



## PRESS RELEASE

***NextGenPSD2: 18 organisations participate in an Implementation Support Programme***

The NextGenPSD2 Implementation Support Programme (NISP) aims to support banks and interbank processors in implementing the Berlin Group NextGenPSD2 Framework, published in May 2018, and achieving swift compliance to all relevant European regulatory and organisational requirements.

Tags: NISP, NEXTGENPSD2, XS2A, EBA RTS, TPP, API

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18 European organisations participate in the NextGenPSD2 Implementation Support Programme (NISP), which aims to support banks and interbank processors in implementing the Berlin Group NextGenPSD2 Framework.

An important NISP component is a common Testing Framework deliverable, simplifying interoperability testing, rendering maintenance efficiencies and also taking care of the different variants and options that might arise in implementation. The common Testing Framework is expected to deliver an enormous help to the whole industry, due to the subsequent reduction in actual testing efforts for both banks and Third Party Providers (TPPs), while aiming to support and ease the efforts of national supervisors and the European Banking Authority (EBA) in evaluating the API implementations on time. This will contribute to a fast-growing and mature market of NextGenPSD2 access to account services, available for the benefit of European consumers and businesses alike.

The NextGenPSD2 Implementation Support Programme will also support implementers in complying with all relevant European regulatory and organisational requirements until March 2019, when banks have to offer testing facilities to TPPs, 6 months before the EBA Regulatory Technical Standards (RTS) come into force, thus avoiding the implementation of a 'fall-back' interface solution. Such a common implementation support also helps to optimise implementations, maximise implementation quality levels, while solving interoperability issues and developer questions.

Due to being one of the outstanding and open pan-European standards enabling TPPs to access bank accounts under the revised Payment Services Directive (PSD2), the Berlin Group NextGenPSD2 Framework is offering an open, common and harmonised European API (Application Programming Interface) standard currently being implemented across numerous markets throughout Europe. Based on PSD2 and EBA RTS, the NextGenPSD2 Framework v1.1 was published in May 2018. It integrates the results of convergence discussions with other API standardisation initiatives and allows interested market participants to start implementing the PSD2 required account information (AIS), payment issuer instrument (PIIS) and payment initiation (PIS) services into a common, interoperable and harmonised interface and infrastructure. Since then, several markets in Europe have started implementing the NextGenPSD2 Framework.

## Appendix - Notes for editorial staff:

### About NISP

NISP is an open, pan-European Programme, already supported by 18 organisations operating across all EU Member States and representing a diverse cross-section of the European banking and payments industry. Current participants are from Austria, Belgium, France, Germany, Italy, Malta, the Netherlands and Spain, amongst whom are:

- Banco Santander Germany
- BdB (Association of German Banks)
- Credorax Bank Ltd.
- Deutsche Apotheker- und Ärztebank eG
- Deutsche Bank AG
- DSGV (German Savings Banks Association)
- Dutch Payments Association
- equensWorldline SE
- Fiducia & GAD IT AG
- Finanz Informatik GmbH & Co. KG
- Raiffeissen Bank International AG
- Redsys Processing Services SL
- SIA SpA
- Société Générale SA
- SRC Security Research & Consulting GmbH
- STUZZA Association for Cooperation in Payment Transfers Austria
- Trionis bvba/scrl
- Unicredit/HypoVereinsbank SpA

NISP is open for further participation to other European banks, banking associations, payment associations, national and international payment schemes, and interbank processors working in SEPA.

Details on this initiative can be found at [www.nisp.online](http://www.nisp.online)

### About the Berlin Group NextGenPSD2 Framework

The Berlin Group NextGenPSD2 Framework supports TPPs in delivering innovative solutions to customers, using modern, open, harmonised and interoperable APIs, which permit access to bank accounts while keeping data safe. True interoperability is an essential component of competitive pan-European PSD2 XS2A services contributing to further progress towards the European Single Market, enabling European banking customers to benefit from innovative products and services ('Banking as a Service') by granting TPPs safe and secure access to their bank accounts and financial data, accompanied by a frictionless customer experience.

Details on the NextGenPSD2 Framework can be found at [www.berlin-group.org/psd2-access-to-bank-accounts](http://www.berlin-group.org/psd2-access-to-bank-accounts).

### Background PSD2 legislation and Access to Account

In Europe, regulators have been the driving force for the introduction of bank data-sharing and promoting open banking interfaces. PSD2 introduces new 'payment initiation' and 'account information' services, operated by regulated TPPs and enabled via a dedicated XS2A Interface between banks and TPPs. Further requirements on the implementation and usage of this XS2A Interface are defined by Regulatory Technical Standards from the European Banking Authority.

## MEDIA CONTACTS

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