

EP219-21
Version 1.0
Date issued: 2 November 2021
EPC

European Payments Council AISBL,
Cours Saint-Michel 30 B-1040 Brussels
T +32 2 733 35 33
Enterprise N°0873.268.927
secretariat@epc-cep.eu

Public

Approved

SEPA Proxy Lookup (SPL) Scheme: Status Update to the November 2021 Meeting of the Euro Retail Payments Board (ERP/2021/020)

1 Background

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 ERPB 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 any 'overseen' payment scheme within the SEPA geographic area.

The version 2.0 of the SEPA Proxy Lookup (SPL) scheme rulebook entered into force on the 1st of June 2020, and all related technical changes were implemented by equensWorldline.

2 Status update

In version 1.0 of the SPL scheme rulebook, the focus was limited to (mobile) payments whereby the mobile telephone number is used as a proxy to an International Bank Account Number (IBAN). In version 2.0 of the SPL scheme rulebook, among other changes, the email address has been added as another possible proxy in the scheme.

To date there are no SPL scheme participants as yet in spite of continued interest in the market. However, the EPC Secretariat recently received one concrete manifestation of interest. The attractiveness of the scheme is expected to increase following the higher penetration of SCT Inst and the potential adherence of a first participant.

The Service Agreement with the SPL scheme service provider, equensWorldline, was renewed in May 2021.

A call for input was published on the EPC website on 1 February 2021, inviting interested stakeholders to share feedback on the evolution of the SPL scheme, by 30 April 2021. An up-to-date overview of existing and planned (local) proxy lookup initiatives within the SEPA geographic area was also undertaken by the SPL Scheme Participant Group (SPL SPG) showing an increased number of such initiatives across Europe.

The outcome of these actions was analysed by the SPL SPG which concluded that a new SPL scheme maintenance cycle was not required as long as there are no scheme participants.

The EPC continues its activities to increase awareness/interest through its communication efforts: relevant SPL and SCT Inst developments are communicated via the EPC website, social media (i.e., Twitter & LinkedIn), meetings and/or presentations.

Regular status updates are also provided to the ERPB (which ensures a wider exposure).

3 Next steps

The EPC will for the time being continue to i) monitor the market developments and any emerging new market requirements (potentially resulting in the need for a new change management cycle) and ii) promote adherence to the SPL scheme.