

VOP Market Working Group

Verification of Payee Customer Experience (CX) Guidelines

Version 1.0

Version History

Version	Description of updates/ changes	Date	Responsible
0.1	Draft CX Guidelines	15/04/25	Banfico
0.2	Draft incorporating workstream feedback	01/05/25	CX Guidelines workstream
0.3	Internal reviews and updates	10/06/25	Banfico
0.4	Clean version with updated sample messaging for final review	12/06/25	Banfico
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Table of Contents

1. Context.....	4
2. About VOP CX Guidelines.....	4
3. Pre-Validation Guidelines.....	5
3a. Account Data Capture	5
3b. Account Data Validation	8
3c. Customer Messaging	9
4. Post Validation Guidelines	10
4a. Messaging Principles	10
4b. Recommended Messaging and User Actions	10
5. Customer Awareness and Education.....	18
5b. List of Questions	18
6. Glossary	20

1. Context

The Verification of Payee¹ (VOP) is a regulatory-driven service designed to enhance payment security and fraud prevention across the Single Euro Payments Area (SEPA). It ensures that before a payment is initiated, the payer can verify whether the provided IBAN and account holder details match those registered with the payee's Payment Service Provider (PSP). This service significantly reduces misdirected payments, a key concern for financial institutions and regulators.

The adoption of VOP is mandated under the [EU's Instant Payments Regulation \(EU\) 2024/886](#) (IPR), requiring all Eurozone Payment Service Providers (PSPs) supporting SEPA payments to implement the service by October 5, 2025. The regulation aims to increase trust in instant payments by minimizing fraud risks associated with Authorized Push Payment (APP) fraud, invoice manipulation, and other payment-related scams and fraudulent activities.

In general, VOP checks will use Name as the primary identifier. However, depending on the local market, other unique identifiers may also be employed in addition to name.

Payment Service Providers (PSPs) need to consider how to offer this service to support all their payment initiation channels.

2. About VOP CX Guidelines

The objective of this document is to highlight the benefits of markets adopting a consistent standardised approach when delivering the service. Other markets have illustrated that a consistent reinforcement of key messaging is important for the successful adoption.

The VOP Customer Experience guidelines are intended to raise market awareness of the importance of creating a consistent experience for customers, thereby improving overall effectiveness and benefitting all stakeholders. All participants must adhere to the EPC VOP scheme rulebook to implement and operate a VOP service. However, a successful adoption requires a level of collaboration between PSPs and RVMs to ensure that the service works in a consistent manner.

To achieve a useful level of market standardisation the VOP Market Working Group² (VMWG) recommends adoption of the following principles and guidelines that are described in the following three sections:

¹ To go-live October 9th 2025 for Eurozone and for the remaining SEPA countries in July 2027

² The VOP Market working Group or MVWG consists of the majority of RVMs working together collaboratively to deliver best practices for VOP market implementation, adoption and operation

- Pre-Validation Guidelines
 - Guidelines a requesting PSP could adopt before initiating a VOP check.
Relates to the capture of account information and provision of customer messaging before a VOP request is initiated
- Post-Validation Guidelines
 - Guidelines, a requesting PSP shall adopt after initiating a VOP request.
Relates to the messaging displayed and actions available to the Payment Service User (PSU) after submitting a VOP request
- Customer Awareness and Education
 - Refers to the measures that a PSP can implement to can raise customer awareness about the VOP service
 - Refers to the requirement to provide internal training to PSP Branch and Customer Services staff to respond to customer/PSU

3. Pre-Validation Guidelines

A VOP request is initiated whenever the PSU intends to make a payment and refer to the following steps in the VOP process flow

- Account Data Capture. Participants to consider adopting a consistent approach for all channels to engage Payment Service Users (PSUs) regarding VOP
 - When PSUs enter the required data (to initiate a VOP request)
 - When communicating with the PSU before initiating a VOP request i.e. could use common, colour codes, standardised messaging
- Account Data Validation. Participants to consider agreeing within their market, how and where data validation is performed before submitting a VOP request.
 - Field-level validation improves quality and reduces VOP response errors;
 - Data input errors and actions communicated to customers using appropriate and consistent messaging
- Customer messaging. Participants could consider a consistent way to engage with the Payment Service Users (PSU) using standardised messaging that adopts colour coding e.g. traffic light approach (we have used this approach in creating sample messaging for this guide)

3a. Account Data Capture

Considers the data that must be provided by PSU s to initiate a VOP request.

