Expected Response Code	Match	Account name passed back	Brief description	Recommended Actions	Best practice example	Customer 'need to know'	Principles	Messaging DOs	Messaging DON'Ts	Primary action	Primary message	Secondary action	Tertiary action
	Exact Match	No	Account Match	Customers can be taken straight through to payment run confirmation/SCA	"✓" "The account name is a match"	The CoP Request has found the Account Name supplied is considered to be a match	Be **unambiguous** so as to make it clear to the Customer that the name matches the name of the Account. A simple tick is enough, displayed for a notice of the confirmation.	A simple sentence, or even symbol can be powerful Use clear, simple and easy to understand language A dozen or so words	Avoid the use of banking jargon Avoid use of T&Cs or any language around liability	Yes - continue with payment	The account name is a match		
ANNM	No Match	No	Account name does not match	The Customer must be able to edit the details of the payment or cancel it. Should they continue, they need to be informed that the bank may not be able to recover the funds sent to the wrong Account	"X" "The name you gave us is not the same as the name held on the Account" "Change the details" "We advise you to double check the details" "Cancel" Second warning message if continuing: "Initiating this payment may lead to funds being sent to the wrong account and the bank may not be able to recover the money"	The CoP Request has found the Account Name supplied is not the same as the Account Name on the Sort Code and Account Number provided	Be clear that the CoP Response has not been a match	A simple sentence, or even symbol can be powerful Customer must actively act/ dismiss the warning if they want to proceed with payment A dozen or so words	Avoid the use of banking jargon Avoid use of T&Cs or any language around liability	No - cancel payment	The name you gave us is not the same as the name held on the account	Edit Payment details	Yes – continue with payment
MBAM	Close Match	Yes	There may be a match on the account name	The Customer must be able to edit the details, initiate the payment or cancel it. Should they continue, they need to be informed that the bank may not be able to recover the funds sent to the wrong Account	"The name you gave us is not the same as the name held on the Account. It's a close match, the name is…." "Change the details" "We advise you to double check the details" "Cancel" Second warning message if continuing: "Initiating this payment may lead to funds being sent to the wrong Account and the bank may not be able to recover the money"	The CoP Request has found the Account Name supplied is not the same as the Account Name on the Sort Code and Account Number provided	Be clear that the CoP Response has not been a match	A simple sentence A dozen or so words	Avoid the use of banking jargon Avoid use of T&Cs or any language around liability	No - cancel payment	The name you gave us is not the same as the name held on the account. It's a close match, the name is …	Edit Payment details	Yes – continue with payment
BANM	Close Match	No	Business account, name matches (Send personal)	The Customer must be able to edit the details, initiate the payment or cancel it. Should they continue, they need to be informed that the bank may not be able to recover the funds sent to the wrong Account	"We advise you to double check the details" "Cancel" Second warning message if continuing: "Initiating this payment may lead to funds being sent to the wrong Account and the bank may not be able to recover the money"	The CoP Request has found the Account Type supplied is not the same as the Account Type on the Sort Code and Account Number provided	Be clear that the CoP Response has not been a match	A simple sentence A dozen or so words	Avoid the use of banking jargon Avoid use of T&Cs or any language around liability	No - cancel payment	The account name matches for a business account	Edit Payment details	Yes – continue with payment
PANM	Close Match	No			"We advise you to double check the details" "Cancel" Second warning message if continuing: "Initiating this payment may lead to funds being sent to the wrong Account and the bank may not be able to recover the money"	The CoP Request has found the Account Type supplied is not the same as the Account Type on the Sort Code and Account Number provided	Be clear that the CoP Response has not been a match	A simple sentence A dozen or so words	Avoid the use of banking jargon Avoid use of T&Cs or any language around liability		The account name matches for a personal account		
BAMM	Close Match	Yes	Business account, name may be a match (Send personal)	"The Customer must be able to edit the details, initiate the payment or cancel it. Should they continue, they need to be informed that the bank may not be able to recover the funds sent to the wrong Account"	"The name you gave us is not the same as the name held on the Account. It's a close match, the name is…." "Change the details" "We advise you to double check the details" "Cancel" Second warning message if continuing: "Initiating this payment may lead to funds being sent to the wrong Account and the bank may not be able to recover the money"	The CoP Request has found the Account Name and Account Type supplied are not the same as the Account Name and Account Type on the Sort Code and Account Number provided	Be clear that the CoP Response has not been a match	A simple sentence A dozen or so words	Avoid the use of banking jargon Avoid use of T&Cs or any language around liability	No - cancel payment	The account name is a close match for a business account	Edit Payment details	Yes – continue with payment

