



Verification of Payee (VoP) for DBDI /CM clients

Verification of Payee for DBDI / CM clients



Corporate Client – Actions

To use VoP in DBDI or CM with detailed upload no actions are needed.

Verification of Payee (VoP) for DBDI / CM clients



db-direct internet – User Journey

Create SEPA Euro Credit Transfers - Bulk - ALL COMPANIES kgs@sepade.eu (Europe)

Account View

ALL COMPANIES [S]

Instruction Header

Template	<input type="text"/>	<input type="text"/>	Favourites Only
Debit Account Name*	DE VOP E2E 2 EUR	Restricted Payment	<input type="checkbox"/>
Execution Date*	29.08.2025	Pre Approved Beneficiaries Only	<input type="checkbox"/>
Schedule Date	29.08.2025	Urgent Payment	NORM
Initiating Party Name	UAT SEPA E2E	Verification of Payee	<input checked="" type="checkbox"/>
Debtor ID Type	<input type="text"/>	Debtor ID	<input type="text"/>
Birth Date	<input type="text"/>	Province Of Birth	<input type="text"/>
City Of Birth	<input type="text"/>	Country Of Birth	<input type="text"/>
Business Category/Category Purpose	<input type="text"/>	Bulk Reference	<input type="text"/>

* Mandatory Field [P] Pre-Approved Template

Continue **Reset**

- Capture your Bulk Payment as usual and tick the “Verification of Payee” checkbox in the UI. This step has to be done for each file in case you want to avail of VoP.
- Note: single transactions captured in DBDI always have to go through the VoP verification process.

Verification of Payee (VoP) for DBDI / CM clients



db-direct internet – User Journey

https://uatf1eu-sso.ext.db-direct.eu.gtb.intranet.db.com/p/eb/RvwSummaryAuthInstr_Action.serv

<input type="checkbox"/>	PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 139.00 9 Manual Entry	18.08.2025 18.08.2025 -	UATSEPAE2E SEPA Euro Credit Transfer - 1 error 3 close matches 3
<input type="checkbox"/>	PE	DE VOP E2E 2 21573014/60177190100 EUR Deutsche Bank Aktiengesellschaft GB13DEUT40508145395201	EUR 14.00 1 Manual Entry	18.08.2025 18.08.2025 -	UATSEPAE2E SEPA Euro Credit Transfer - 1 verification in progress

Downloads

VoPresultsfile.XML
[Open file](#)

- Once the VoP result is available, you can download detailed VoP results in XML format (pain.002) by clicking on the VoP results summary hyperlink

Verification of Payee (VoP) for DBDI / CM clients



db-direct internet – User Journey

<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 430.00 20 VOP 20 TXN Manual Entry	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Euro Credit Transfer Bulk Payment <div>7 matches 8 close matches 2 no matches 3 errors</div>	2710487258 12441143 BCT/20.08-06:32	kgs - -
<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR Deutsche Aktiengesellschaft NL03DEUT0265091829	EUR 24.00 1 Manual Entry	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Instant Credit Transfer <div>1 close match</div>	2710487256 44422341 Orderpartyref24	kgs - -
<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 37.00 3 Manual Entry	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Instant Credit Transfer Bulk Payment -	2710487190 32432134 -	kgs - -
<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 35.00 2 Manual Entry	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Instant Credit Transfer Bulk Payment -	2710487165 32433244 -	kgs - -
<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 35.00 2 Manual Entry	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Instant Credit Transfer Bulk Payment -	2710487159 34332333 -	kgs - -
<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 48.00 3 Manual Entry	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Instant Credit Transfer Bulk Payment <div>3 errors</div>	2710487146 32342334 -	kgs - -
<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 200.00 2 File Upload EXT (no edit)	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Instant Credit Transfer Payment IMP: a836f678e2f6f1083da1dc5faa221b1	2710487132 34233344 VOP-Instantbulk-1...	kgs - -
<input type="checkbox"/>		PE	DE VOP E2E 2 21573014/60177190100 EUR -	EUR 39.00 3 Manual Entry	- - - - -	01.09.2025 01.09.2025 -	UATSEPAE2E SEPA Euro Credit Transfer Bulk Payment <div>2 matches 1 close match</div>	2710487071 24333232 BCT/01.09-08:18	kgs - -
<input type="checkbox"/>		St	Ordering Account Name Ordering Account Nr./ Ccy Counterparty Name Counterparty Account Nr.	Ccy/ Amount Nr. of Txns / Inst. Info Template Code Origin	Exec./Value Date Schedule Date Maturity Date	Company Instruction Type File Upload Checksum VoP Results	Initiation No. Document Code Reference	Input Id Verifier Id 1st Sign/Proxy	

Authorise

Remote Authorise

Batch Selected

Batch All

Report Selected

Report All

Export All

Set Schedule Date

Notify Authoriser

Combine

Delete

Uploaded Files

- You can review the results summary on the Screen.
- In case, based on the VoP results, you don't want to proceed with the file, you can delete the file.

