Verification of Payee (VOP) in MultiLine

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1. WHAT IS VERIFICATION OF PAYEE (VOP)?

VoP is a real-time verification carried out when you initiate a euro transfer. Before your bank or your payment service provider executes the transaction, VoP checks whether the beneficiary's name and the IBAN you entered match the data held by the beneficiary's bank.

This initiative forms part of a broader European Commission effort to make payments more secure and to reduce fraud as well as errors in the internal market.

1.1. HOW DOES IT WORK?

When you initiate a payment, you will receive one of the following messages:

- Match: The name and the IBAN correspond to the data held by the beneficiary's bank you can proceed.
- No match: The name and the IBAN do not match you are advised to verify the information.
- **Close match**: Partial match a suggested name is provided for review.
- **Verification not possible**: The service could not be executed (for example, due to a technical problem).
- « On demand Opt-Out » Option on upload files: You will have the option to opt for a one-off opt-out.
 This will allow you to sign and send the file without taking VoP into account. However, in this case, the user must accept responsibility before proceeding with processing.
- **Permanent Opt-out option :** This option can be enabled when uploading a multi-payment file to skip VoP checks. By default, the option is not enabled, but it can be set upon your request. For more details about this option and to set up the configuration, you can contact the designated contact person at your bank.
- In case of « No match » ou de « Close match », you can proceed with your payment, but you then assume responsibility for any error. To minimize risks, it is always recommended to verify the payment details via a trusted channel before confirming.

1.2. WHO IS AFFECTED?

VoP will be mandatory for all euro transfers initiated in the euro area as of October 9, 2025. It will become mandatory for all EU banks as of July 9, 2027.

Uploaded files or encoded transactions prior to October 9, 2025 will not be subject to VoP checks.

For more information, please visit the ABBL website.

2. VERIFICATION OF PAYEE IN MULTILINE

2.1. POSSIBLE STATUTS

Statut		Description
MATCH		The payment service provider informs the requester that the combination of the beneficiary's name and the beneficiary's account number exactly matches the data registered for the beneficiary. he transaction can proceed without any further action.
CLOSE MATCH		The respondent informs the requester that the combination of the beneficiary's name and the beneficiary's account number, as provided, partially matches the data on file. The system informs the user of the discrepancy and asks for their acceptance of responsibility to continue.
NO MATCH		The respondent indicates that the combination of the beneficiary's name and the beneficiary's account number does not match the data on file. The user must correct the data or accept responsibility before continuing.
VERIFICATION NOT POSSIBLE		 This status appears: When the respondent does not offer the VoP service, preventing data verification When the beneficiary's account is inactive Other cases (e.g., beneficiary account not found) The user is informed that the service is unavailable and must choose between trying again later or continuing by accepting responsibility.
TECHNICAL ERROR	③	This status appears: • The VoP service is temporarily unavailable due to an internal error, a timeout (e.g., service degradation, lost connection), or other reasons. The user is informed that the service is unavailable and must choose between trying again later or continuing by accepting responsibility.
IN PROGRESS	X	This status appears when VoP is being processed for a file containing a large number of transactions.

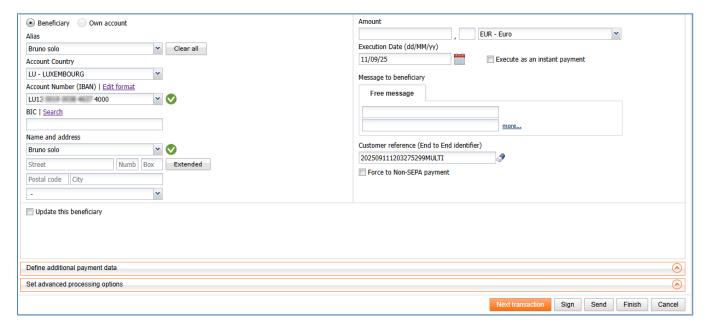
Statut	Description
OPT-OUT	This status indicates that the option to opt out of beneficiary verification has been selected for this account.

2.2. ENTERING AN INSTANT PAYMENT VIA THE INTERFACE

When the user initiates a VoP-eligible payment via the user interface, as soon as they enter the beneficiary's name and account number, the beneficiary verification is triggered. The result is displayed in the user interface.

2.2.1. MATCH

The entered name matches the beneficiary's name.

