Pan-European testing confirms that FPAD VOP is ready to scale

With volume testing for Verification of Payee, EBA CLEARING supports PSPs across Europe in meeting key Instant Payments Regulation (IPR) requirements.

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EBA CLEARING announced today that its Verification of Payee (VOP) solution has been tested at scale by a large group of STEP2 and RT1 users. This wide pan-European community of payment service providers (PSPs) was able to assess its VOP readiness and identify pain points to ensure a smooth ramp-up of VOP volumes. The broadly coordinated exercise included PSPs using FPAD VOP and other solutions for their VOP checks to enable end-to-end testing of volume peaks.

As previous preparation phases for SEPA payments milestones have demonstrated, a collaborative testing approach is essential to get the ecosystem ready. PSPs not only have to configure their individual systems and processes to be able to conduct VOP checks as mandated by the IPR. They also need to confirm that they are ready to scale VOP checks rapidly, efficiently and safely from 9 October. Collaborative testing across the ecosystem before the regulatory deadline helps to ensure customer safety, operational resilience and regulatory readiness from day one.

"Testing VOP performance with our user community has provided valuable insights to all parties involved, allowing final tuning and preparation for the go-live," said Olivier Jolyon, Head of New Initiatives, EBA CLEARING. *"As everyone is aware, the end-to-end roll-out of VOP services across the eurozone is a complex undertaking. The volume testing we facilitated has enabled our users to address many challenges at PSP level – we would like to thank everyone who has made this considerable progress possible by participating in this effort."*

The strong participation in this testing campaign also reflects the robust and growing adoption of FPAD VOP across the EBA CLEARING user community. More than 55 RT1 and STEP2 Participants across 14 countries are preparing to adopt FPAD's VOP functionality by October. These participants connect hundreds of PSPs and represent

over 40% of the traffic in STEP2 SCT and RT1. With its early delivery and flexible design, FPAD VOP has presented PSPs with a variety of options to service their needs.

"FPAD is a powerful toolset that provides PSPs with rich insights based on fraud patterns and anomalies that can be identified at network level," said Erwin Kulk, Head of Service Development and Management, EBA CLEARING. *"Going beyond VOP, FPAD's wide range of fraud indicators helps PSPs strengthen their fraud fighting capabilities to ensure a smoother, safer customer experience."*

Fraud Pattern Anomaly Detection (FPAD) functionality was developed by EBA CLEARING in 2023 with the involvement of fraud experts from STEP2 and RT1 Participants across Europe, following the release of a blueprint and subsequent RT1 and STEP2 user consultation in Q4 2022. STEP2 and RT1 are pan-European retail payment systems processing SEPA Credit Transfers and Direct Debits (STEP2) and SEPA Instant Credit Transfers (RT1) respectively.