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PRESS RELEASE

***NextGenPSD2: More than 1700 banks have met
the first regulatory PSD2 deadline on time***

More than 1700 banks and API providers cooperating in the NextGenPSD2 Implementation Support Programme (NISP) managed to provide a sandbox testing environment for Third Party Providers (TPPs) on the first major regulatory deadline on 14 March 2019, so that TPPs were able to start testing the NextGenPSD2 implementations to connect to banks.

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

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25 European organisations participate in the NextGenPSD2 Implementation Support Programme (NISP, www.nisp.online), representing more than 1700 banks within the Single Euro Payments Area (SEPA). NISP aims to support banks and API providers in implementing the Berlin Group NextGenPSD2 Framework, one of the outstanding and open pan-European standards enabling TPPs to access bank accounts (XS2A) under the revised Payment Services Directive (EU 2015/2366, also known as PSD2). NISP is covering a large part of NextGenPSD2 implementations in Europe (ref. Appendix – Notes for editorial staff).

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 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.

Banks were facing the important regulatory requirement to offer testing facilities to TPPs from 14 March 2019, 6 months before the EBA Regulatory Technical Standards (RTS) come into force on 14 September 2019. As an important deliverable within the NISP common Testing Framework, NISP has defined the functional requirements for a sandbox test environment for integration testing by TPPs. As additional benefit to TPPs, NISP also provides a common list of sandbox details of the participating banks. The related documents are available to registered TPPs (ref. <https://nisp.online/tpp-registration/>).

Till 14 March 2019, more than 1700 banks organised in NISP had put their sandbox testing environments live, allowing TPPs to start testing. In the near future, the NISP project will further extend the test information. Furthermore, NISP will monitor upcoming test results and enable a pan-European view on the status of testing between TPPs and banks for PSD2 XS2A.

Appendix - Notes for editorial staff:

About NISP

NISP is an open, pan-European programme, already supported by 25 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, Croatia, France, Germany, Greece, Italy, Malta, the Netherlands, Spain and The United Kingdom:

- Adorsys GmbH & Co. KG
- Asseco SEE
- Banco Santander Germany
- BdB (Association of German Banks)
- BNY Mellon Corp.
- Credorax Bank Ltd.
- Deutsche Apotheker- und Ärztebank eG
- Deutsche Bank AG
- DSGV (German Savings Banks Association)
- Dutch Payments Association
- equensWorldline SE
- Eurobank Ergasias SA
- Fiducia & GAD IT AG
- Finanz Informatik GmbH & Co. KG
- MeDirect Bank Malta plc/MeDirect Bank SA/NV
- Privredna Banka Zagreb d.d.
- Raiffeissen Bank International AG
- Redsys Processing Services SL
- SDV-IT, Sparda-Datenverarbeitung eG
- SIA SpA
- Société Générale SA
- SRC Security Research & Consulting GmbH
- STUZZA Association for Cooperation in Payment Transfers Austria
- Trionis bvba/scrl
- UniCredit Bank AG / HypoVereinsbank

NISP is open for further participation to other 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

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.

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.

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