



**FINOLOGEE**  
DIGITAL FINANCE



- ▶ PSD2 compliance using a single connection to the bank's infrastructure
- ▶ Full services offer encompassing all PSD2 & RTS requirements
- ▶ Multi-standards (STET, Berlin Group, Open Banking) offering maximum compatibility
- ▶ High-performance hosting infrastructure & SLAs with Clearstream

# PSD2 for Banks

**Comply with PSD2 and RTS on Strong Customer Authentication (SCA) using a single connection to your payments/account management infrastructure. More than 30 banks already use the PSD2 for Banks product.**

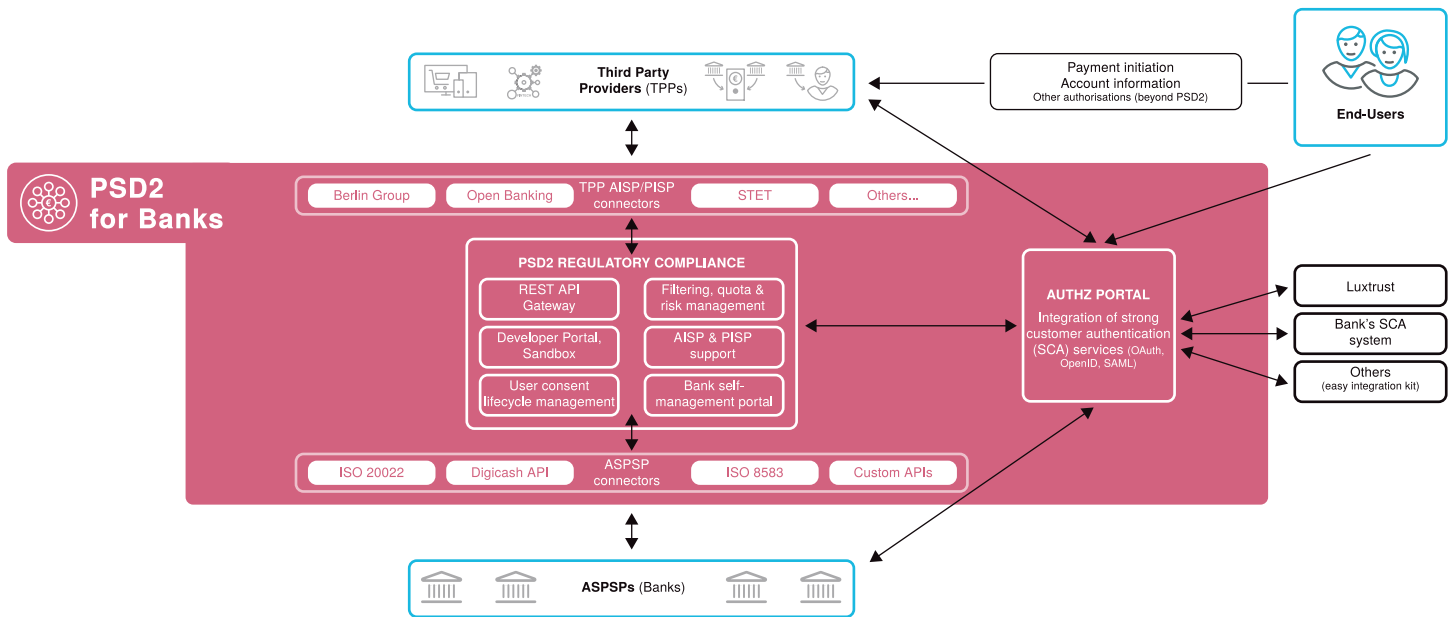
FINOLOGEE's PSD2 for Banks product enables any financial institution holding payment accounts that are accessible via online channels to meet PSD2 regulatory requirements quickly and easily. FINOLOGEE's system provides for all the services needed for access and authentication management. The product relies on FINOLOGEE's Trusted FinTech Platform, providing a high-performance environment for API access management, an authentication stack (implementing

various third-party solutions) and consent management, multiple standards implementation (STET, Berlin Group, UK Open Banking), exhaustive documentation to third parties and a developer/TPP sandbox. Hosting and technical management are done on Clearstream's infrastructure, with a variety of service level choices and guarantees. A full integration with FINOLOGEE's Trusted FinTech Platform also offers additional

internal and external apps and the opportunity for banks to expose and monetise their own APIs via the platform's marketplace. In a nutshell, it is an off-the-shelf and fully compliant product enabling already more than 30 banks to meet PSD2 requirements in the most efficient possible way.



## ► How does it work?



## ► What are the components?

### AISP/PISP authentication

- Validating the identity of the connecting AISP/PISP
- Various authentication & validation mechanisms (TLS, eIDAS, Preta ...)

### Strong customer authentication

- RTS-compliant SCA OAuth2, OpenID, SAML, Luxtrust, others
- Custom SCA-compliant modules for web/mobile banking

### Consent lifecycle management

- Manage access tokens lifecycle
- Fine-grained permission management with dynamic transaction linking and limitations

### Filtering and quota management

- Validating business rules laid out in the RTS
- Quota management & enforcing

### Developer portal

- Provide consolidated developer resources
- Sandbox - Fully isolated testing environment containing only test data

### Banks: Connectors, portal, support

- Proprietary bank connectors (REST, SOAP, Socket ...)
- Analytics, monitoring, SLA
- AISP/PISP & banks

## ► Frequently Asked Questions

### Why should I outsource my PSD2 compliance infrastructure to you?

FINOLOGEE is a specialist in digital products and interfaces and has a vast experience with hosted business-critical infrastructure management. We provide scalability, continuous optimisation, SLAs and best-in-class external product modules. We are experts in designing and running modern digital platforms involving multiple stakeholders and roles (e.g. Digicash mobile payments for retail banks, Mpulse mobile messaging & micropayments).

### Is your infrastructure reliable and where is it?

We work in a partnership with Clearstream, a company that offers one of the most reliable banking services hosting platforms available on the market. Data is located on a high performance virtualisation environment in compliant data centres in Luxembourg.

### Who are you?

FINOLOGEE is an entrepreneur-run and owned company founded in 2017 by the DIGICASH mobile payment system's founders. We are based in Luxembourg. We are part of a group of companies that provides high-end digital services and runs critical transactional platforms in Luxembourg since 2006.

### Do you store or have access to my customers' data?

Technically yes. This is why we operate under a Support PFS licence under the supervision of the CSSF, with the same professional secrecy, audit, compliance, business continuity and risk management obligations as banks. And on top of this, we are completely neutral, with no ties to our clients' competitors.

