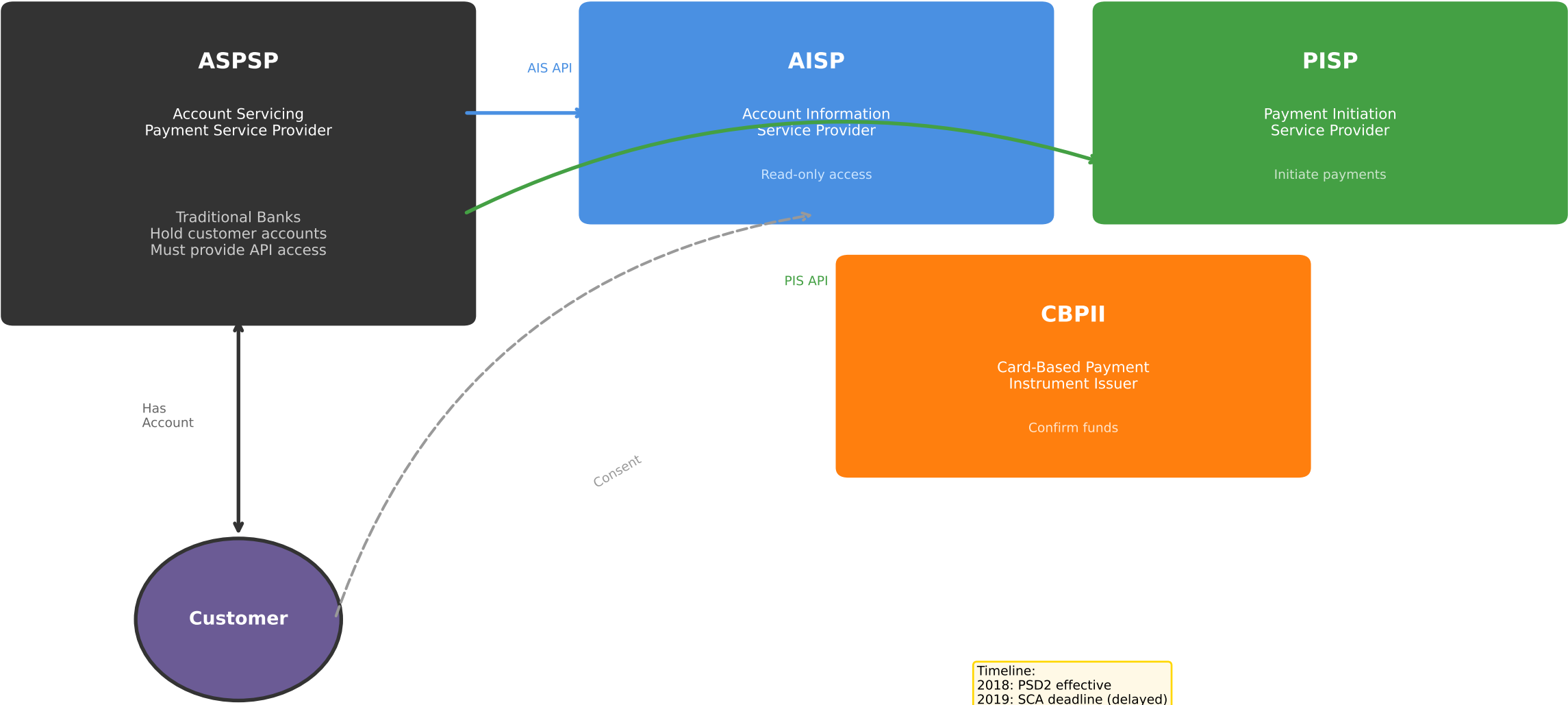


# PSD2 Regulatory Architecture

Payment Services Directive 2 (EU 2015/2366)



- Key PSD2 Requirements:
- 1. Strong Customer Authentication (SCA)
  - 2. Secure communication (eIDAS certificates)
  - 3. APIs must be free and non-discriminatory
  - 4. Dedicated interface fallback
  - 5. Customer explicit consent required

Timeline:  
2018: PSD2 effective  
2019: SCA deadline (delayed)  
2020-21: SCA enforcement