



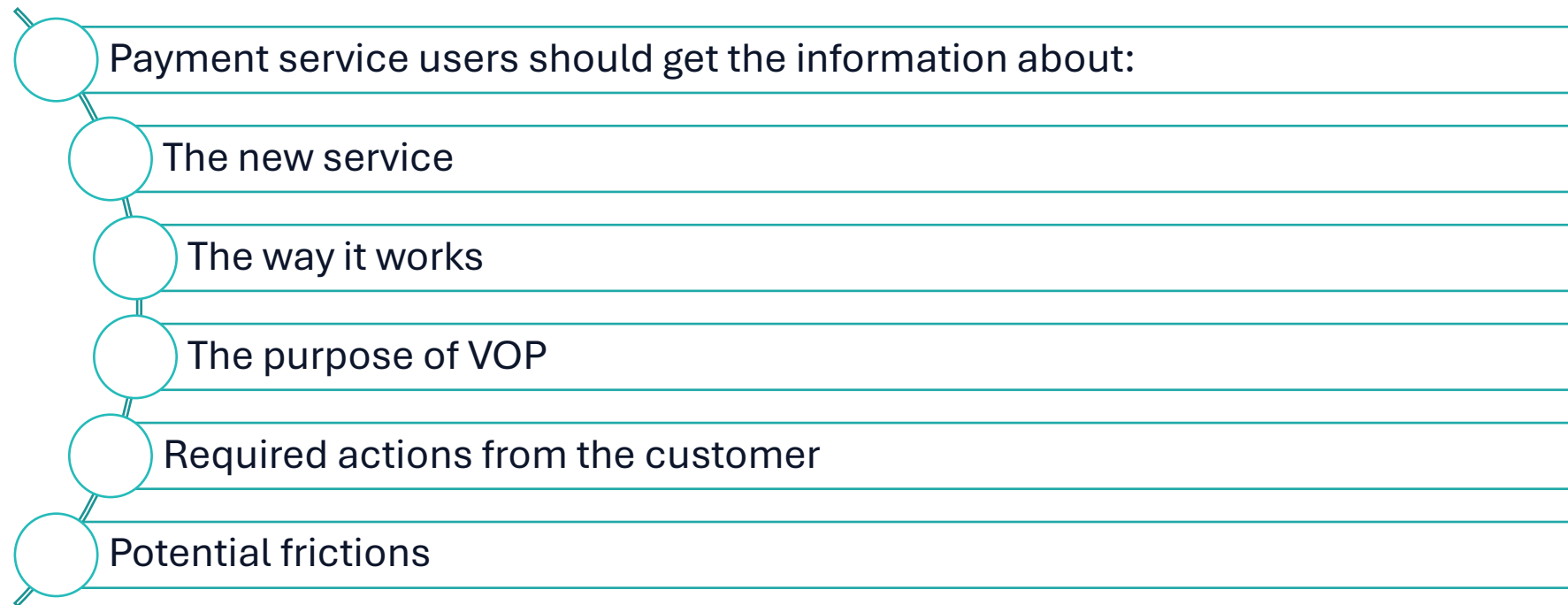
VoP communication in Lithuania

EFIP meeting

26 June, 2025

Communication is key

VOP will bring a new payment experience for customers, so proper communication is needed



Two streams of information

Bank of Lithuania

- General information – what is common for all PSPs
- Requirements stemming from the regulation
- Main changes to the current experience
- Possible effects

Payment service providers

- Information oriented to the service of the particular PSP
- Tailored to its customers
- Channeled to reach own customers

Two streams reinforce each other

Be aware of possible fraudsters' attacks!

Each change may be exploited by fraudsters to build new fraud scenarios

PSPs do not send messages, e-mails with links requesting customers to provide their data

VOP is performed **only in the PSPs' systems** – internet banking, mobile app

If you receive such messages – it is fraud

No active actions required for VOP

Communication should cover the liability aspect

Payer's and PSP's liability

Payer's choice to authorize the payment even in case of "no match", and the possible consequences thereof

PSP's responsibility if VoP is not provided properly

What if...

...VoP was not performed?

VoP is not required

not in the scope, e.g. payment to non-Eurozone PSP

VoP did not work

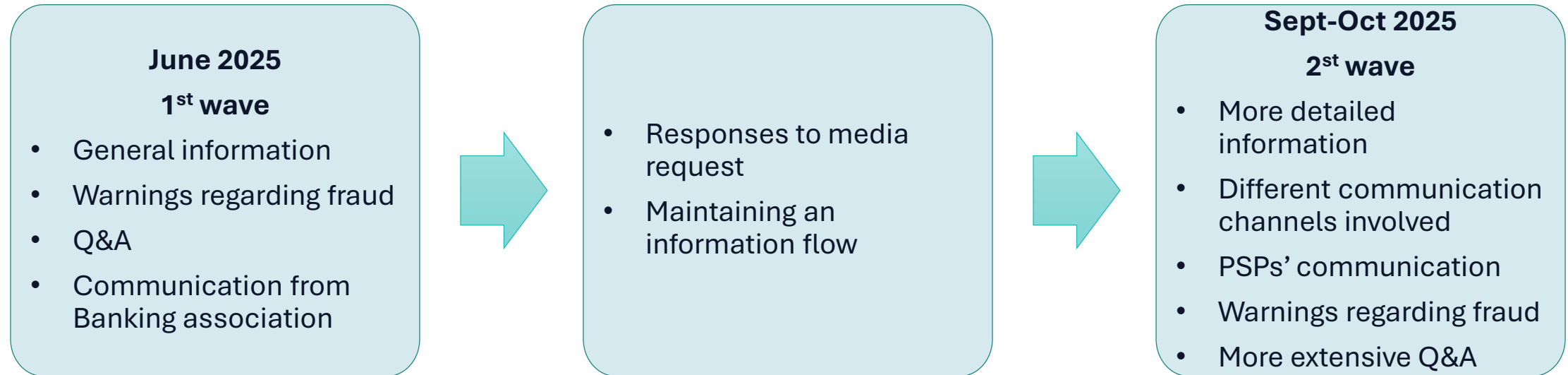
technical issues, etc.

Different implications for the customer

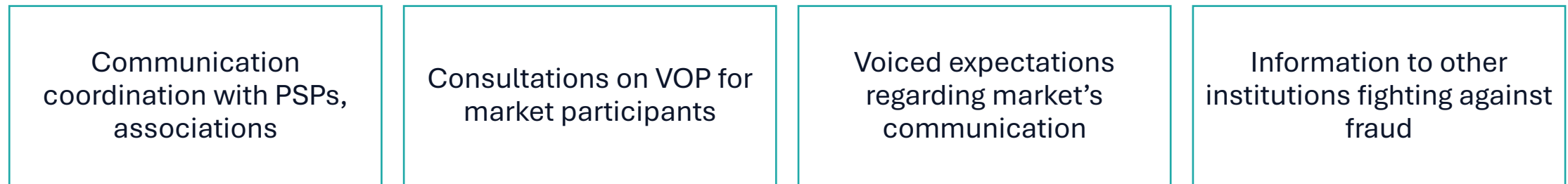
→ that should be explained in the communication

Timeline

Communication to the public



Background communication



Thank you
