

What is Confirmation of Payee? (CoP)

Confirmation of Payee (CoP) is a name checking service which allows you to check the name you are entering on your new payment instruction is the same as the account name held by the beneficiary's bank.

This will be used when you set up a new payee or make one-off payments. This will help prevent you from making a payment to the wrong account and to protect you by giving you more confidence you are sending the payments to the correct accounts.

It will also help protect you against scams, including Authorised Push Payment (APP) scams. These are scams where people are tricked into sending money to fraudsters by pretending to be someone they are not. To learn more about APP scams, please see our APP scams section on our website.

How does it work?

Confirmation of Payee is available to you through your Mobile App and On-line Banking. It's important to remember that CoP is a pre-payment check. Once the name has been checked, you will have to decide to go ahead with the payment as the final step.

Once you have entered the beneficiary's details, it will provide the following results:

Account match – The account details match for the intended recipient.

Not confirmed – The account details do not match for the intended recipient.

Not fully confirmed – The account details are a close match of the intended recipient but not an exact match.

No match – The name on the account can't be verified.

Doesn't exist – This means it is not possible to check the account details. This could be that the beneficiary bank does not support CoP, the account doesn't exist or there has been some technical error.

If you do receive a 'not confirmed', 'no match' or 'doesn't exist', please contact the payee and verify their account details. It's important to contact the person or business you trust. This is to ensure you are making sure the details are correct before you continue with the payment.

Please do not call the number from an email or text message as this can be easily faked by a scammer, tricking you into believing it's genuine. You should also not be pressurised into continuing with a payment when the details do not match or where the account cannot be confirmed.

What should you do if someone is paying you?

It's very important that when you give your details to people to make a payment to your account your name, sort code and account number are correct. Please include your full name and if it's a joint account the full first and last name of either account holder will work.

If you're unsure, login to your mobile or on-line banking to see how your details appear on there or alternatively contact us.

Will my data be secure?

Yes, payment providers will use highly secure systems to safely exchange Confirmation of Payee requests.

Can I opt-out of Confirmation of Payee?

You have the option to 'opt-out' of your details being checked when people are trying to pay you. This would mean that the person trying to pay you would receive a message that your details cannot be found. This could further prevent them from making a payment to you. However, you cannot opt-out of CoP when you are the one making a payment to someone else. Remember, CoP is designed to help you keep your money safe and reduce scams.

If you would still like to opt-out of CoP, please contact us. You can send your request to opt-out of CoP to compliance@jordanbank.co.uk – please explain the reasons why you would like to do this. We will then assess your request and inform you of our decision. If the request is successful, we will then mark your accounts to show you have opted out. However, if the request is not successful, we will let you know of the reasons why.

Can I opt back in to of Confirmation of Payee?

Yes. You can 'opt' back into Confirmation of Payee if you previously opted out by sending a request to compliance@jordanbank.co.uk and informing us you would like to opt back in.

How to raise a complaint relating to Confirmation of Payee

If you are unhappy or would like to raise a complaint about CoP, please visit see our complaints section on the website. You can let us know which part of the CoP service you're unhappy with when you contact us.