

PSD2 The European Union Payment Services Directive 2

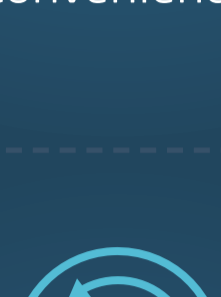
Turning a compliance obligation into a business opportunity



PSD2 legislation will standardise and secure how digital payments are made, so improving...



consumer protection



convenience



economic growth



PSD2 will also promote payment innovations. Banks will need to give new third party payment providers like...



fintechs



startups



retailers



telcos

...secure access to customer accounts, assuming they have customer consent.

PSD2 PUTS THE CONSUMER AT THE CENTRE OF EVERY TRANSACTION



Opening the payments market to new providers...



widens consumer choice

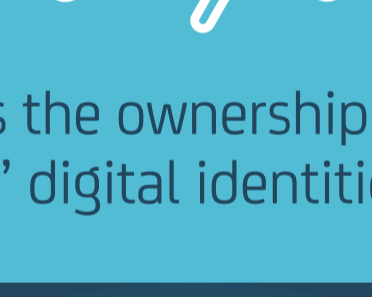


lowers transaction fees

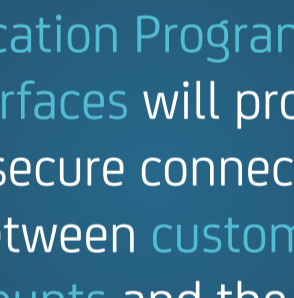


adds to convenience

SPEED AND AGILITY ARE ESSENTIAL FOR BANKS AND OTHER PAYMENT PROVIDERS IN THIS PSD2 RACE



The prize is the ownership of consumers' digital identities.



Application Programming Interfaces will provide the secure connectivity between customer accounts and the new payment service providers.



Payment service providers will need appropriate security to respect consumer confidentiality and protect against fraud.



HOW CAN CA HELP?



Account Access & API Security
CA API Management provides the connectivity to meet PSD2 requirements for open communication (e.g., TPP and 'access to accounts').



Secure Online Banking and eCommerce
Security solutions from CA Technologies prevent fraudulent payment transactions and inappropriate account access by intelligently and transparently authenticating and authorising legitimate users.

Discover how CA Technologies can ignite your PSD2 strategy, visit www.ca.com/gb/psd2