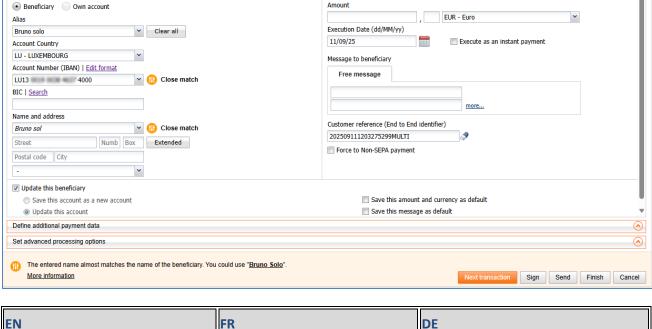


EN	FR	DE
The entered name matches the name of the	Le nom introduit correspond au nom du	Der eingegebene Name stimmt mit dem Namen des
beneficiary.	bénéficiaire.	Begünstigten überein.

2.2.2. CLOSE MATCH

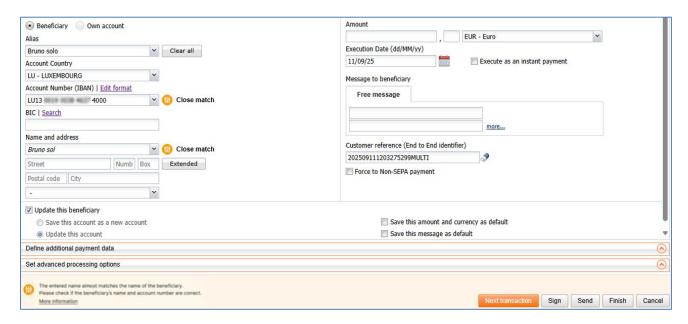
The entered name almost matches the beneficiary's name. If it is provided by the beneficiary's bank, the exact name will be proposed in the interface.

With the proposed name:



The entered name almost matches the name of the beneficiary. Your selection: "enteredName". Name suggestion: "nameSuggestion". FR Le nom saisi correspond presque au nom du bénéficiaire. Votre saisie: "enteredName". Suggestion de nom: « nameSuggestion ». Der eingegebene Name stimmt fast mit dem Namen des Begünstigten überein. Ihre Eingabe: "enteredName". Namensvorschlag: "nameSuggestion".

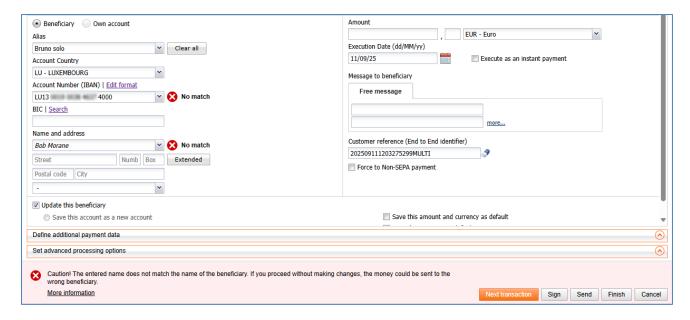
If the name is not provided by the beneficiary's bank:



EN	FR	DE
The entered name almost matches the name	Le nom introduit correspond presque au nom	Der eingegebene Name stimmt fast mit dem Namen
of the beneficiary.	du bénéficiaire.	des Begünstigten überein.
Please check if the beneficiary's name and	Vérifiez que le nom et le numéro de compte	Überprüfen Sie, ob der Name und die Kontonummer
account number are correct.	du bénéficiaire sont corrects.	des Begünstigten richtig sind.

2.2.3. NO MATCH

Warning! The entered name does not match the beneficiary's name. If you continue without making changes, the funds may be sent to a different beneficiary than the one intended!



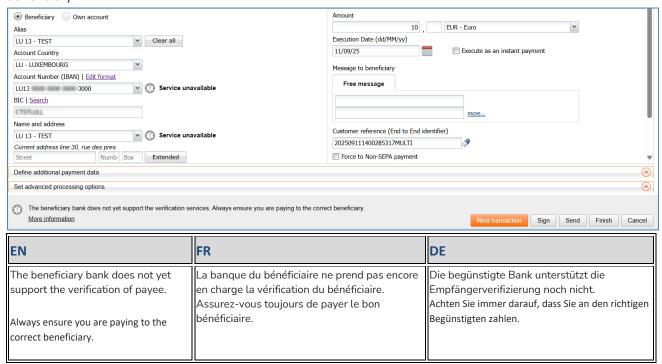
EN	FR	DE
match the name of the beneficiary. If you proceed without making changes, the funds might be sent to a	au nom du bénéficiaire. Si vous poursuivez sans modification, les fonds risquent d'être envoyés à un mauvais bénéficiaire.	Bitte beachten Sie! Der eingegebene Name stimmt nicht mit dem Namen des Begünstigten überein. Wenn Sie ohne Änderung fortfahren, könnten die Gelder an einen falschen Begünstigten geschickt werden.



