



instantané
DURABLE

14 MARS 2017
PALAIS BRONGNIART • PARIS

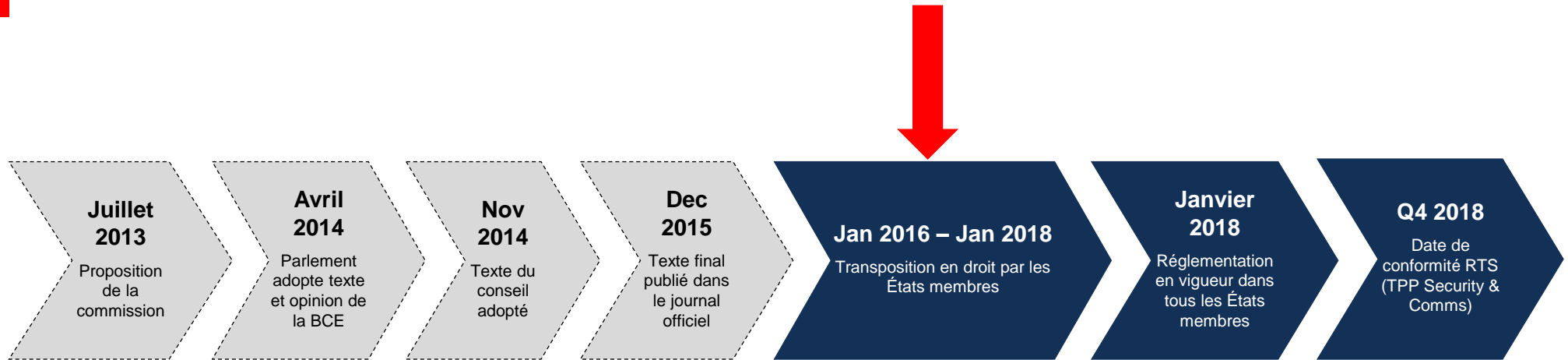
- › Instant Payments
- › FinTech for treasurers
- › X Border payments:
faster, cheaper, easier

**Atelier DSP2: La directive qui va changer la Banque
telle que nous la connaissons et simplifier la vie des
Trésoriers en Europe**
Universwifnet 2017

HSBC 
Commercial Banking

PUBLIC

Calendrier DSP2



A venir

13 Janvier 2018

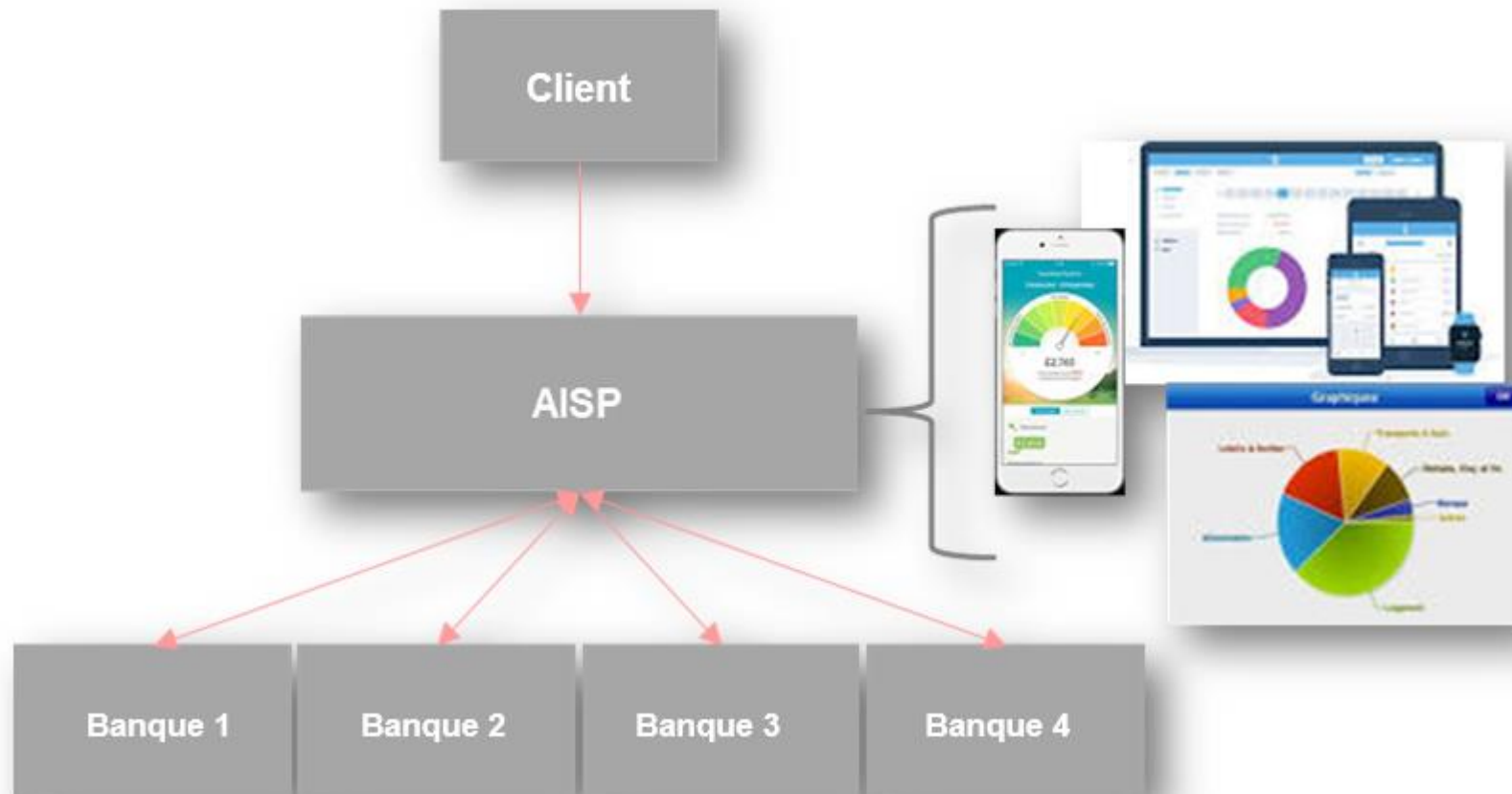
- Régulation des agrégateurs et initiateurs de paiements → Obligation de licence pour exercer et présence dans un registre