Principles to adopt

- Consider adopting a consistent sequencing of fields (e.g. Name, ID field, IBAN field, etc) for screens, forms, documentation and other customer

communications

- Electronic channels such as mobile banking & internet banking, should include forms employing ‘hover help’ or equivalent to clarify the purpose of each field
- Clearly highlight mandatory fields in data capture forms to help users quickly recognize which information is required
- Consider providing customers with an option to perform a VOP check based on a unique identifier (ID check).
- Consider providing customers the capability to specify an additional identifier that could be used to uniquely identify an account or sub-account. For example, the sixteen (16) digit Primary Account Number (PAN) for Credit or Debit Cards)

Table 1, EPC VOP data attributes and suggested field mapping

EPC VOP Rulebook Attribute ID	Recommended Label	Control Type	Help text
AT-C001	IBAN	Text Box	Please provide the IBAN of the payment account.
AT-E001	Name	Text Box	Please provide the full name. For business accounts, provide the legal name or trade name For joint accounts, provide the name of any of the account holders
AT-E013	ID Type	Dropdown List	N/A
AT-E005	ID	Text Box	Please provide the unique identification code of the business.
AT-C007	Additional Account Identifier	Text Box	This field is optional and doesn't apply to all types of accounts. Please provide any additional information given by the beneficiary that is required to uniquely identify the account, if applicable

Requestor PSPs should consider supporting Name-match and ID-match options. However, based on recent market engagement³, there is an expectation that following the VOP launch in October 2025, most responders in the Eurozone plan to only support the “Name” check option. The exception is where markets already support ID checks.

To illustrate how both VOP Name and ID checks could work we have provided the following three (3) scenarios for handling the account data capture:

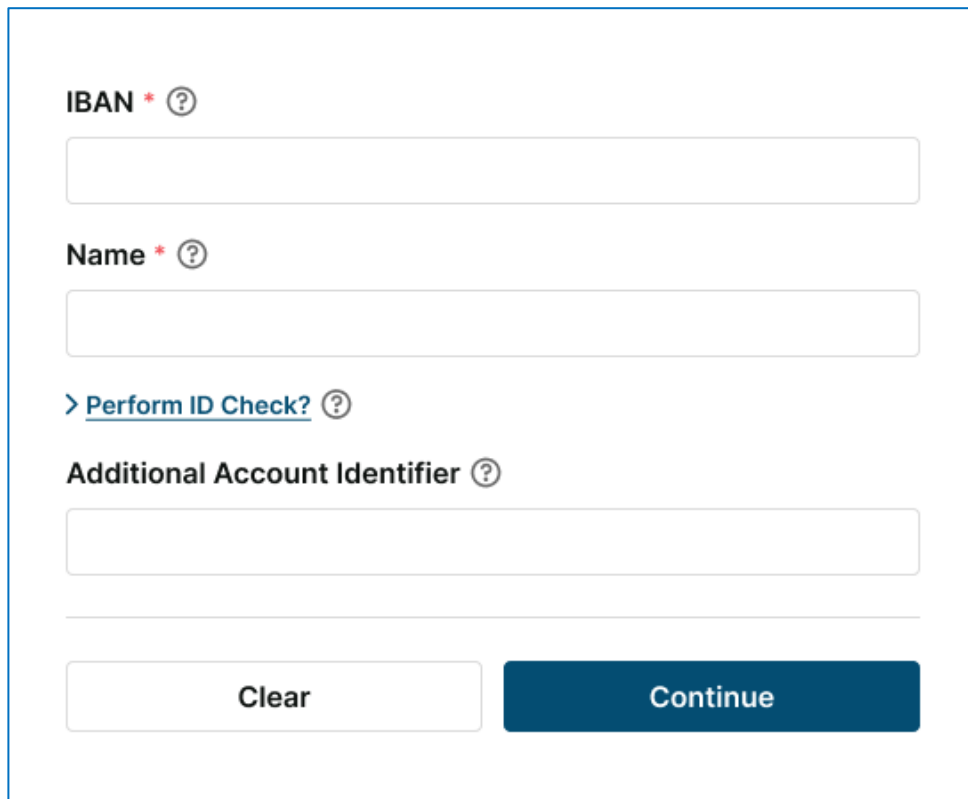
- CX Scenario 1: VOP Name Check, plus ID check option

