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STATUS UPDATE ON THE SEPA PROXY LOOKUP SCHEME TO THE NOVEMBER 2018 EURO RETAIL PAYMENTS BOARD

1. Introduction

In May 2018 the EPC agreed to assume the role of SEPA Proxy Lookup (SPL) scheme manager at the request of the Steering Committee of the Mobile Proxy Forum (MPF).

Following the signing of the transfer of copyright agreement in relation to the SPL rules and SPL API specification by the EPC and the MPF in July 2018, the MPF was disbanded and the EPC started with preparing the implementation of the SPL Scheme.

2. SPL Scheme Participant Group (SPL SPG)

The SPL SPG is currently responsible for the scheme management of the SPL service under the authority of the EPC Board. Its terms of reference were published in July 2018 on the EPC website¹.

The inaugural meeting of the SPL SPG took place on 27 September 2018 and was followed by a second meeting on 24 October 2018. The next meeting is scheduled as a conference call on 26 November 2018.

The SPL SPG currently includes members from Denmark, France, Italy, the Netherlands, Poland, Spain, Sweden and the United Kingdom. There remain vacant seats in case additional participants wish to join the SPL scheme in the coming months. A few other communities have recently manifested an interest in joining the SPL SPG in the near future.

3. SPL Scheme Rulebook

The SPL Scheme will cover the exchange of the identification data necessary to initiate payments between proxy-based payment solutions on a pan-European level. It aims to facilitate interoperability between participating payment solutions. Initially the focus will be on mobile payments whereby the mobile telephone number is used as a proxy to an IBAN. It is envisaged that the SPL Scheme will evolve over time to support additional proxy types, account identifiers and use cases.

The SPL SPG is currently reviewing the SPL Scheme Rulebook which is based on the SPL rules and the SPL API specification as developed by the MPF. The SPL API

¹ https://www.europeanpaymentscouncil.eu/sites/default/files/kb/file/2018-07/EPC121-18%20v2.0%20APPROVED%20Terms%20of%20Reference%20SPL%20Scheme%20Participant%20Group_1.pdf

specification makes use of data elements that are described in the repository level of the Berlin Group's Mobile P2P Interoperability Framework.

The aim is to publish the finalised version of the SPL Scheme Rulebook and SPL API specification before the end of 2018 on the EPC website, subject to EPC Board approval.

4. Preferred SPL service provider

In July 2018, the EPC signed a service agreement as well as a license agreement with equensWorldline which was appointed by the MPF as preferred SPL service provider.

The development of the SPL solution is progressing as planned. The preferred SPL service provider is expected to commence external integration testing in November 2018.

5. Implementation

The SPL Scheme and service will be ready for implementation early 2019 as planned but the take-up is expected to be progressive.

The EPC already received a number of letters of intent from various interested communities and parties. A register of SPL Scheme Participants will be published in due course on the EPC website.

6. TIPS Mobile Proxy Lookup service

The EPC is regularly receiving questions in relation to the Mobile Proxy Lookup (MPL) service which was recently announced under the Eurosystem's TARGET Instant Payment Settlement (TIPS) initiative, in particular on the possible impact on the SPL Scheme (and service).