Q4 2018

- Sécurisation des accès impactant clients, agrégateurs et , initiateurs de paiements
- Ouverture des interfaces de communication entre banques et nouveaux acteurs

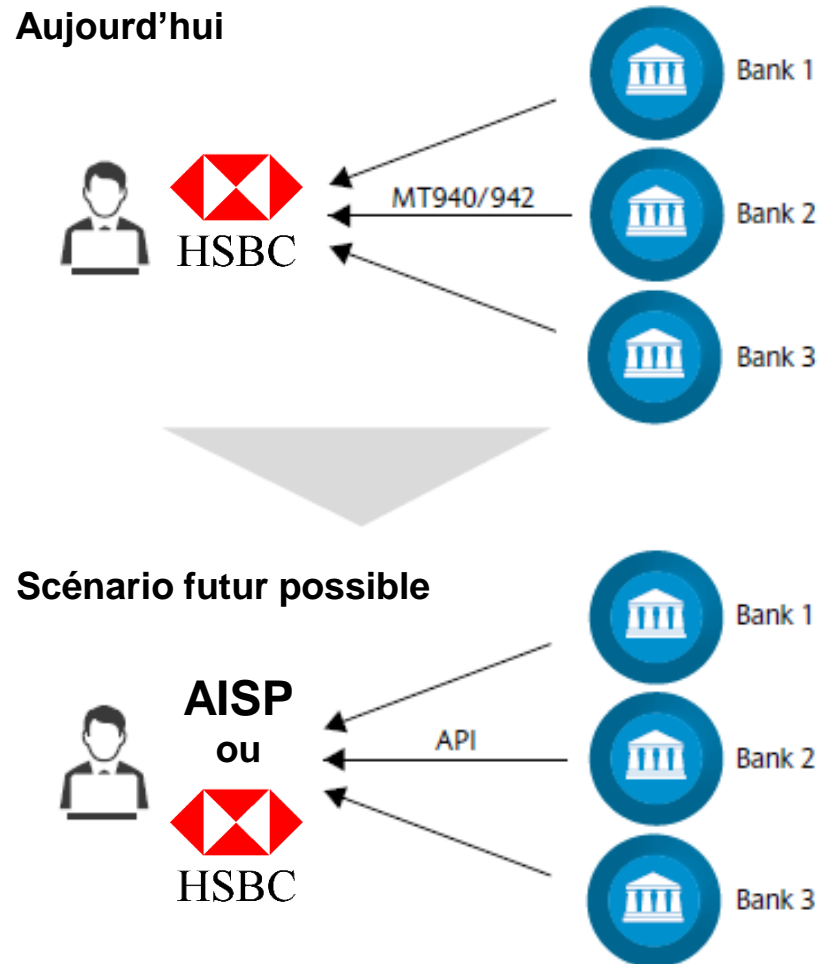
Qu'est-ce que c'est ?

