LexisNexis® RISK SOLUTIONS

LEXISNEXIS® BANKERS ALMANAC® VALIDATE™ SAFE PAYMENT VERIFICATION

Trust Where Your Payments Are Going

Verify account ownership and payment details upfront to reduce errors, prevent APP fraud and minimize associated costs.

The Risk of Failed and Fraudulent Payments is Rising

Traditional payment systems rely solely on bank account details, with no verification of recipient name or account ownership. This lack of upfront verification creates a critical visibility gap, exposing organizations to APP fraud, misdirected payments, operational inefficiencies and diminished customer trust.

Banks and corporates are increasingly challenged to verify payees at the point of payment initiation, where risk is highest.

$1T+

global APP fraud losses annually[1]

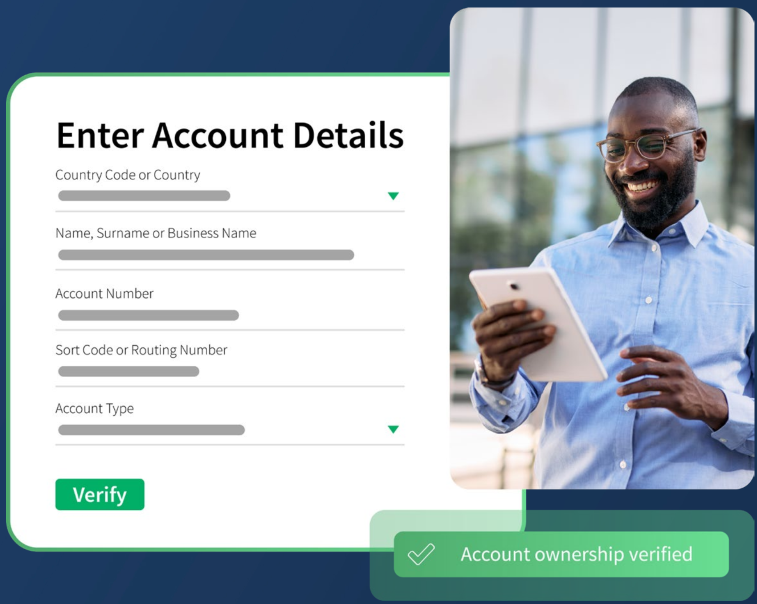
70%

of financial institutions and corporates are dissatisfied with current payment failure rates[2]

Route Payments with More Confidence

Bankers Almanac® Validate™ Safe Payment Verification helps close this visibility gap by verifying recipient account details before payment is sent. The solution checks whether the provided payee name and account type match the account holder details on record at the recipient's bank.

Delivered via API or browser-based access, it enables real-time and batch verification at the point of payment initiation, helping reduce fraud risk, errors and misdirected payments.



A More Complete Approach to Payment Verification

Mitigation of APP Fraud and Misdirected Payments
Provides alerts to payers when recipient names don't match—helping to mitigate scams where users are tricked into sending money to impersonators.

Real-Time Verification via API
Promptly confirms recipient details before payment is sent, reducing fraud exposure and operational delays.

Flexible Deployment
Supports single and batch processing allowing organizations to deploy verification as a standalone service or into existing operational processes.

Market-Leading Geographic Coverage
Provides coverage across Asia, U.S., U.K. and Europe with over 200 banks and PSPs.

Seamless Integration with Bankers Almanac Validate
Offered via a single API that also covers payment routing and account validation—providing unified payment intelligence.

Available though LexisNexis® Dynamic Decision Platform and LexisNexis® RiskNarrative®
Deploy complementary fraud, identity and payment solutions through a connected ecosystem, enabling faster expansion as business needs evolve.

Available as a standalone service or paired with Bankers Almanac® Validate™.

Bankers Almanac® Validate™ helps customers reduce misdirected payments and spot errors in payment details. When combined with our recipient verification capabilities, you can verify payment details and account ownership in one go for an additional level of security.

Flexible Application Across the Payment Lifecycle

Improve the user experience by giving the sender more assurance that they are sending money to the intended recipient. It covers all touchpoints in the payment lifecycle.

Customer Payouts
Helps prevent refunds being issued or insurance claims being payed out to the wrong person.

Salary Payments
Helps verify payroll recipient accounts to avoid delays and prevent employee dissatisfaction.

Invoicing & B2B Transfers
Helps ensure payment integrity in commercial transactions and avoid disputes.

Customer, Supplier and Beneficiary Relationships
Helps confirm account ownership during onboarding and whenever account details are added or updated.

Remittance & Money Transfers
Helps prevent misrouted funds in international money movement.

Visit risk.lexisnexis.com/products/safe-payment-verification

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Sources

1. Authorized Push Payment (APP) Fraud: A global 'scamdemic', WTW Co
2. LexisNexis® Risk Solutions, True Impact of Failed Payments Report

PLATINUM WINNER
Payments Fraud Prevention Innovation of the Year

LEADING VENDOR 2026
Consumer Payment Fraud in Banking

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.