# 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

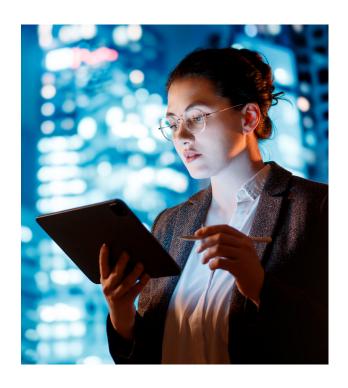
## Our solution: PSR Readiness Check

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 Phase 2 Audit Phase 3 Maturity & Roadmap

Analysis of your context (interviews, documentary collection)

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