2.2.4. IMPOSSIBLE VERIFICATION

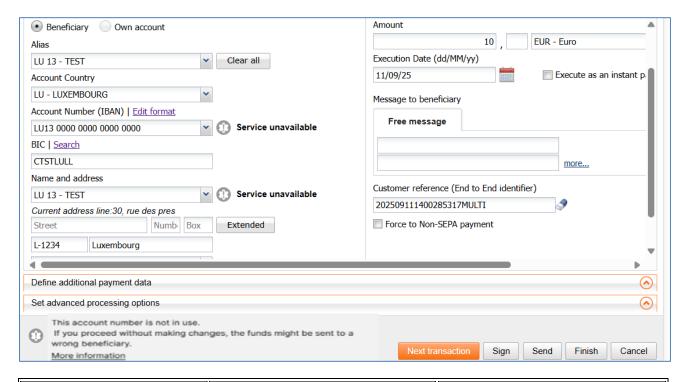
Beneficiary bank not found

The beneficiary's bank does not yet support beneficiary verification. Always ensure you are paying the correct beneficiary.



Account NOT found

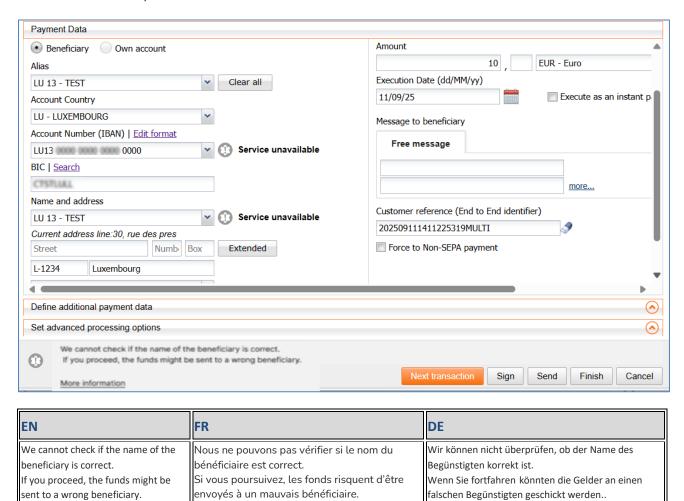
The beneficiary's account number you provided could not be found. If you proceed without making changes, the funds may be sent to a different beneficiary than the one intended.



EN	FR	DE
If you proceed without making changes, the funds might be sent to a wrong	Si vous poursuivez sans modification, les fonds risquent d'être envoyés à un mauvais	Diese Kontonummer ist nicht in Gebrauch. Wenn Sie ohne Änderung fortfahren, könnten die Gelder an einen falschen Begünstigten geschickt werden.

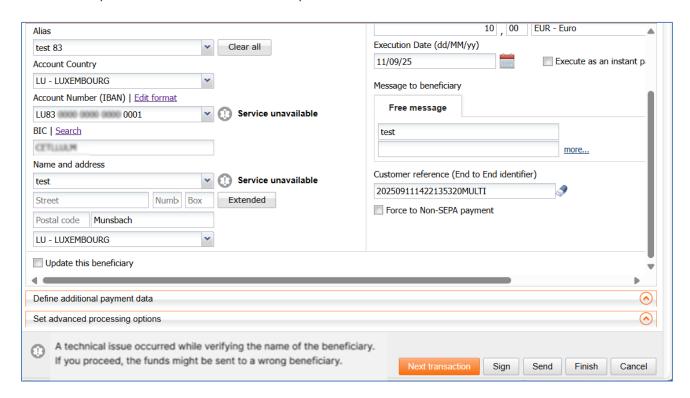
Reason not specified

It is not possible to verify whether the beneficiary's name is correct. If you proceed, the funds may be sent to a different beneficiary than the one intended.



2.2.5. TECHNICAL ERROR

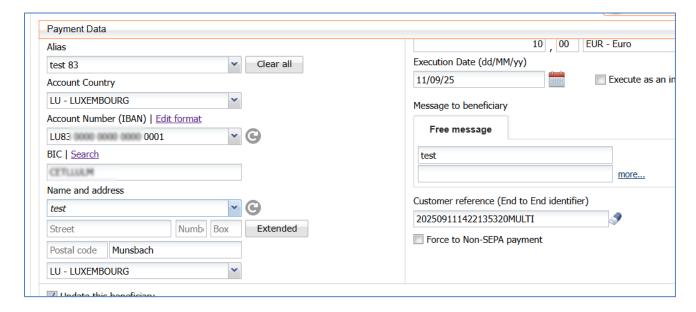
A technical problem occurred during beneficiary name verification. If you continue without making changes, the funds may be sent to a different beneficiary than the one intended.



