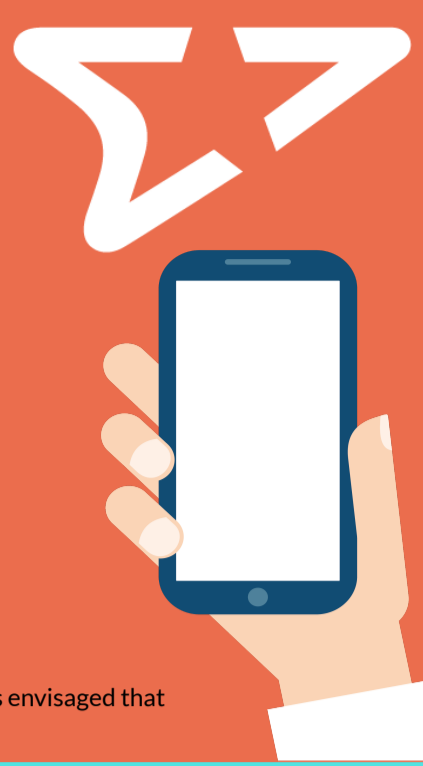
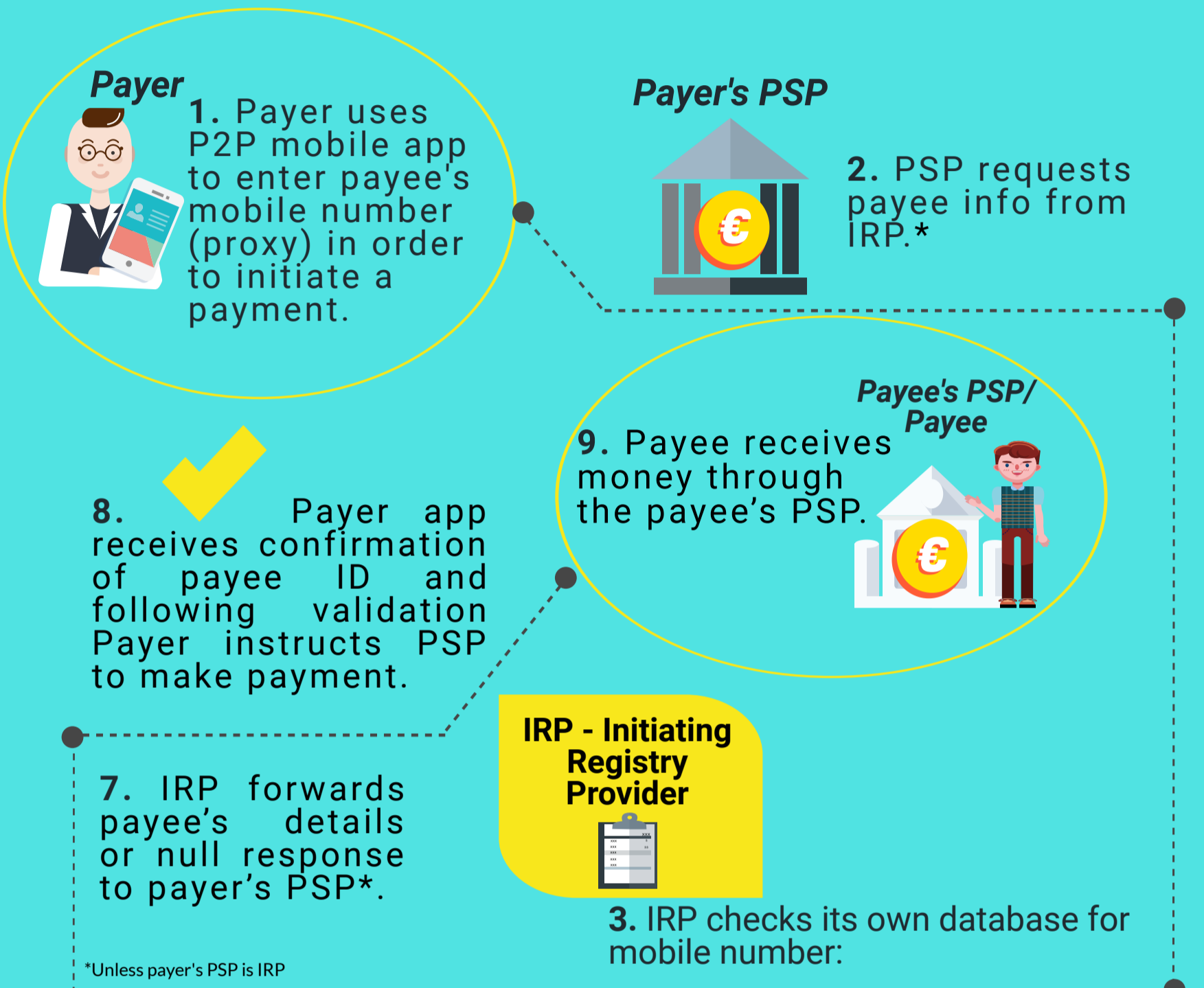


# HOW THE SEPA PROXY LOOKUP (SPL) SCHEME WORKS IN PRACTICE TO FACILITATE (MOBILE) P2P PAYMENTS\* ?



\*Initially the focus will be on (mobile) P2P payments whereby the mobile telephone number is used as a proxy to an IBAN. It is envisaged that the scheme will evolve over time to support additional proxy types, account identifiers and use cases.



\*Unless payer's PSP is IRP

## SPL Scheme

6. SPL service provider replies to IRP with the payee's IBAN and name/alias if available. In case of more than 1 result, the SPL service applies following polling hierarchy logic before passing on the single response:

- **Preference timestamp or registration timestamp**
- **Preference timestamp is an optional feature.**



4. SPL service provider 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 and corresponding name/alias if available.