Global Account Verification

Build trust into cross-border payments

Verify international account details in real time before funds are released – helping your teams strengthen payment controls, reduce avoidable errors and make more confident decisions across supported markets.

Over 50 countries

6,500+ financial institutions

4.5bn+ accounts covered

Over 80% of the global banked population

Source:
LSEG Risk Intelligence
Proprietary Data,
September 2026



Coverage continues to expand. For the latest country coverage, please refer to our Country Coverage Document.

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Why cross-border payments are harder to verify

Cross-border payments move through different banking systems, account formats, bank identifiers and local market practices. Your organisation may be paying suppliers, vendors, customers, partners or beneficiaries across multiple countries, where information is not always standardised or easy to confirm.

When account details are wrong, outdated, incomplete or associated with the wrong recipient, the impact can be significant: failed payments, message repairs, manual investigations, operational delays and exposure to fraud. Risks such as Authorised Push Payment (APP) fraud, impersonation scams and payment redirection attempts can be harder to detect when payments move across borders. Faster payments narrow the window to identify potential issues before funds are released.

Different markets, different rules
Account formats, bank identifiers and verification practices vary by country.

Details change over time
Stored records can become outdated, incomplete or changed without authorisation.

The decision window is shrinking
Faster payments leave less time to identify issues before funds move.



1 **Account details captured**
Account details are captured from the payer.
Risk: Incorrect or incomplete details

2 **Stored or changed**
Details are stored or changed over time.
Risk: Unauthorised account change
Outdated master data

3 **Payment prepared**
Payment is prepared using the stored details.
Risk: Mismatch carried into payment process

4 **Funds released**
Payment is sent and funds are released.
Risk: Mismatch discovered too late

The earlier account details are checked, the easier it is to act before funds move.

A real-time account check can help teams move from relying on static records to making payment decisions with a current account-level signal.

Verify account details before funds move

Global Account Verification helps organisations compare submitted account information with current records before funds are sent. Your teams provide the account-owner name, bank identifier and account number – or an IBAN where relevant – and receive a clear account-level response to support the next decision.

Checks are made against records maintained by the receiving bank or relevant market scheme, where coverage is available. The solution returns a full match, partial match or no match, helping teams decide whether to proceed, investigate or request corrected account information.

Global Account Verification can also validate IBAN formats, helping organisations identify avoidable errors before payment instructions are submitted.

Account verification and IBAN validation play different roles. Account verification checks whether submitted account details match available records maintained by the receiving bank or relevant market scheme. IBAN validation checks whether an IBAN follows the expected format, helping identify input errors before payment instructions are submitted.

How it works



1. Submit account details

Account-owner name, bank identifier and account number. Where an IBAN is used, the bank and account details may be contained within the IBAN.

2. Check in real time

Details are checked against records held by the receiving bank or relevant market scheme, where coverage is available.

3. Receive match response

Full match, partial match or no match

4. Decide next action

Proceed, investigate or request corrected information.

Real-time, source-based account verification
Check account details before payments are sent, using current information sourced from participating banks and relevant market schemes.

IBAN validation
Identify IBAN formatting errors before payment instructions are submitted.

Clear match responses
Receive full match, partial match or no match results to support payment reviews and next-step decisions.

Flexible access
Choose API, portal or batch processing to fit the way your teams work

Real-time verification can support different moments across the payment lifecycle – from onboarding and account-record changes to prepayment checks and high-volume disbursements.

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How real-time account checks support stronger payment controls

Global Account Verification can support account checks at different points across your payment lifecycle, from onboarding a new payee to reviewing stored account details, verifying account changes or checking payment details before funds are released.

Supplier and vendor payments

Supplier onboarding • Bank-detail change requests • Vendor master-data updates • Inherited vendor files during M&A or system integration

Verify supplier, vendor and contractor account details when they are first captured, changed, migrated or reused for payment. This can help teams identify mismatches before inaccurate or potentially fraudulent details are carried into payment runs.

Treasury and intercompany transfers

Intercompany transfers • Subsidiary or JV beneficiary checks • High-value cross-border payments

Add an account-level check before high-value or intercompany payments are released, providing an additional signal where internal or repeat payments may otherwise receive less scrutiny.

Payouts, refunds and claims

Marketplace seller payouts • Gig-worker or freelancer payouts • Payment-provider and remittance workflows • Insurance claims • Customer refunds, rebates and disbursements

Check account details before one-off or recurring payments are made to customers, sellers, claimants, beneficiaries or other recipients. This can support organisations that need to release funds at scale.

Scheduled or high-value beneficiary payments

Payroll account changes • Real estate or escrow payments • Dividend, coupon or capital-markets distributions

Verify account details before scheduled, predictable or high-value payments are made, especially where timing, value or beneficiary groups increase operational sensitivity.

Key Users:

