

Guide to the Service of Verification of Payee

(Vop or “Servizio di Verifica del Beneficiario”)

PREMISE

The service of Verification of Payee (VoP – in Italian, “Servizio di Verifica del beneficiario”) is a **free service which checks the match between the beneficiary’s name and the IBAN of a certain credit transfer**, mainly aimed at helping to prevent potential frauds. It is executed by the bank after filling in the beneficiary data and before the authorization phase of the payment, for **SEPA credit transfers and Instant** payment orders, **both issued one at a time and in batch mode**, and it comes into force on October 5th 2025.

In particular, it consists of a check between what the customers fills in as name of the beneficiary and what is available in the master data repository of the bank holding the remitter account, for a certain IBAN. The outcome of such check (match, partial match and so on) are shown to the customer directly in the screens where orders are managed, allowing the same customer to decide whether to proceed or not to finalize the payment authorization.

This service of Verification of Payee is **mandatory** for:

- single payments (in the ONLINE section)
- payments in batches (in the CBI section) which include one transaction only.

Instead, for payments in batches including more transactions, the Corporate customers may choose whether to take advantage of this service or not. The default setting defined by the bank is to foresee such verification (so called OPT-IN), but each customer may decide to choose the so called **OPT-OUT option for UniWeb** (more details will follow in the dedicated pages: this choice is already available since July 2025).

Please note that in the **CBI environment, the Verification of Payee service must be done by the “Proposing Bank”** (“Banca Proponente” in Italian, which offers the electronic banking channel) and not by the “Passive Bank” (“Banca Passiva in Italian, the account holding Bank), no matter the Bank or remitter account chosen in the single payment order.

MENU ENTRIES AFFECTED BY THE VERIFICATION OF PAYEE SERVICE

The Verification of Payee service affects the following menu entries:

ONLINE > Payments > SEPA transfer

ONLINE > Payments > Instant Payment

CBI > SEPA> Transfers

CBI > SEPA > Salaries

CBI > Instant Payments > Credit Transfer Instant ([new item available since October 2025](#))

CBI > Instant Payments > Salaries Instant ([new item available since October 2025](#))

NB: the perimeter of the Verification of Payee is inside the SEPA area, meaning that all the payment orders originated by these items are affected, no matter whether the IBAN of the beneficiary is Italian or foreign.

ONLINE SECTION: HOW DOES IT WORK?

As specified in the premise, for SEPA credit transfers and Instant transfers included in the ONLINE section the Verification of Payee service is always **mandatory**, because only single payment orders are managed.

When the user has filled in a payment order (SEPA or Instant credit transfer) and has clicked the button “SAVE” or “SAVE AND SIGN”, the system executes the Verification of Payee automatically:

1. if it is found a perfect match between what was filled in by the customer as name of the beneficiary in the payment order and the header of the account present in the database of the beneficiary bank, the user proceeds to sign as in the ordinary process: the only graphic piece of news is that a new green icon is added in the row of the payment order, to witness the correctness of the verification.
2. Instead, in case of any outcome different from the perfect match, the user must decide if and how to proceed with the workflow of the payment he is issuing.

In the second case, the user is shown a blocking pop-up, whose text depends on the reason why the outcome was negative: below some **illustrative examples** of the BOXES which are shown according to the possible sub-cases:

2a): serious discrepancy (so-called no match, code NMTC)

NON-MATCHING DATA

IBAN and Beneficiary do not match.

Authorizing this transfer might result in funds being transferred to a beneficiary different from the one indicated. We recommend that you carefully verify the data before continuing.

Attention! By proceeding with this transaction, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you want to proceed anyway with the data you entered?

☐ No. I want to modify the entered data.

☐ Yes. I want to proceed without modifying the entered data.



2b): light discrepancy (so-called close match, code CMTC)

PARTIALLY MATCHING DATA

Partial match between IBAN and beneficiary.

Authorizing this transfer might result in funds being transferred to a beneficiary different from the one indicated. The IBAN is registered to ██████████

Attention! By proceeding with this transaction, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you want to modify the beneficiary name as indicated?

☐ Yes. I accept the change.

☐ No. I want to proceed without modifying the entered data.



2c): verification not possible due to a temporary technical error (which includes the following codes: NOAP-F, NOAP-C, NOAP-I, NOAP-S, ERRO)

DATA CANNOT BE CHECKED

It cannot be checked the correspondence between the IBAN and the beneficiary name.