- Les fournisseurs de services d'informations de compte (AISP) permettent aux utilisateurs d'afficher tous leurs comptes en un seul endroit, ils peuvent également offrir une analyse de données et des informations supplémentaires.



Fournisseurs de services d'information sur le compte (AISPs)

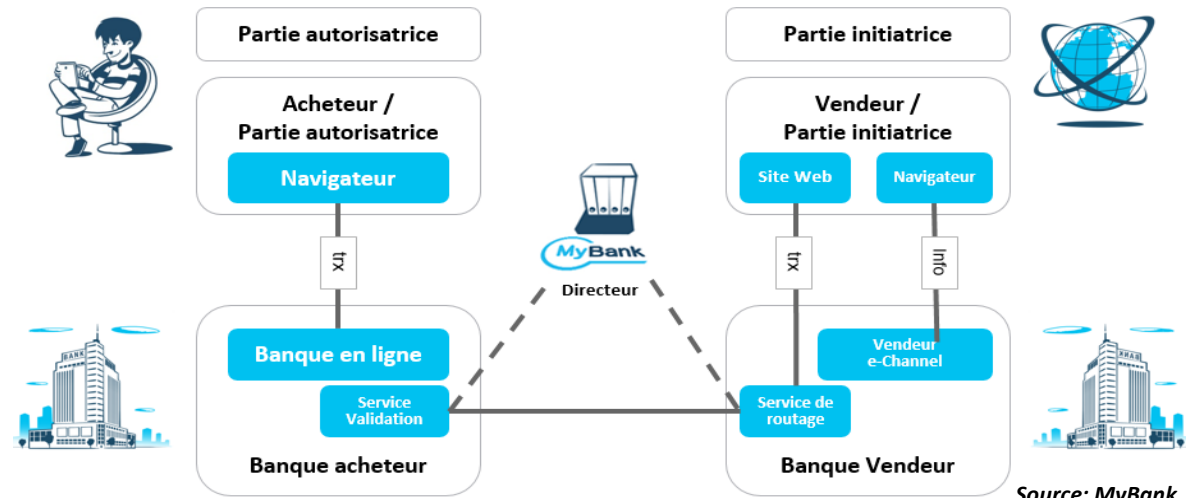
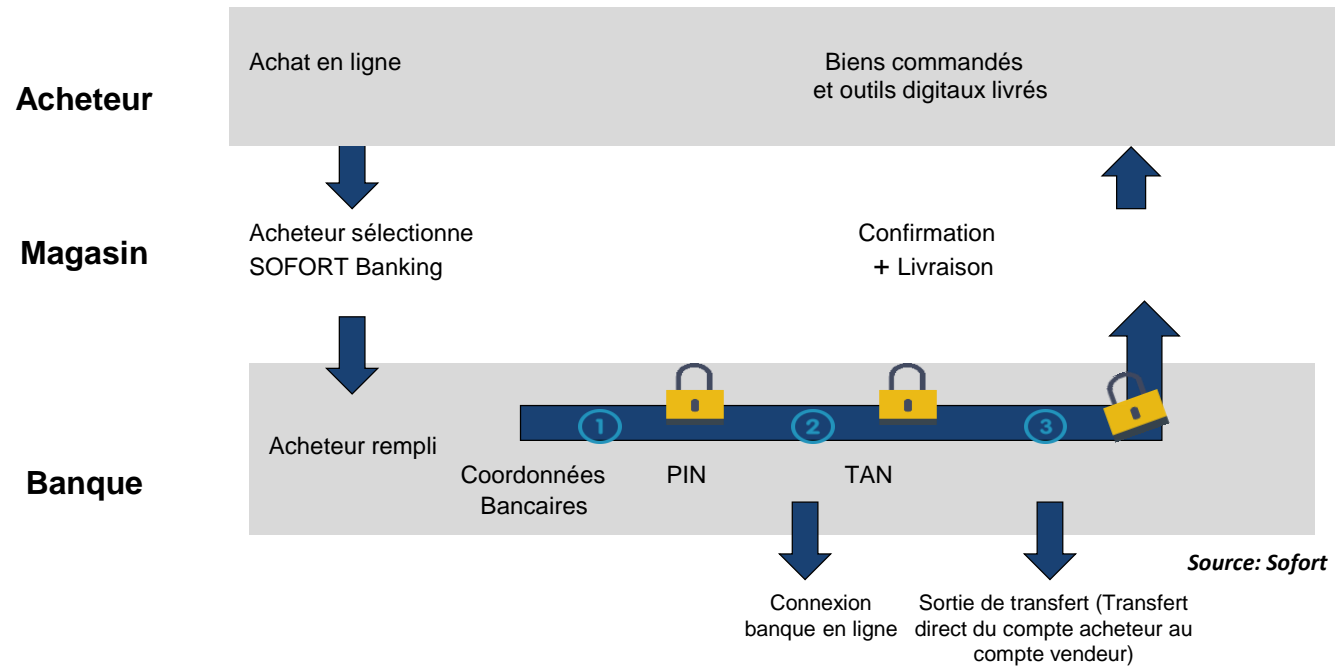
Exemple de scénario d'usage



