

Payment Services Framework: From PSD2 to PSD3 and PSR

26th September 2025

Aims and Objectives:

By the end of this seminar, participants will be able to:

- Understand the evolution of the EU Payment Services Framework and the rationale for the introduction of PSD3 and the Payment Services Regulation (PSR).
- Identify the key objectives, scope and key provisions of PSD2.
- Assess the challenges and limitations encountered during PSD2 implementation.
- Summarize the main proposed innovations introduced under PSD3 and the PSR.

Topics to be covered:

1.PSD Framework – Evolution and Context

- Overview of PSD2: objectives, scope, and implementation in Cyprus
- Roles of supervisory and regulatory authorities

2. Challenges in PSD2 and FinTech Implementation

- Regulatory fragmentation, innovation barriers, security and fraud risks
- Gaps in regulation (e.g. crypto-assets, new payment methods)

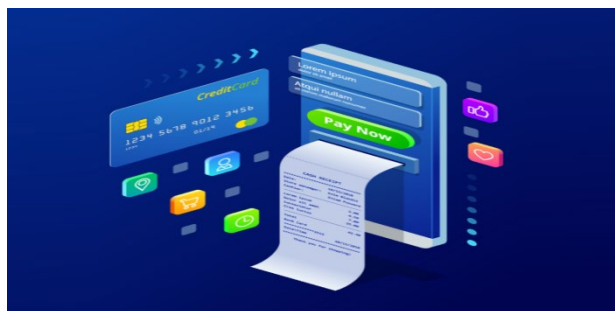
3. From PSD2 to PSD3 and the New PSR

- Drivers of reform and key structural changes
- Proposed features and innovations under PSD3 and the PSR

4. Closing Discussion & Q&A

Participants' Profile:

This course is ideal for professionals working in the financial services, banking, fintech, legal, and regulatory sectors who are involved in payment services, digital finance, or compliance. It is particularly relevant for legal advisors, compliance officers, risk managers, regulatory specialists, digital transformation leads, and product or innovation managers from PIs, EMIs, credit institutions, and FinTech companies. It also benefits policymakers, supervisory authorities, and consultants seeking practical and regulatory understanding of the evolution from PSD2 to PSD3 and the upcoming PSR, including their impact on business models, innovation, and compliance strategies in the EU and Cyprus context.



Speaker: **Christiana Aristidou** is a Transnational Technology Lawyer, and the Founder and Managing Partner of “The Hybrid LawTech Firm.” With over 28 years of experience in business, technology law, and regulatory compliance, she advises startups, SMEs, incumbents, and governments on multijurisdictional initiatives that integrate advanced technologies, innovative business models, and dynamic regulatory frameworks. Her work spans across fintech, digital assets, sustainable finance, payments, banking, investment funds, energy, and legaltech. As a legal advisor, Christiana supports blockchain and AI platforms, including electronic money institutions (EMIs), crypto-asset service providers (CASPs), stablecoin projects, real-world asset (RWA) tokenisation, DAOs, DeFi, and Web3 ecosystems. A certified trainer, she has regularly trained regulators such as the Cyprus Securities and Exchange Commission (CySEC) and the Central Bank of Cyprus. Christiana is also a funded blockchain expert and serves as Co-Chair of the Standardisation Committee at the International Association for Trusted Blockchain Applications (INATBA). She actively contributes to international standardisation efforts (ISO, CEN-CENELEC, ETSI) on blockchain, AI, and financial services. She is the Head of the Cyprus National Delegation to ISO/TC 307 and Director of Legal Research at the Blockchain & Climate Institute (BCI).

Seminar – DETAILS:

Date: 26 September 2025

Time: 9:15 am – 13:30 pm

Venue: Eurolife House, Evrou 4, Strovolos 2003, Nicosia

Language: English

Duration: 4 hours/CPD Units/Certificate awarded

Cost: €125 plus VAT

The Seminar is not subsidized by HRDA

REGISTRATION / CONTACT DETAILS

Please use the Registration Form

For more information and registrations please contact

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