



Global Payment Plus - Release Notes GPP 6.11

New features in Global Payment Plus 6.11 (November 2025)

The new GPP release 6.11 brings a variety of exciting new features and functions. With the new categorization function, it is now possible to assign transactions to specific categories and thus gain a better overview of the structure of the payment flows. Categorization also plays an important role in liquidity planning, as categorized revenues allow for a more detailed view of income and expenses. We have digitized the initialization of new Commerzbank bank accesses by the approval option via photoTAN. Furthermore, the desired language can now be easily and quickly adapted directly in GPP. A filter option has been added to the standing order overview, and the recipient verification result can be printed as needed. All the details of what's new are in the following sections.

Table of contents Release GPP 6.11

1.	Categorization of transactions	2
1.1.	Setup of permissions	2
1.2.	Categorization of transactions.....	2
1.3.	Manage categories	4
2.	Use of categories in the liquidity planning	6
3.	Digital activation of bank accesses.....	7
4.	Language selection directly in GPP.....	8
5.	Filter option for standing orders.....	9
6.	Result of recipient verification printable	10

1. Categorization of transactions

The new release gives you the ability to assign transactions to specific categories to gain a better understanding of the structure of cash flows. Use the filter in the account transaction and the transaction search to filter on the desired categories.

Categorization is an important extension of the liquidity planning function in Global Payment Plus. Read more about this in the next chapter. However, the categorization function can be used independently and will be continuously expanded with the upcoming releases.

1.1. Setup of permissions

To categorize transactions, you need to have permission to use this feature. Permission can be granted by individuals who are stored as administrators (order type XAD for Commerzbank bank access, along with activation for account view rights). If you are an administrator yourself, click on the menu item "Functional permissions" under "Administration" in the navigation bar, activate the access authorization for yourself and click on "Save" at the bottom of the page. Should you not have access to it, please contact a person with administration rights in your company. Users without permission can see categorizations that have been made, but cannot edit transactions themselves.



Functional permissions

Close X

Access permissions

Liquidity planning and categorization

Note



There will be no additional charges for using the liquidity planning and categorization functions during the current introductory phase. We will negotiate any potential future pricing with you separately.

Liquidity planning

Please select all participants who should have access to liquidity planning. The display permissions to the bank accounts remain unchanged.

☐ Select all [129] users

- ☐ Adis Mauere
- ☒ Adis Maurer
- ☒ Adis Maurer TUC
- ☐ Adolf Bauer TUC
- ☒ Adolf*Bauer GPP TUC SECHS

Categorization

The categorization function is automatically enabled with the permission for liquidity planning.

☐ Select all [129] users

- ☒ Adis Mauere
- ☐ Adis Maurer
- ☐ Adis Maurer TUC
- ☐ Adolf Bauer TUC
- ☒ Adolf*Bauer GPP TUC SECHS

1.2. Categorization of transactions

You can categorize transactions on the "Account statements & transactions" and "Transaction search" pages. By default, all transactions that have not yet been categorized are referred to as "Other income" or "Other expenses".

To categorize single bookings, click on the transaction to open the detailed view. Please note that only transactions that have already been expressed in an account statement from the previous day or older can be categorized. It is not possible to categorize intra-day bookings, including real-time bookings.

Use the "Category selection" field to assign a category from the list displayed to the transaction. Save your change using "Apply". How you can expand the list to include individual categories is described in the next chapter.

Dashboard

Orders

Accounts & transactions

Liquidity planning

Administration

Account statements & transactions

All account statements for the selected account from the past 540 days.

Account selection

54040042/170100281EUR | EUR

StatementsTransactions

Filter

Activity

Transactions from 14.09.2025

CLOSING

PreliveGppTest | DE42720400460101450500 | COBADEFFXXX

SEPA-UBERWEISUNG anzP 2 Rest -2 Blatt 1

Entry details

1,254.42 EUR

54040042/170100281EUR

Previous transactionNext transaction

Category selection

Other income

Net sales

Credit disbursements

Equity investments

Account transfer credit

Other income

Prima nota97190

Account statements & transactions

All account statements for the selected account from the past 540 days.

54040042/170100283EUR | EUR

9.324.25 EUR

Statements Transactions

Filter

Activity	Different value date	Categories	Amount ↑
Transactions from 14.09.2025 ^			
☐ CLOSING SEPA-UBERWEISUNG anzP 1 Rest -4 Blatt 1		Other expenses	-56,363.11 EUR
☒ CLOSING PreliveGppTest DE42720400460101450500 COBADEFFXXX SEPA-UBERWEISUNG anzP 2 Rest -4 Blatt 1		Other income	1,376.43 EUR
☒ CLOSING PreliveGppTest DE42720400460101450500 COBADEFFXXX SEPA-UBERWEISUNG anzP 3 Rest -4 Blatt 1		Other income	1,944.21 EUR
☐ CLOSING PreliveGppTest DE42720400460101450500 COBADEFFXXX SEPA-UBERWEISUNG anzP 4 Rest -4 Blatt 1			627.20 EUR

1.3. Manage categories

To start categorization directly, a standard set of different categories is available per default. If you need other or additional categories, you can add new individual categories at any time. To do this, go to the menu item "Categories" in the navigation under "Administration". Adding more categories allows you to expand your set to up to 50 income and expense categories each.

The screenshot displays the 'Categories' management interface. At the top, a navigation bar includes 'Dashboard', 'Orders', 'Accounts & transactions', 'Liquidity planning', and 'Administration' (highlighted). A 'To the portal' link is on the right. Below the navigation bar, the 'Categories' section has a subtitle: 'Here you can create and manage categories to classify your transactions.' There are two tabs: 'Income' (selected) and 'Expenses'. A yellow box highlights the 'Add more categories +' button. Below this is a list of default categories: 'Net sales', 'Credit disbursements', 'Equity investments', 'Account transfer credit', and 'Other income', each with a three-dot menu icon.

