

Getting Started with VOP

Practical Checklist for PSPs

KEY STEPS

- 1.** Establish Ownership & Governance
- 2.** Understand Regulatory Scope & Obligations
- 3.** Assess Current Readiness (Early)
- 4.** Define Customer & Operational Approach
- 5.** Select a VOP Vendor / Solution Approach
- 6.** Define Implementation Approach
- 7.** Testing & Validation
- 8.** Plan for Go-Live and Beyond
- 9.** Success Factors to Keep in Focus

1. Establish Ownership & Governance

- ✓ Appoint a VOP programme owner
- ✓ Identify key stakeholders across Compliance, Payments, IT, Operations, Product and CX
- ✓ Agree decision-making and escalation paths
- ✓ Align on success criteria (Compliance, customer impact, operational stability)

2. Understand Regulatory Scope & Obligations

- ✓ Confirm whether your institution falls under VOP Phase 2 scope
- ✓ Review applicable deadlines and adherence expectations
- ✓ Identify any local regulatory dependencies or open questions
- ✓ Review EPC VOP documentation (mandatory):

VOP Rulebook | VOP API Specifications | VOP Adherence Toolkit | VOP FAQs

All documents are publicly available via the European Payments Council website and should be reviewed across Compliance, Product, IT, and Operations.

3. Assess Current Readiness (Early)

- ✓ Review account data quality and naming conventions
- ✓ Identify gaps in reference data or account coverage
- ✓ Confirm internal ownership for certificates and security setup
- ✓ Assess operational readiness (Contact centre, exception handling)

4. Define Customer & Operational Approach

- ✓ Decide how VOP results will be presented to customers
- ✓ Align messaging tone and escalation behaviour
- ✓ Define operational handling for mismatches and edge cases
- ✓ Prepare internal guidance for frontline teams

5. Select a VOP Vendor / Solution Approach

- ✓ Decide between build vs buy
- ✓ Assess vendor coverage for:
 - EPC scheme compliance
 - Integration options (API and/or file-based)
 - Security and certificate support
 - Operational tooling and reporting
- ✓ Consider future needs (Scale, interoperability, value-added services)
- ✓ Confirm vendor experience with COP / VOP where relevant

6. Define Implementation Approach

- ✓ Agree a phased implementation strategy, typically covering:
 - UI/UX adaptation
 - Security setup
 - Solution design and integration planning
 - Data provisioning (file-based initially where appropriate)
 - API integration
 - Testing
 - Deployment and hypercare
- ✓ Identify which activities can run in parallel to reduce timelines

7. Testing & Validation

- ✓ Plan functional testing (Happy path, mismatches, edge cases)
- ✓ Plan non-functional testing (Performance, resilience)
- ✓ Validate customer journeys and operational handling
- ✓ Confirm readiness before moving to live traffic

8. Plan for Go-Live and Beyond

- ✓ Define hypercare support model
- ✓ Set monitoring and reporting expectations
- ✓ Accept iteration post go-live as normal
- ✓ Plan for future enhancements and overlays

9. Success Factors to Keep in Focus

- ✓ Strong cross-functional governance
- ✓ Early certificate and security readiness
- ✓ High-quality account data
- ✓ Clear, consistent customer messaging
- ✓ Robust testing before scale

KEY TAKEAWAY

PSPs that approach VoP as a structured programme, not a last-minute technical change, reach compliance faster and with fewer operational issues.

Early clarity on ownership, vendor selection, data readiness, and testing makes the difference.

Verification of Payee (VOP)

Phase 2 Deadline for Non-Eurozone PSPs:



July 2027

Ready to Start Your VOP Journey?

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