

## TAS Open Banking

# The new platform enabling PSPs to get ready and fully leverage PSD2



The Payments Industry is experiencing an unprecedented level of changes. Banks and Payment Service Providers are asked to reinvent their payment business strategies focusing on customers' needs and leveraging new digital technologies. Europe's new Payment Services Directive PSD2 will fundamentally change banking forever.

Retail customers do not care about payments technicalities, they ask to pay seamlessly, safely and quickly. PSPs must streamline their backend processes to allow for security, resilience and reliability, real time, h24x365 availability.

On the corporate customers side, major benefits are expected by treasurers, looking for real time liquidity position updates and user friendly dashboards for liquidity and payments management.

TAS Open Banking framework enables fast and flexible implementation of PSD2 compliance and unlocks PSPs' capability to develop and deliver new API based services.

- Full availability of PSD2 regulated services
- Available with an embedded API management services layer or with an integration interface to the API management SW already in use by the bank
- Manages Smart Accounts, a value added service feature enabling the configuration of virtual customer accounts in association with TPPs
- Full compliance with SCA requirements
- Natively integrated with Instant Payments gateways

Are you PSD2 compliant?

Are you h24/365 available?

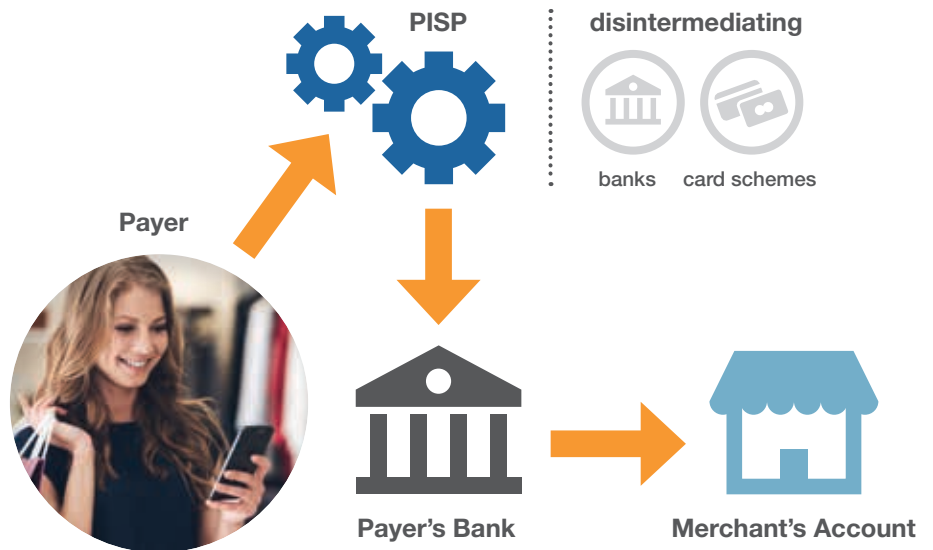
Can you offer instant payment services?

Do you have a strategy on payments?

# Focus on PSD2

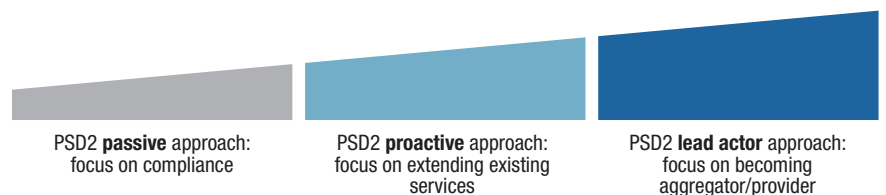
## PSD2 at a glance

Main PSD2 goals are: increase competition and unleash innovation in the Payments ecosystem by facilitating access of new regulated operators, protect consumer against unfair and misleading practices, increase transparency, consolidate a common legal framework to reduce fragmentation and achieve an integrated European market for card, internet and mobile payments.



## Define your PSP strategy

TAS Group supports you on a gradual or disruptive approach



## What we can offer

- Gap analysis (commercial, infrastructural)
- Roll-out plan proposal



- Technical Analysis of required APIs
- Prototype implementation simplifying backend integration
- PoC lessons learned

- Active Monitoring of regulation changes and their impact

- TAS Open Banking, a complete modular software platform, with maximum flexibility and scalability



TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.