



# Verification of Payee (VOP)

A Comprehensive Service for SEPA Compliance and Fraud Prevention



Verification of Payee (VOP) is a fraud prevention service that confirms whether the name on a bank account matches the account details provided by a payer before processing a payment.

## A Collective Defence for European Payments

Payment Service Providers (PSPs) in the eurozone are leading Europe's shift to payment verification, following a mandate to implement Verification of Payee (VOP) by October 2025. PSPs outside the eurozone must comply by July 2027, extending protection across the wider European market.

VOP verifies a payee's IBAN against the account name or an approved identifier, such as a VAT or Legal Entity Identifier (LEI). These checks apply to every SEPA Credit Transfer (SCT) and SEPA Instant Credit Transfer (SCT Inst) and must be completed before payment initiation, separate from transaction execution.

**All PSPs must act fast to stay competitive and ensure compliance.**

## Verify Before You Pay. Protect Every Transaction

Bottomline offers a robust, scalable VOP service ensuring full EPC compliance and seamless integration with your current payments process.

Verification results are provided in seconds, allowing institutions to benefit from efficient and easy to understand outcomes, reducing fraud and increasing customer satisfaction.



**VOP enhances trust and prevents fraud, by verifying payee details before payment execution.**



### 100% Compliant

Adheres to EPC rulebook, security, and API frameworks.



### Instant Results

Verification outcomes within seconds.



### Secure & Efficient

Low-friction algorithm to reduce false negatives.



### Reliable & Scalable

Designed for high transaction volumes with 24/7 availability.

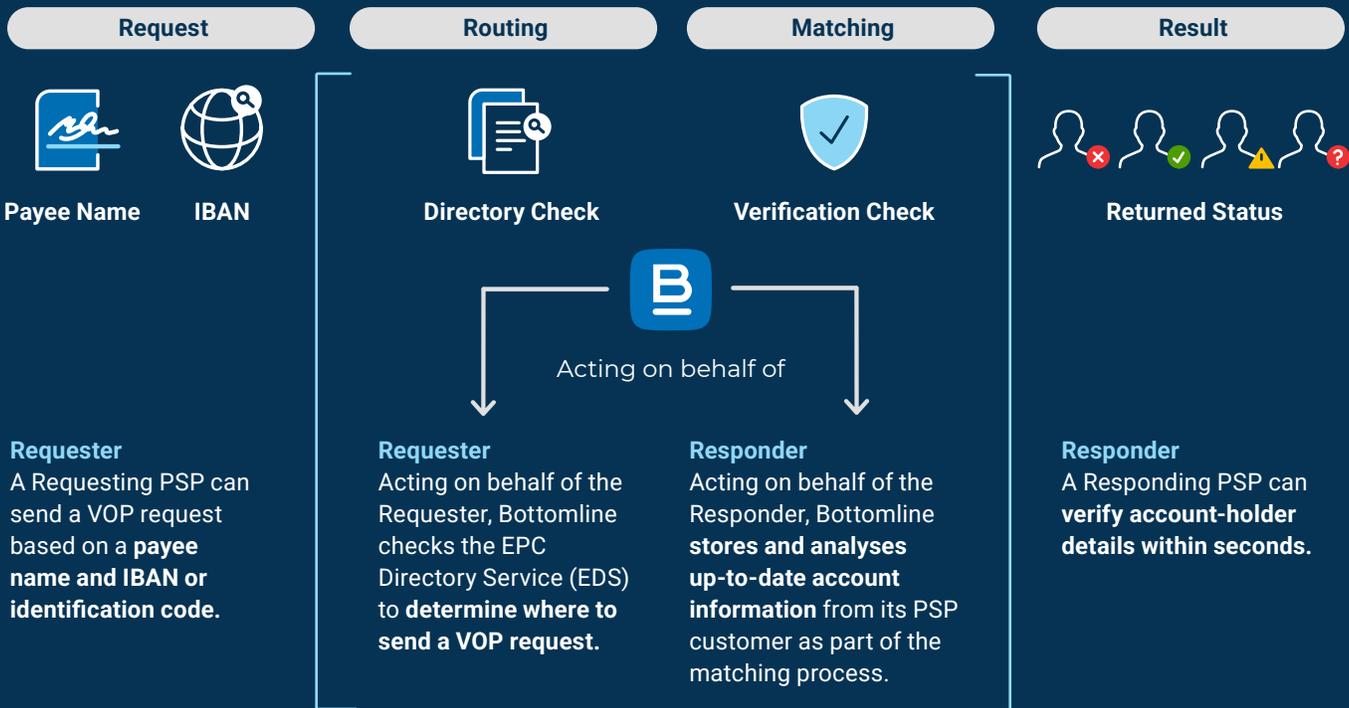


### Comprehensive Reporting

Structured insights for audit, billing and support.

# How Bottomline's VOP Service Works

Bottomline's RVM (Routing and Verification Mechanism) enables a PSP to send and respond to VOP checks across the Single European Payments Area.



## Trusted Payments Verification Provider

### Why Bottomline?

- ✔ **Trusted Expert:** Extensive domain expertise and a track record of successful implementations.
- ✔ **100% Compliant:** Complying with EPC specifications, ensuring seamless regulatory adherence.
- ✔ **Award-winning Innovation:** Recognised for product innovation and excellence.
- ✔ **Proven Operational Excellence:** High-performance infrastructure with 24/7 support.

### Ready to Strengthen Your Defences?

Contact our team for a demo or more details on how Verification of Payee can enhance your strategy.

[Get Started](#)



Bottomline are the largest technical service provider of Confirmation of Payee (CoP).



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