



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

22E 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

Edit details

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

22E 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

Edit details

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


[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 !\[\]\(7f261f35529d8d7ec659b2eff8759b16_img.jpg\)](#) [Filter !\[\]\(b2471417c235a522601c8fb40732dc35_img.jpg\)](#) [Print !\[\]\(a090fadcb66dc04c89b7922e82affa5b_img.jpg\)](#) [To the expanded view !\[\]\(a6e485a7a43327e5261f7493324f2f65_img.jpg\)](#)


	Post date ↓	Execution date	Details	Total amount	Approve until / Status	
<input type="checkbox"/>	Orders awaiting your signature		180	^		
<input type="checkbox"/>	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

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

COMMERZBANK

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
<input type="checkbox"/>	Orders awaiting your signature 189		
<input type="checkbox"/>	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
<input type="checkbox"/>	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
<input type="checkbox"/>	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
<input type="checkbox"/>	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
<input type="checkbox"/>	29.09.2025 14:46:30		NFKN / ISO collective direct debits DE73 5004 0000 0470 0167 00 G Commerzbank 1 Beneficiary
<input type="checkbox"/>	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

All verifications of payee 4

Full match 1

Close match 1

No match 1

Verification technically not possible 1

	Execution date	Amount
	30.09.2025	200.00 EUR
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

<input type="checkbox"/>	Orders awaiting your signature	19
<input type="checkbox"/>	02.10.2025	02.10.2025
<input type="checkbox"/>	02.10.2025	02.10.2025
<input type="checkbox"/>	02.10.2025	02.10.2025
<input type="checkbox"/>	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

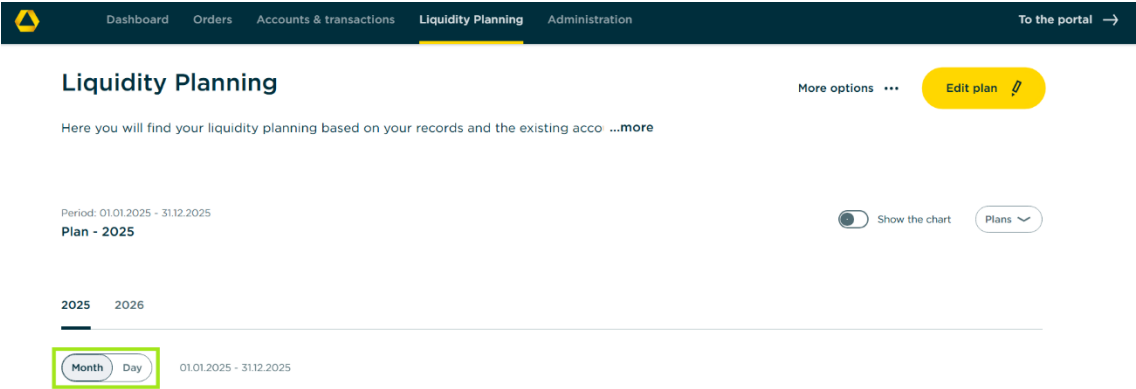
1.8.Expansion of instant payment transactions in the SEPA area

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.

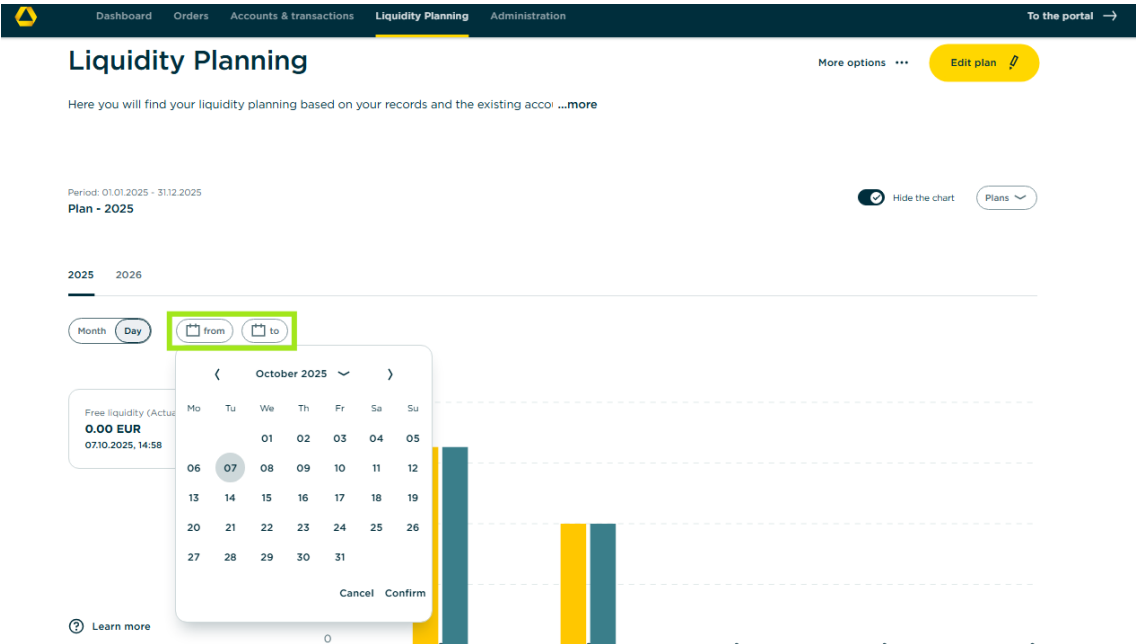
2. Liquidity planning with daily view

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.