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# Confirmation of Payee (COP)



## FREQUENTLY ASKED QUESTIONS (FAQS)



Dear Valued Customer,

### What is Confirmation Payee (COP)?

Confirmation of Payee (CoP) is a name checking service designed to help ensure that the name on the bank account matches the name you enter when making a payment. This service helps prevent payments from being sent to the wrong account and reduces the risk of fraud. CoP will notify you if the name you provide doesn't match the account holder's name as recorded by the recipient's bank.

### Who can use CoP?

CoP is available 24/7 for all our personal and business customers making or receiving payments in the UK. It is automatically applied when you set up a new payment through our online or mobile banking, so you don't need to do anything extra to activate it.

### How do I use CoP?

#### Bank or Police Impersonation

CoP is automatically triggered when you enter payment details in your online or mobile banking. You will need to provide:

- The name of the person or business you want to pay (as it appears on their bank account)

- The account number and sort code.
- Whether the account is personal or business.
- Any reference information that may be required for certain accounts.

Once you submit these details, CoP will check the name against the payee's account and provide one of the following responses:

**1.Match:** The name matches the account details.

**2.Close Match:** The name is similar but needs your review.

**3.No Match:** The name doesn't match the account details.

**4.Unavailable:** The CoP service is temporarily unavailable, or the recipient's bank doesn't support CoP.

This information will guide you on whether to proceed with your payment or check the details further.

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## FREQUENTLY ASKED QUESTIONS (FAQS)

### **What should I do if there's no match to the name that I provided?**

If you receive a "No Match" response, we strongly recommend that you double-check the details with the recipient before proceeding. If you are unsure, please contact our customer support team at +44(0) 20 7920 4920, and we will be happy to assist.

### **What information should I give to someone paying me?**

If someone is making a payment to you, provide them with your:

- 1.Account name (as it appears on your bank account)
- 2.Account number and sort code

For personal accounts, ensure they use your full first and last name as it appears on your account.

For business accounts, use the official business name registered with the bank. Please note that the account name may differ from what appears on your debit card, and nicknames or trading names may not be recognised. If you're unsure, contact us, and we'll confirm the correct details.

### **What information should I enter when paying someone else?**

When paying an individual or business, enter their account name exactly as it appears on their bank account. We recommend confirming these details with the person or business you're paying to avoid any issues.

**For additional support, please contact our Client Services Team at +44 20 7920 4920, or via email at [clientservicesgroup@fbnbank.co.uk](mailto:clientservicesgroup@fbnbank.co.uk)**

We are committed to your financial safety and are here to help if you have any concerns.

Thank you for banking with us.  
Client Services Group,  
FirstBank UK