Verification of Payee (VoP) for DBDI / CM clients



db-direct internet – User Journey

The screenshot shows the db-direct internet interface with a table of payment entries. A warning message pop-up is displayed over the table, asking for approval of a payment file with multiple issues. The pop-up lists the following issues:

- 3 IBANs match the name of the payee.
- 3 IBANs almost match the name of the payee.
- 2 IBANs do not match the name of the payee.
- 1 IBAN could not be matched with the name of the payee.

The pop-up also includes a warning: "If you authorize the order anyway, this may result in the money being transferred to a payment account whose owner is not the payee you specified." and buttons for "Continue" and "Cancel".

PE	DE VOP E2E 2	21573014/60177190100 EUR	Man
<input type="checkbox"/>	Deutsche Bank Aktiengesellschaft NL03DEUT0265091829		
<input type="checkbox"/>	Deutsche Bank AG-280 Park Avenue-New York-NY Branch FR7617789000011035032200042		
<input checked="" type="checkbox"/>	Deutsche Bank Aktiengesellschaft GB13DEUT40508145395201		
<input checked="" type="checkbox"/>	austerlitz electronic gesellschaft beschränkter haftung DE45760100850009223853		
<input type="checkbox"/>	Deutsche Bank Aktiengesellschaft NL03DEUT0265091829		
<input type="checkbox"/>			

- If you are happy with the results, you can authorize the payments and below pop-up message appears.
- In case you select multiple bulk payments for processing, a combined VoP results summary will be displayed

Verification of Payee (VoP) for DBDI / CM clients



db-direct internet – User Journey

db-direct internet

Global Cash Management

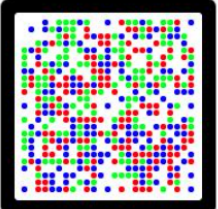
13:56 20.08.2025 Normal Authorisation

Information Services	Normal Authorisation
Transaction Services	Total Number of Transactions 10
Create	Number of Instructions 2
Authorise	Total Hash Amount 153.00
Review	Indicative Amount in Reference CCY 14,401.25 INR
Instructions	Domain ID sepade.eu
Incomplete Instructions	Authoriser ID kgs
Retrieve Transaction Reports	Media Type DB Secure Authenticator - FDN6166479
Status of Uploaded Files	Document Code 11181920
SEPA Mandate View	Authorisation Type Scan & Sign (QR)
Maintain	Password * *****
USD ACH	Schedule Option Retain Original Setting
Intraday Services	Schedule Date
Event & Alert Services	
Import / Export Services	
FX4Cash	
Administration	
Software & Documentation	
System Utilities	
Other Services	
Service Request	
Liquidity Online	
Cash Manager	

* Mandatory Field

Step 1: Scan QR Code with your db-Secure Authenticator
Step 2: Validate the Instruction
Step 3: Fill in the response code generated within Response Code field
Step 4: Authorise the Transaction

Authorise Reset



- If you have clicked on “continue”, your known authorization screen will be shown and you can authorize the payments.

Verification of Payee (VoP) for DBDI / CM clients



Cash Manager (CM) – User Journey

Instruction Type

Select an instruction type:

Asia & Middle East Asia & Middle East Europe & Americas Europe & Americas SEPA SEPA International International USA

Accounts

Template:

Search results are listed as 'Template Code', 'Template Description'.

Or

Debit Account: *

Search results are listed as 'Account Name', 'Currency', '[Account Number]'

Payment Mode

Payment Mode: *

Priority: *

Restricted Payment: ☐

Pre-Approved Beneficiaries Only: ☐

Verification Of Payee: ☒

Execution Date: *

Schedule Date:

Initiating Party Name:

Debtor ID Type:

Debtor ID:

Business Category / Category Purpose:

- Capture your Bulk Payment as usual and tick the “Verification of Payee” checkbox in the UI in case you want to avail of VoP.
- Note: single transactions captured in Cash Manager always have to go through the VoP verification process.

