Verification-of-Payee

Aktuelle Informationen Mai 2026

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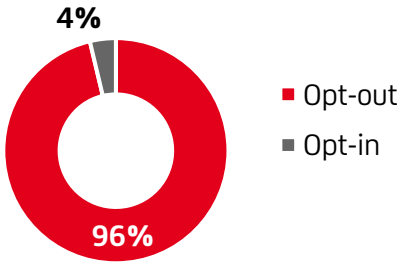
Verification-of-Payee
Überblick

Wann tritt es in Kraft?

- Obligatorisch für EUR-SEPA-Länder seit Oktober 2025
- Für Nicht-EUR-SEPA-Länder ab Juli 2027

SEPA-Überweisung



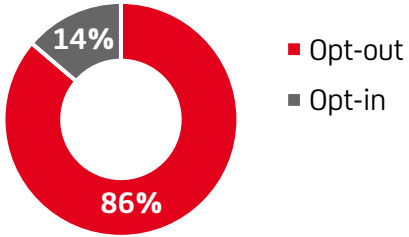
Welche Erkenntnisse gibt es bereits?

- Opt-out bei SEPA-Überweisungen: 96 % der Einreichungen
- Opt-in bei Instant Payments: 14 % der Einreichungen
- SEPA-Instant: Durchschnitt eine Transaktion pro Datei
- SEPA-Instant: Dateigröße < 10.000 Transaktionen

Wofür gilt es?

- Für alle SEPA-Zahlungen (Überweisung & Instant Payments)

Instant Payments



Welche Anforderungen hat das neue Rulebook?

- Vereinheitlichung der Prüfung bzgl. Umlauten
- Aufnahme des Commercial Trade Name in der VOP- Rückmeldung
- Vorbereitung auf PSR & Non-EUR-Zahlungen

Datenbasis: UniCredit Bank GmbH; Betrachtungszeitraum: Q4 2025 und Q1 2026, Einreichungen EBICS

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Lessons Learned

Match Close-Match No-Match

Match / Close-Match-Quote 85 %

Hauptgründe No-Match	No-Match-Fehler insgesamt 15 %
Adresse oder Standort im Namensfeld angegeben	1 „BMW, München“
Verwendung von Abkürzungen	2 „HWK“ statt „Handwerkskammer“
Unvollständiger Firmenname	3 „TÜV“ statt „TÜV Bayern“
Empfänger nicht identifizierbar	4 Falscher Name, aber auch Verwendung des Banknamens, z. B. „HypoVereinsbank“
Name des Empfängers zu kurz	5 Zu wenige Zeichen im Vergleich zu vollem juristischem Namen

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UC eBanking prime

- Voraussetzung: Mindestens UC eBanking prime 6.3.0 (Aktuelle Version: 6.3.1)
- Informationen zum Update im Postfach der User oder unter: UC_eBanking_prime_Updatehinweis.pdf

- Auftragsarten für VoP sind automatisch angemeldet mit der gleichen Berechtigung wie die SEPA Auftragsarten

- Grundeinstellungen für VoP
- VoP für manuelle Zahlungen
- VoP für Upload von SEPA-Dateien

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Q&A

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