



OPEN BANKING READINESS ASSESSMENT

PREPARE NOW FOR THE U.S. OPEN BANKING REVOLUTION

Open Banking is coming to the US from 2025, driven by the CFPB's Personal Financial Data Rights (PFDR) rule. Open Banking will enable consumers to securely share their financial data with third-party financial service providers, giving consumers greater control and options for managing their finances while promoting a more customer-centric financial landscape

To benefit from the Open Banking opportunity, U.S. banks must align their identity, consent, API and business frameworks for scale, compliance and customer trust.

ProofID's Readiness Assessment delivers the full strategic, technical, and regulatory foundation your institution needs.

KEY BENEFITS



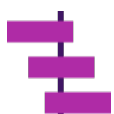
Get ahead of emerging U.S. regulation



Reduce integration and security risks



Clear understanding of your path to Open Banking compliance



Align business and technology strategy



Identify quick wins and long-term priorities

WHAT YOU'LL GET

TECHNICAL REVIEW

- ▷ Identity architecture (auth, consent, token provider, APIs)
- ▷ Security and compliance review against FDX and FAPI 2.0 standards
- ▷ Evaluation of customer-facing consent and authentication flows

REGULATORY READINESS

- ▷ Preparedness for CFPB's PFDR rule (1033)
- ▷ Gap identification across regulatory and technical controls
- ▷ Alignment with future data-sharing mandates and standards

BUSINESS & EXPERIENCE

- ▷ Review of digital channels and customer segments
- ▷ Evaluation of white-label and multi-brand impact
- ▷ Integration of Open Banking into wider business strategy

DELIVERABLES

- ▷ **Readiness Report:** Architecture & compliance maturity scorecard
- ▷ **Gap & Risk Analysis:** Technical, regulatory, CX
- ▷ **Actionable Implementation Roadmap**
- ▷ **Timeline Estimate:** 4–6 weeks typical engagement (customisable to institution size)

WHY CHOOSE PROOFID?

ProofID is a global identity expert with a strong track record helping banks succeed with Open Banking in the UK and Europe. We understand what works – from building trust through secure data sharing to meeting regulatory expectations. Now, we're bringing that proven expertise to support U.S. banks on their own Open Banking journey.

