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 Access to Account

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

FINOLOGEE PSD 2 ACCESS TO ACCOUNT application enables any financial institution holding payment accounts that are accessible via online channels to meet PSD2 regulatory requirements quickly and easily. FINOLOGEE's application provides for all the services needed, access and authentication management.
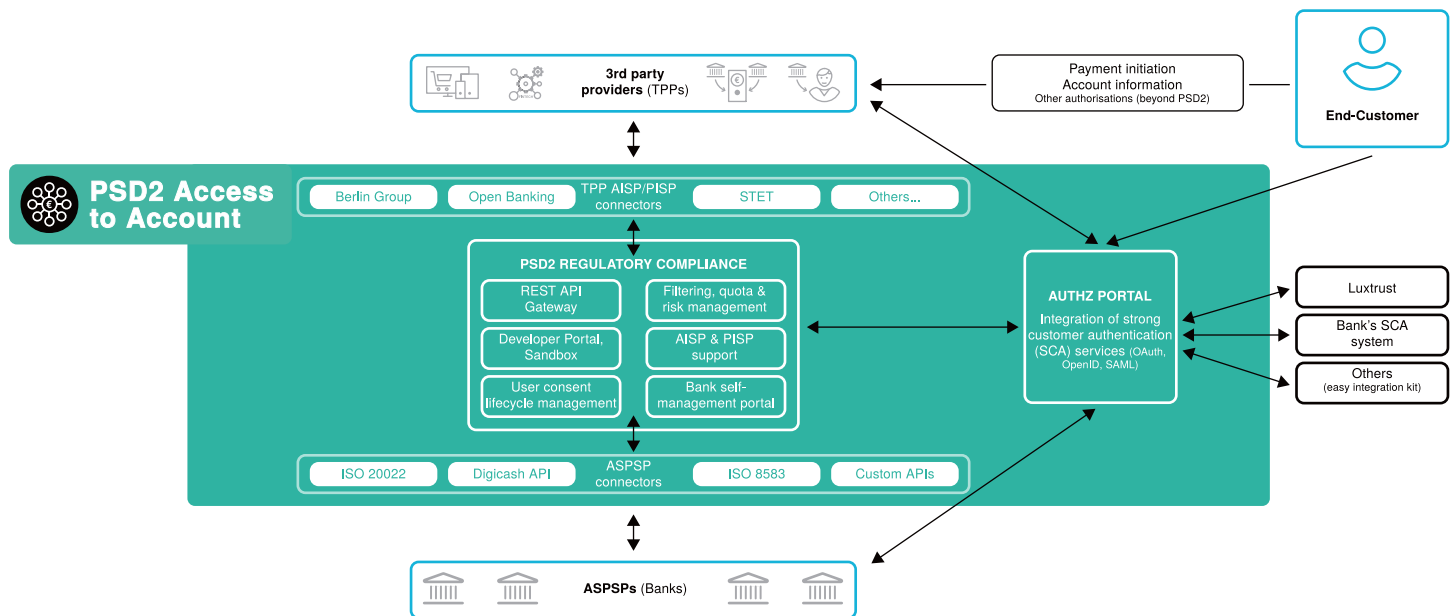The product relies on FINOLOGEE's Finance Acceleration Platform, providing a high-performance environment for API access

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 is done on Clearstream's infrastructure, with a variety of service level choices and guarantees. A full integration with FINOLOGEE's FinTech Acceleration

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 banks to meet PSD2 requirements in the quickest and most efficient possible way.

▶ How does it **work**?

3rd party providers (TPPs)

Payment initiation
Account information
Other authorisations (beyond PSD2)

End-Customer

PSD2 Access to Account

TPP AISP/PISP connectors: Berlin Group | Open Banking | STET | Others...

PSD2 REGULATORY COMPLIANCE
- REST API Gateway
- Filtering, quota & risk management
- Developer Portal, Sandbox
- AISP & PISP support
- User consent lifecycle management
- Bank self-management portal

AUTHZ PORTAL
Integration of strong customer authentication (SCA) services (OAuth, OpenID, SAML)

Luxtrust
Bank's SCA system
Others (easy integration kit)

ASPSP connectors: ISO 20022 | Digicash API | ISO 8583 | Custom APIs

ASPSPs (Banks)

▶ 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 offers scalability, is a specialist in digital product, interfaces and experience, continuous optimisation, best-in-class external products, SLAs and is able to move very fast. 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 can be located in Luxembourg, Germany or in the EU (public cloud) – the choice is yours.

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 2004.

Do you store or have access to my customers' data?
Technically yes. But we operate under a Support PFS licence by the Luxembourg Ministry of Finance 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.

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