

# Finance Collections

## PSD2 Open Banking

This PSD2 Open Banking collection is a package for Kupboard to develop and test a financial service based on Open API specification of PSD2 Open Banking. In addition to Kupboard, you can deploy this on any cloud for building and testing financial service on PSD2 Open Banking specification.

[Learn More](#)

## What is PSD2?

The Second Payment Services Directive (PSD2) is a fundamental piece of payments related legislation in Europe, which entered into force in January 2016. PSD2 is the product of a review of the original Payment Services Directive and requires payment service providers (PSPs) to make a significant number of changes to existing operations. The Directive requires that all Member States implement these rules as national law by 13 January 2018, with the exception of certain rules around strong customer authentication and secure communication, implementation of which will run to a different timetable.

PSD2 is a significant evolution of existing regulation for the payments industry. It aims to increase competition in an already competitive payments industry, bring into scope new types of payment services, enhance customer protection and security and extend the reach of the Directive.

## GSMA Mobile Money

This GSMA Mobile Money collection is a package for Kupboard to develop and test GSMA Mobile Money API based financial service. In addition to Kupboard, you can deploy this on any cloud for building and testing financial service on GSMA Mobile Money.

[Learn More](#)


## Mobile Money Programme

## Accelerating the mobile money ecosystem for the underserved

Our mission is to support our members and industry stakeholders to increase the utility and sustainability of mobile money services and increase financial inclusion.

Two billion people remain unbanked, without access to safe, secure and affordable financial services. The GSMA Mobile Money Programme is working with mobile operators and industry stakeholders to create a robust mobile money ecosystem, which will increase the relevancy and utility of these services, and ensure their sustainability.

To truly transform the financial lives of underserved people, mobile money must become a central monetisation mechanism, universally available across a greater range of digital transactions. By making mobile money more central to the financial lives of these users, greater financial inclusion, economic empowerment and economic growth can be achieved.

 [Edit this page](#)