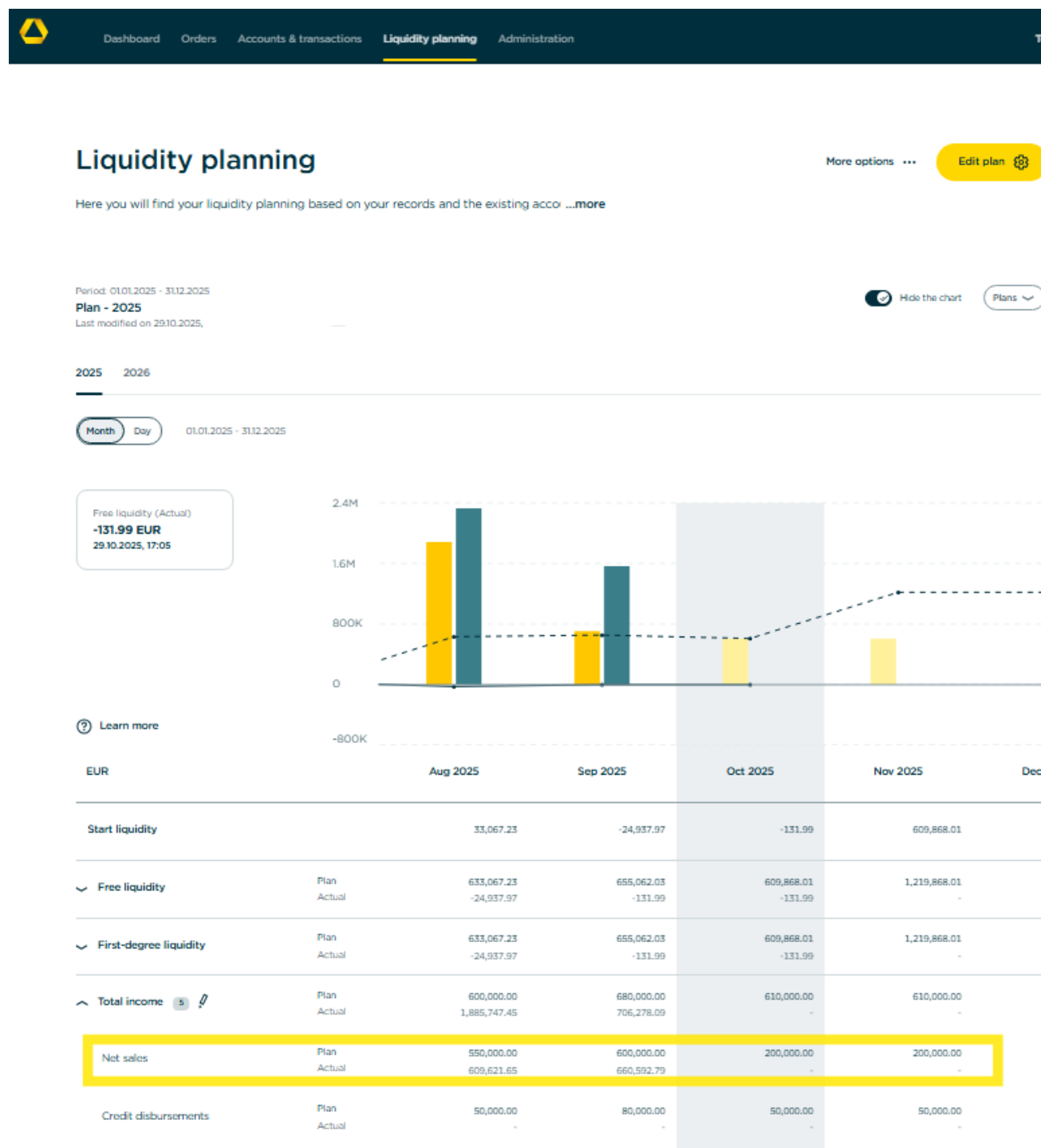
The modal for adding a new category is shown on the right. It has a 'Back' button and a 'Save' button with a checkmark. The modal title is 'Add new category' with a subtitle '12 of 50 Categories created'. Below the title, there are radio buttons for 'Type': 'Income' (unselected) and 'Expenses' (selected). A text input field for 'Category name' contains 'Supplier A' and is highlighted with a yellow box. Below the input field, it says '10 / 35 Characters available'.

Once the new category has been created, you can directly assign transactions to it, as described in the previous chapter.

2. Use of categories in the liquidity planning

The categorization feature described in the previous chapter is the ideal extension of the liquidity planning feature in Global Payment Plus. By assigning booked transactions to specific categories, you can see the actual values in this category in addition to the previously entered planned values in the table.

Please note that to use liquidity planning, delivery of statements in CAMT format is required and you need to be enabled for the function. You can find more information in the [fact sheet "Liquidity planning in GPP"](#).



The categories and assigned transactions are always synchronized directly with your liquidity planning plans and settings to ensure consistency across functions. Consistent use of categorization allows for a more detailed view of income and expenses as part of your liquidity planning and increases transparency about payment flows. To make the use of categorization even easier in the future and to further increase the added value in connection with liquidity planning, we will further expand the function with the upcoming releases by automatically categorizing transactions based on defined rules.

3. Digital activation of bank accesses

With the new GPP release, we are introducing the digital activation of Commerzbank bank accesses. From now on, you can commission the activation of new bank accesses directly using photoTAN, eliminating the need to print out and send the initialization letter. The bank access is immediately activated on the Commerzbank bank server and is therefore ready for use. For example, you can proceed directly with the assignment of your accounts and make full use of bank access.

When initializing bank accesses, you are guided through the process. For digital activation, click "Confirm and approve" after generating the initialization letter.

Create new bank access

Initialisierungsbrief.pdf
Datei öffnen
Mehr anzeigen

✓ Access data

✓ User key

Initialisation letter

✓ Create

— Confirmation

Approve / Send

Activation

Bank data & permission



Confirm creation

Please confirm that the initialization letter has been successfully made available to you via the download of your browsers and contains the attachments for the electronic signature (INI) and authentication and encryption keys (HIA).

Print initialisation letter

Confirm and send →

Confirm and approve →

The next page displays the hash values for comparison with the previously provided initialization letter. Approve the initialization data for transmission to Commerzbank using photoTAN.

Create new bank access

Questions and help Cancel

✓ Access data

✓ User key

Initialisation letter

✓ Create

✓ Confirmation

— Approve

Activation

Bank data & permission



Approve initialization data

Do you want to approve your public key data to enable your access to Commerzbank (for reasons of confidentiality, we only display the hash values from the initialization letter here)?