³ Market engagement refers to the members of the VWMG and the Eurozone VOP implementation 2025

- CX Scenario 2: VOP ID check
- CX Scenario 3: VOP ID checks, market already supports ID checks

i. CX Scenario 1: VOP Name Check, plus ID check option

We suggest displaying all fields required to perform a VOP Name Check with the addition of an option to initiate ID check.



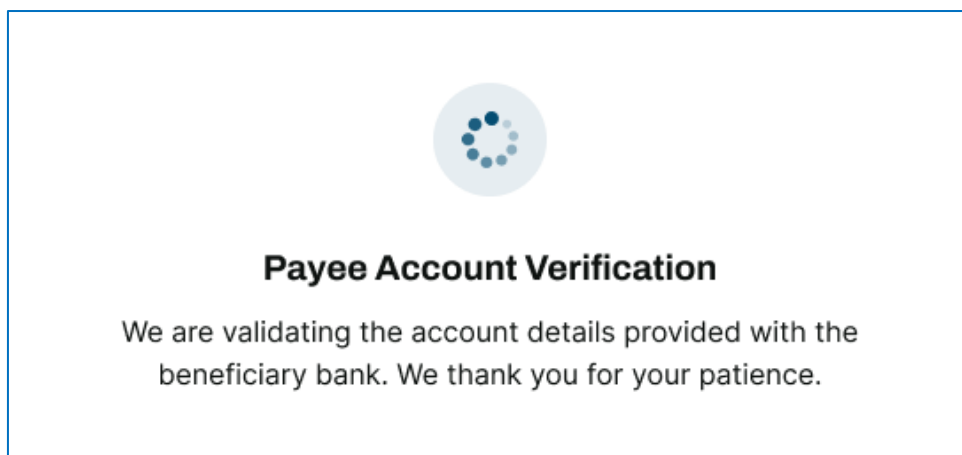
The form is enclosed in a blue border and contains the following elements:

- IBAN *** with a help icon (?) and an empty text input field.
- Name *** with a help icon (?) and an empty text input field.
- A link **> Perform ID Check?** with a help icon (?).
- Additional Account Identifier** with a help icon (?) and an empty text input field.
- A horizontal separator line.
- Two buttons at the bottom: a light blue **Clear** button and a dark blue **Continue** button.

ii. CX Scenario 2: VOP ID check

When a PSU selects a VOP ID check, it is recommended to display appropriate messaging regarding the use of ID checks before they proceed.

