



EUROPEAN CENTRAL BANK

EUROSYSTEM

TIPS Mobile-Proxy lookup

TIPS Consultative
Group meeting

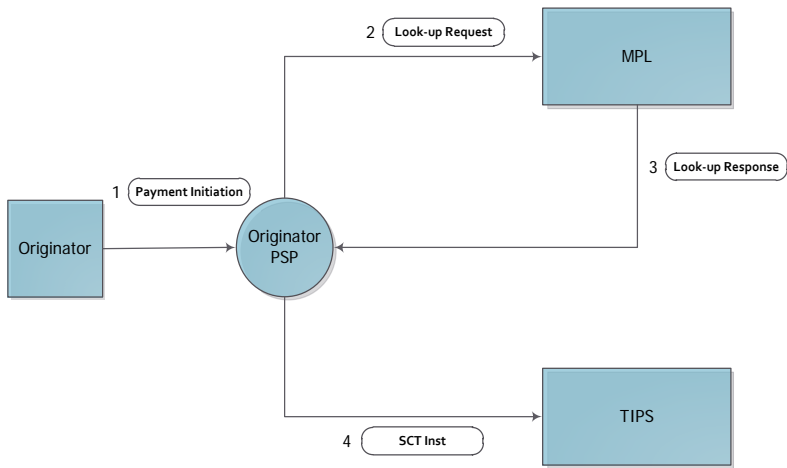
4 October 2021

ECB-UNRESTRICTED



What is Mobile-Proxy Lookup service (MPL)?

MPL is an optional functionality of TIPS that enables TIPS Participants, Reachable Parties or Instructing Parties acting on behalf of Participants **to receive from their customers the request to execute an instant payment in favor of a beneficiary** identified with a proxy (e.g. a mobile number). A central repository is used to identify the beneficiary IBAN and the BIC to be used to credit the Beneficiary PSP in TIPS



Operational requirements for PSPs using MPL

- TIPS Participants and Reachable Parties are **automatically** MPL Participants as well.
- MPL Participants need to setup and maintain a **mapping table** between the proxies (e.g. mobile number) and the IBANs in MPL. By sending a look-up request, the originator bank can retrieve the IBAN of the beneficiary.



- Authentication and authorization process in MPL are the **same** used for TIPS core functionality.
- TIPS Participants and Reachable Parties can access MPL service by themselves or by using a third party (i.e. Instructing Party).

General features

Look-up Request

- Participants/Reachable Parties send a look-up Request to get the IBAN. MPL replies by sending a look-up response that includes all data attributes of the Proxy-IBAN Mapping Table



Reachability Check

- Participants/Reachable Parties send a Reachability Check Request to check whether a given proxy digest is stored in the MPL repository. The response is a Boolean indicator (True/False)



Personal Data Retrieval Request



- Participants/Reachable Parties send a personal data retrieval request to query entries in MPL



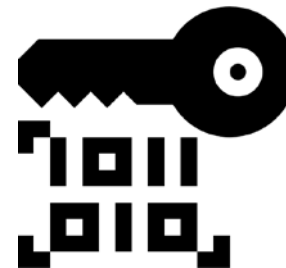
MPL Repository Maintenance Report

- MPL actors can subscribe to receive a daily report including a statement of all the maintenance requests registered in the last calendar day.

Data protection and legal aspects

Security measures

- MPL Participants do not store any proxy or personal data of their customers but only their corresponding digest
- A digest is a string value of a fixed length, which is the result of calculation of a hashing algorithm.



Personal Data Retrieval Request and GDPR



- By sending a Personal Data Retrieval Request, the Participant/RP can get all elements of the Proxy-IBAN Mapping Table that correspond to a given physical person.
- In this way, the right of citizens to access their own data (prescribed by the General Data Protection Regulation) is ensured.

Pilot on MPL

The Eurosystem is interested in running a **pilot** on MPL in 2022 and would welcome a small group of institutions willing to participate.

An e-mail will be sent out to the TIPS CG in order to collect expressions of interest. The ECB and 4CB will work with the interested parties and keep the TIPS consultative group informed.

During the pilot, experiences and lessons learned will be collected from participants.

Presentations, publications, e.g. an article to be published on the website will be prepared by the **TIPS Champions** group.

Thank you for the attention!

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 **ECB: market infrastructure and payments**