

PSR Readiness Check

Anticipate PSR implementation now!

Sopra Steria - Your partner for controlled and accelerated compliance



Context

The PSR will only be operational for 18 months once it has been voted in. It introduces major, structuring obligations for banks: regulatory APIs, permission management (permission dashboards), reinforced technical requirements...

Financial penalties of up to 7.5% of annual turnover for non-compliance

Anticipation is therefore essential to:

De-risk implementation today

Raise awareness among
the concerned teams

Evaluate your maturity and
prepare for future projects

Our solution: PSR Readiness Check

A 4 to 5 weeks flash audit, focusing on three key PSR pillars:

Permission Dashboards: Interfaces enabling users to manage, view and revoke access granted to TPPs, in complete transparency

Deployment of APIs ensuring a similar experience to the existing banking channels and a high quality level in terms of access, performance and documentation

Fraud management: initial review of existing systems and fraud-related statistics to gain a better understanding of consumer protection issues. Focus on customer reimbursement processes.



Methodology - 3 concrete phases

Phase 1

Kick-off &
Awareness-raising

Analysis of your context (interviews, documentary collection)

Phase 2

Audit

Flash tests on the 3 key topics :
APIs, Permission Dashboards &
Fraud Management

Phase 3

Maturity & Roadmap

PSR maturity mapping, prioritized
roadmap

2 awareness-raising sessions included to acculturate your teams to this new regulatory reality

Duration: 4 to 5 weeks

Additional options (*outside basic scope*)

VoP audit (Verification of Payee): Mandatory from October 2025 with the Instant Payment Regulation, potentially reinforced by the PSR

PSD2 compliance audit: If not performed recently (API performance, fallback, documentation, etc.)

Why choose Sopra Steria?



Recognized expertise in
payments and regulatory
compliance



Ability to produce
customized UX prototypes
(permission dashboards)



Industrialized deliverables
for fast, reliable and
cost-effective diagnostics

Contact us



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