User name	5184137999	
Date	28.10.2025	
Time	18:06:17	
Beneficiary	Commerzbank	
User ID	IN9NEWU4	
Customer ID	IN9NEWC4	
Version of authentication key	X002	
Version of encryption key	E002	

Electronic signature (A006)
A9 A9 4D 54 7C 24 07 61
0E 05 24 61 F3 8F F9 49
89 3A D0 AF 3D A7 EC 7A
8D 81 27 C4 42 92 9C 8C

Encryption key (E002)
8E 10 48 8F 5D 33 D8 CB
24 0E 18 85 63 2D 83 83
81 88 27 9D D1 EF 4D DC
75 7F 6D 76 4D 93 48 33

Authentication key (X002)
16 EE 24 47 A7 68 7C CB
33 99 BE AE 4F E4 99 58
4D 81 05 24 F5 48 03 4D
87 74 F5 88 0D EC 5A 24

Approve with photoTAN scan

Please enter the photoTAN displayed on your smartphone or photoTAN reader.

How does photoTAN scan work?

TAN number
e.g. 1234567

← Cancel approval

Approve →

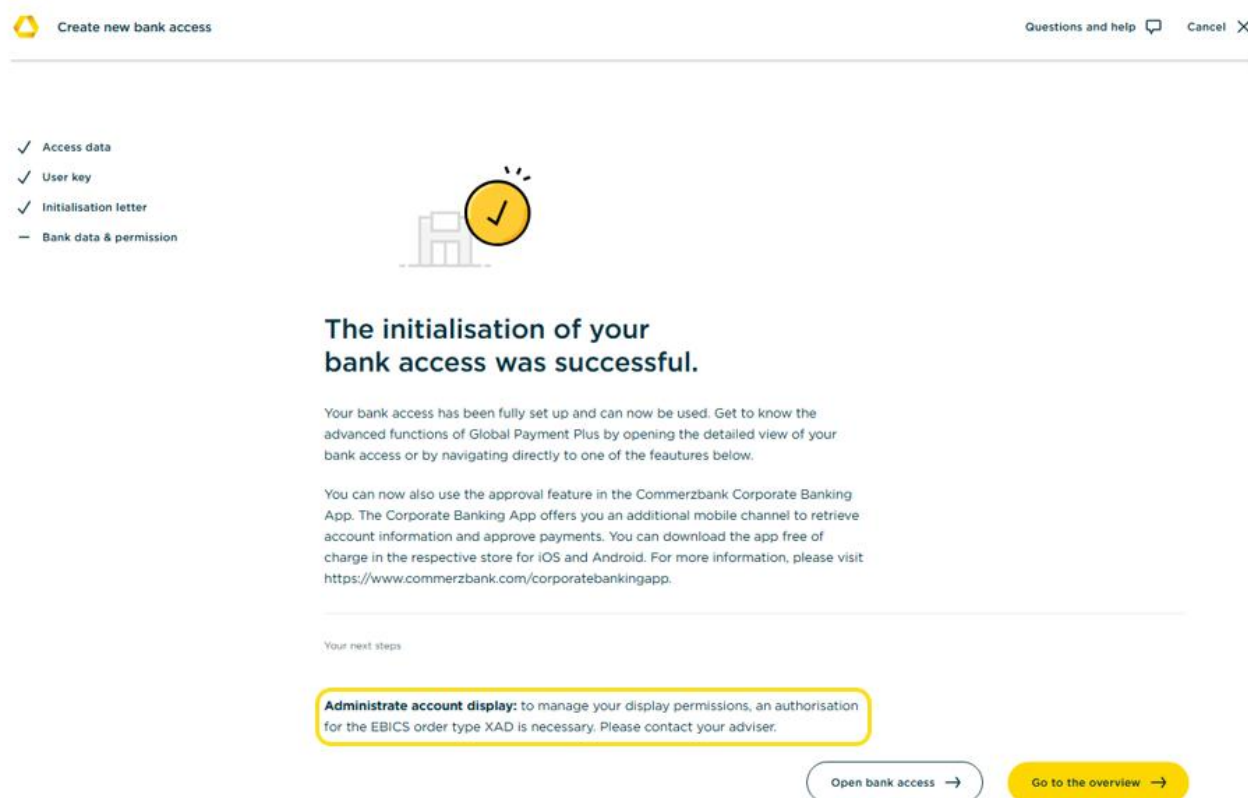


Commerzbank AG | CIO CC | Corporate Clients Digital Channels

November 2025

7

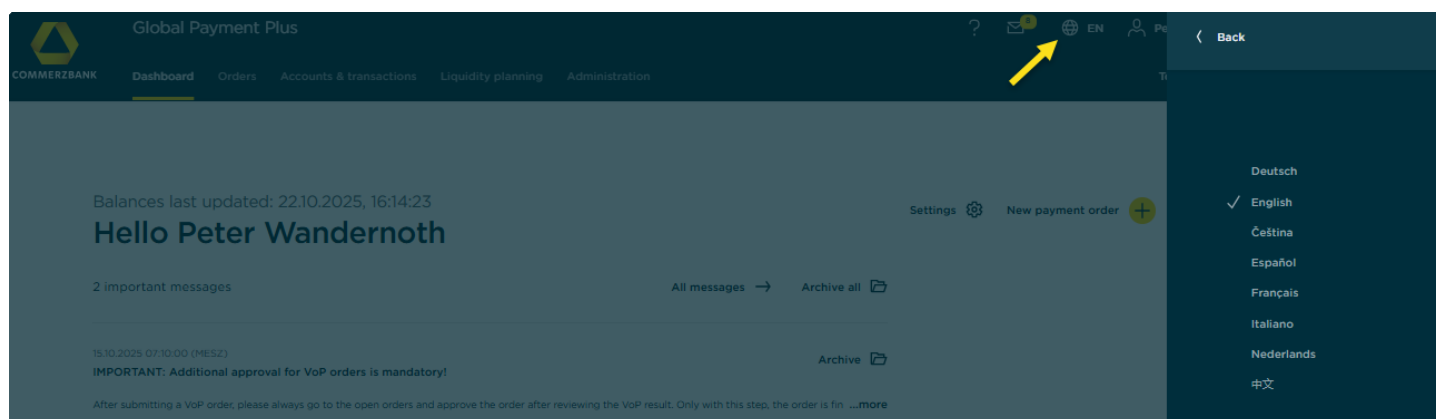
The bank access is enabled directly on the Commerzbank bank server. You will receive confirmation that the initialization was successful. To make full use of a new bank access, it is necessary to administrate the account display in Global Payment Plus. This activation can be carried out by individuals who are stored as administrators (order type XAD for Commerzbank bank access).