VOP ID Check, PSU message sample



The message sample is enclosed in a blue border and contains the following elements:

- A circular loading icon with blue dots.
- The heading **Payee Account Verification**.
- The text: **We are validating the account details provided with the beneficiary bank. We thank you for your patience.**

By selecting Continue, a new form allows a PSU to choose an ID type and enter a value

The form contains the following elements:

- IBAN *** with a help icon (?) and an empty text input field.
- ID Type *** with a help icon (?) and a dropdown menu showing 'LEI'.
- ID *** with a help icon (?) and an empty text input field.
- Additional Account Identifier** with a help icon (?) and an empty text input field.
- A horizontal separator line.
- Clear** button (white with blue border).
- Continue** button (solid blue).

iii. CX Scenario 3: VOP ID checks, market already supports ID checks

In certain markets ID checks are in-use through local schemes and services. In such markets, it is very likely that responding PSPs will support the VOP ID checks option.

Participants are advised to tailor their data capture and messaging accordingly.

3b. Account Data Validation

Participants are encouraged to perform the following validations before sending the request to the responding bank

- IBAN Format Validation
- Other Field Validation suggestions
 - Sub account, validate account formats
 - ID validate the format

Table 2, examples of VOP account data attribute validation

EPC VOP Rulebook Attribute ID	Recommended Label	Mandatory or Optional field	Validation
AT-C001	IBAN	Mandatory	IBAN Format Validation Reference: https://www.iso.org/standard/81090.html

AT-E001	Name	Mandatory, if ID Type and ID are not provided	Acceptable character set validation, Max Length validation
AT-E013	ID Type	Mandatory, if Name is not provided	
AT-E005	ID	Mandatory, if Name is not provided	Acceptable character set validation, Max Length validation
AT-C007	Additional Account Identifier	Optional	Acceptable character set validation, Max Length validation


3c. Customer Messaging

We recommend providing a “VOP in-progress” messaging to customers as soon as the VOP check is initiated and till the response is received from the responding PSP

Principles to Adopt

- Use clear, simple and easy to understand language
- Allow customers to access help ‘More information on VOP’ or equivalent

VOP request in-progress, sample message



You have selected ID, rather than Name to verify Payee details.
Please be aware many banks are unable to support this option.

We recommend to check with the beneficiary that their bank supports ID options for Verification of Payee before continuing.

Cancel

Continue

4. Post Validation Guidelines

Post Validation guidelines refer to the messaging and actions that are presented to PSUs based on the outcome of the VOP check

4a. Messaging Principles

Principles To Adopt

- Use clear, simple and easy to understand language
- Use appropriate symbols and colour codes for messages
- Avoid presenting PSUs with technical messages e.g. time-out, or responder not available, should be communicated using a generic failure message⁴
- Always ensure the customer is aware of the recommended next steps (could be also employ traffic light colour coding).
- When the outcome is 'Close Match', 'No Match' & 'Unable To Match' the PSU must act to dismiss the warning to proceed with payment
- Always present the PSU with an option to 'Continue' to make the payment once a VOP request has been initiated; regardless of the outcome
- For 'Close Match', 'No Match' & 'Not Applicable' responses, clearly inform the PSU that the bank may not be able to recover the funds in case of fraud or misdirected payment if they choose to continue making the payment

Principles To Avoid

- Use of overly cautious verbiage such as 'do not proceed', 'fraud', 'scam'
- Use of banking jargon or abbreviations e.g. ('VOP', 'Verify', 'Payee', 'Payer', etc.)
- Use of or inclusion of any verbiage regarding liability
- Use of verbiage implying that the Account Details are incorrect

4b. Recommended Messaging and User Actions

Recommended 'sample' messages and allowed user actions vary based on the response. We have created sample messaging and actions based on the following scenarios:

- MATCH response
 - (NAME) Match
 - (ID) Match
- NO MATCH RESPONSE
 - (NAME) No Match
 - (ID) No Match