The service of verification of the match between the IBAN and the beneficiary name is not currently available, and therefore it is not possible to exclude the risk of funds being transferred to a beneficiary different from the one indicated.

Attention! If you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.

Do you wish to try again later or to proceed anyway?

☐ I want to try again later.

☐ I want to proceed, confirming the entered data.



2d): verification not possible due to Beneficiary Bank not offering the VoP (code NOAP-D)

BENEFICIARY'S BANK NOT PARTICIPATING

Beneficiary's bank not participating in the service

The beneficiary's bank does not participate in the service of verification of the correspondence between the IBAN and the beneficiary name and therefore **If you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.**

Do you wish to cancel the order or to proceed anyway?

☐ I do not want to proceed with the order: I will delete the transaction.

☐ I want to proceed, confirming the entered data.



2e): IBAN not valid (code NOAP)

BENEFICIARY IBAN NOT VALID

The beneficiary's bank communicated that the provided IBAN is not valid. If you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.

Attention! If you confirm the transaction, it is not guaranteed that the latter is processed successfully. If you proceed with the order, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you wish to cancel the order or to proceed anyway?

☐ I do not want to proceed with the order: I will delete the transaction.
 ☐ I want to proceed, confirming the entered data.

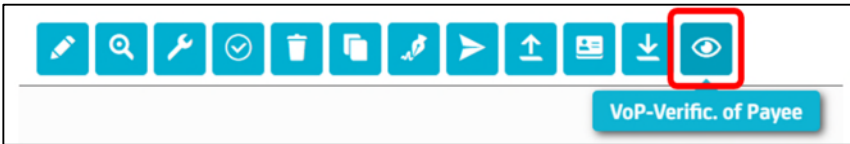
In each situation, the user must choose one of the two possible options and only after that it is possible to proceed to save and/or sign the order.

CBI SECTION: BATCHES WITH ONE TRANSACTION ONLY: HOW DOES IT WORK?

As specified in the premise, for batches of SEPA credit transfers / salaries and for batches of credit transfers / Instant salaries included in the CBI section and **having one transaction / payment order only**, the Verification of Payee service is always **mandatory**.

The Verification of Payee is triggered, alternatively:

- manually, by initiative of any user, after filling in the order and before signing it, by clicking on the new button VoP – Verification of Payee (shown below); the VoP can be activated both in case of files in status DR= Draft or in case of files in status TS=To be signed



- or automatically, when the user clicks on the signature button, provided that the same verification has not already been done manually with the previous option.

In both cases, after the technical processing of the verification, it is shown the **outcome** in the new column VoP STATUS of the Files panel, as in the picture below.

< SEPA Credit Transfer

^ Filter applied

^ Transactions

▼ Files

	Company ID	Bank	Support Id	Orders	Amount	Status	VoP Timestamp	VoP Status
☐		02008	SEP/	4	64.00	DR	22/08/2025 17:51	
☐		02008	SEP/	5	82.00	DR	22/08/2025 17:50	
☐		02008	TEST/	5	81.98	DR	20/08/2025 12:26	
☐		02008	TEST/	21	111.19	DR	20/08/2025 12:28	

20 rows per page

(4 records)

Edit

The batches with a **green VoP status**, that is with VALID VoP, may be signed and sent to bank.

The batches with a **red VoP status**, that is with NOT VALID VoP, in order to be signed and sent to bank **must be managed in advance by means of the button MODIFY**.

NB: should the batches uploaded with the LOCKED option (= unmodifiable) have a not valid “VoP STATUS”, they cannot be signed and sent to bank.

After clicking the button MODIFY in the FILES panel, the user is re-directed to the screen to manage the batch, and he is therefore forced to proceed to select the **single payment order** and to click on **MODIFY** as in the picture below:

The screenshot shows the 'SEPA Credit Transfer' interface. At the top, a message states 'The transaction is not correct.' Below this, the 'Payer - File Detail' section shows company and bank information. The 'Information for all transactions in the file' section includes details like 'Ultimate debtor', 'High priority', and 'Execution Date'. A table titled 'Transactions assigned to the file' lists transaction details. A red arrow points to the 'Edit' button at the bottom left of the table.