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Expected Response Code	Match	Account name passed back	Brief description	Recommended Actions	Best practice example	Customer 'need to know'	Principles	Messaging DOs	Messaging DONTs	Primary action	Primary message	Secondary action	Tertiary action
PAMM	Close Match	Yes	Personal account, name may be a match (Send Business)				Be clear that the CoP Response has not been a match	A simple sentence A dozen or so words	Avoid the use of banking jargon Avoid use of T&Cs or any language around liability		The account name is a close match for a personal account		
AC01	No Match	No	Incorrect account number	Advise they cannot continue with the payment. The only option for Customers is to cancel the payment and check the details with the recipient	"Bank account does not exist" "Account not found" "The account details supplied do not exist. Please check details with recipient" "Cancel" "Change details"	The Customer must understand that the payment cannot continue, as the Account does not exist	Make clear that the Account does not exist	The Customer must contact the recipient	Avoid the use of banking jargon	No – cancel payment	Account not found	Edit payment details	
IVCR	Close Match	No	Invalid Customer Reference	The Customer must be able to initiate payment or cancel it. Should they continue, they need to be informed that the bank may not be able to recover the funds sent to the wrong Account	"Reference entered not recognised" "Reference not found" "The reference details supplied were not found. Please check details with recipient" "Cancel" "Change details" "Continue with payment"	The Customer must understand that the reference is required and the one entered was not found	Make clear that the reference entered is not correct Advise not to continue with the payment and seek updated SRD Details The Customer has the option to continue with the payment	Make it clear that the reference is incorrect The Customer must check the reference The reference field must be completed	Avoid the use of banking jargon	Yes – continue with payment	Reference not found	No – cancel payment	
ACNS	No Match	No	Account type Not Supported for CoP	Advise that the Customer should check that they have the correct payment details prior to transferring the funds	"Unable to check the name" "Contact the recipient to check the details" "Continue with payment" "Cancel" "Change the details"	The provider will not be able to provide a CoP Response The Customer details may be correct, so it must be clear that the recommended action is to check with other party that their Account Details are correct	Messaging must make it clear that it is not possible to check the details	Make it clear to the Customer that the Account Details might be correct	Avoid implying that the Account Details are incorrect Avoid use of verly cautious language such as "do not proceed"	Yes – continue with payment	Unable to confirm name	Edit payment details	No – cancel payment
OPTO	No Match	No	Opted out of CoP Scheme	Advise that the Customer should check that they have the correct payment details prior to transferring the funds	"Unable to check the name" "Contact the recipient to check the details" "Continue with payment" "Cancel" "Change the details"	The provider will not be able to provide a CoP Response The Customer details may be correct, so it must be clear that the recommended action is to check with other party that their Account Details are correct	Messaging must make it clear that it is not possible to check the details	Make it clear to the Customer that the Account Details might be correct	Avoid implying that the Account Details are incorrect Avoid use of verly cautious language such as "do not proceed"	Yes – continue with payment	Unable to check name	Edit payment details	No – cancel payment
CASS	Close Match	No	Account has been switched	Advise not to continue with the payment and seek updated Account Details The customer should still have the option to make a payment	"Edit payment details" "The Account has been switched, please contact the recipient for updated Account details"		Messaging must avoid technical terms	Give clarity to the customer on recommended next steps	Avoid portraying switching in a negative light Avoid use of overly cautious language such as 'do not proceed'	Yes – continue with payment	Account has been switched	Edit payment details	No – cancel payment
SCNS	Close Match	No	Sort code not supported at endpoint	Advise they cannot continue with the payment.	"Unable to check the name, try again later"			Give clarity to the Customer that the verification is not possible		Yes – continue with payment	Unable to check name	Edit payment details	No – cancel payment

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