For the activation of third-party bank accesses as well as for the backup case, the option for printing and sending the initialization letter remains.

4. Language selection directly in GPP

From now on, you can select or customize your preferred display language directly in Global Payment Plus. With the "world icon" in the navigation, you can change the set language with a simple click of the mouse. The selected language will be saved and automatically applied for future logins. Global Payment Plus is available in eight languages: English, German, Chinese, French, Italian, Dutch, Spanish, Czech.



5. Filter option for standing orders

A filter option has been added to the standing order overview. This new feature is particularly useful when there are many standing orders, to quickly and easily find and call up a desired standing order.

COMMERZBANK

Global Payment Plus

Dashboard

Orders

Accounts & transactions

Liquidity planning

Administration

Standing Orders

The following list displays the standing orders for the account selected. A maximum of 100 orders can be displayed. [more](#)

Display standing orders for

All accounts

Accept

Execution date

Details

12/04/2025

Standing order (Monthly) at 4. until further notice

12/03/2025

Standing order (Monthly) at 3. until further notice

12/01/2025

Standing order (Monthly) at 1. until further notice

Interval

Status

Payment day

Last payment:

of

to

Execution date:

of

to

Beneficiary IBAN (Optional)

Beneficiary (Optional)

Purpose (Optional)

Amount from (Optional)

Amount to (Optional)

Apply filter

Commerzbank AG | CIO CC | Corporate Clients Digital Channels

November 2025

9

6. Result of recipient verification printable

In the case of payment orders with the recipient verification carried out, the result can now be printed out via the printer icon or saved as a PDF (via the print setting).

The individual payment records of an order are displayed in the order details along with the result of the recipient verification. If an order contains several transactions, the first 50 payment records are loaded when the order is first called. Only for these, the results of the recipient verification are displayed and printed. If an order contains more than 50 payment records, all other payment records must first be retrieved via the "Load more" button at the bottom of the page in order to display and print the result of the recipient verification for these as well.

Order information

N36B

Waiting for signature

05.11.2025 07:56:43

N36B / SEPA credit transfer (CTV)

Created by Alice Mkkundetest DBS on 05.11.2025 07:55:42 | Customer ID:

GPP06DBS | User ID: GPPDBS16 | File size: 23,794 byte

0.73 EUR

Total amount from 61 payment records

Order details Order summary Signatures

Commerzbank Pfl MZ Praxis Val
DE44 10010000000000000000 | COBADEFF550 | EUR

61 payment records

All verifications of payee 50

Print Verification of Payee

All verifications of payee 50	Execution date	Amount
Full match 33	05.11.2025	0.01 EUR
Close match 10		
No match 7		

Originator's account: DE44 10010000000000000000 | COBADEFF550
Originator: Commerzbank Pfl MZ Praxis Val

2. Commerzbank

05.11.2025

0.02 EUR

Verification of payee result:
Full match

10. Commerzbank Pfl MZ 12-2021 DBS

05.11.2025

0.01 EUR

Verification of payee result:
Full match
DE44550400220916000300 | COBADEFFXXX
Gebührenregelung: SLEV
Ordering party details:
Originator's account: DE44550400220916000300 | COBADEFF550
Originator: Commerzbank Pfl MZ Praxis Val

< 1 2 3 4 5 >

Load more +



Global Payment Plus - Release Notes GPP 6.10

New features in Global Payment Plus 6.10 (October 2025)

With the GPP release 6.10 we implement the changes related to the Instant Payments Regulation, in particular the Verification of Payee. For full details of these regulatory changes, see the first section of the Release Notes. The release also includes various functional enhancements in the application. Liquidity planning has been expanded to include a daily planning view, which is now available to you in addition to the monthly view. The UETR (Unique End-to-End Transaction Reference) is now also displayed in real-time bookings, in addition to being shown in the CAMT statements. A real-time balance can now be displayed for term deposit accounts integrated into Global Payment Plus. You will find all the details of the new features in the following sections.

Table of contents Release GPP 6.10

1.	Instant Payments Regulation & Verification of Payee (VoP).....	2
1.1.	Introduction	2
1.2.	Verification of Payee for manual entry orders	2
1.3.	Display and review of the VoP result in the 'Open Orders'	4
1.4.	Approval of orders with Verification of Payee	7
1.5.	Verification of Payee in case of file upload.....	7
1.6.	Verification of Payee for standing orders	9
1.7.	Download of the VoP status report.....	9
1.8.	Expansion of instant payment transactions in the SEPA area	10
2.	Liquidity planning with daily view	11
3.	Display of UETR in real-time bookings	12
4.	Display of real-time balance for term deposits.....	12

1. Instant Payments Regulation & Verification of Payee (VoP)

1.1. Introduction

The EU Regulation on instant payments aims to promote and standardize the use and acceptance of instant payments across Europe. An important milestone in this regard is 9 October 2025: from this date onwards, all payment service providers will be obliged to offer instant payments wherever SEPA transfers are already possible.

A key component of the regulation is the introduction of Verification of Payee (VoP). This involves comparing the recipient's IBAN and name entered with the data stored at the recipient's bank before executing a payment order. The aim of payee verification is to further increase security in SEPA payments, as discrepancies between the payee's name and IBAN can be detected at an early stage. Verification of Payee is not only mandatory for instant payments but must also be offered by payment service providers for regular SEPA transfers.

The following sections provide an overview of the changes implemented in Global Payment Plus with Release 6.10 in connection with the Instant Payments Regulation and in particular, Verification of Payee.

1.2. Verification of Payee for manual entry orders

From October 9th, 2025, manual SEPA single payments will undergo a mandatory Verification of Payee (VoP) check. The new EBICS order types CTV (SEPA transfers with VoP) and CIV (SEPA instant payments with VoP) have been introduced for orders with a verification of payee. When entering multiple transactions (payment records) in one order, you can choose whether you want to use the verification of payee or not.

After entering an order, a switch for performing the verification of payee check is displayed on the overview page before approval. If only a single payment record has been entered, verification of payee is automatically preselected and cannot be deactivated as it is a regulatory requirement in this case. When entering multiple payment records, the switch is initially deactivated and must be activated by you if you wish to perform the verification.