Company ID	Bank	Beneficiary IBAN	Remitter Account	Beneficiary Name	Amount	Status	Execution Date	VoP Timestamp	VoP Status
	02008				16.00	DR	27/08/2025	22/08/2025 18:05	

At this point, the user is shown a blocking pop-up, whose text depends on the reason why the outcome was negative: below some **illustrative examples** of the BOXES which are shown according to the possible sub-cases:

serious discrepancy (so-called close match, code NMTC)

NON-MATCHING DATA

IBAN and Beneficiary do not match.

Authorizing this transfer might result in funds being transferred to a beneficiary different from the one indicated. We recommend that you carefully verify the data before continuing.

Attention! By proceeding with this transaction, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you want to proceed anyway with the data you entered?

☐ No. I want to modify the entered data.

☐ Yes. I want to proceed without modifying the entered data.

☒

light discrepancy (so-called close match, code CMTc)

PARTIALLY MATCHING DATA

Partial match between IBAN and beneficiary.

Authorizing this transfer might result in funds being transferred to a beneficiary different from the one indicated. The IBAN is registered to [REDACTED]

Attention! By proceeding with this transaction, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you want to modify the beneficiary name as indicated?

☐ Yes. I accept the change.

☐ No. I want to proceed without modifying the entered data.

☒

verification not possible due to a temporary technical error (which includes the following codes: NOAP-F, NOAP-C, NOAP-I, NOAP-S, ERRO)

DATA CANNOT BE CHECKED

It cannot be checked the correspondence between the IBAN and the beneficiary name.

The service of verification of the match between the IBAN and the beneficiary name is not currently available, and therefore it is not possible to exclude the risk of funds being transferred to a beneficiary different from the one indicated.

Attention! If you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.

Do you wish to try again later or to proceed anyway?

- ☐ I want to try again later.
☐ I want to proceed, confirming the entered data.



verification not possible due to Beneficiary Bank not offering the VoP (code NOAP-D)

BENEFICIARY'S BANK NOT PARTICIPATING

Beneficiary's bank not participating in the service

The beneficiary's bank does not participate in the service of verification of the correspondence between the IBAN and the beneficiary name and therefore **if you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.**

Do you wish to cancel the order or to proceed anyway?

- ☐ I do not want to proceed with the order: I will delete the transaction.
☐ I want to proceed, confirming the entered data.



IBAN not valid (code NOAP)

BENEFICIARY IBAN NOT VALID

The beneficiary's bank communicated that the provided IBAN is not valid. **If you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.**

Attention! If you confirm the transaction, it is not guaranteed that the latter is processed successfully. If you proceed with the order, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you wish to cancel the order or to proceed anyway?

- ☐ I do not want to proceed with the order: I will delete the transaction.
☐ I want to proceed, confirming the entered data.



In each situation, the user must choose one of the two possible options and confirm the choice: consequently, the VoP status for the single transaction will be considered as managed (Green), and the batch will be ready to be saved and signed, appearing as in the picture below.

< SEPA Credit Transfer ? 🏠 UAT

Payer - File Detail

Company:	UNICREDIT SPA	Support ID:	SEP
Bank:	IT	Amount:	16.00 EUR
Account:	EUR	Orders:	1
		Status:	DR

Information for all transactions in the file

Ultimate debtor:	---	Ultimate Debtor Country:	---
High priority:	☐	Send results to remitter:	☐
Causal banking:	---		
Execution Date:	27/08/2025		

VoP-Verific. of Payee →

☐	Company ID	Bank	Beneficiary IBAN	Remitter Account	Beneficiary Name	Amount	Status	Execution Date	VoP Timestamp	VoP Status
☐	02008					16.00	DR	27/08/2025	22/08/2025 18:05	

20 rows per page (1 records)

CBI SECTION: BATCHES WITH MORE TRANSACTIONS: HOW DOES IT WORK?

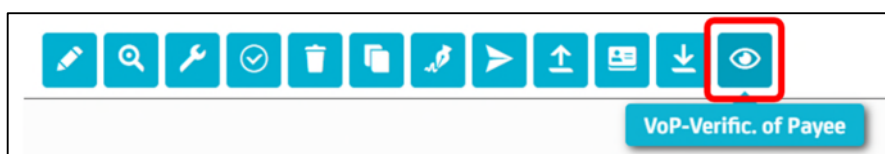
As specified in the premise, for batches of SEPA credit transfers / salaries and for batches of credit transfers / Instant salaries (NB: available from October 2025) included in the CBI section and **having two or more transactions**, the Verification of Payee service is **not mandatory**.

