

M U L T I L I N E

## Verification of Payee (VOP) in MultiLine

---

*August 2025*

## Table des matières

1. WHAT IS VERIFICATION OF PAYEE (VOP) ?.....	3
1.1. HOW DOES IT WORK ?.....	3
1.2. WHO IS AFFECTED ?.....	3
2. VERIFICATION OF PAYEE IN MULTILINE.....	4
2.1. POSSIBLE STATUTS.....	4
2.2. ENTERING AN INSTANT PAYMENT VIA THE INTERFACE.....	5
2.2.1. MATCH.....	5
2.2.2. CLOSE MATCH.....	6
2.2.3. NO MATCH.....	7
2.2.4. IMPOSSIBLE VERIFICATION.....	8
2.2.5. TECHNICAL ERROR.....	11
2.2.6. CHANGE OF THE BENEFICIARY'S NAME.....	12
2.3. FILES UPLOAD.....	13
2.4. REPORT CREATION.....	13
2.5. VALIDATION AT THE TIME OF SIGNING.....	15
2.6. ON DEMAND OPT-OUT.....	16

## 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
<u><a href="#">MATCH</a></u>		<p>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.</p> <p><b>he transaction can proceed without any further action.</b></p>
<u><a href="#">CLOSE MATCH</a></u>		<p>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.</p> <p><b>The system informs the user of the discrepancy and asks for their acceptance of responsibility to continue.</b></p>
<u><a href="#">NO MATCH</a></u>		<p>The respondent indicates that the combination of the beneficiary's name and the beneficiary's account number does not match the data on file.</p> <p><b>The user must correct the data or accept responsibility before continuing.</b></p>
<u><a href="#">VERIFICATION NOT POSSIBLE</a></u>		<p>This status appears:</p> <ul style="list-style-type: none"> <li>• When the respondent does not offer the VoP service, preventing data verification</li> <li>• When the beneficiary's account is inactive</li> <li>• Other cases (e.g., beneficiary account not found)</li> </ul> <p><b>The user is informed that the service is unavailable and must choose between trying again later or continuing by accepting responsibility.</b></p>
<u><a href="#">TECHNICAL ERROR</a></u>		<p>This status appears:</p> <ul style="list-style-type: none"> <li>• The VoP service is temporarily unavailable due to an internal error, a timeout (e.g., service degradation, lost connection), or other reasons.</li> </ul> <p><b>The user is informed that the service is unavailable and must choose between trying again later or continuing by accepting responsibility.</b></p>
<u><a href="#">IN PROGRESS</a></u>		<p>This status appears when VoP is being processed for a file containing a large number of transactions.</p>

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.

☒ Beneficiary
 ☐ Own account

Alias  
 Bruno solo Clear all

Account Country  
 LU - LUXEMBOURG

Account Number (IBAN) [Edit format](#)  
 LU13 9876 5432 1000 ✓

BIC [Search](#)

Name and address  
 Bruno solo ✓  
 Street  Numb  Box  Extended  
 Postal code  City   
 -

☐ Update this beneficiary

Amount  ,  EUR - Euro

Execution Date (dd/MM/yy)  
 11/09/25 calendar icon ☐ Execute as an instant payment

Message to beneficiary  
 Free message  
  
 [more...](#)

Customer reference (End to End identifier)  
 202509111203275299MULTI document icon  
☐ Force to Non-SEPA payment

Define additional payment data ⬆

Set advanced processing options ⬆

Next transaction Sign Send Finish Cancel

EN	FR	DE
The entered name matches the name of the beneficiary.	Le nom introduit correspond au nom du bénéficiaire.	Der eingegebene Name stimmt mit dem Namen des 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 screenshot shows the MULTILINE interface for adding a beneficiary. The 'Alias' field contains 'Bruno solo' and is marked with a 'Close match' warning icon. The 'Account Country' is 'LU - LUXEMBOURG' and the 'Account Number (IBAN)' is 'LU13 4000'. The 'Name and address' section shows 'Bruno sol' as the name, also marked with a 'Close match' warning. The 'Message to beneficiary' section is empty. The 'Customer reference (End to End identifier)' is '202509111203275299MULTI'. The 'Force to Non-SEPA payment' checkbox is checked. The bottom of the form shows a warning message: 'The entered name almost matches the name of the beneficiary. You could use "Bruno Solo".' with a 'More information' link. The bottom right has buttons for 'Next transaction', 'Sign', 'Send', 'Finish', and 'Cancel'.

