

# Open Banking Press Release

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**The Central Bank of the Republic of Türkiye (CBRT) launches the Open Banking services in the payments area, which is considered an essential component of the digital economy roadmap of the Liraization Strategy.**

**As of today, participating banks start providing services through the 'Open Banking Gateway' (GEÇİT) infrastructure, developed by the Interbank Card Center (ICC), that allows third parties to provide Open Banking transactions.**

Payment Initiation Service (subparagraph f) and the Service of Presenting Consolidated Information regarding the payment account on online platforms (subparagraph g) were added to the first paragraph of article 12 of the "Law No. 6493 on Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions" updated on 12 November 2019, defining those services as payment services within the scope of the Law. Thus, these two services, called **Data Sharing in the Field of Payment Services (DSSP)**, are defined as Open Banking Services in the field of payment services provision.

Consistent with the regulatory framework, investigations have been carried out with the cooperation and collaboration of the CBRT and ICC in order to determine the DSSP implementation strategy and the detailed technical and operational requirements. The best global practices have been examined while considering the particular conditions and special needs of Türkiye. A shared platform has been designed for rapid integration of all stakeholders, which provides a low-cost, efficient and effective data sharing in the field of Payment Services. In this direction, **GEÇİT** (as an Application Programming Interface, API), has been developed and introduced by ICC using in-house capabilities and technical resources and facilities. **GEÇİT** allows the provision of safe, efficient, effective, low-cost and innovative business models for Open Banking in payment services domain.

As of today, six banks, as account servicing payment service providers, have successfully completed their tests and technical certifications and started to provide services through GEÇİT. Meanwhile, as a result of the work carried out by the DSSP Working Group, the DSSP API Principles and Rules (API Standard) document, in which the technical and operational requirements for DSSP has been prepared and publicly published on our [Bank's website](#).

Besides **Instant and Continuous Transfer of Funds (FAST) System**, which allows 24/7/365 interbank instant fund transfer services; **TR QR Code**, which is the national QR Code Standard of Türkiye in the field of payments ecosystem; **Easy Addressing System**, which allows FAST payments to be made easily and quickly with a phone number, ID number or e-mail address

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instead of IBAN, the **Data Sharing Services in the Field of Payment Services** with the "**Digital Turkish Lira Collaboration Platform**" announced by the CBRT on September 15, 2021, whose medium and long-term aim is to ensure and maintain that lira payments as the most practical, pragmatic, cheapest and most inclusive means of payment, are in line with our digitalization goals and will make very important progressive contributions to Türkiye's goal of reaching to a full-fledged digital economy.

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