Starting from July 2025, Corporate customers may already decided to choose the so called **OPT-OUT option on UniWeb** (more details in the dedicated pages), which allows you not to perform the verification of payee for all payments included in the batch (if it contains 2 or more transactions).

We kindly remind you that the renounce to the Verification of Payee might result in funds being transferred to a payment account not hold by the beneficiary stated in the payment orders of the batch and therefore any liability of the Bank shall be excluded and any potential refund rights in favor of the same Debtor Customer shall be excluded as well.

Given the above, it is shown below the workflow to manage the verification of payee service for batches with 2 or more transactions, related to companies with the **OPT-IN** option, that is with the verification of payee service active.

The Verification of Payee is **triggered manually**, by initiative of any user, after filling in the order and **before the signature**, by clicking on the new button VoP – Verification of Payees (shown below); the VoP can be activated both in case of files in status DR= Draft or in case of files in status TS=To be signed.



NB: this is a mandatory step, in fact should a user try to sign a batch for which the verification was not previously performed, he would be shown the following message:

< SEPA Credit Transfer

Warning: page contains errors.
(1) Signature not possible; please do the VoP first.

Filter applied

Transactions

Files

	Company ID	Bank	Support Id	Orders	Amount	Status	VoP Timestamp	VoP Status
☐	02008	SEPA		4	66.00	DR	---	
☐	02008	SEPA		1	16.00	TS	22/08/2025 18:36	
☐	02008	SEPA		5	82.00	DR	22/08/2025 17:50	
☐	02008	TEST		5	81.98	DR	20/08/2025 12:26	
☐	02008	TEST		21	111.19	DR	20/08/2025 12:28	

20 rows per page (5 records)

Once clicked the button VoP, the system proceeds to verify the header of the beneficiary for all the transactions included in the batch: please note that, in case of batches including several payments, the outcome of the VoP is likely not to arrive immediately and will appear only after some minutes.

During the processing time of the VoP, in case the number of transactions does makes a quick feedback impossible, the user is shown an icon in motion and by rolling the pointer on the same icon it will appear the description "Verification of Payee in progress", as in the picture below. Please note that this process progresses automatically and autonomously, therefore the user is not forced to wait its completion staying inactive in this screen: in fact, the user may consult other pages in the meantime or even log out from UniWeb, and come back later to this screen to make sure that this process has been completed successfully.

Files

	Company ID	Bank	Support Id	Orders	Amount	Status	VoP Timestamp	VoP Status
☐	02008	SEPA		21	111.19	DR	---	
☐	02008	SEPA		4	66.00	DR	---	
☐	02008	SEPA		1	16.00	TS	22/08/2025 18:36	

Verification of Payee in progress

After the technical processing of the verification, the **outcome** is shown in the new column VOP STATUS of the Files panel, as in the picture below.

< SEPA Credit Transfer

Filter applied

Transactions

Files

	Company ID	Bank	Support Id	Orders	Amount	Status	VoP Timestamp	VoP Status
☐	02008	SEPA		4	64.00	DR	22/08/2025 17:51	
☐	02008	SEPA		5	82.00	DR	22/08/2025 17:50	
☐	02008	TEST		5	81.98	DR	20/08/2025 12:26	
☐	02008	TEST		21	111.19	DR	20/08/2025 12:28	

20 rows per page (4 records)

Edit

If the verification of all the transactions included in the batch has a positive outcome, then the batch is shown with a **green VoP status**, that is VALID VoP, and can be signed and sent to bank.

Instead, if for at least one of the transactions included in the batch the verification has a negative outcome, then the batch is shown with a **red VoP status**, that is with an INVALID VoP: in this case, in order to be signed and sent to bank, **it must be managed by means of the button MODIFY of the Files panel**.

NB: should the batches uploaded with the LOCKED option (= unmodifiable) have a not valid "VoP STATUS", they cannot be signed and sent to bank.

After clicking the button MODIFY in the FILES panel, the user is re-directed to the screen to manage the batch, where he can find all the transactions included and the outcome of the VoP for each of them, in the column “VoP Status”.

Consequently, the user must manage all the **single payments** with a not valid VoP status (which can be accessed also clicking “*show only orders with invalid VoP*”), selecting them and clicking on **MODIFY** as in the picture below:

< SEPA Credit Transfer

2 transactions are not correct.