EN	FR	DE
The entered name almost matches the name of the beneficiary. Your selection: "enteredName". Name suggestion: "nameSuggestion".	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:

This screenshot is identical to the one above, showing the MULTILINE interface with the 'Close match' warning for the beneficiary name 'Bruno solo'. The warning message at the bottom states: 'The entered name almost matches the name of the beneficiary. Please check if the beneficiary's name and account number are correct. More information'.

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

☒ Beneficiary
 ☐ Own account

Alias  
 Bruno solo Clear all

Account Country  
 LU - LUXEMBOURG

Account Number (IBAN) [Edit format](#)  
 LU13 9999 9999 9999 4000 ✖ No match

BIC [Search](#)

Name and address  
 Bob Morane ✖ No match  
 Street Numb Box Extended  
 Postal code City

☒ Update this beneficiary  
☐ Save this account as a new account

Amount  
 , EUR - Euro

Execution Date (dd/MM/yy)  
 11/09/25 📅 ☐ Execute as an instant payment

Message to beneficiary  
 Free message  
 more...

Customer reference (End to End identifier)  
 202509111203275299MULTI 🔗  
☐ Force to Non-SEPA payment

☐ Save this amount and currency as default

Define additional payment data ⬆

Set advanced processing options ⬆

✖ Caution! The entered name does not match the name of the beneficiary. If you proceed without making changes, the money could be sent to the wrong beneficiary.  
[More information](#)

Next transaction Sign Send Finish Cancel

EN	FR	DE
Caution! The entered name does not match the name of the beneficiary. If you proceed without making changes, the funds might be sent to a wrong beneficiary.	Attention ! Le nom saisi ne correspond pas 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.

Beneficiary

Own account

Alias

LU 13 - TEST

Clear all

Account Country

LU - LUXEMBOURG

Account Number (IBAN) | Edit format

LU13 0000 0000 0000 0000

Service unavailable

BIC | Search

CTSLALL

Name and address

LU 13 - TEST

Service unavailable

Current address line: 30, rue des pres

Street

Numb

Box

Extended

Amount

10

EUR - Euro

Execution Date (dd/MM/yy)

11/09/25

Execute as an instant payment

Message to beneficiary

Free message

more...

Customer reference (End to End identifier)

202509111400285317MULTI

Force to Non-SEPA payment

Define additional payment data

Set advanced processing options

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

More information

Next transaction

Sign

Send

Finish

Cancel

EN	FR	DE
<p>The beneficiary bank does not yet support the verification of payee.</p> <p>Always ensure you are paying to the correct beneficiary.</p>	<p>La banque du bénéficiaire ne prend pas encore en charge la vérification du bénéficiaire.</p> <p>Assurez-vous toujours de payer le bon bénéficiaire.</p>	<p>Die begünstigte Bank unterstützt die Empfängerverifizierung noch nicht.</p> <p>Achten Sie immer darauf, dass Sie an den richtigen Begünstigten zahlen.</p>



## 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.

☒ Beneficiary
 ☐ Own account

Alias  
 LU 13 - TEST Clear all

Account Country  
 LU - LUXEMBOURG

Account Number (IBAN) | [Edit format](#)  
 LU13 0000 0000 0000 0000 Service unavailable

BIC | [Search](#)  
 CTSTLULL

Name and address  
 LU 13 - TEST Service unavailable

Current address line: 30, rue des pres  
 Street Numb Box Extended  
 L-1234 Luxembourg

Amount  
 10 , EUR - Euro

Execution Date (dd/MM/yy)  
 11/09/25 Execute as an instant p.

Message to beneficiary  
 Free message  
 more...

