

## **GSBE**

Dec 23, 2025

### **GSBE PWM - PSD2 Access Interface (Article 30(3) RTS)**

Goldman Sachs Bank Europe SE, acting through its Luxembourg Branch (GSBE Luxembourg), plans to support access to Private Wealth Management (PWM) payment accounts (PWM Accounts) for authorised or registered third party payment service providers in accordance with the Directive (EU) 2015/2366 (PSD2) as implemented in the German Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz).

The online functionality of PWM Accounts for direct client and third-party payment service provider access was initially limited to account information (i.e. account information services – access information about a PWM Account). GSBE Luxembourg is now introducing the ability to use payment initiation and confirmation of funds services.

GSBE Luxembourg relies on the Berlin Group standard for access to PWM Accounts. A general description of the Berlin Group Standard is available [here](#). Technical specifications for access to accounts have been documented in a Developer Guide. A testing facility (“sandbox”) is available to interested third-party payment service providers (including applicants).

Please contact [gs@xs2a-support.com](mailto:gs@xs2a-support.com) to receive the Developer Guide and access to the testing facility.

Please note that the Developer Guide and the testing facility only cover PWM Accounts. They do not cover payment accounts that may be operated by other Goldman Sachs entities or for other client services.