Verification of Payee (VoP) for DBDI / CM clients



Cash Manager (CM) – User Journey

The screenshot shows the Cash Manager (CM) interface. The browser address bar displays the URL: <https://uatf1eu-sso.ext.db-direct.eu.gtb.intranet.db.com/dbdi-ui/#raSentToBank&tab=senttobank&createdByMe=false>. The interface includes a sidebar with navigation options: Dashboard, Pay & Collect, Create Instruction, Free Format Instructions, Incomplete Instructions, Import File, Review & Authorise, Pending Authorisation, and Scheduled. The main content area shows a table of payment instructions. The table has columns for Status, Critical Amendments, VOP Results, Ordering Account Name, Reference, CCY, and Amount. The first row shows a payment instruction with a status of 'PA', a VOP Results summary of '3 matches', '3 close matches', and '1 error', and a download icon. The download icon is highlighted with a red box. A 'Downloads' window is open, showing the file '2710478519.xml' with an 'Open file' link. The 'See more' link is also visible.

Status	Critical Amendments	VOP Results	Ordering Account Name	Reference	CCY	Amount
PA		3 matches 3 close matches 1 error	DE VOP EZE 2	BCT/12.08-07.23	EUR	98.00 7

- You can review the results summary on the Screen
- You can download detailed VoP results in XML format (pain.002) by clicking on the VoP results summary hyperlink

Verification of Payee (VoP) for DBDI / CM clients



Cash Manager (CM) – User Journey

The screenshot displays the Cash Manager (CM) interface. On the left is a navigation menu with sections like 'Pay & Collect', 'Review & Authorise', and 'Manage'. The main area shows a table of pending payments under the 'Pending Authorisation' tab. The table has columns for Status, Critical Amendments, Ordering Account Name, Reference, CCY, Amount, No. of..., Exec./Value..., Input ID, Instruction Type, and Payment Mode. A pop-up window titled 'VOP Warning' is overlaid on the table, displaying a warning message about approving a payment file with multiple issues. The message states: '3 IBANs match the name of the payee.', '3 IBANs almost match the name of the payee.', and '1 IBAN could not be matched with the name of the payee.' It also includes a warning: 'If you authorize the order anyway, this may result in the money being transferred to a payment account whose owner is not the payee you specified.' The pop-up has 'GO Back' and 'Confirm' buttons. The table shows several rows of payments, including 'DE VOP E2E 2' and 'SEPA Euro Credit Transfer Single Payment'.

Status	Critical Amendments	Ordering Account Name	Reference	CCY	Amount	No. of...	Exec./Value...	Input ID	Instruction Type	Payment Mode
PE		DE VOP E2E 2	NOTPROVIDED	EUR	1.00	1	14.08.2025	plcmejoint3	SEPA Euro Credit Transfer Single Payment	SEPA Euro Credit Transfer Single Payment
PE		DE VOP E2E 2	NOTPROVIDED	EUR	11.00	1	12.08.2025	plcmejoint3	SEPA Euro Credit Transfer Single Payment	SEPA Euro Credit Transfer Single Payment
PE		DE VOP E2E 2	NOTPROVIDED	EUR				kavithags	SEPA Credit Transfer Payment	SEPA Credit Transfer Payment
PE		DE VOP E2E 2	NOTPROVIDED	EUR				kavithags	SEPA Euro Credit Transfer Bulk Payment	SEPA Euro Credit Transfer Bulk Payment
PE		DE VOP E2E 2	NOTPROVIDED	EUR				kavithags	SEPA Euro Credit Transfer Single Payment	SEPA Euro Credit Transfer Single Payment
PE		DE VOP E2E 2	NOTPROVIDED	EUR				kavithags	SEPA Euro Credit Transfer Single Payment	SEPA Euro Credit Transfer Single Payment
PE		DE VOP E2E 2	NOTPROVIDED	EUR				kavithags	SEPA Euro Credit Transfer Single Payment	SEPA Euro Credit Transfer Single Payment

- If you are happy with the results, you can authorize the payments and a pop-up message appears.
- In case you select multiple bulk payments for processing, a combined VoP results summary will be displayed

Verification of Payee (VoP) for DBDI / CM clients



Cash Manager (CM) – User Journey

The screenshot displays the Cash Manager (CM) interface with a table of transactions and an overlaid 'Authorisation' dialog box. The dialog box contains the following information:

- 1 Rows Selected** (Total Hash Amount: 25.00)
- 2 Transactions** (Indicative Amount in Reference CCY: EUR 25.00)
- Domain ID: sepade.eu
- Authoriser: kavithaz@dbsa.com
- Device Type & Serial Number: DB Secure Authenticator FDN6166479
- Authorisation Type: Scan & Sign (QR)
- Challenge Code: 44422334
- Response Code: (empty field)

Below the response code field is a QR code and a list of instructions:

- Step 1: Scan QR Code with your db-Secure Authenticator
- Step 2: Validate the instruction
- Step 3: Fill in the response code generated within Response Code field
- Step 4: Authorise the Transaction

At the bottom of the dialog box are 'Reset' and 'Authorise' buttons. The background table shows a list of transactions with columns for Status, Critical Amendments, and Ordering Account. One transaction is selected, highlighted in blue.