Customer reference (End to End identifier)  
 202509111400285317MULTI

☐ Force to Non-SEPA payment

Define additional payment data

Set advanced processing options

This account number is not in use.  
 If you proceed without making changes, the funds might be sent to a wrong beneficiary.  
[More information](#)

Next transaction Sign Send Finish Cancel

EN	FR	DE
This account number is not in use. If you proceed without making changes, the funds might be sent to a wrong beneficiary.	Ce numéro de compte n'est pas en service. Si vous poursuivez sans modification, les fonds risquent d'être envoyés à un mauvais bénéficiaire.	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.

Payment Data

☒ Beneficiary
 ☐ Own account

Alias  
 LU 13 - TEST
 

Clear all

Account Country  
 LU - LUXEMBOURG

Account Number (IBAN) | [Edit format](#)  
 LU13 0000 0000 0000 0000
 

Service unavailable

BIC | [Search](#)  
 CSTLUX33

Name and address  
 LU 13 - TEST
 

Service unavailable

Current address line: 30, rue des pres  
 Street Numb Box Extended  
 L-1234 Luxembourg

Amount  
 10 , EUR - Euro

Execution Date (dd/MM/yy)  
 11/09/25
 

Execute as an instant p

Message to beneficiary  
 Free message  
 more...

Customer reference (End to End identifier)  
 202509111411225319MULTI
 

Force to Non-SEPA payment

Define additional payment data

Set advanced processing options

We cannot check if the name of the beneficiary is correct.  
 If you proceed, the funds might be sent to a wrong beneficiary.

[More information](#)

Next transaction

Sign

Send

Finish

Cancel

EN	FR	DE
<p>We cannot check if the name of the beneficiary is correct.</p> <p>If you proceed, the funds might be sent to a wrong beneficiary.</p>	<p>Nous ne pouvons pas vérifier si le nom du bénéficiaire est correct.</p> <p>Si vous poursuivez, les fonds risquent d'être envoyés à un mauvais bénéficiaire.</p>	<p>Wir können nicht überprüfen, ob der Name des Begünstigten korrekt ist.</p> <p>Wenn Sie fortfahren könnten die Gelder an einen falschen Begünstigten geschickt werden..</p>

## 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.

Alias

test 83

Clear all

Account Country

LU - LUXEMBOURG

Account Number (IBAN) | [Edit format](#)

LU83 0000 0000 0000 0001

Service unavailable

BIC | [Search](#)

CETILU33

Name and address

test

Service unavailable

Street

Numb

Box

Extended

Postal code

Munsbach

LU - LUXEMBOURG

10 , 00

EUR - Euro

Execution Date (dd/MM/yy)

11/09/25

Execute as an instant p

Message to beneficiary

Free message

test

more...

Customer reference (End to End identifier)

202509111422135320MULTI

Force to Non-SEPA payment

Update this beneficiary

Define additional payment data

Set advanced processing options

A technical issue occurred while verifying the name of the beneficiary.

If you proceed, the funds might be sent to a wrong beneficiary.

Next transaction

Sign

Send






Finish

Cancel

EN	FR	DE
<p>A technical issue occurred while verifying the name of the beneficiary.</p> <p>If you proceed, the funds might be sent to a wrong beneficiary.</p>	<p>Un problème technique s'est produit lors de la vérification du nom du bénéficiaire.</p> <p>Si vous poursuivez sans modification, les fonds risquent d'être envoyés à un mauvais bénéficiaire.</p>	<p>Bei der Überprüfung des Namens des Empfängers ist ein technisches Problem aufgetreten.</p> <p>Wenn Sie fortfahren, könnte das Geld an den falschen Begünstigten geschickt werden.</p>

## 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.

Payment Data	
<b>Alias</b> <input type="text" value="test 83"/>  <input type="button" value="Clear all"/>	<input type="text" value="10"/> , <input type="text" value="00"/> EUR - Euro
<b>Account Country</b> <input type="text" value="LU - LUXEMBOURG"/>	<b>Execution Date (dd/MM/yy)</b> <input type="text" value="11/09/25"/>  <input type="checkbox"/> Execute as an in
<b>Account Number (IBAN)   <a href="#">Edit format</a></b> <input type="text" value="LU83 0000 0000 0000 0001"/> 	<b>Message to beneficiary</b> <div> <b>Free message</b> <input type="text" value="test"/> <a href="#">more...</a> </div>
<b>BIC   <a href="#">Search</a></b> <input type="text" value="CETILU33"/>	<b>Customer reference (End to End identifier)</b> <input type="text" value="202509111422135320MULTI"/> 
<b>Name and address</b> <input type="text" value="test"/> 	<input type="checkbox"/> Force to Non-SEPA payment
<div> <input type="text" value="Street"/> <input type="text" value="Numb."/> <input type="text" value="Box"/> <input type="button" value="Extended"/> </div> <div> <input type="text" value="Postal code"/> <input type="text" value="Munsbach"/> </div> <div> <input type="text" value="LU - LUXEMBOURG"/> </div>	
<input checked="" type="checkbox"/> Update this beneficiary	

