



BANKS' HIGH-END CHOICE FOR PSD2 COMPLIANCE

Comply with PSD2 and RTS on Strong Customer Authentication (SCA) using a single connection to your payments/account management infrastructure. More than 35 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.

PSD2 compliance using a **SINGLE CONNECTION** to the bank's infrastructure

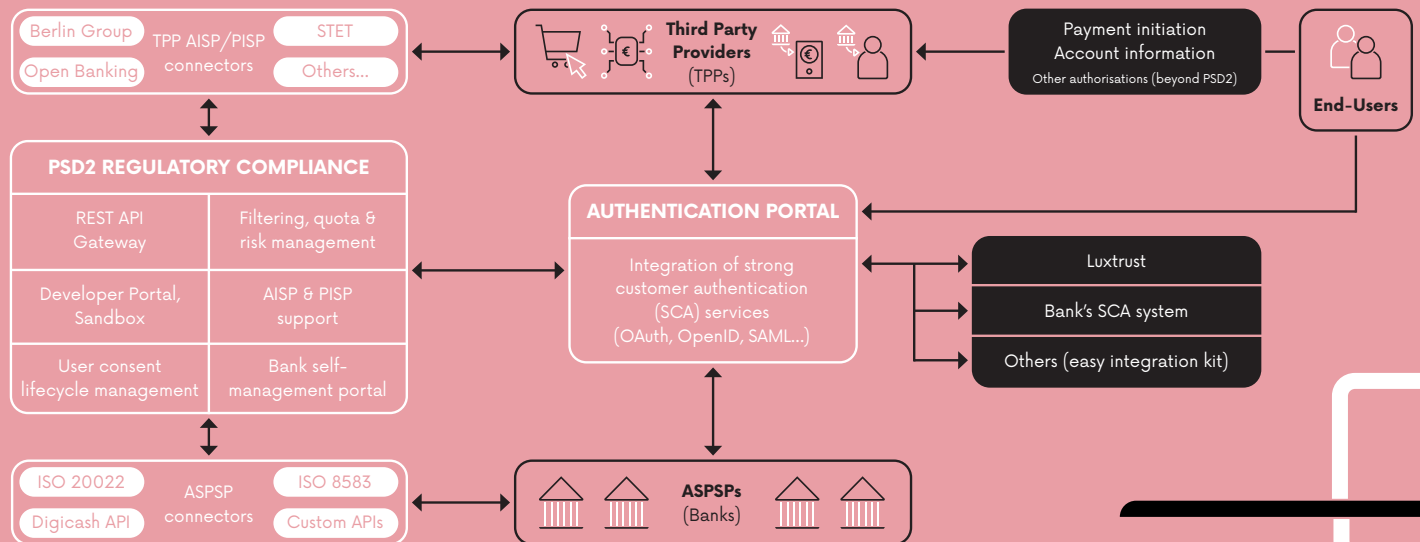
Full services offer encompassing **ALL PSD2 & RTS REQUIREMENTS**

Multi-standards (Berlin Group by default, Open Banking & STET are optional) offering **MAXIMUM COMPATIBILITY**

High-performance hosting infrastructure & SLAs with **EBRC**

Hosting and technical management are done on EBRC'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 35 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, ...)

FILTERING AND QUOTA MANAGEMENT

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

STRONG CUSTOMER AUTHENTICATION

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

DEVELOPER PORTAL

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

CONSENT LIFECYCLE MANAGEMENT

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

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 EBRC, 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?

Finologiee is Luxembourg's prime digital finance platform operator. We serve more than 100 banks and institutions and handle more than 25 million transactions, messages and end-customer interactions per year on their behalf. Current platforms and products include KYC Manager (customer data lifecycle), PSD2 for Banks (access to account compliance), ENPAY (enterprise payments), Digicash (bank mobile payments) and Mpulse (telecom routing/micropayments). We are headquartered in Leudelange, Luxembourg.

DO YOU STORE OR HAVE ACCESS TO MY CUSTOMERS' DATA?

Technically yes. This is why we operate under a Support PFS licence, 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.