

# An example of how a Standardised Proxy Lookup (SPL) service would work

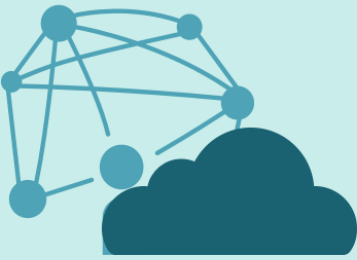
to make interoperable pan-European P2P payments



Emma lives in the Netherlands. Her Danish friend Oliver, who works in the UK, comes to visit her. To pay him back half a restaurant bill, she uses her Person-to-Person (P2P) mobile payment app to send the money via Oliver's British phone number and he receives it directly on his Danish bank account. Paying him back was fast and easy.

## But what happened behind the curtain?

All local European P2P payment solutions are interconnected via an SPL service



The mobile phone number is used as a proxy for an IBAN. When a query is routed to a local P2P payment solution, via the SPL service, if the proxy is matched, then the IBAN is returned.

## Lookup hierarchy in a complex situation such as Emma's and Oliver's:

1

As Emma uses a Dutch solution, the local (i.e. Dutch) database is first queried.



2

As no link is found to a Dutch payment account, a subsequent lookup is initiated in the country of origin of the proxy, in this example, the UK. In most cases, these two steps will be enough for the lookup to be successful.



3

The lookup in the UK still doesn't yield any result. The SPL service continues its search, to match the phone number Emma sent her money to with a bank account. The order in which the other national databases are polled is an area of discussion.



4

Another lookup is launched in Denmark. Several P2P payment solutions exist in Denmark, hence the SPL has to query several databases (in an order that will need to be defined by the Danish community). The lookup finally finds a link between the phone number and a Danish bank account. Emma's money is sent to this bank account.

