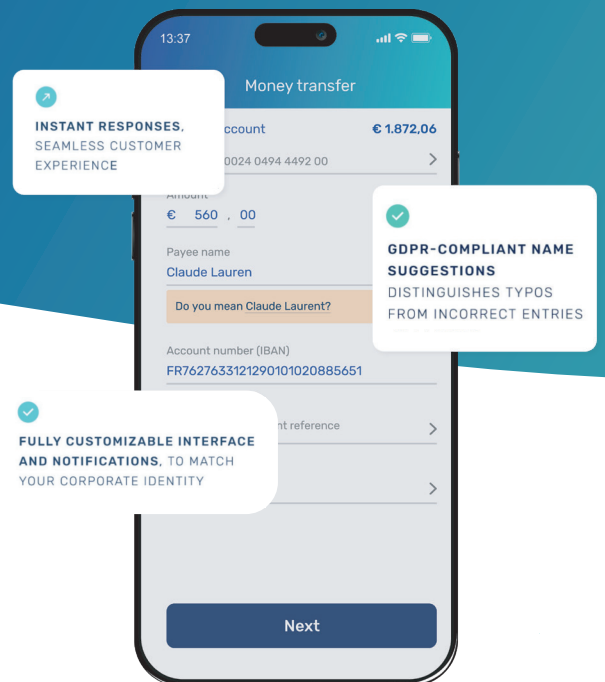


The leading Verification Of Payee solution for secure, seamless payments in Europe

By October 2025, all Eurozone PSPs must implement VOP for single and batch payments under the Instant Payments Regulation. SurePay verifies account holders before execution—reducing fraud, preventing errors and ensuring compliancy.

With our solution you:

- ✓ Ensure being compliant before deadline
- ✓ Smoother and safer payments - national & international
- ✓ No disruption of the customer experience



✓ Match

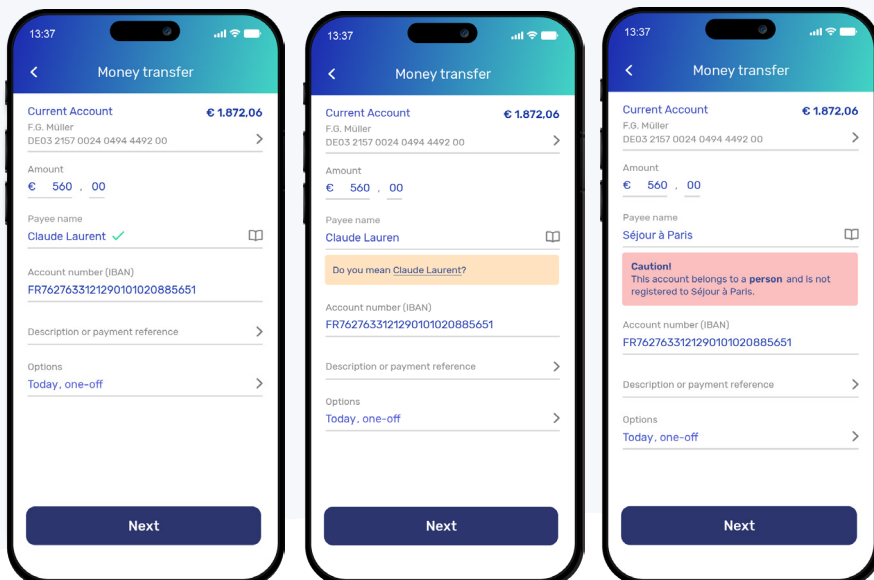
IBAN & Name belong together

⚠ Close match

You receive a Name Suggestion

❌ No match

Your Payee Details are not confirmed



How it works

When making a transfer online, Verification Of Payee verifies the entered account details of the beneficiary prior to the actual transfer. When implemented, customers receive a message that the details are either a match, a close match, or no match.



Proven at scale - over 250 banks across Europe



Built for real-world complexity



Fast to deploy. Easy to trust



Ready for regulation and getting compliant fast

Why SurePay?

- ✓ VOP is our **Core Business**
- ✓ **Scaling up:** easy Bulk Verification through our platform or API
- ✓ Track record: over **10 billion VOP checks performed**
- ✓ **Central solution** in the Netherlands, Belgium, Denmark, **Leading solution provider** in UK



We care



Build together



Think forward



Be responsible

Proven at scale

SurePay has been perfecting Verification Of Payee since 2016, and is now trusted by over 200 banks across Europe. Recently, we were selected as the nation-wide Verification Of Payee provider in Denmark, and are implementing this in Belgium already.

Further than VOP

SurePay's Fraud Risk Indicator adds an extra layer of security by identifying suspicious activity. By integrating this into transaction monitoring, banks can better protect their customers from fraud, including Authorised Push Payment (APP) scams.

Want to learn more?



Download our new SurePay white paper by scanning this QR code



Schedule a demo so we can walk you through our solution and answer any questions you might have



www.surepay.eu



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