Payer - File Detail

Company: [redacted]

Bank: UNICREDIT SPA

Account: [redacted]

Support ID: SEPA

Amount: 82.00 EUR

Orders: 5

Status: [redacted]

Information for all transactions in the file

Ultimate debtor: ---

High priority: ☐

Causal banking: ---

Execution Date: 31/08/2025

Ultimate Debtor Country: ---

Send results to remitter: ☐

[Show only orders with invalid VoP]

Transactions assigned to the file

☐	Company ID	Bank	Beneficiary IBAN	Remitter Account	Beneficiary Name	Amount	Status	Execution Date	VoP Timestamp	VoP Status
☒	[redacted]	02008	[redacted]	[redacted]	[redacted]	16.00	DR	31/08/2025	22/08/2025 19:15	[redacted]
☐	[redacted]	02008	[redacted]	[redacted]	[redacted]	18.00	DR	31/08/2025	22/08/2025 19:15	[redacted]
☐	[redacted]	02008	[redacted]	[redacted]	[redacted]	16.00	DR	31/08/2025	22/08/2025 19:15	[green]
☐	[redacted]	02008	[redacted]	[redacted]	[redacted]	16.00	DR	31/08/2025	22/08/2025 17:51	[green]
☐	[redacted]	02008	[redacted]	[redacted]	[redacted]	16.00	DR	31/08/2025	22/08/2025 17:51	[green]

20 rows per page

(5 records)

Edit

At this step, for each of the selected transactions, one at a time, the user is shown a blocking pop-up, whose text depends on the reason why the outcome was negative: below some **illustrative examples** of the BOXES which are shown according to the three possible sub-cases:

serious discrepancy (so-called close match, code CMTCC)

NON-MATCHING DATA

IBAN and Beneficiary do not match.

Authorizing this transfer might result in funds being transferred to a beneficiary different from the one indicated. We recommend that you carefully verify the data before continuing.

Attention! By proceeding with this transaction, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you want to proceed anyway with the data you entered?

☐ No. I want to modify the entered data.

☐ Yes. I want to proceed without modifying the entered data.

☒

light discrepancy (so-called close match, code CMTCC)

PARTIALLY MATCHING DATA

Partial match between IBAN and beneficiary.

Authorizing this transfer might result in funds being transferred to a beneficiary different from the one indicated. The IBAN is registered to ██████████

Attention! By proceeding with this transaction, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you want to modify the beneficiary name as indicated?

- ☐ Yes. I accept the change.
- ☐ No. I want to proceed without modifying the entered data.



verification not possible due to a temporary technical error (which includes the following codes: NOAP-F, NOAP-C, NOAP-I, NOAP-S, ERRO).

DATA CANNOT BE CHECKED

It cannot be checked the correspondence between the IBAN and the beneficiary name.

The service of verification of the match between the IBAN and the beneficiary name is not currently available, and therefore it is not possible to exclude the risk of funds being transferred to a beneficiary different from the one indicated.

Attention! If you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.

Do you wish to try again later or to proceed anyway?

- ☐ I want to try again later.
- ☐ I want to proceed, confirming the entered data.



verification not possible due to Beneficiary Bank not offering the VoP (code NOAP-D)

BENEFICIARY'S BANK NOT PARTICIPATING

Beneficiary's bank not participating in the service

The beneficiary's bank does not participate in the service of verification of the correspondence between the IBAN and the beneficiary name and therefore **if you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.**

Do you wish to cancel the order or to proceed anyway?

- ☐ I do not want to proceed with the order: I will delete the transaction.
- ☐ I want to proceed, confirming the entered data.



IBAN not valid (code NOAP)

BENEFICIARY IBAN NOT VALID

The beneficiary's bank communicated that the provided IBAN is not valid. **If you want to proceed anyway, we recommend that you carefully verify the entered data before continuing.**

Attention! If you confirm the transaction, it is not guaranteed that the latter is processed successfully. If you proceed with the order, any liability of the Bank shall be excluded and any potential refund rights shall be excluded as well.

Do you wish to cancel the order or to proceed anyway?

- ☐ I do not want to proceed with the order: I will delete the transaction.
- ☐ I want to proceed, confirming the entered data.



In each situation, the user must choose one of the two possible options and confirm the choice: consequently, the VoP status for all the transactions will be considered as managed (Green).

Finally, in order to conclude the verification process, **the user must click the VoP button for the whole batch, as highlighted in the red box in the figure below**: in this way, the VoP status of the batch will turn to **green (= Valid VOP)**, and only after that it will be possible to proceed to the signature and forward to bank.

