

# PSR Readiness Check

Anticipate PSR implementation now!

Sopra Steria - Your partner for controlled and accelerated compliance



## Context

The PSR will only be operational for 24 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 10% 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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