

# Specific Direction 13

Migration to the new  
Confirmation of Payee domain

June 2022

# Specific Direction 13: Migration to the new Confirmation of Payee domain

## 1 Recitals

### Whereas:

- 1.1** Confirmation of Payee (CoP) is a valuable tool in reducing certain types of authorised push payment (APP) scams and accidentally misdirected payments. It checks the name of the payee's account against the other details given by the payer.
- 1.2** In February 2022, the PSR gave Pay.UK and each initial CoP participant a specific direction (Specific Direction 11) requiring the closure of the initial CoP technical environment (Phase 1 environment) on 31 May 2022 and that all initial CoP participants use only the CoP domain (Phase 2 environment) after 31 May 2022.
- 1.3** The deadline of 31 May 2022 was imposed in Specific Direction 11 because it was the earliest and most practicable date for all initial CoP participants to achieve migration to the CoP domain to extend the benefits of CoP more widely. However, the PSR recently changed that deadline to 30 June 2022<sup>1</sup> in light of delays affecting the migration of Barclays Bank UK plc and Barclays Bank plc (together, 'Barclays'), and TSB Bank plc ('TSB').
- 1.4** In light of those delays, and in addition to extending the deadline in Specific Direction 11, the PSR has decided to direct Barclays and TSB to require them to switch over to the CoP domain by 30 June at the latest.
- 1.5** Doing this increases the likelihood that all initial CoP participants will have switched to the CoP domain in time to meet the deadline for closing the initial environment. In turn, this will support the benefits that come to PSPs and customers from having CoP dealt with under only the CoP domain.

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<sup>1</sup> See Specific Direction 11a varying Specific Direction 11.

## 2 Powers exercised and purpose

- 2.1** Faster Payments and CHAPS are designated by the Treasury under section 43 of the Act for the purposes of Part 5 of the Act.
- 2.2** The PSR makes this direction in accordance with section 54 (Regulatory and competition functions – directions) of the Act. In accordance with section 54(3)(c), this direction applies in relation to specified persons.
- 2.3** The purpose of this direction is to ensure that Barclays and TSB migrate to the CoP domain no later than 30 June 2022.

# Direction

**NOW the PSR gives the following specific direction to Barclays Bank UK plc, Barclays Bank plc<sup>2</sup> and TSB Bank plc:**

## 3 Key definitions

**3.1** In this direction:

- a. 'CoP' means the service overseen by Pay.UK and known as Confirmation of Payee, which allows the account-holding name of the payee in a payment transaction to be checked against the details given by the payer in that transaction.
- b. 'CoP domain' means the part of the open banking directory dedicated only to enabling CoP.
- c. 'initial CoP participant' means a person with an initial CoP accreditation before 30 June 2022.
- d. 'switchover' means the point at which a directed PSP begins to send and respond to CoP requests using only the CoP domain.

## 4 Requirement to migrate to the CoP domain

**4.1** A directed PSP must achieve switchover on or before 30 June 2022.

**4.2** Once a directed PSP has achieved switchover, it must notify the PSR and Pay.UK in writing within 48 hours.

## 5 Reporting obligations

**5.1** Each week, on a day specified by the PSR, a directed PSP must provide Pay.UK and the PSR with:

- a. the date it intends to achieve switchover
- b. a description of its progress towards achieving switchover on that date, including:
  1. details of any risks to achieving switchover on that intended date and, if different, 30 June 2022

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<sup>2</sup> Barclays Bank UK plc and Barclays Bank plc are part of the Barclays Group.

2. an explanation of how it intends to mitigate those risks
3. any additional information relevant to achieving switchover by that intended date, and if different, 30 June 2022

**5.2** Paragraph 5.1 ceases to apply in relation to a directed PSP when it has achieved switchover and confirmed to Pay.UK and the PSR that it has done so.

**5.3** The PSR may determine that any reporting requirements under either this direction or Specific Direction 11 are to be dispensed with to any extent (for example, to avoid duplication of reporting requirements under those directions).

**5.4** If a directed PSP does not achieve switchover on or before 30 June 2022 in accordance with paragraph 4.1, it must notify the PSR in writing of that fact, together with an explanation of the reason, on 1 July 2022.

## 6 Publication of notifications

**6.1** The PSR may publish any notification provided to it under this specific direction.

## 7 Commencement and duration

**7.1** This specific direction comes into force on 1 June 2022.

**7.2** This specific direction will cease to be in force on 1 June 2023, unless prior to that date it is varied, revoked or extended by the PSR.

**7.3** The PSR may review this direction at any point prior to the date it ceases to be in force.

## 8 Citation

**8.1** This specific direction may be cited as Specific Direction 13 (migration to the new Confirmation of Payee domain).

## 9 Interpretation

**9.1** The headings and titles used in this specific direction are for convenience and have no legal effect.

**9.2** The Interpretation Act 1978 applies to this specific direction as if it were an Act of Parliament, except where words and expressions are expressly defined.

- 9.3** References to any statute or statutory provisions must be construed as references to that statute or statutory provision as amended, re-enacted or modified, whether by statute or otherwise.
- 9.4** In this specific direction, the word ‘including’ shall mean including without limitation or prejudice to the generality of any description, definition, term or phrase preceding that word, and the word ‘include’ and its derivatives shall be construed accordingly.
- 9.5** Section 3 of this specific direction contains key definitions. In addition, in this specific direction the following terms have the following meanings:
- **Act** means the Financial Services (Banking Reform) Act 2013.
  - **CoP request** means a request sent by a PSP to check the name of the intended payee (that is, the person to whom or which the payer anticipates sending funds) against the name of the person who holds the account to which the unique identifiers given by the payer when providing the necessary information (or amending the unique identifiers in that information) refer.
  - **Directed PSP** means a PSP that has been given this direction.
  - **Payment Systems Regulator** or **PSR** means the body corporate established under Part 5 of the Act.

**Made on 1 June 2022**

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