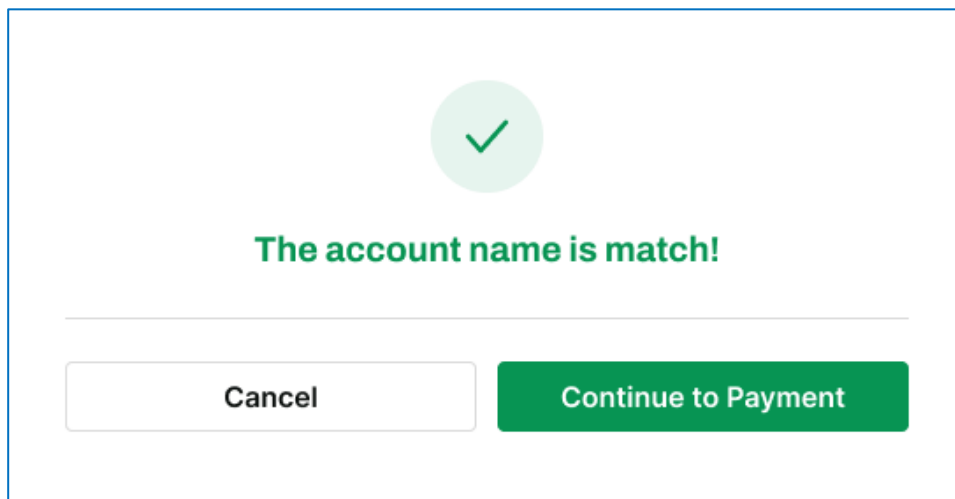
⁴ Whenever generic messaging is presented to the PSU it is important to remember that the underlying reason code should be available for logging so PSP/RVM support teams can investigate


- CLOSE MATCH response (NAME)
- UNABLE TO MATCH//NOT POSSIBLE // FAILURE
 - Requester/Responder errors

Table 3, MATCH Response scenarios

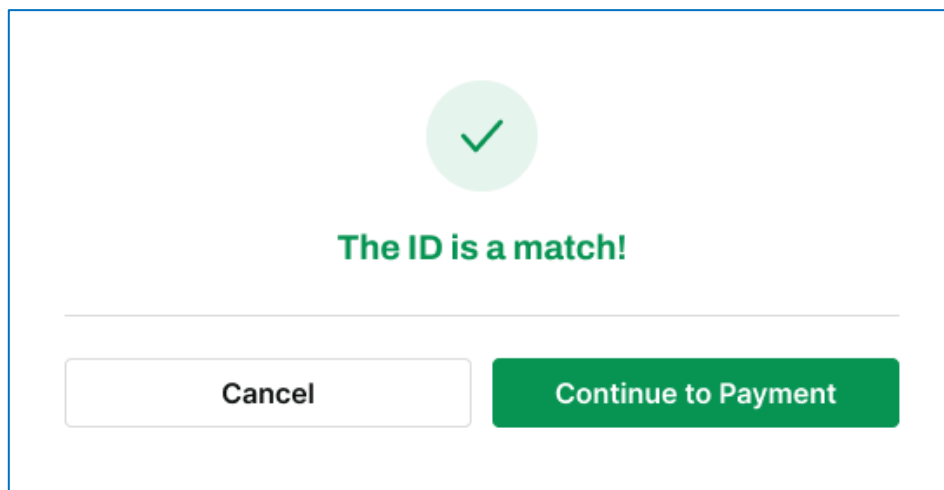
Verification Type	Sample Customer Message	Allowed User Actions
Name	The account name is a match	<ul style="list-style-type: none"> • Cancel • Continue
ID	The ID is a match	<ul style="list-style-type: none"> • Cancel • Continue

VOP Name check, Match result, sample message




The account name is match!

VOP ID check Match result, sample message






The ID is a match!

