



Smarter Verification of Payee

Fewer Frauds, Greater Control

Ensuring Accurate Payee Verification is Challenging

- **€3B lost** annually due to fraudulent payments
- **20% of payments fail** due to name mismatches

Banks face difficulties in verifying payee details due to inconsistent name formats, typos, and variations across financial institutions. This leads to failed payments, **fraud risks**, and customer frustration.

Manual corrections increase operational costs, while rigid systems cause unnecessary rejections.

Smarter & Configurable VoP

Our ImPAI VoP solution designed for SEPA Instant compliance, ImPAI VoP gives banks **full control over payee verification**, reducing errors and improving transaction **success rates by 99%**.

With **configurable algorithms**, real-time validation, and simulation tools, banks can fine-tune their matching logic, reduce false positives, and streamline operations - all in one API-first microservices platform.

Algorithm configuration panel

Preprocessing
Cleans input by handling special characters, diacritics, and formatting inconsistencies. ☒ On

Exact Matching
Requires an exact IBAN + Name match before marking as valid. ☐ Off

ImPAI Smart Matching
Applies advanced matching techniques. ☒ On

Algorithm Weights Total: 0%
Adjust the relative importance of each matching algorithm. Total weight must equal 100%.

Algorithm	Weight (%)
a. Levenshtein Method	0
b. Pattern Based Method	0
c. Contextual Method	0

Key features



VoP as a Service

- Real-time Verification of Payee (VoP) for SEPA Instant Payments
- Configurable **matching algorithms** & thresholds
- **API-based integration** for online channels and backoffice systems



Routing & RVM as a Service

- **Local EPC Directory Service (EDS)** copy for routing
- Daily updates with BICs, IBAN reachability
- Ensures **seamless VoP request routing**



Simulation Tool

- Test **different matching settings** to understand the impact on customers
- Fine-tune matching algorithms with adjustable weights and thresholds
- **Simulate VoP transactions** to improve decision-making before going live

Contact Us

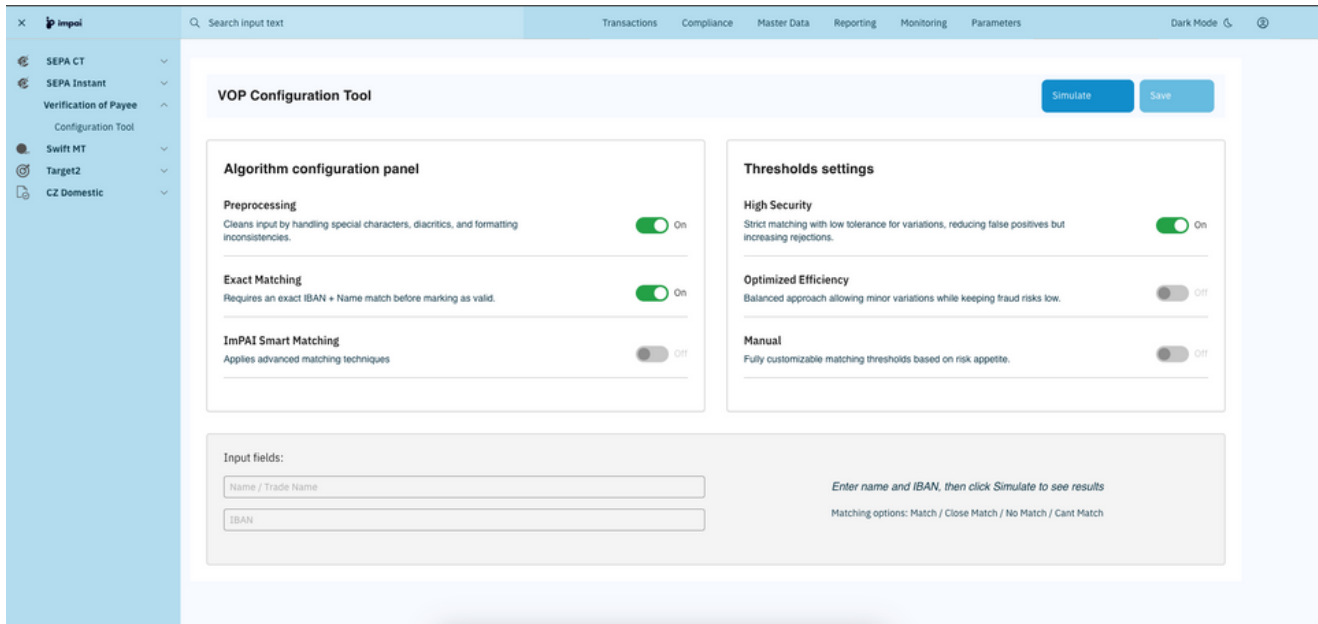
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Im-Par
YOUR SUCCESS IS OUR VALUE

"A VoP solution that works for us - not the other way around. Less manual fixes, fewer failed payments, and better efficiency."

Head of Payments in European bank



Configuration & Simulation Tool screen

Why Choose ImPAI's VoP



Industry Expertise

Deep expertise in banking and compliance.



AI-Driven Innovation

Innovative tech for smarter verification.



Scalable & Future-Proof

Designed for flexibility & evolving regulatory and business needs.



Trusted by Banks

Proven partner to banks in Europe.

Who We Are

ImPar is Frankfurt based fintech company combining decades of payments expertise, modern technology, and proven delivery capabilities to help banks accelerate transformation. For banks that want to reduce costs, simplify operations, and move away from outdated systems, ImPAI offers a modern solution. Our platform is an AI-powered payments solution built on flexible microservices and cloud-native technology. It supports real-time processing for SEPA, SWIFT, SIC, and other schemes, and connects seamlessly via APIs to both internal infrastructure and external partners. ImPAI also includes a built-in AI assistant that speeds up workflows, reduces manual effort, and simplifies onboarding. **We are your connection to the future of payments.**