

# UniGroup Eliminates Payment Fraud Risk Across the Entire Procure-to-pay cycle with nsKnox

Leveraging automated global account validation, and complete payment protection through strong, direct integration with nsKnox.

UniGroup, one of the largest moving and logistics networks in the United States, manages high volumes of vendor activity and critical payment flows every day.

With constant onboarding, frequent bank account changes, and growing fraud threats across the industry, UniGroup needed a secure, automated way to protect its vendor data and payment operations at scale.

This case study outlines how UniGroup strengthened its AP processes, streamlined vendor validation, and elevated payment security through its expanded partnership with nsKnox.

## Meet UniGroup

UniGroup is a leading U.S. transportation, relocation, and logistics company, best known as the parent of United Van Lines and Mayflower Transit. Through a nationwide network of professional movers and agents, UniGroup supports everything from residential moves to large corporate, government, and international relocations.

Its logistics division adds warehousing, distribution, freight management, and specialized transport for sensitive or high-value equipment. With decades of experience and a broad service footprint, UniGroup delivers reliable, end-to-end moving and supply chain solutions for organizations and individuals across the country.

“

In 2022, UniGroup C.A. initiated an extensive search for a vendor capable of protecting our payments from fraud while proactively staying ahead of emerging threats. We recognized that manual processes, such as supplier callbacks, were no longer sufficient to safeguard the organization, and that automation was critical. Our evaluation ultimately led us to nsKnox, which we identified as the most robust solution in the market.

Since then, nsKnox has proven to be an invaluable partner. Their customer service team consistently provides exceptional support and remains responsive to our feedback. Most recently, they launched Quick Check, a new solution designed to accelerate supplier onboarding. Although we have only been using this tool for a short time, early results indicate that it will become a critical resource for quickly gathering intelligence on suppliers requiring expedited setup. Knowing that our organization is protected—and that nsKnox continues to stay ahead of emerging fraud threats—gives us both confidence and peace of mind.



**Tracey Turner**

Director, Financial Services  
UniGroup



## The Challenge

UniGroup needed a faster and more secure way to manage vendor onboarding and frequent bank account updates. With a large vendor base and a steady flow of account changes each year, the AP and Treasury teams were burdened with manual validations, document checks, and vendor callbacks.

This created delays, operational strain, and exposure to growing fraud risks, including social engineering, impersonation, and cyberattacks. To keep pace with volume while protecting payment integrity, UniGroup required a reliable, automated solution to secure vendor data and reduce the manual workload on its finance teams.

## The Solution

After UniGroup integrated the PaymentKnox suite into its AP workflow, the company gained a structured, automated process for securing vendor data and payments.

**Global Account Validation** became the foundation for verifying vendor bank accounts. Instead of relying on documents or callbacks, UniGroup can validate any account, anywhere in the world, using an automated, secure solution.

In 2025, with the launch of nsKnox's **Adaptive Payment Security™**, UniGroup implemented this enhanced approach for account ownership validation.

**Quick Check™ and Knox Verify™** enable UniGroup to adapt the validation method, allowing for complete global account validation while maintaining control of the process.

**Master Data Guard** provides continuous protection for the Master Vendor File by monitoring vendor records at rest and flagging unexpected or unauthorized changes, ensuring that only verified updates are accepted into the system.

**Payment Check** reviews every outgoing payment instruction before execution, matching transaction requests against the most up-to-date, verified data and detecting discrepancies that could indicate manipulation or redirection attempts.

Together, these capabilities create a secure, end-to-end workflow in which all vendor updates and supplier payments pass through nsKnox controls. This reduces manual effort, improves accuracy, and protects UniGroup from risks such as social engineering, cyberattacks, and internal misuse.



## Results

UniGroup's implementation of the PaymentKnox suite delivered security and operational efficiency gains across its AP processes:

- **Enhanced global account certainty:** Every vendor bank account is validated using Quick Check™ or Knox Verify™, ensuring all accounts on record are accurate and verified.
- **Higher financial protection:** With automated controls in place, UniGroup reduces exposure to payment diversion, social engineering schemes, cyberattacks, and internal manipulation, strengthening its end-to-end payment processes.
- **Stronger data integrity:** Continuous monitoring of the Master Vendor File through Master Data Guard ensures that only verified updates are added, improving data accuracy and eliminating opportunities for unauthorized changes.
- **Increased confidence in outgoing payments:** PaymentCheck™ verifies every transaction against the validated data before execution, providing UniGroup with an additional layer of assurance that payments are sent exactly as intended.