PSD3/PSR and the new EU payments framework: from PSD2 to implementation

GOALS

The EU payment services framework is being thoroughly revised through PSD3 and the new Payment Services Regulation (PSR). The reform is designed to address persistent fraud risks, improve the functioning of open banking, strengthen consumer protection and create a more harmonised supervisory framework across the EU.

The objectives of this training are to:

- understand the rationale, structure and timeline of PSD3 and the PSR;
- identify the key changes for banks, payment institutions and e-money institutions, including fraud prevention, SCA and licensing;
- translate the latest regulatory developments into concrete priorities for compliance, operations, product teams and customer journeys.

SUMMARY

Category:

- Retail banking
- Compliance & audit
- Clearing, settlements & payments

Difficultylevel:

Advanced

Certification type:

In class training

Price:

- Member: € 345.00
- Non member: € 375.00
- Partner BZB: € 345.00
- Incompany: custom tailored, prices on demand

CPD hours:

- Bank: **3h** sector specific
- Compliance: **3h**

INTENDED AUDIENCE

The training course can be followed by various target groups:

- compliance, legal and risk professionals involved in payment services, fraud prevention or conduct compliance;
- payments, digital banking and product professionals responsible for customer journeys, payment processes or open banking interfaces;
- operations, fraud, customer protection and implementation teams preparing their organisation for the new framework.

FOREKNOWLEDGE

Advanced level training: this training requires a general basic knowledge of the subject.

CONTENT

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The programme combines a clear regulatory update with practical interpretation. Participants explore the main building blocks of PSD3 and the PSR, the latest legislative developments, and the concrete implications for governance, fraud controls, authentication, open banking and implementation planning.

- Introduction
  - Round of introductions
  - Objectives and scope of the training
- From PSD2 to PSD3 and PSR
  - Why reform was needed
  - Legislative architecture: Directive versus Regulation
  - Latest EU developments and indicative timeline
- Fraud prevention, liability and consumer protection
  - Spoofing and APP fraud reimbursement logic
  - Verification of Payee and IBAN-name checks
  - Monitoring, warnings and operational controls
- Strong Customer Authentication and customer journeys
  - What changes for SCA, exemptions and authentication flows
  - Impact on mobile wallets, user experience and digital onboarding
- Open banking, access to account and supervisory harmonisation
  - API performance and obstacles removal
  - Licensing, supervision and the integration of e-money institutions
- Practical workshop
  - Translate PSD3 developments into an implementation roadmap for your organisation
- Key takeaways

PRACTICAL INFORMATION

- **Duration:** ½ day of training (3 class hours)
- **Hours:** 09:00 to 12:30
- **Location:** Febelfin Academy: Phoenix building, Koning Albert II-laan/Boulevard du Roi Albert II 19, 1210 Brussels
- **Language:** This training will be given in English

TEACHERS

Kjeld Herreman
clearancesettlementspayments

METHODOLOGY

You follow a '**Classroom training**' face-to-face in a group. You, the other participants and the teacher are all present in the same classroom at an agreed time. There is an opportunity for interaction and feedback, both from the participants to the teacher and vice versa. The teaching material consists as a basis of a presentation via the MyFA learning platform, supplemented with various other items (such as digital syllabus, presentation, audiovisual fragments, etc.).