

CASE STUDY

DS Smith Secures Thousands of Monthly Vendor Payments Worldwide with nsKnox

By implementing automated, global account validation, DS Smith strengthened control, reduced exposure to payment fraud, and established a unified standard for vendor payment security across 30+ countries in which the company operates in

DS Smith, an International Paper company and a global leader in sustainable packaging, sought to strengthen its payment security across international operations. Operating in more than 30 countries and managing a vast supplier network, **DS Smith required a solution capable of validating any bank account worldwide.**

By leveraging nsKnox's advanced account validation platform, DS Smith enhanced control, dramatically reduced exposure to payment fraud risk, and reinforced the integrity of its global payment processes.

AT A GLANCE

1940
Founded in London

30+
Countries of operation

Thousands
Vendor requests and account changes each month

This case study examines how DS Smith implemented a scalable, globally consistent account validation framework across diverse markets and banking environments, the measurable impact on fraud prevention and process efficiency, and the strategic value of embedding automated validation into core financial workflows.

Meet DS Smith (DSS)

DS Smith was founded in 1940 in London by the Smith family, originally as a small box-making business serving local industries. Over time, the company expanded beyond the UK, transforming into one of Europe's leading providers of corrugated packaging.

Today, DS Smith operates in more than 30 countries, supported by an integrated network of paper mills, recycling facilities, and packaging plants. The company specializes in sustainable corrugated packaging solutions, serving major retailers and global brands across the FMCG, e-commerce, and industrial sectors.



As a global organization operating across multiple markets, maintaining consistent and reliable payment controls is essential. We needed a solution that could validate vendor bank accounts anywhere in the world while maintaining a single global standard. The value we derive from nsKnox lies in its ability to combine full control, automation, and scale, enabling us to protect vendor payments while supporting operational efficiency across all regions.

Beverley (Bev) Fowler
Head of Business Services EMEA – Master Data

The Challenge

With operations spanning more than 30 countries, DS Smith processes thousands of vendor requests and account changes each month. **This scale, coupled with its existing validation methods, which relied heavily on manual reviews, email confirmations, and locally managed controls, highlighted opportunities for improvement.** Processes became increasingly difficult to standardize across regions, banking systems, and regulatory frameworks.

Finance teams were required to balance speed with security, often under tight payment deadlines. At the same time, the growing sophistication of AI fraud schemes in the digital era, including advanced Business Email Compromise, deepfake AI, and supplier impersonation, introduced an additional consideration with every account change and every payment processed.

> DS Smith needed a solution that could operate at scale, validate any bank account globally, and enforce uniform controls across all business units. **The requirement was clear: strengthen payment security, reduce manual workload without sacrificing oversight, and create a single, reliable standard for account validation across thousands of vendors each month.**

The Solution

To solve its global account verification and payment risk challenges, DS Smith implemented nsKnox's automated account validation capabilities (part of the PaymentKnox™ for Accounts Payable platform). This technology provides a robust, automated approach to validating supplier bank accounts, eliminating manual callbacks and fragmented regional processes, while ensuring data accuracy and consistency across markets, extracting authoritative banking data, and dynamically adapting to any bank or country, **enabling complete global account validation.**

Through a seamless portal integration, account information entered into DS Smith's financial workflows is automatically checked against authoritative bank sources, helping prevent fraud and eliminate operational errors before payments are released.

In line with its commitment to continuous improvement, DS Smith is on track to implement nsKnox's Adaptive Payment Security™, introduced in late 2025. This advanced platform enhances traditional validation by adapting to customer needs, combining rapid in-network checks with deeper, authoritative out-of-network verification for high-risk or complex scenarios. Adaptive Payment Security delivers both speed and certainty tailored to the organization's needs, supporting global scale and consistent controls with minimal effort.

Results

By implementing nsKnox's account validation solution, DS Smith established a globally consistent control framework across its Accounts Payable operations. The shift from manual verification to automated, technology-based validation reduced process variability between regions and strengthened oversight over vendor onboarding and bank account changes.

Operationally, finance teams gained efficiency and clarity. Validation became embedded within existing workflows rather than operating as a separate process. This reduced processing time, lowered administrative burden, and enabled teams to focus on higher-value activities instead of repetitive verification tasks.

As the company continues to implement Adaptive Payment Security™, DS Smith signals a forward-looking approach: not only preventing fraud but also dynamically aligning validation depth with risk context. The result is a more resilient, scalable payment security model, designed to support global growth without compromising control.

Secure every vendor payment, in every market you operate in.

Talk to nsKnox about global account validation and Adaptive Payment Security™.

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