EN	FR	DE
	vérification du nom du bénéficiaire.	Bei der Überprüfung des Namens des Empfängers ist ein technisches Problem aufgetreten.
sent to a wrong beneficiary.	Si vodo podrodivez odno inodineddon, teo fondo	Wenn Sie fortfahren, könnte das Geld an den falschen Begünstigten geschickt werden.

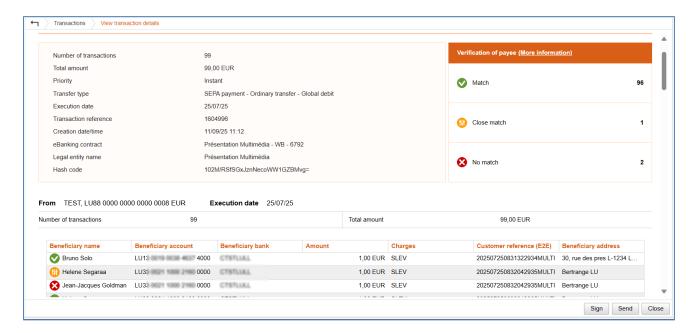
2.2.6. CHANGE OF THE BENEFICIARY'S NAME

When the user has already received a VoP result and decides to modify the name or the account number, the icon switches to a refresh icon. If the user leaves the text field, the VoP is triggered again and the refresh icon is replaced once the result is received.



2.3. FILES UPLOAD

During the upload of a file, the VoP is executed in the background. The status will be available in the payment details. The statuses are the same as those for a payment encoded in the interface.



The user will have the option to opt for a one-off opt-out. This will allow signing and sending the file without taking the VoP into account. However, in this case, the user **must accept responsibility** before proceeding with the processing.

Please, note that for an uploaded file, the application will not modify it as a result of the VoP checks. It is not possible to validate certain payment instructions contained in a file, for example those that display a 'match'. To change the name of a beneficiary, you will need to correct the file and re-upload it.

2.4. REPORT CREATION

Transaction reports may contain previews, details or summaries of the selected transactions, in PDF or TXT format. The PDF may also include the processing data for the transactions.

The text file has a CSV structure and can be used to import data into a spreadsheet or a database.

Select the transactions you want to include in your report.

- 1) Click the 'Create a report' button at the top of the page or select 'Create a report' from the Actions menu in the Actions panel.
- 2) Choose the type of report:
 - Details
 - Add processing data
 - The transactions must be reported as in the file
- 3) Confirm the format of your report: TXT (CSV) (PDF is not required).
- 4) Once generated, you can download and open your report by clicking 'My Reports' in the navigation panel at the top of the page.

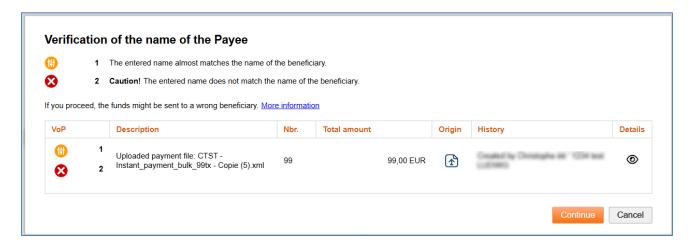
The following VoP-related information will be added to the report:

- VoP result
- Suggested beneficiary name in case of partial match
- Detailed match result

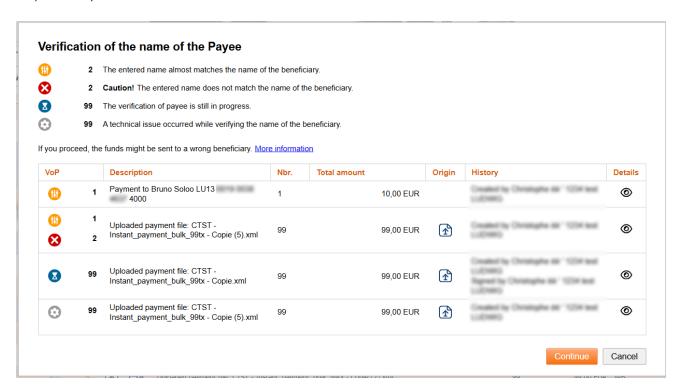
2.5. VALIDATION AT THE TIME OF SIGNING

If the VoP status does not return a match between the accounts and the beneficiary names, a new message will appear at signing. It will indicate all non-match statuses raised during the validation of the beneficiary names.

It will be possible to sign and send the payment, but the signer must accept responsibility before proceeding.



When signing multiple transactions or files, all non-matches will be displayed so that the user can accept responsibility.





2.6. ON DEMAND OPT-OUT

Where a VoP is in progress during the upload of a file containing a large number of transactions, it is possible to disregard the VoP and sign the file directly.

In this case, the signer must **accept responsibility before continuing** with the signing of the file while the VoP is in progress.

