

## **ERPB Task Force on Verification of Payee (VoP) check - response messages**

### **Guidance for VoP messages**

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## 1. Introduction

From 9 October 2025, Regulation (EU) 2024/886 amending the SEPA Regulation (EU) 260/2012 as regards instant credit transfers in euro (Instant Payments Regulation - IPR) will mandate payment service providers (PSPs) in the eurozone to provide payers with a service for the verification of the payee (VoP) in relation to the initiation of credit transfers and instant credit transfers. With a few exceptions in the European Union, VoP is a service which is new for payment services users, and PSPs are working to communicate purposes and characteristics of the VoP service to end-users. In this context, concerns have been raised on potential confusion that could occur among end-users after the VoP check is completed and in case the response (outcome) is not 'match' i.e. where the payee name and the IBAN do not correspond.

In this context, in its meeting on 25 June 2025, the ERPB established a Task Force mandated to define a set of possible VoP check response messages. The Task Force has involved volunteer stakeholders from the demand and supply side.

The Task Force has defined a high-level principles-based guidance<sup>1</sup> completed by a set of examples for possible use by PSPs. In considering the guidance, PSPs will take into account, among other things, the user experience and the customer journey in the payment channel and the status of implementation of the IPR. The guidance, including the examples, should not be understood as an interpretation of the IPR. The provision of information to payment service users (PSUs) about PSP liability and PSU refund rights, in line with their obligations under the IPR (including pursuant to Article 5c(7)), is out of scope of this guidance.

With the present guidance and the examples defined, the ERPB Task Force intends to offer a contribution to facilitate a smooth introduction of the VoP for PSUs and to support the communication on the new service.

## 2. VoP check response outcomes

An optimal balance has to be achieved between the provision of clear information on the one hand and warning overload-fatigue on the other. The VoP messages should be user centric with clear, simple and easy to understand language and with suggestions on which actions could be taken. It is preferable to avoid presenting PSUs with technical jargon, e.g. time-out.

Colours, symbols and graphics can support the text of the VoP messages, in coherence with the communication style applied by the PSP in the customer channel.

### 2.1 Cases of VoP check responses

The VoP is a service for matching “*the name of the payee provided by the payer and the name associated with the payment account identifier*”<sup>2</sup>. For the sake of simplicity, The assumption of this guidance is that the payer has provided – not in bulk - the respective PSP with the name and

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<sup>1</sup> The guidance is the non-binding outcome of the cooperation between representatives of the demand and supply sides of the market under the auspices of the ERPB.

<sup>2</sup> IPR, Recital 21

the IBAN of the payee. There are also use cases where additional information<sup>3</sup> to the IBAN is given by the payer. In these cases, the examples of messages drafted below have to be adjusted accordingly. Given the limited time, other identifiers have been excluded. The length of messages fits the payment initiation in an internet-banking context.

#### **a) Match**

In case of match, the PSP may provide an optional short confirmation.

Example:

- *The name provided matches the name of the beneficiary.*
- *The name provided matches the name of the beneficiary registered for this account number (i.e. IBAN).*

#### **b) Close Match**

The PSP provides the PSU with a message about the close match, the indication of the name of the payee associated with the IBAN. The PSP may suggest corrective actions. The below examples do not necessarily follow a sequential order.

Examples of close match messages:

- *The name provided is very similar but not exactly the same as the name of the beneficiary, registered for this account number (i.e. IBAN), which is [name returned].*
- *The name provided is very similar but not exactly the same as the name of the beneficiary, which is [name returned].*
- *The correct name of the beneficiary registered for the account number (i.e. IBAN) is: [name returned]*
- *The name provided nearly matches the name of the beneficiary which is: [name returned]*
- *The entered name almost matches the name of the beneficiary. Did you mean [name returned]?*

Example of optional request:

- *Do you want to amend the details and continue with the payment?*

Examples of warning:

- *If you proceed without making changes, the amount could be sent to the wrong beneficiary*
- *If you proceed with the payment, the funds may be transferred to the wrong beneficiary.*

#### **c) No Match**

The PSP provides the PSU with a message about the non-match and a warning about the risks associated with sending a payment to an unverified payee and the consequences of further

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<sup>3</sup> See VoP Rulebook AT-C007 Possible additional information about AT-C001 sent by the Requester

proceeding. The PSP may suggest further actions. The below examples do not necessarily follow a sequential order.

