

Gain control over PSD2 challenges with Asseco PSD2 Enabler



Disruption disguised as a regulation is shaking up the financial ecosystem more powerfully than ever. Publication of the final RTS in March 2018 marked an important milestone and the clock started ticking. The next milestone is critical as it focuses on you – your PSD2 compliance date, your resources, and your time. If you're ready to invest in your bank's success and balance compliance with customer experience, Asseco PSD2 Enabler Package is the right choice.

Our comprehensive solution fits the Berlin Group's PSD2 framework and covers PSD2 end-to-end by combining 3 proven products critical for compliance – exposing XS2A APIs with Digital Edge, enabling strong customer authentication with SxS and transaction monitoring with InACT. Our unique offering can take you a step further and provide a digital extension of your banking business. Read on to find out how our unique approach can help you achieve full compliance and leverage opportunities for the growth of your digital business.

PSD2 Ecosystem

PSD2 regulation serves as a catalyst that opens up the field for new players with access to account (XS2A) and increases the level of security at which consumers transact with strong customer authentication (SCA).

XS2A can enable banks to go beyond compliance and incorporate their innovation into the own digital offer and possibly third party products and services to their clients taking advantage of new partnerships with FinTechs. SCA is expected to increase the trust in digital offers and services so that many of those who were rather careful and sceptical will increasingly switch from brick-and-mortar to digital.

Transaction monitoring (TRM) and transaction risk analysis (TRA) are expected to bring down the fraud levels and reduce friction introduced when unnecessary SCA interrupts user experience during a transaction. Reduced friction at increased security level is expected to encourage the digital generation to do what they like best - interact with the bank entirely digitally.

Asseco PSD2 Enabler

Asseco PSD2 Enabler package allows you to kick-start an open banking journey, with minimal changes on your existing applications.

PSD2 Enabler first helps you meet all compliance requirements in a lightweight, cost-effective manner by using SCA across all digital channels, exposing dedicated XS2A API as a new channel optimized for TPP access, and introducing cross-channel transaction monitoring and risk analysis.

Banks that treat PSD2 primarily as a compliance cost can stop there. However, banks that want to go beyond compliance and develop a digital arm of their banking business can use PSD2 Enabler as an excellent starting point and extend it with additional digital banking components and services offered by Asseco.

Full compliance Out-of-the-box

Components offered in our PSD2 Enabler package belong to the existing Asseco SEE products that are used actively in banks.

8 package components are pre-integrated in a PSD2 compliance focused implementation so that the deployment and maintenance effort is reduced to a minimum.



All Asseco SEE components come pre-integrated with a focus on ease of installation and avoiding unnecessary complexity. Modification and development are only required at the backend connectors to interconnect with your digital banking – core banking interfaces.

Unique Approach

A bank can approach PSD2 as a compliance project at first, minimizing effort, complexity and cost, and then introduce an extended set of services and capabilities in a future phase, when the business strategy and revenue model that takes advantage of PSD2 becomes clear.

Stepping up from the initial phase of compliance to digital business will leave most of the initially implemented components untouched or just slightly enhanced so that switching from one level to the next is secure, effective, and does not bring an additional load to your internal resources.

Asseco SEE is uniquely positioned to address all of the PSD2 requirements related to SCA, XS2A, and TMM with its market-proven products. As a service provider, we can also offer the complete solution in a SaaS model hosted in AWS or Azure EUR data centers.

- Establish bulletproof PSD2 compliance with minimal cost
- Reduce project and system complexity
- Maintain flexibility
- Protect existing investments
- Avoid vendor lock-in

Thanks to our experience in standardization of banking APIs, Asseco SEE can design and document bespoke PSD2 compliant API definitions and provide a framework for their extension and revision.

Finally, with its rich portfolio of digital banking products, Asseco SEE supports banks stepping beyond PSD2 compliance into account aggregation, customer onboarding, sales, and origination.

	API Gateway	Identity & Access	Strong Authentication	Mobile Token	Fraud Monitoring	API Sandbox	Developer Portal	Core Connector
Dedicated interface for AISP, PISP, PIISP	✓							✓
Explicit consent		✓						
Common and secure communication – mutual TLS, eIDAS	✓							
SCA exemptions	✓							
SCA – confidentiality and integrity of credentials		✓	✓	✓				
SCA – dynamic linking, independence of the elements			✓	✓				
Transaction monitoring					✓			
Transaction risk analysis					✓			
Fraud reporting					✓			
Testing facility						✓		
Documentation							✓	
SLA monitoring	✓							✓

Having questions about the best path and technology to reach compliance? We are here to help. Contact us!