

PSD3 / PSR Open Banking readiness

Accelerate compliance with the Tieto Open Banking platform

Accelerate PSD3 / PSR readiness with enterprise-grade Open Banking APIs, governance, monitoring, and operational resilience.

PSD3 / PSR regulatory shift

The third payment services directive (PSD3) and the associated Payment Systems Regulation (PSR) will transform Open Banking from basic PSD2 compliance into a regulated, monitored, and operationally resilient banking service model across the EU. Banks and Third Party Providers (TPPs) must deliver secure, high-performance Open Banking services with stronger requirements around fraud prevention, consent management, API governance, operational transparency, and resilience expectations. Delays in required platform and operational upgrades may increase compliance risk, fraud liability, API performance issues, and operational pressure ahead of readiness deadlines anticipated for 2027.

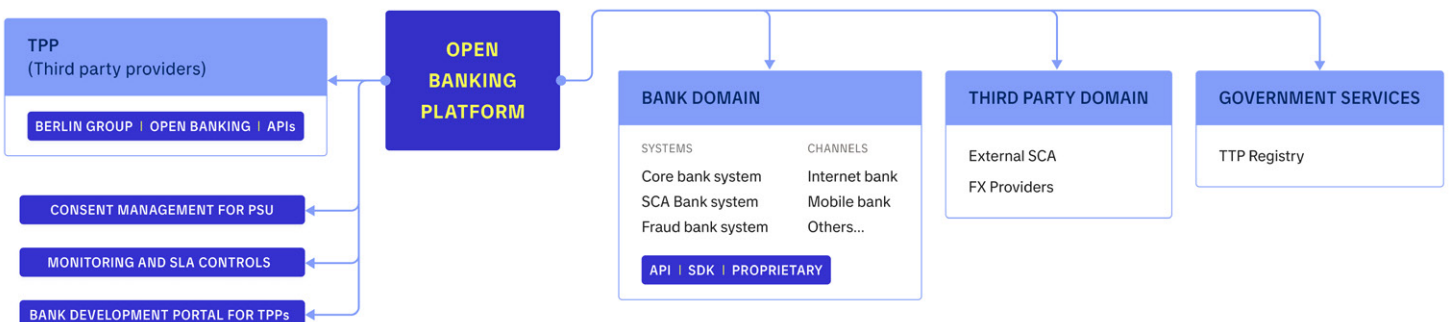
Why banks must start now

2027 means implementation timelines are short for the scale of changes required. Banks need to upgrade Open Banking platforms, improve fraud and authentication controls, and introduce reliable monitoring and governance processes ahead of these deadlines while building a scalable foundation for future Open Finance and premium API services.

How Tieto helps

- Trusted Open Banking partner for 60+ banks across the EU.
- Proven PSD2, Open Finance, and Premium API platform capabilities.
- Enterprise-grade Open Banking APIs ready for PSD3 / PSR requirements.
- 99.997% API uptime delivered across last six years of operations.
- Fast integration with bank systems using SDKs and integration services.
- Proven migration approach from existing PSD2 Open Banking solutions.
- Efficient TPP onboarding using AI tools and developer enablement services.

Transform PSD2 compliance APIs into a scalable and PSD3-ready Open Banking platform.



Beyond PSD2: build the platform

Reduce compliance risk and accelerate PSD3/PSR-ready Open Banking at scale



Key benefits for Banks

- Accelerate PSD3 / PSR readiness using a proven Open Banking platform approach.
- Reduce migration, operational and implementation risk across transformation programs.
- Improve API quality, monitoring, and SLA visibility across banking operations.
- Simplify PSU consent and customer access management across dedicated banking channels.
- Support scalable Open Banking deployments across multiple EU markets.
- Platform ready for Verification of Payee, FX transparency, and future Open Finance services.
- Proven migration approach from existing PSD2 Open Banking solutions.



Key platform capabilities

- AIS, PIS, and Funds Confirmation APIs.
- Open Banking interoperability aligned with Berlin Group standards.
- API monitoring, observability, and SLA management capabilities.
- Consent Management and PSU access handling across dedicated banking channels.
- API security and operational resilience aligned with DORA and modern banking security principles.
- Verification of Payee and fraud-prevention support capabilities.
- TPP onboarding using API tools and developer portal capabilities.
- SDKs and integration services for bank system connectivity.
- SaaS and On-Premises deployment options.
- Platform already supporting banks across multiple EU markets.
- Ready for future Open Finance, premium APIs, and additional banking services.