HOW THE STANDARDISED PROXY LOOKUP (SPL) SERVICE WORKS ?

Payer

1. Payer uses mobile app to enter payee's mobile number (proxy).
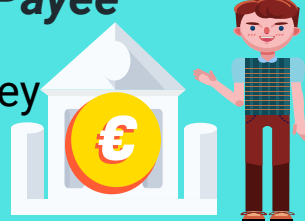
Payer's PSP

2. PSP requests payee info from IRP.*

Payee's PSP/ Payee

9. Payee receives money through the payee's PSP.

8. Payer app receives confirmation of payee ID and instructs PSP to make payment.

3. IRP checks its own database for mobile number. If unsuccessful, IRP passes the request to SPL.

7. IRP forwards payee's details or null response to payer's PSP.

IRP - Initiating Registry Provider

SPL SERVICE

6. SPL replies to IRP with payee's IBAN + additional information if available. In case of more than 1 result, the SPL applies following polling hierarchy logic before passing on the single response:

- *Preference timestamp* or *registration timestamp*
- *Preference timestamp will be an **optional feature** (investment).*

4. SPL uses polling hierarchy rules to send a request to RRP(s) based on the country code of the proxy.

RRP- Responding Registry Provider

5. RRP(s) check database and respond to SPL service with payee's IBAN if available and possible additional information.

*Unless payer's PSP is IRP