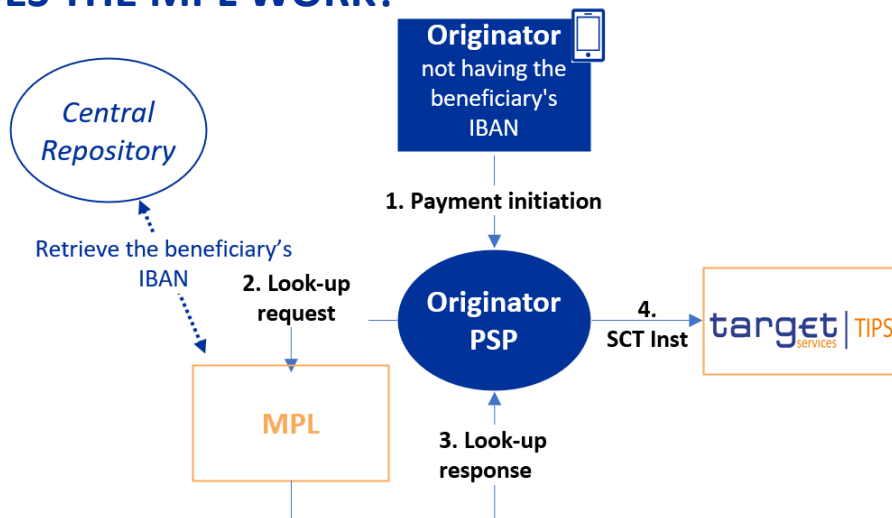# Mobile-Proxy Lookup (MPL) Service in TIPS

ℹ️ ABOUT MPL

- **Optional and cost-free integrated in TIPS**

- MPL enables **executing an instant payment** towards a beneficiary **identified with a proxy** (e.g. mobile number)

- How can the PSP access it? The MPL service is available to:
  - TIPS Participants
  - Reachable Parties
  - Instructing Parties

💡 BENEFITS

- **Offer value-added services to customers**

- Enables end-customers to initiate an instant payment without knowing the beneficiary's IBAN

- Facilitates the use of instant payments through devices (e.g. smartphones)

⚙️ HOW DOES THE MPL WORK?

🧩 LOOKING FOR VOLUNTEER PSPs – JOIN THE PILOT

- To **support the PSPs' smooth migration to MPL service**
- To **test** the internal adaptations of PSPs to MPL
- To **share** experience and comments
- To **explore interoperability and synergies**

Interested in joining the pilot?

Please contact
TIPS@ecb.europa.eu