



## Verification of Payee

### SEPA Payments

*Version: 20251008*

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## Verification of Payee – SEPA Payments

Verification of Payee (zkráceně VoP) is a security feature designed to verify the recipient of a payment. It helps ensure the accuracy of the recipient's information. When initiating a SEPA payment, the system checks whether the entered recipient name matches the actual account holder of the destination account.

If VoP detects a mismatch between the recipient's name and the account number, you will receive a warning – helping you avoid mistakes or fraudulent transactions.

The VoP function is displayed automatically when entering SEPA payments in online banking. There is no need to activate or configure it manually.

## Usage Instructions

The payment cannot be signed until the recipient has been verified. The "Sign" button will initially be missing from the payment order (see image below).

After filling in all the required details, the client clicks the "Verification of payee" button. The system will then refresh the page and display the verification result at the top of the screen.

Confirmation e-mail

Send e-mail confirmation

[None]

Verification of payee

Save for signing

Save as a template

## Verification results

1. The verification of the payee's details was successful – the entered name fully matches the account holder of the provided IBAN. The client can proceed and sign the payment..

### Information

The verification of the payee's details was successful.

2. The payee details are not completely identical – the entered recipient name only partially matches the name registered for the provided IBAN. A notification will display the registered name. It is up to the client to either adjust the name or proceed and sign the payment despite the partial match.

### Warning

The payee details are not completely identical. The name 'Isabelle Marie Dubois' is registered for the specified IBAN. Decide whether you want to edit the specified details or use the original details when sending the payment.

3. The payee details do not match – the entered name does not correspond to the account holder of the provided IBAN. The client can either correct the name and repeat the verification, or proceed and sign the payment despite the mismatch.

### Error

The payee details do not match. Please consider whether you really want to send the payment.

4. The payee verification service is unavailable – for example, due to a technical outage. In this case, the payment can still be signed and sent without the verification.

### Error

The payee verification service is unavailable. Please consider whether you really want to send the payment.

Following the verification process, the client can sign the payment as usual, and it will be processed through the standard flow.