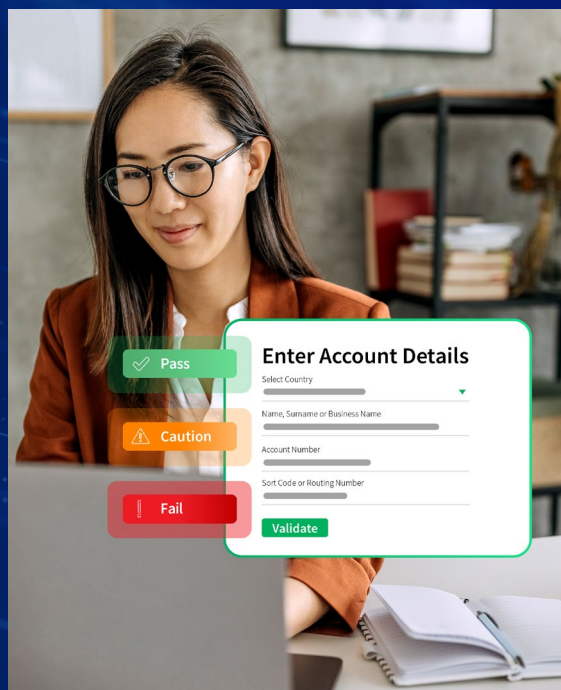
### 3. Receive a Clear Decision

A response is returned in seconds (Pass, Caution, or Fail), with enriched insights to flag unclear or incomplete data and provide relevant context (e.g., ISO 20022 fields, PPCs, payment holidays).



### 4. Execute with Confidence

Verified payment instructions flow straight through for faster, frictionless processing.



# Powering More Accurate Payments Across Use Cases

Validate supports critical payment workflows across the enterprise—including onboarding, execution and disbursements.

## Supplier & Vendor Onboarding

Verify and confirm bank details to help ensure payments are correct from the start.

## Accounts Payable & B2B Payments

Improve accuracy for invoices and beneficiary changes.

## Payroll & Disbursements

Ensure employee and contractor payments are more accurate, reducing delays and support queries.

## Payment Execution

Validate payment data at the point of entry across portals, ERP systems and digital channels.

## E-commerce & Platform Payments

Increase conversion and trust in digital payment flows.

## Lifecycle Data Management

Go beyond real-time checks with batch verification capabilities that cleanse and standardize payment data at scale across the customer lifecycle.



## Proven to Deliver Measurable Payment Outcomes

- ✓ Fewer errors, reduced work and lower costs
- ✓ Faster, more reliable payment execution
- ✓ Higher STP rates and improved operational efficiency
- ✓ Stronger trust across customer and supplier relationships

“We chose to work with LexisNexis® Risk Solutions due to the level of automation that their Bankers Almanac Validate product provides us. The API was simple to integrate and easy to customise using the free management application. This tool gives us full control of the API and visibility over transactions. The solution enabled us to reduce our failed payment costs.”

-Patryk Domoń, CEO, Cashhome

[Read Full Case Study →](#)

## Enhance Payment Confidence Through Payee Verification

LexisNexis® Bankers Almanac® Validate™ Safe Payment Verification adds an additional layer of assurance by helping to confirm that payments are directed to the intended recipient, reducing APP fraud risk and misdirected payments. **Available as a standalone, or extension to Validate, our solution enhances payment confidence across the payment lifecycle.**

Bring more accuracy, control and confidence to every payment.  
Visit [risk.lexisnexis.com/global/en/products/bankers-almanac-validate](https://risk.lexisnexis.com/global/en/products/bankers-almanac-validate)



### Sources

1. Juniper Research, A2A Payments Market 2025–2030
2. LexisNexis® Risk Solutions, True Impact of Failed Payments Report

### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions provides customers with information-based analytics and decision tools that combine public and industry-specific content with advanced technology and algorithms to assist them in evaluating and predicting risk and enhancing operational efficiency. Headquartered in metro Atlanta, Georgia, the company has offices throughout the world, serves customers in more than 190 countries and territories and is part of RELX. For more information, please visit [LexisNexis Risk Solutions](#).

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