Important Notes:

- To submit payments with verification of payee, you must be authorized by the bank for the new EBICS order types CTV and CIV. You will automatically receive permission for your Commerzbank bank access if you are already authorized for the previous SEPA order types without VoP (CCT or CIP). Please contact your third-party bank to find out how and when the new order types will be made available so that VoP can be used right from the start.
- To use the new order types in Global Payment Plus, you will need to retrieve your current permissions from the respective bank server as of October 9th. You can find a description of how to update your permissions [here](#). The update needs to be carried out for each bank access.
- If the new order types are not displayed under 'My order types' in the 'Upload orders' area after updating your permissions, you have not yet been authorized for these order types. In this case, please contact your respective bank.
- If you do not have authorization for a VoP order type, it is not possible to manually enter and approve a single transaction. You will then receive a message stating that you are not authorized to submit the order with the selected order type CTV or CIV. If further payment records are added, the order can be submitted without a VoP check using the existing SEPA order types. However, you should clarify the subsequent registration of the missing order types with your bank as soon as possible.

Payment order with one transaction and activated verification of payee:

SEPA credit transfer

Questions and help

Cancel

Order

Order details

1. Payment

Check

Sign

Your SEPA credit transfer

Order details

Originator's account & Company details

DE42720400460101450500 | EUR
I.ZE Konto | COBADEFF720 | DE
Commerzbank | PreliveGppTest

Originator: PreliveGppTest

Order information

Execution date: 30.09.2025

Booking type: Bulk booking

Summary of your payment records

1. Johanna Doktor
IBAN: DE63 5004 0000 0411 5317 00 | Swift-BIC: COBADEFFXXX | Bank: COMMERZBANK AG - Germany
Country: Germany | Town/City: Frankfurt am Main

200.00 EUR

...

...

More actions

200.00 EUR

Total amount of all payment records

Verification of payee

+ Add payment record

To approval

Payment order with multiple transactions and deactivated verification of payee:

Order

Order details

1. Payment

2. Payment

3. Payment

4. Payment

Check

Sign

Your SEPA credit transfer

Order details

Originator's account & Company details

DE42720400460101450500 | EUR
I.ZE Konto | COBADEFF720 | DE
Commerzbank | PreliveGppTest

Originator: PreliveGppTest

Order information

Execution date: 30.09.2025

Booking type: Bulk booking

Summary of your payment records (4)

1. Johanna Doktor
IBAN: DE63 5004 0000 0411 5317 00 | Swift-BIC: COBADEFFXXX | Bank: COMMERZBANK AG - Germany
Country: Germany | Town/City: Frankfurt am Main

200.00 EUR

...

2. Knoff Maxim
IBAN: DE33 8504 0000 0700 4699 20 | Swift-BIC: COBADEFFXXX | Bank: COMMERZBANK AG - Germany
Country: Germany | Town/City: Frankfurt am Main

150.00 EUR

...

3. Aaron Aahorn
IBAN: DE81 4306 0967 2222 2000 05 | Swift-BIC: GENODE33HAN | Bank: GLS GENOSSENSCHAFTSBANK AG - Germany
Country: Germany | Town/City: Duisburg

150.00 EUR

...

4. Johann Doktor
IBAN: DE63 5004 0000 0411 5317 00 | Swift-BIC: COBADEFFXXX | Bank: COMMERZBANK AG - Germany
Country: Germany | Town/City: Frankfurt am Main

250.00 EUR

...

...

More actions

750.00 EUR

Total amount of all payment records

Verification of payee

+ Add payment record

To approval

After submitting an order with VoP, it will be displayed in the orders for signature together with the VoP result.

Important: After the submission, please go to the open orders to check the result. You will find the order there in the 'Orders awaiting your signature' area, where you can finally authorize or cancel it. Further information can be found in the following section.

 SEPA credit transfer

Questions and help  Close 



Successfully submitted

You have submitted an order with verification of payee. Please go to the open orders to review the result and finally authorize or cancel the order. If the order is still not displayed, please refresh the view once again.

Order number NFKW

[Open orders →](#)[New payment order →](#)... More actions

1.3. Display and review of the VoP result in the 'Open Orders'

After the verification of payee, the order will be displayed together with the result in the open orders in the 'Orders awaiting your signature' area. Note: The verification and provision of the VoP result may take some time, especially for orders with many payment records. If the order is not yet displayed, please refresh the view or return to the open orders later.

Go to the expanded view to immediately see which orders have been subjected to VoP. You can also identify these order types in both views via the order type CTV or CIV.

Click on 'Verification of payee result' to display the result. You can also get there by clicking on the three-dot menu on the right-hand side and then on 'Open'.

 Global Payment Plus

 5  Peter Wandernoth

[COMMERZBANK](#)[Dashboard](#)[Orders](#)[Accounts & transactions](#)[Liquidity Planning](#)[Administration](#)[To the portal →](#)

Open orders

New payment order 

Welcome to your task list. In the following view, you can see your orders to be approved ...more

Update 

Filter 

Print 

To the expanded view 

	Post date ↓	Execution date	Details	Total amount	Approve until / Status	
☐	Orders awaiting your signature		180			
☐	30.09.2025	30.09.2025	NFKW / SEPA credit transfer (CTV) to 4 Beneficiaries	750.00 EUR	 9 days left	...

Open orders

New payment order

Welcome to your task list. In the following view, you can see your orders to be approv ...more

Update Filter Print 

[To summary view](#) 

Post date ↓
Creator

Execution date

Details

Total amount

Approve until / Status

 Orders awaiting your signature 180

30.09.2025
15:21:37
Anwesha zWEI GPP Test

30.09.2025

NFKW / SEPA credit transfer (CTV)
DE42 7204 0046 0101 4505 00 |
PreliveGppTest | Commerzbank
4 Beneficiaries

750.00 EUR
4 Payment records

● **Waiting for signature**
9 days left
Verification of payee n

In the thereupon shown section “Order details” you will see the result of the VoP check broken down by transaction.