In case of batches including several payments, in case the number of transactions does makes a quick feedback impossible, the user is shown an icon in motion and by rolling the pointer on the same icon it will appear the description “Verification of Payee in progress”. Please note that this process progresses automatically and autonomously, therefore the user is not forced to wait its completion staying inactive in this screen; in any case at the end of the process the batch will turn to **green (= Valid VOP)**, and only after that it will be possible to proceed to the signature and forward to bank.

< Bonifico SEPA

Debitore - Dettagli file

Ciente:

Banca:

Rapporto:

ID Supporto:

Importo:

Ordini:

Stato

SEPA2507111527078236

48,00 EUR

4

IC

Attributi per tutte le transazioni del file

Debitore effettivo:

Priorita':

Causale bancaria:

Data Esecuzione:

☐

14/07/2025

Paese del Debitore Effettivo:

Invio esito all'ordinante:

☐

VoP-Verif. beneficiari

al file

☐	ID Cliente	Banca	IBAN Beneficiario	Conto Ordinante	Beneficiario	Importo	Stato	Data Esecuzione	VoP Timestamp	Stato VoP
☐						15,00	IC	14/07/2025	11/07/2025 15:37	
☐						11,00	IC	14/07/2025	11/07/2025 15:38	
☐						11,00	IC	14/07/2025	11/07/2025 15:38	
☐						11,00	IC	14/07/2025	11/07/2025 15:38	

20 righe per pagina

(4 elementi)

CONSULTING BATCHES AND TRANSACTIONS (COMMON RULES)

In all the pages related to the menu entries affected by the Verification of Payee service it is possible to consult the outcome of the Verification of Payee service for a certain batch or transaction previously filled in.

As for batches, as already described previously, it is available the dedicated column “VoP Status”, which shows for each record the outcome of the same VoP: the user can recognize the status of the batch both from the color of the icon and by rolling the pointer on the same icon to see the text description of the status of the verification, as in the picture below.

Files

☐	Company ID	Bank	Support Id	Orders	Amount	Status	VoP Timestamp	VoP Status
☐		02008	SEPA	5	82.00	DR	22/08/2025 19:15	
☐		02008	SEPA	5	82.00	DR	22/08/2025 17:50	
☐		02008	TEST	5	81.98	DR	20/08/2025 12:26	
☐		02008	TEST	21	111.19	DR	20/08/2025 12:28	

VoP valid

By selecting a certain batch and visualizing the **detail** of the single transactions, it is again available the dedicated column “VoP Status”: by rolling the pointer on the icon, the user may see the precise outcome of the verification, which corresponds to the use cases described above, as in the picture below:

Transactions assigned to the file

☐	Company ID	Bank	Beneficiary IBAN	Remitter Account	Beneficiary Name	Amount	Status	Execution Date	VoP Timestamp	VoP Status
☐		02008	IT	IT	AM/PM CAMPaaaaaa	18.00	DR	31/08/2025	22/08/2025 17:50	
☐		02008	IT	IT	AM/PM CAMPaaaaaa	16.00	DR	31/08/2025	22/08/2025 17:50	
☐		02008	IT	IT	AM/PM CAMP	16.00	DR	31/08/2025	22/08/2025 17:50	
☐		02008	IT	IT	AM/PM CAMP	16.00				

Match - Exact match between IBAN and Beneficiary

If desired, the user can view only the transactions with a not valid VoP status (which can be accessed also clicking “show only orders with invalid VoP”) or may download an excel file with the full list of the transactions included in the batch, which includes inter alia the VoP status of each transaction: in this way, it is possible to trace back quickly to the transactions which still need to be managed (the ones

with a not-green status). This possibility may result particularly useful in case of batches with a high number of transactions, possibly not being yet signable due to few transactions whose verification was not successful.

Finally, by accessing the detail of a single transaction, it is available a dedicated section called “Verification of Payee logs”, where you can find the date/time in which the verification (or the verifications, if more than one) were made, the user ID of the requesting user and the code of the status (described in this guide in the previous pages), as in the picture below. Only for the use case of light discrepancy (close match, code CMTC), it is shown also the suggested header of the beneficiary from the database of the account holding bank.

▼ Verification of Payee logs			
Execution Date and Time	Requester	Status	Suggestion
22/08/2025 19:55	[REDACTED]	NMTC	
22/08/2025 19:56	[REDACTED]	CMTC	[REDACTED]