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.

**Payer**

1. Payer uses P2P mobile app to enter payee's mobile number (proxy) in order to initiate a payment.

2. PSP requests payee info from IRP.

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

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

5. RRP(s) check database and respond to SPL service with payee’s IBAN and corresponding name/alias if available.

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.

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

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

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

**IRP - Initiating Registry Provider**

*Unless payer’s PSP is IRP

**RRP - Responding Registry Provider**

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