## 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.

Transactions

View transaction details

Number of transactions

99

Total amount

99,00 EUR

Priority

Instant

Transfer type

SEPA payment - Ordinary transfer - Global debit

Execution date

25/07/25

Transaction reference

1604996

Creation date/time

11/09/25 11:12

eBanking contract

Présentation Multimédia - WB - 6792

Legal entity name

Présentation Multimédia

Hash code

102MRSFSGxJznNecoWW1GZBMvg=

Verification of payee (More information)

✓ Match

96

⚠ Close match

1

✗ No match

2

From

TEST, LU88 0000 0000 0000 0008 EUR

Execution date

25/07/25

Number of transactions

99

Total amount

99,00 EUR

Beneficiary name	Beneficiary account	Beneficiary bank	Amount	Charges	Customer reference (E2E)	Beneficiary address
✓ Bruno Solo	LU13 0019 0038 4637 4000	CTSTLALL	1,00 EUR	SLEV	202507250831322934MULTI	30, rue des pres L-1234 L...
⚠ Helene Segaraa	LU33 0021 1000 2180 0000	CTSTLALL	1,00 EUR	SLEV	202507250832042935MULTI	Bertrange LU
✗ Jean-Jacques Goldman	LU33 0021 1000 2180 0000	CTSTLALL	1,00 EUR	SLEV	202507250832042935MULTI	Bertrange LU

Sign

Send

Close

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**.

### Verification of the name of the Payee

1 The entered name almost matches the name of the beneficiary.

2 **Caution!** The entered name does not match the name of the beneficiary.

If you proceed, the funds might be sent to a wrong beneficiary. [More information](#)

VoP	Description	Nbr.	Total amount	Origin	History	Details	
	1	Uploaded payment file: CTST - Instant_payment_bulk_99tx - Copie (5).xml	99	99,00 EUR		Created by Christophe de 1234 test LU123456789	
	2						

Continue

Cancel

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

### Verification of the name of the Payee

2 The entered name almost matches the name of the beneficiary.

2 **Caution!** The entered name does not match the name of the beneficiary.

99 The verification of payee is still in progress.

99 A technical issue occurred while verifying the name of the beneficiary.

If you proceed, the funds might be sent to a wrong beneficiary. [More information](#)

VoP	Description	Nbr.	Total amount	Origin	History	Details	
	1	Payment to Bruno Soloo LU13 9876 54321 4000	1	10,00 EUR		Created by Christophe de 1234 test LU123456789	
	1	Uploaded payment file: CTST - Instant_payment_bulk_99tx - Copie (5).xml	99	99,00 EUR		Created by Christophe de 1234 test LU123456789	
	2						
	99	Uploaded payment file: CTST - Instant_payment_bulk_99tx - Copie.xml	99	99,00 EUR		Created by Christophe de 1234 test LU123456789 Signed by Christophe de 1234 test LU123456789	
	99	Uploaded payment file: CTST - Instant_payment_bulk_99tx - Copie (5).xml	99	99,00 EUR		Created by Christophe de 1234 test LU123456789	

Continue


Cancel




## 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.

**Verification of the name of the Payee**

 99 The verification of payee is still in progress.

VoP	Description	Nbr.	Total amount	Origin	History	Details
	99 Uploaded payment file: CTST - Instant_payment_bulk_99tx - Copie.xml	99	99,00 EUR		Created by Christophe de TCM test 11/2/2019 Signed by Christophe de TCM test 11/2/2019	

Continue

Cancel