Table 4, NO MATCH Response Scenarios

Verification type	Sample Customer Message	Allowed User Actions
Name	Initial Message: <i>"The Name you provided is not the same as the Name held on the</i>	Initial Actions: <ul style="list-style-type: none"> • Edit Details

	<p><i>beneficiary account. We advise you to check the details with the beneficiary”</i></p> <p>Subsequent warning message if user continues with the payment: <i>“Authorising this payment may lead to the transfer funds to an account not held by the intended beneficiary. Do you still want to continue with Payment?”</i></p>	<ul style="list-style-type: none"> • Cancel • Continue to Payment <p>Actions after subsequent warning</p> <ul style="list-style-type: none"> • Cancel • Continue
ID	<p>Initial Message: <i>“The ID you provided is not the same as the Name held on the beneficiary account. We advise you to check the details with the beneficiary”</i></p> <p>Subsequent warning message if user continues with the payment: <i>“Authorising this payment may lead to the transfer funds to an account not held by the intended beneficiary. Do you still want to continue with Payment?”</i></p>	<p>Initial Actions:</p> <ul style="list-style-type: none"> • Edit Details • Cancel • Continue to Payment <p>Actions after subsequent warning</p> <ul style="list-style-type: none"> • Cancel • Continue

VOP NAME check No Match result, sample messaging and actions




The name provided is not the same as the name held on the account. We advise you to check the details with the beneficiary and try again.

Cancel

Edit Details

Continue to Payment

Followed by the standard warning message if the PSU continues with the payment




Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary.

Do you still want to continue with payment?

Cancel **Yes**


VOP ID check No Match result, sample messaging and actions



The ID provided is not the same as the name held on the account. We advise you to check the details with the beneficiary and try again.

Cancel **Edit Details** **Continue to Payment**

Followed by the standard warning message if the PSU continues with the payment



Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary.

Do you still want to continue with payment?


CLOSE MATCH Scenario

For Close Matches, the following messaging and actions are recommended. Please note, Close Matches only apply to name check requests.

Table 5, Close Match scenario

Verification Type	Sample Customer Message	Allowed User Actions
Name	<p>Initial Message: <i>"The name you provided is not the same as the name on the account, which is (First Name, Last Name). Do you wish to amend the details or continue making the payment?"</i></p> <p>Second warning message if user continues with the payment: <i>"Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary. Do you still want to continue with Payment?"</i></p>	<p>Initial Actions:</p> <ul style="list-style-type: none"> • Edit Details • Cancel • Continue to Payment <p>Actions after subsequent warning</p> <ul style="list-style-type: none"> • Cancel • Continue


VOP NAME check Close Match result, sample messaging and actions



The name provided is not the same as the name held on the Account, which is **Frederic Flintstone**.

Do you wish to amend the details or continue making the payment?

Followed by the standard warning message if the PSU continues with the payment



Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary.

Do you still want to continue with payment?

Unable To Match (Not Possible) Scenarios

There are many reasons why a VOP check is unable to complete. It is recommended that PSPs display generic messaging to PSUs when the reason for failure was due to technical issues with the Requester, EDS failure, or the Responder.


However, PSPs are encouraged to display specific messages to the PSUs when the reason is known to the requesting PSP and the response provides meaningful information that a PSU (a customer) will understand.

Table 6, Unable To Match (Not Possible) scenarios, messaging samples

Verification Type	Scenario	Sample Customer Message	Allowed User Actions
Name or ID	Name and/or ID could not be verified	<p>Initial Message: <i>"The account details supplied could not be verified. We advise that you check the details with the beneficiary"</i></p> <p>Subsequent warning message if user continues with the payment: <i>"Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary. Do you still want to continue with Payment?"</i></p>	<p>Initial Actions:</p> <ul style="list-style-type: none"> • Edit Details • Cancel • Continue to Payment <p>Actions after subsequent warning</p> <ul style="list-style-type: none"> • Cancel • Continue
Name or ID	Beneficiary Bank is not present in the EDS	<p>Initial Message: <i>"The account details supplied could not be verified as the beneficiary bank is not a member of the VOP scheme. We advise you to check the details with the beneficiary"</i></p> <p>Subsequent warning message if user continues with the payment: <i>"Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary. Do you still want to continue with Payment?"</i></p>	<p>Initial Actions:</p> <ul style="list-style-type: none"> • Edit Details • Cancel • Continue to Payment <p>Actions after subsequent warning</p> <ul style="list-style-type: none"> • Cancel • Continue
Name or ID	Responder Time out	<p>Initial Message: <i>"The account details supplied could not be verified, please try again later"</i></p> <p>Subsequent warning message if user continues with the payment: <i>"Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary. Do you</i></p>	<p>Initial Actions:</p> <ul style="list-style-type: none"> • Edit Details • Cancel • Continue to Payment <p>Actions after subsequent warning</p> <ul style="list-style-type: none"> • Cancel • Continue