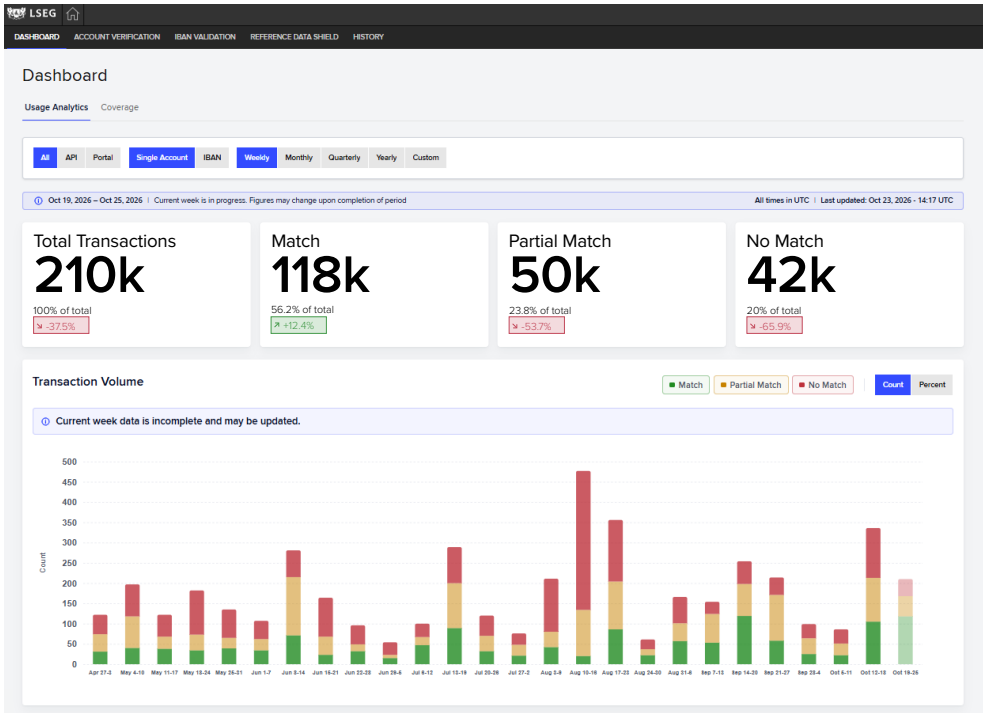
Treasury, Accounts Payable, Payment Operations, Compliance and Fraud teams, as well as FinTech and Payments Product Teams.

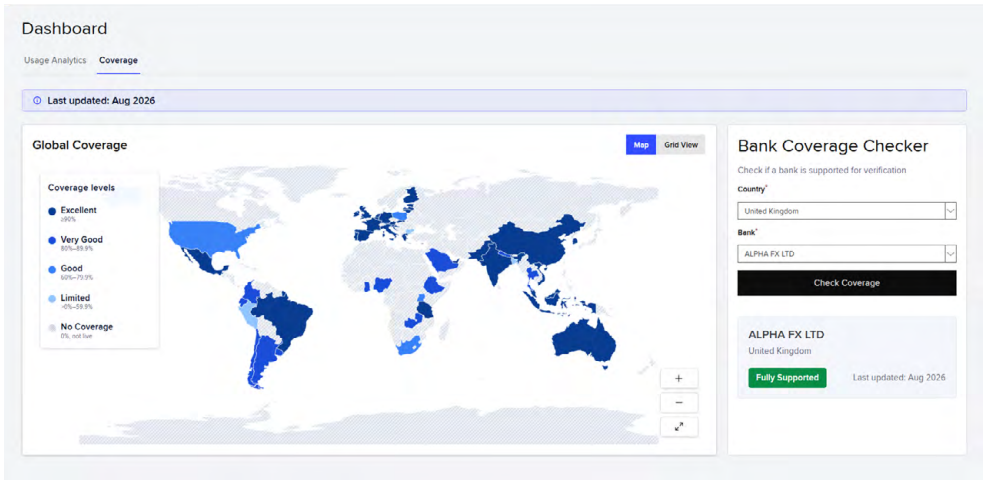
Across these workflows, real-time verification helps teams act earlier – before inaccurate or unauthorised account details are approved, reused or used to release funds.

Manage verification workflows, coverage and insight in one place

The Global Account Verification Portal brings account verification, IBAN validation and real-time analytics together in a single platform, giving your teams a direct way to manage verification workflows, view coverage, track activity and support operational reporting.

For organisations that need flexibility beyond API integration, the Portal can support direct operational use – including single account checks, batch verification, coverage review and access to historical validation records.





- **Usage dashboard**
  Monitor verification volumes, trends and activity patterns to support operational reporting and help teams review changes in usage over time.
- **Batch verification**
  Upload and verify up to 100 accounts directly through the Portal, helping teams process multiple checks more efficiently without needing to run each verification individually.
- **Coverage dashboard**
  Explore Global Account Verification coverage by country, region and institution through an interactive view designed to improve visibility, support onboarding decisions and help teams understand where account verification is available.
- **Activity history**
  Search and view historical verification records, helping teams resolve queries faster, reduce reliance on technical support and maintain clearer records for reporting and review.

The Portal gives business and operations teams a direct way to apply account verification, review coverage and monitor activity – without relying only on embedded API workflows.

A stronger foundation for cross-border payment decisions

Cross-border payment controls depend on accurate, current and actionable account information. Global Account Verification helps teams check international account details before funds are sent, with real-time market-specific verification, clear match responses, IBAN validation and flexible access through API, portal and batch workflows.

Why LSEG Risk Intelligence

Broad coverage at scale

Coverage spans more than 50 countries, 6,500+ financial institutions and 4.5bn+ accounts, representing over 80% of the global banked population. For the latest country coverage, please refer to our Country Coverage Document, available on our website.

Market-specific verification

Support account-name matching aligned with local market frameworks, including UK Confirmation of Payee and EU Verification of Payee, where applicable.

Flexible access for different teams

Apply verification through API workflows, direct Portal use or batch processing – helping organisations embed checks into existing processes or give operational teams a direct way to run them.

Part of a broader risk-intelligence ecosystem

Global Account Verification sits within LSEG Risk Intelligence's wider account-verification and identity-verification capabilities.

Ready to strengthen cross-border account verification?

Speak to our specialists about how **Global Account Verification** can help your organisation reduce avoidable payment errors, support stronger payment-risk controls and make more confident decisions before funds are released.

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