



Confirmation of Payee

Reduce the risk of fraudulent transactions with Confirmation of Payee, an industry-wide initiative to combat APP fraud in the UK.

FOR BANKS & FINANCIAL INSTITUTIONS



What Is Confirmation Of Payee?

Confirmation of Payee (CoP) is a fraud prevention service designed to enhance the security of bank payments by verifying the recipient's name before transactions are completed.

This proactive measure helps prevent payment errors and fraudulent activities, ensuring funds reach the intended recipient. CoP is part of the UK's response to rising payment fraud and misdirected payments. The Payment Systems Regulator's mandatory reimbursement scheme imposes more responsibility on the sender and receiver banks for fraud losses. Having CoP in place, among other solutions, will help safeguard from liability.

Why Is CoP Essential For Your Institution?



Fraud Prevention

Protect against Authorised Push Payment (APP) fraud, one of the most significant threats to organisations and consumers.



Regulatory Compliance

Ensure compliance with Pay.UK specifications, enhancing trust and transparency in your payment processes.



Reduced Payment Errors

Minimise the risk of sending payments to incorrect recipients, saving time and resources on transaction corrections.



Enhanced Customer Trust

Build customer confidence by demonstrating a commitment to secure, accurate, and reliable payment processing.



Bottomline is honoured to be the winner for **Best Security or Anti-Fraud Development** for our Confirmation of Payee solution.

Why Bottomline?

As a market leading Confirmation of Payee solution provider, we offer capabilities that set us apart:

100% Compliant with Pay.UK Specifications

Our CoP solution meets all regulatory requirements, providing total peace of mind.

Comprehensive Payee and Payer Name Verification

Avoid misdirected payments with robust verification capabilities that check both payee and payer names.

Simple & Seamless Integration

With REST APIs, integrating our CoP service into your existing processes is fast and straightforward.

User Interface for Single and Bulk Checks

Use our intuitive interface for both individual and high-volume checks, providing flexibility tailored to your needs.

Secure Matching Algorithm

Our low-friction matching algorithm enhances the accuracy of verifications while maintaining security standards.

Fast Onboarding

Benefit from our dedicated project managers who facilitate rapid onboarding and provide continuous support throughout the process.

24/7 Availability and Support

Enjoy around-the-clock service and support to ensure your payment operations are always running smoothly.

Operational Excellence and Domain Expertise

Leverage decades of industry knowledge and expertise that make Bottomline the trusted choice for CoP.

Scalable and Flexible Solutions

Our CoP service is designed to grow with your business, adapting to changing needs and volumes.

How It Works



Partner With Bottomline

Proven Market Leadership

Delivering secure hosted and SaaS-enabled payments, securities, connectivity, and messaging to 700+ financial institution customers in 60+ countries, across 6 continents.

Enhanced Security Framework

Our robust security measures align with industry best practices to ensure the safety of your data and transactions.

Ongoing Innovation

Our commitment to innovation means that your business stays ahead of emerging trends and changes in payment security.



"As a relationship bank, we want to make sure our customers are fully protected against the growing instances of APP fraud and also make it as simple as possible for our customers to send funds to us.

Bottomline provides this out of the box with their CoP solution."

Bob Attwood, Head of IT & Operations, The Access Bank UK

Contact Us

Find out how Bottomline's Confirmation of Payee solution can secure your transactions, reduce fraud, and streamline your payment processes.

Reach Out Now



About Bottomline

Bottomline helps businesses transform the way they pay and get paid. A global leader in business payments and cash management, Bottomline's secure, comprehensive solutions modernize payments for businesses and financial institutions globally. With over 35 years of experience, moving more than \$16 trillion in payments annually, Bottomline is committed to driving impactful results for customers by reimagining business payments and delivering solutions that add to the bottom line. Bottomline is a portfolio company of Thoma Bravo, one of the largest software private equity firms in the world, with more than \$184 billion in assets under management.

For more information, visit www.bottomline.com

© Copyright 2015 - 2025 Bottomline Technologies, Inc. All rights reserved.

Bottomline, Paymode, and the Bottomline logo are trademarks or registered trademarks of Bottomline Technologies, Inc. All other trademarks, brand names or logos are the property of their respective owners.

REV UK010226LD

Corporate Headquarters

100 International Drive, Suite 200
Portsmouth, NH 03801
United States of America

Phone: +1-603-436-0700
Toll-free: +1-800-243-2528
info@bottomline.com

Europe, Middle East, Africa Headquarters

1600 Arlington Business Park
Theale, Reading, Berkshire RG7 4SA
United Kingdom

Tel (Local): 0870-081-8250
Tel (Int): +44-118-925-8250
emea-info@bottomline.com