- If you have clicked on “continue”, your known authorization screen will be shown and you can authorize the payments.

Verification of Payee (VoP) for DBDI / CM clients



Cash Manager (CM) – User Journey

The screenshot shows the Cash Manager (CM) interface with a sidebar on the left containing navigation options: Dashboard, Pay & Collect, Create Instruction, Free Format Instructions, Incomplete Instructions, Import File, Review & Authorise, Pending Authorisation, Scheduled, Sent to Bank, Rejected, Reconcile & Report, Manage, Admin, Other Services, and DB Direct-Internet. The main area displays a table of pending authorization instructions. A modal window titled 'Authorisation Results' is open, showing the following text:

Authorisation Results

You selected **1 instructions** for authorisation.

Authorisation was successful for **1 instructions**.

Authorisation failed for **0 instructions**.

Please review the results below for details. Please contact the bank for any authorisation failures.

✓ **2710478519 [SEPA Euro Credit Transfer Payments Bulk - OK - 19.08.2025 @ 19:11:58]**
Authorisation successful. Authorisation is complete.

Ok

– Confirmation of successful authorization

Disclaimer



LEGAL INFORMATION

While the content of this document, presentation, communication or other information (“Information”) of Deutsche Bank AG or its group members (“DB”) is believed to be reliable and has been obtained from sources believed to be reliable, the Information is furnished for specific information purposes only and is provided “AS IS” without warranty or representation of any kind. DB makes no representation or warranty that the Information (i) is accurate, current, complete or error free; (ii) satisfies any individual requirements of recipient including its fairness or reasonableness; or (iii) is fit for recipient’s internal purpose. No representation, warranty or condition, express or implied (whether by law or otherwise) is given by DB or by provision of the Information and all such representations, warranties and conditions are excluded to the extent that their exclusion is permitted by law.

This Information reflects a current view solely for the purposes of the subject matter event, presentation or publication. Expressed opinions may differ from views set out in other documents published by DB. DB may change its view without notice or liability including for legal, regulatory, internal policy or other technology or market practice requirements. There is no obligation to update, modify or amend this Information or to otherwise notify a recipient in the event that any matter stated herein, or any opinion, projection, forecast or estimate set forth herein, changes or subsequently becomes inaccurate. Analyses and opinions contained herein may be based on assumptions that if altered may change the analyses or opinions expressed. Nothing contained herein shall constitute any representation or warranty as to future performance of any financial instrument, credit, currency rate or other market or economic measure. Furthermore, past performance is not necessarily indicative of future results.

Nothing on or in the Information is an offer or commitment or that can be accepted by recipient or any solicitation of an offer so as to create contractual obligations without further action by DB. DB does not act and does not purport to act in any way as an advisor or in a fiduciary capacity and the Information does not constitute solicitation or provision of investment, financial, accounting, legal, regulatory or tax advice and should not be used as a substitute for obtaining own respective advice from a subject matter expert licensed in the applicable jurisdiction which is recommended by DB. In addition, any subsequent offering will be at recipient’s request and may be subject to further negotiation. It is not intended that any public offer will be made by DB at any time in respect of any potential transaction discussed herein. Any offering or potential transaction that may be related to the subject matter of this Information will be made pursuant to separate and distinct documentation and in such case the information or data contained in this Information will be superseded in its entirety by such documentation.

This Information contains proprietary information of DB or third parties. Especially, this Information and words, symbols, service marks or trademarks used in this Information are protected by trademark, copyright, database and other intellectual property rights owned by or licensed to DB and/or other third parties. Except with the express prior written permission of DB, this Information may not be published, disclosed, or used for any other purpose beyond the intended presentation. No part or parts hereof may be reproduced, distributed, adapted, modified, republished, displayed, broadcasted or transmitted in any manner or by any means beyond the intended presentation unless authorized by the owner.

Copyright © 2025 Deutsche Bank AG. All rights reserved.