

Confirmation of Payee (COP) is a name checking service for UK based payments (CHAPS, Faster Payments, Standing Orders) which provides Customers with an additional level of control by verifying the beneficiary with the account number and sort code before requesting further approval for a transaction to take place.

Payments Received

For payments received into your Banco Santander London account, we provide your details to the payer's bank using secure technology, so they can be confident it will reach your account. It's important that whoever is paying has the correct information, specifically account number, sort code and full account name.

Payments Made

As we'll be making the service available over the coming months we are sharing how this will work and what you can expect.

When a new payment or standing order is set up, or existing information amended, the payee's details are checked against the details on their account.

- You enter the details of the person or business you are sending a payment to
- A request is sent to their bank to make sure the information you've included matches their account.
- Confirmation comes back immediately and there are four possible outcomes:

Match – the name check has been successful. You can make the payment.

No match – the name you have entered is not the same as the name held on that account. Please contact the person or business you're paying to check. If you're happy that the details are correct, you can make the payment but we may not be able to recover the funds if it goes to the wrong account.

Partial or close match – the name you have entered doesn't completely match. We'll advise you of the correct name held on that account. If you're happy with this, you can make the payment, or edit the details.

Unable to check the account – Sometimes the name on the account you're making a payment to can't be checked. This may be temporary or it could be that the payee's bank isn't using the Confirmation of Payee service. Before you continue with the payment, check the account name and details are correct, particularly if you have been asked to pay an amended or new account.

Important to note:

- The service covers domestic payments only, not inbound, or outbound international payments.
- A check is carried out only when you set up a new payee, or amend an existing payee's details, not for the transactions you make.
- Checks are carried out for business accounts in the same way as personal accounts.
- If you make a payment to the wrong place or by accident, contact your Customer Service team who may be able to help you recover the payment.
- The matching decision is always made by the intended recipient's bank.

Further Information can be found on the Pay.uk website

[Confirmation of Payee - Pay.UK \(wearepay.uk\)](https://www.pay.uk)