Global Payment Plus

Dashboard

Orders

Accounts & transactions

Liquidity Planning

Administration

Open orders

Welcome to your task list. In the following view, you can see your orders to be approved ...more

Update

Filter

	Post date Creator	Execution date	Details
☐	Orders awaiting your signature 189		
☐	30.09.2025 15:21:37 Anwesha zWEI GPP Test	30.09.2025	NFKW / SEPA credit transfer (CTV) DE42 7204 0046 0101 4505 00 P Commerzbank 4 Beneficiaries
☐	30.09.2025 14:32:27 Danilo Bauer GPP Sechs TUC	30.09.2025	NFKR / SEPA credit transfer (CTV) DE42 7204 0046 0101 4505 00 P Commerzbank 1 Beneficiary
☐	30.09.2025 13:34:08 Anwesha zWEI GPP Test	30.09.2025	NFKQ / New standing order (XDV) DE42 7204 0046 0101 4505 00 P Commerzbank 1 Beneficiary
☐	30.09.2025 10:55:19 Anwesha zWEI GPP Test	30.09.2025	NFKO / SEPA credit transfer (CTV) DE42 7204 0046 0101 4505 00 P Commerzbank 4 Beneficiaries
☐	29.09.2025 14:46:30		NFKN / ISO collective direct debits DE73 5004 0000 0470 0167 00 G Commerzbank 1 Beneficiary
☐	29.09.2025		NFKM / ISO collective direct debits

Back

More actions

Order information

NFKW

Waiting for signature

30.09.2025 15:21:37

NFKW / SEPA credit transfer (CTV)

Created by Anwesha zWEI GPP Test on 30.09.2025 15:21:37 | Customer ID: PGPPRI00 | User ID: TRAIANW2 | File size: 2,300 byte

750.00 EUR

Total amount from 4 payment records

Order details

Order summary

Signatures

PreliveGppTest

DE42720400460101450500 | COBADEFF720 | EUR

4 payment records

All verifications of payee 4

	Execution date	Amount
All verifications of payee 4		
Full match 1	30.09.2025	200.00 EUR
Close match 1		
No match 1		
Verification technically not possible 1		

2. Knoff Maxim

30.09.2025

150.00 EUR

Verification of payee result:

No match

DE33850400000700459120 | COBADEFFXXX

Gebührenregelung: SLEV

Ordering party details:

Originator's account: DE42720400460101450500 | COBADEFF720

Originator: PreliveGppTest

3. Aaron Aahorn

30.09.2025

150.00 EUR

Verification of payee result:

The following four verification of payee results are possible:

- **Full Match:**
The recipient information entered (name and IBAN) matches the information stored at the recipient bank.
- **Close Match:**
The recipient information entered (name and IBAN) almost matches the information stored at the recipient bank. In this case, the recipient's name as stored at the recipient bank is also displayed.
- **No Match:**
The recipient information entered (name and IBAN) does not match the information stored at the recipient bank.
- **Verification technically not possible:**
The recipient information entered (name and IBAN) could not be verified for technical reasons.

Carefully check the result of the payee verification and decide on that basis whether you want to approve or cancel the order. If the name of an account holder does not match or does not fully match the payment recipient you specified, authorizing the order could result in the funds being transferred to a payment account whose holder is not the payment recipient you specified. The filter option on this screen allows you to selectively filter specific result types, particularly to check the transactions without full matching.

Please note that for orders with multiple payment records, approval or cancellation can only be conducted for the entire order; partial approvals or partial cancellations are not possible. Under certain circumstances, the order must first be cancelled and resubmitted with the corrected recipient data.

In addition to displaying the VoP result at payment record level, a summary of all results is also available in the 'Order summary' tab.



Global Payment Plus

COMMERZBANK Dashboard **Orders** Accounts &...

Open orders

Welcome to your task list. In the following...

Update  Filter 

Post date ↓ Execution date

☐	Orders awaiting your signature	19
☐	02.10.2025	02.10.2025
☐	02.10.2025	02.10.2025
☐	02.10.2025	02.10.2025
☐	02.10.2025	02.10.2025

◀ Back

... More actions

Total amount from 4 payment records

Order details **Order summary** Signatures

```

=====
C R E D I T S
File ID      : 364719
Date/Time    : 02.10.2025/15:06:23.000+02:00
=====

Result of the recipient check (VOP):
Total number (file level) of the payment records: 4
Full match (RCVC): 1
No match (RVNM): 1
Partial match (RVNC): 1
Recipient check not possible (RVNA): 1
Check pending (PDNG): 0
For details per payment record, see order details (HVT)
or VOP status report (now available for download).
RCVC Der Name des Empfängers und die angegebene IBAN wurden abgeglichen (Empfängerüberprüfung). Der
RCVC Name des oder der Kontoinhaber(s) stimmt mit der angegebenen IBAN überein.
RVNM Der Name des Empfängers und die angegebene IBAN wurde abgeglichen (Empfängerüberprüfung). Der
RVNM Name des oder der Kontoinhaber(s) zur angegebenen IBAN stimmt nicht überein. Beachte: die
RVNM Autorisierung der Überweisung kann dazu führen, dass das Geld an eine falsche Person überwiesen
RVNM wird.
RVNC Der Name des Empfängers und die angegebene IBAN wurde abgeglichen (Empfängerüberprüfung). Der
RVNC Name des oder der Kontoinhaber(s) stimmt nahezu mit der angegebenen IBAN überein. Beachte: die
RVNC Autorisierung der Überweisung kann dazu führen, dass das Geld an eine falsche Person überwiesen
RVNC wird.
RVNA Der Name des Empfängers und die angegebene IBAN konnten nicht abgeglichen werden
RVNA (Empfängerüberprüfung). Der Abgleich konnte aus technischen Gründen nicht durchgeführt werden.
RVNA Beachte: die Autorisierung der Überweisung kann dazu führen, dass das Geld an eine falsche Person
RVNA überwiesen wird.
=====

Collector reference      : 364719
Bank code                : COBADEFF720
Account number           : DE42720400460101450500
Ordering party data      : PreLiveGppTest
Number of payment records: 4
Total amount (EUR)       : 750.00
Execution date            : 02.10.2025
=====

```

1.4. Approval of orders with Verification of Payee

As with all other orders, orders with verification of payee can be approved or cancelled either from the order details screen via the three-dots menu in the top right-hand corner or from the complete list of open orders.

On the approval page, you will receive a notification that the verification of payee has been completed and that you are required to review the result. On this page, you also have the option of viewing the result directly by clicking on 'Verification of payee result.'



