



Confirmation of Payee



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Frequently Asked Questions

What is Confirmation of Payee?

Confirmation of Payee is a service offered by banks to confirm that the account details of a payee (recipient) match the information held by the bank before processing the payment. This service is currently only available for UK domestic payments.

Why was Confirmation of Payee introduced?

Confirmation of Payee was introduced to reduce the risk of payments being sent to incorrect or fraudulent accounts due to errors or impersonation.

How does Confirmation of Payee work?

When a payer initiates a payment, their bank checks the name of the payee against the account details provided (sort code and account number). If there is a match, the payment can proceed. If there is a mismatch or partial match, the payer is alerted to review and confirm or correct the details.

Which banks and payment providers offer Confirmation of Payee in the UK?

The Payment Systems Regulator in the UK has issued a directive requiring directed payment services providers to provide the Confirmation of Payee service in the UK. FNBCI will offer this service for UK domestic payments.



What happens if there is a no match during Confirmation of Payee?

If there is a no match or close match, the payer is typically notified and advised to review the details. They may need to contact the payee directly to verify their account details before proceeding with the payment.

How accurate is Confirmation of Payee?

Confirmation of Payee aims to provide a high level of accuracy in verifying payee details. However, errors can occur due to variations in name formats or delays in updating information.

Can Confirmation of Payee prevent all types of payment fraud?

Confirmation of Payee may help prevent certain types of payment fraud, such as payments made to incorrect or fraudulent accounts. However, it cannot prevent all forms of fraud.

Can Confirmation of Payee be used for all types of payments?

Confirmation of Payee is typically used for electronic payments made through online banking, mobile banking apps, and other electronic payment channels. It cannot apply to certain types of payments or transactions, such as cash withdrawals, nor cross border payments.



Can Confirmation of Payee delay payments?

Confirmation of Payee checks are designed to be performed quickly, but in some cases, additional verification steps may cause slight delays in payment processing.

Can businesses use Confirmation of Payee?

Confirmation of Payee is applicable to both individual and business customers, ensuring secure payments by verifying payee details before funds are transferred.

Does Confirmation of Payee protect against human error?

Confirmation of Payee helps mitigate errors by verifying payee details before payments are processed. However, users should still review and confirm details carefully to prevent mistakes.

Where can I get more information about Confirmation of Payee?

For specific details about Confirmation of Payee implementation, please contact the FNBCI Service Suite.

How to avoid receiving a no match or close match response

Make sure to use accurate and up-to-date payee information before initiating a payment. This includes the payee's full name, account number, and any additional details required by your bank.

Are there fees associated with Confirmation of Payee?

There are no costs for this service.

Is Confirmation of Payee available for international payments?

Confirmation of Payee is primarily implemented for UK domestic payments.

How can I enable Confirmation of Payee on my account?

Confirmation of Payee is enabled automatically on the account for UK domestic payments.

Can I opt out of using the Confirmation of Payee Service?

You cannot opt out of Confirmation of Payee when making a payment to someone else. You can request to opt out of your details being checked when other people try to pay you.

This will however only be allowed in limited instances as Confirmation of Payee was introduced to improve payments in the UK and reduce instances of fraud as well as payments being made into the wrong accounts. FNBCI will consider your request but will only allow for opt out in limited instances. Should this be requested, **please contact the FNBCI Service Suite** for the appropriate application form to be provided to you.



Contact us

Operating hours

The FNB Channel Islands Service Suite is available within the following operating hours (UK operating times and public holidays)

Mon - Fri: 6am - 5pm

Sat: 6am - 12pm

Sunday and South African public holidays closed

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