Examples of “no match” messages:

- *Attention! The name provided is not the same as the name of the beneficiary.*
- *Attention! The beneficiary’s name provided does not match the name registered for this IBAN!*
- *Careful! The entered name does not match the name of the beneficiary registered for this account number (i.e. IBAN).*

Examples of further action:

- *Please check the beneficiary’s name and the account number (i.e. IBAN).*
- *We suggest contacting the beneficiary to check for the correct name and account number (i.e. IBAN).*

Examples of warnings:

- *If you continue with the payment, the funds might be transferred to an account not in the name of the indicated beneficiary. Please check the payment details with the beneficiary in order to avoid errors or possible fraud*
- *If you proceed without making changes, the amount could be sent to the wrong beneficiary*

#### **d) VoP not possible**

There could be different reasons for the VoP failure. The PSP provides the PSU with a message informing that it was not possible to perform the VoP. The PSP may warn that authorising the payment might lead to transferring the funds to a payment account not held by the payee indicated by the payer. The PSP may indicate, if feasible, a reason to reduce confusion. The PSP may suggest further actions. In the following, cases are provided for “VoP not possible” where the PSP may decide to provide PSUs with specific messages.

##### **d.1) VoP is not applicable (for instance: account closed / blocked / not existing, and others)<sup>4</sup>.**

Example of “not applicable” messages (“should” is applicable only if the PSP is allowed to include the possible reasons):

- *It is not possible to check the account number (i.e. IBAN) against the indicated beneficiary's data. There may be various reasons [the PSP should include possible reasons].*

Example of further action:

- *We suggest contacting the beneficiary to check for the correct name and account number (i.e. IBAN).*

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<sup>4</sup> VOP Response is Not Applicable (NOAP)

Example of request:

- *Do you want the payment to be executed?*

#### **d.2) Time-out and temporary technical errors<sup>5</sup>**

Examples of “temporary technical error” messages:

- *It was not possible to check the account number (i.e. IBAN) against the indicated beneficiary's data due to technical reasons.*
- *The name you provided could not be matched with the name of beneficiary's account due to technical reasons.*

Example of further action:

- *Try again<sup>6</sup>.*

Example of request:

- *Do you want the payment to be executed?*

Examples of warnings:

- *If you still want to continue with the payment, the funds might be transferred to an account not in the name of the indicated beneficiary.*
- *If you agree to execute the transfer, this may result in the transfer amount being transferred to a payment account that does not belong to the payment recipient you specified.*

#### **d.3) Non-temporary technical error<sup>7</sup>**

Example of “non-temporary technical error” messages:

- *It was not possible to check the account number (i.e. IBAN) against the indicated beneficiary's data due to technical reasons*

Example of request:

- *Do you want the payment to be executed?*

Examples of warnings:

- *If you still want to continue with the payment, the funds might be transferred to an account not in the name of the indicated beneficiary.*
- *If you agree to execute the transfer, this may result in the transfer amount being transferred to a payment account that does not belong to the payment recipient you specified.*

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<sup>5</sup> Time-out at 5 seconds or http 500 errors (internal server errors)

<sup>6</sup> If the PSP opts for an automatic retry, there will not be a “try again” message

<sup>7</sup> http 400 errors (format errors, timestamp)

**d.4) PSP not reachable / PSP does not support VoP<sup>8</sup>**

Examples of “PSP not reachable / PSP does not support VoP” messages:

- *It was not possible to check the account number (i.e. IBAN) against the indicated beneficiary's data, as the beneficiary's bank does not perform the check.*
- *The name you provided could not be matched with the name of the beneficiary because the bank of the beneficiary does not perform the match.*

Example of request:

- *Do you want the payment to be executed?*

Examples of warnings:

- *If you still want to continue with the payment, the funds might be transferred to an account not in the name of the indicated beneficiary.*
- *If you agree to execute the transfer, this may result in the transfer amount being transferred to a payment account that does not belong to the payment recipient you specified.*

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<sup>8</sup> PSP (BIC) not found in the EPC Directory Service (EDS)