Order approval

Questions and help

Cancel

Order approval (1)

NFKW / SEPA credit transfer (CTV)

30.09.2025 | Anwesh zWEI GPP Test | DE42720400460101450500 |
COBADEFF720 | EUR

750.00 EUR

4 Payment records

[Verification of payee result](#)

Note

Verification of payee

A verification of payee has been carried out for one or more orders that you have selected for approval. Please review the verification of payee result in the order details before approving the order. If the name of an account holder does not match or does not fully match the payee you specified, the authorization of the order could result in the funds being transferred to a payment account whose holder is not the payee you specified.

1.5. Verification of Payee in case of file upload

When placing an order via file upload, you determine whether it should be an order with or without a VoP check by selecting the order type. If you want to conduct a VoP check, upload the file with the new order type CTV or CIV. If you do not require a check, select the previous order type CCT or CIP. If the desired VoP order type is not in the list of your authorized order types, either your bank has not yet created it for you, or your permissions have not yet been updated (see chapter 2). The file structure for the new order types CTV and CIV is also identical to the previous SEPA order types CCT and CIP in pain.001 format.

Important: After submitting the order, please go to the open orders section to check the result and finally authorize or cancel the order. You will find the order there in the 'Orders awaiting your signature' section. Further information can be found in chapters 3 and 4.

Bulk file-uploads containing only one transaction:

For bulk file-uploads containing only one transaction, a verification of payee must be carried out in accordance with regulatory requirements. If you nevertheless submit the file with an order type that does not require a recipient check (CCT or CIP), it will be forwarded to the respective bank server. To continue to offer our corporate clients the usual standard of payment transactions, Commerzbank will refrain from rejecting such payments for the time being and will execute them as usual. We are currently reviewing and developing an alternative approach that will require recipient verification for the payment orders concerned, while making as few changes as possible to the usual process. We will provide separate information about the launch of the solution (expected in Q1 2026). Please speak to your respective bank about how to handle bulk orders with only one transaction at third-party banks and whether these could be rejected if submitted without verification of payee.



File upload

Change order type

You can upload up to 5 files at the same time per bank access and order type.

Bank access

Commerzbank

Order type

VoP

Upload up to 5 files

Or simply drag them into this area.

CIV - SEPA Instant Payments (VoP)

CTV - SEPA Payments (VoP)

To approval

→



File upload

Change order type

You can upload up to 5 files at the same time per bank access and order type.

Bank access

Commerzbank

Order type

CTV - SEPA Payments (VoP)

Upload up to 4 more files.

Or simply drag them into this area.

Uploaded files (1)

XML

CTV_362972.XML

1.23 KB

100.00 EUR

...

1 Payment record

Remove all files

Print

To approval

→

1.6. Verification of Payee for standing orders

Since standing orders are always single transactions, a mandatory VoP check will be conducted when creating new standing orders and when changing existing standing orders. For new entries and changes submitted via GPP, a verification of payee will therefore be carried out automatically from October 9th. The new order type XDV has been introduced for this purpose. You will be automatically authorized for the new order type if you were authorized for the previous order type XDA.

Important: After submitting the order, please head to the open orders to check the result and finally authorize or cancel the order. You will find the order there in the 'Orders awaiting signature' section. Further information can be found in chapters 3 and 4.

Since there is no VoP check necessary for the deletion or suspension of standing orders, it will not be carried out in these cases.

 Standing order

Questions and help  Cancel 

✓ Order

— Check

Sign

New standing order

Order details [Edit details](#)

Originator's account & Company details

 **DE42720400460101450500 | EUR**
EZE Konto | COBADEFF720 | DE
Commerzbank | PreLiveGppTest

Order information

Date of first payment: 01.10.2025
Interval: monthly
Next execution date: 01.10.2025

Summary of your payment records

1. Johanna Doktor

IBAN: DE63 5004 0000 0411 5317 00 | Swift-BIC: COBADEFFXXX

1,500.00 EUR ...

1,500.00 EUR

Total amount of all payment records

① Verification of payee

To approval →

☐

30.09.2025

30.09.2025

NFKX / New standing order (XDV) to 1 Beneficiary

1,500.00 EUR

 9 days left

...

1.7. Download of the VoP status report

In addition to displaying the VoP results in the 'Open Orders', you can also download a VoP Status Report in Global Payment Plus if required. This is a pain.002 message in xml format that contains all recipient names and recipient IBANs for an order with the respective VoP results. The status report can be further processed in your ERP system or saved for documentation purposes if required.

To download the VoP status report, you need the new EBICS order type VPZ. We will automatically authorize the new order type for your Commerzbank bank access. For your third-party bank access, please speak to your respective bank. To use the new VoP order types in Global Payment Plus, you need to retrieve the current authorizations for all bank accesses (see Chapter 2).

You can download the VoP Status Report from the 'File Download' section of Global Payment Plus. The 'Retrieve File' tab will show you when reports are available and can be retrieved. Subsequently head to the 'Downloaded Files' tab to download the report.

File download

New payment order 

File download Downloaded files

With the File Retrieval function, you retrieve the files provided on the bank server and ...[more](#)

Order type	Most recent download	Automatic download
Commerzbank 		
Update 		
C86 - Elektronischer Entgeltreport (camt.086)		
CDZ - Abholen Payment Status Report for Direct Debit		
CRZ - Abholen Payment Status Report for Credit Transfer		
CUZ - Abholen Payment Status Report for Credit Transfer Urgent		
DKI - Devisenkursinformationen		
HAC - Kundenprotokoll (XML-Format) abholen	30.09.2025 15:09:47	
VPZ - VoP Status Report (pain.002)	30.09.2025 14:40:47	

File download

New payment order 

File download Downloaded files

The list below displays all files that have been retrieved from the bank system for your ...[more](#)

Show files for

Bank access Order type

Commerzbank  VPZ - VoP status report (pain.002) 

Order type	Bank access	Saved on ↓
VPZ - VoP Status Report (pain.002)	Commerzbank PGPPR100	30.09.2025 15:59:30 of TRAIANW2 