Initiateur de paiements

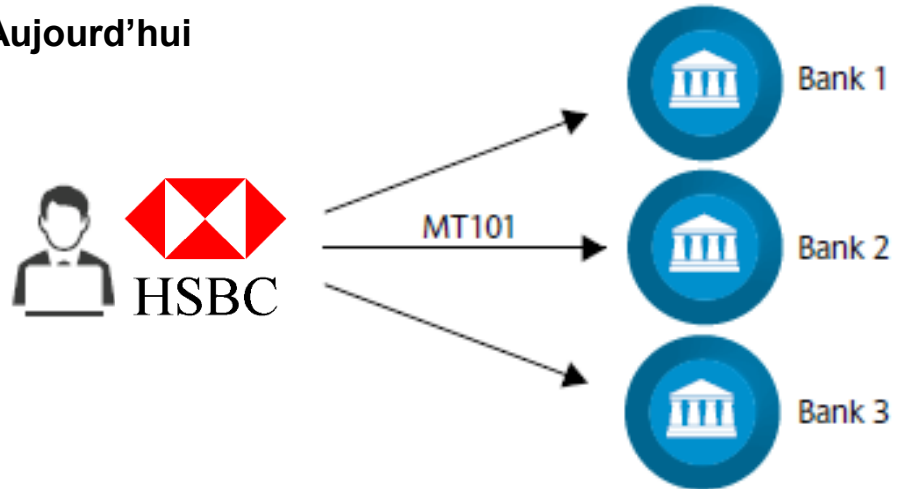
Modèle d'interface

Le payeur fournit ses coordonnées bancaires en ligne au PISP qui procède ensuite à l'initiation d'un paiement entre le compte du client et le commerçant.

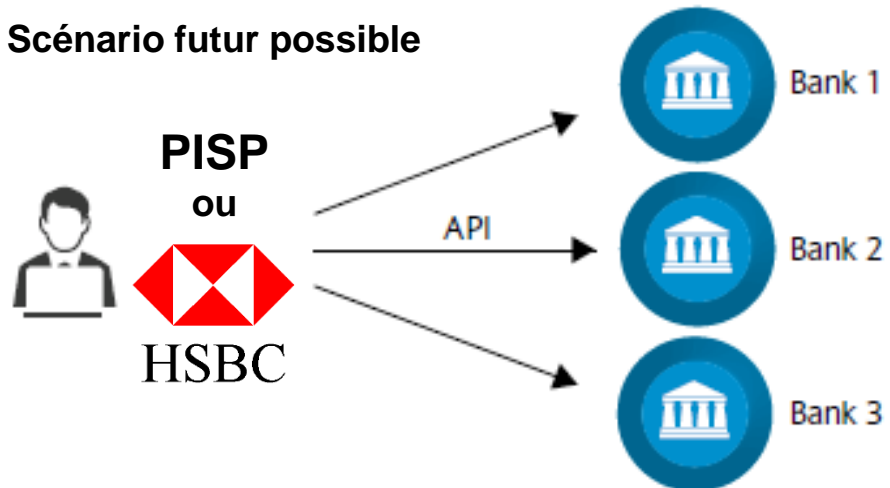


Fournisseurs de services d'initiation de paiement (PISPs)

Aujourd'hui



Scénario futur possible





HSBC France

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Siège social : 103, avenue des Champs-Élysées – 75008 Paris