		<i>still want to continue with Payment?"</i>	
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Unable To Match (Not Possible) generic sample message




The account details supplied could not be verified, we advise you to check the details and try again.

Cancel

Edit Details

Continue to Payment

Unable To Match (Not Possible), specific messages sample, Responder not part of VOP




The account details supplied could not be verified as the beneficiary bank doesn't support verification of the account.

Cancel

Continue to Payment

Followed by the standard warning message if the PSU continues with the payment



Authorising this payment may lead to transferring funds to an account not held by the intended beneficiary.

Do you still want to continue with payment?

Cancel
Yes

5. Customer Awareness and Education

It is essential to educate customers about Verification of Payee (VOP) well in advance of implementation to ensure they are properly prepared. We recommend developing customer awareness and educational materials in the form of FAQs. The following questions are designed to be applicable for most participants; however, we encourage you to review and tailor these to your specific business requirements.

5b. List of Questions

General Questions related to VOP service:

- What is Verification of Payee (VOP)?
- Who is VOP available for?
- What banking platforms will VOP be used on?
- How do I use VOP?
- What types of payments are covered by the VOP scheme?
- Is there a fee for using VOP services?
- How does VOP work for Euro and non-Euro payments?
- What is an “additional information” or “additional reference” of an account, and is it required for every payment?
- At what times will the VOP service be available?
- What responses can I get from a VOP check?

Questions specific to receiver of payments:

- What information do I need to send to someone paying me?
- My name includes an accent, will this impact verification?

- I am commonly known as Lottie, but my account is registered under the name Charlotte. Will this be considered during verification?
- How does VOP work if I have a joint account?

Questions specific to sender of payments:

- How can I make sure that VOP check is carried out effectively?
- Is there a difference if want to make a payment to a business?
- What are the scenarios where VOP doesn't work?
- Can I use LEI/Business IDs as part of the VOP process?
- How does VOP work if I want to pay a joint account?

6. Glossary

Document abbreviations and key terminology

- **CMTC** – Close Match, VOP request outcome
- **CX** – Customer Experience
- **EDS** – European Directory Service
- **EPC** – European Payments Council, EPC creates and maintains payment and payment-related schemes to which licensed payment service providers (PSPs) adhere
- **IBAN** – International banking Account Number
- **ID Check** – In VOP, it is possible to initiate a request using a type of identification, where the identifier used is generally specific to a particular market or business
- **LEI** – Legal Entity Identifier used to validate businesses. The LEI is an example of an identification type that can be used in lieu of Name
- **MTCH** – Match, VOP request outcome
- **Name Check** – VOP uses name along with IBAN, unless the PSU selects ID check, to initiate a VOP request
- **NOAP** – Unable or not possible to Match, VOP request outcome
- **NMTC** – No Match, VOP request outcome
- **PAN** – Primary Account Number. Represents the unique 16-digit number embossed or printed on the front of a credit or debit card. It's a crucial identifier used to process transactions and manage financial accounts
- **Participant** – In the context of VOP, a member of the scheme
- **Payee** – The person or business receiving the payment. See also PSU
- **Payer** – The person or business making the payment. See also PSU
- **PSU** – Payments Service User. In banking the PSU is either a retail bank customer or a corporate or business bank customer
- **PSP** – Payment Services Provider
- **SEPA** – Single European Payments Area