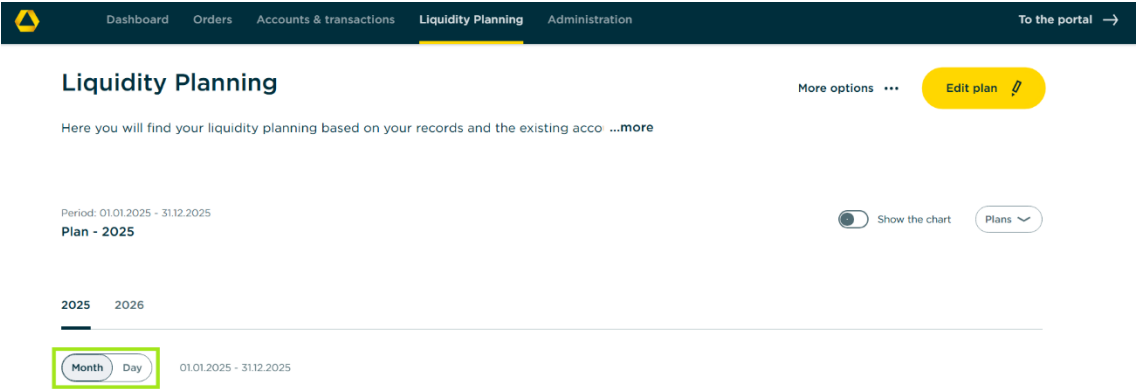
1.8.Expansion of instant payment transactions in the SEPA area

With the implementation of the EU regulation on instant payment transactions, the previous transfer limit of €100,000 no longer applies, and all payment service providers are obliged to offer these transactions wherever SEPA transfers are already possible. These enhancements have been implemented with GPP release 6.10.

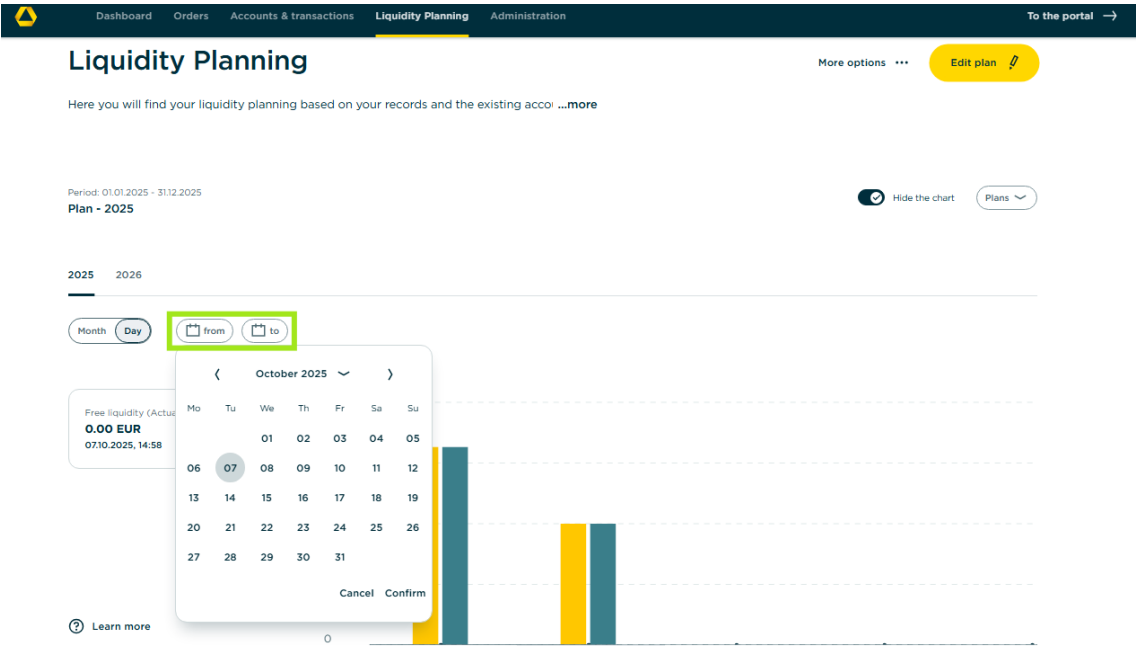
2. Liquidity planning with daily view

With the current release we enhanced the Liquidity Planning tool with new view options, enabling daily planning of liquidity and seamless switching between monthly and daily views. The daily view gives you the ability to plan granularly and provides you with more detailed insights into your financial data.

To try the daily planning view, navigate to your liquidity planning. Click on the "Day" button to switch from your previous monthly view to the new daily planning mode. The switch allows you to switch between the two views at any time.



In the daily view, you can use the date picker to select the specific period within the fiscal year for which you want to plan and analyze. The liquidity planning table can display a period of up to 90 days.



3. Display of UETR in real-time bookings

With the new release, the UETR (Unique End-to-End Transaction Reference) will also be displayed in real-time bookings (available for Commerzbank accounts held in Germany).

The UETR is a unique 36-digit foreign payment reference number that allows you to check the status of your payment. For this purpose, the "Status Cross-Border-Payment" is available in the Corporate Banking portal, which you can call up via the navigation 'Accounts & Payments > Transactions'.

To view the UETR in the real-time bookings, click on the relevant foreign payment transaction via "Account statements & transactions". In the details displayed, you will find the UETR in the field of the same name.

The screenshot displays the 'Accounts & transactions' section of the Commerzbank Corporate Banking portal. On the left, a sidebar shows the 'Transactions' tab selected. The main area is divided into two panels. The left panel, titled 'Real-time bookings from 03.09.2025', lists transactions. A red arrow points to the first transaction: 'ZAHUNG IN DAS AUSLAND' with UNS. REF: AZNM5246000004 IHRE REF: 290101029700. The right panel shows the 'Entry details' for this transaction. It displays the amount '-1.11 EUR' and the UETR 'adcd4a6d-0c76-4ab4-831a-8abd13b680fa', which is highlighted with a red arrow. Other details include the booking text 'ZAHUNG IN DAS AUSLAND', booking date '03.09.2025', value date '03.09.2025', and purpose 'UNS. REF: AZNM5246000004 IHRE REF: 290101029700'.

Booking text	ZAHUNG IN DAS AUSLAND
Booking date	03.09.2025
Value date	03.09.2025
EBC	-
UETR	adcd4a6d-0c76-4ab4-831a-8abd13b680fa
Purpose	UNS. REF: AZNM5246000004 IHRE REF: 290101029700

4. Display of real-time balance for term deposits

From now on you can display a real-time balance for your term deposits accounts at Commerzbank, which are integrated into Global Payment Plus. If you have selected the real-time balance type in the dashboard settings, it will be displayed when you call up the term deposit account via "Account statements & transactions" in the "Transactions" tab. The real-time balance is also displayed in the "Account overview" in the "Real-time" tab.