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**Public**

## **SEPA Proxy Lookup (SPL) Scheme: Status Update to the November 2019 Meeting of the Euro Retail Payments Board (ERP)**

**Distribution:** General Public

### **1 Introduction**

The EPC as scheme manager of the SEPA Proxy Lookup (SPL) scheme published the first version of the SPL scheme rulebook in December 2018 to permit a launch (of the scheme) in January 2019 in line with the ERP expectations. The SPL service currently operated by equensWorldline went live in February 2019.

The SPL scheme covers the exchange of the data necessary to initiate payments between proxy-based mobile payment solutions on a pan-European level. It aims to facilitate interoperability between participating payment solutions. The scheme is limited to a look-up function with the sole purpose of supporting the initiation of a payment. The actual payment is however not part of the scheme and is covered by an 'overseen' payment scheme within the SEPA geographic area.

Currently the focus is limited to (mobile) payments whereby the mobile telephone number is used as a proxy to an International Bank Account Number (IBAN). It is envisaged that the scheme will evolve over time to support additional proxy types, account identifiers and use cases. To this end the EPC launched a change management cycle in February 2019 (see section 2).

### **2 SPL scheme change management process**

It is a key objective of the EPC that the SPL scheme is able to develop with an evolving payments market. To meet the demands of the scheme participants and stakeholders including end-users and PSP communities, the scheme is subject to a change management process that is structured, transparent and open, governed by the rules of the management and evolution function of SEPA scheme management.

To this end the EPC invited stakeholders on its website (in February 2019) to submit change requests in relation to version 1.0 of the SPL scheme rulebook.

As a next step, the EPC launched a three-month public consultation in May 2019 which listed all the change requests received including a recommendation (for each change request) from the EPC on the way forward.

Following the termination of the public consultation on 26 August 2019, the EPC collected and analysed the level of support and comments received for each change request, based on which a change proposal submission document was developed and submitted in November 2019 to the EPC Board for decision-making purposes.

The SPL scheme rulebook will be updated based on the approved change proposal submission document. The second version of the SPL scheme rulebook is expected to be published by April 2020. The change proposal submission document including the Board decision in relation to each change proposal will be published at the same time.

To date there are no SPL scheme participants as yet in spite of continued interest in the market, but the EPC expects that the attractiveness of the SPL scheme will further increase following the integration of anticipated enhancements (e.g. e-mail address as additional (optional) proxy) in the next version of the SPL scheme rulebook.

In 2020 the EPC will continue to promote adherence to the SPL scheme and determine whether and when a new change management cycle will be initiated in order to further develop the SPL scheme in line with evolving market requirements, also in light of the stock-take carried out in October 2019 by the European Forum for Innovation in Payments (EFIP).

### **3 Risk management annex**

The EPC will finalise its risk management annex (RMA) to the SPL scheme rulebook by the end of 2019 (subject to EPC Board approval). This annex highlights the risks related to the SPL scheme participants in their role as initiating registry provider (IRP)<sup>1</sup> and/or as responding registry provider (RRP)<sup>2</sup>, and how these risks should be managed. The methodology used in the RMA is based on established ISO standards<sup>3</sup>. For confidentiality reasons, the RMA will only be provided to (prospective) scheme participants.

In early 2020, the EPC will start preparing an updated version of the RMA in line with version 2.0 of the SPL scheme rulebook.

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<sup>1</sup> Entity which makes a lookup request into the SPL.

<sup>2</sup> Entity which responds to a lookup request from the SPL.

<sup>3</sup> ISO 31000:2009 'Risk management – Principles and guidelines'; ISO 27005:2011 'Information technology – Security techniques – Information security risk management'.