REGULATION AND SECURITY

Your payment compliance, supported by Rootline

Regulation shouldn't decide how fast your platform grows. Rootline holds the payment services license, so the licensed parts of the payment flow sit with us.

Payment compliance in Europe

European payments are governed by a dense set of rules on security, consumer protection and data. The ones that touch the payment flow directly:

- PSD2: strong customer authentication, safeguarding of funds and licensing of payment services.
- PSD3 and PSR: the successor package, agreed in 2026 and applying from 2027. We're tracking the changes and will be compliant before they apply.
- GDPR: how personal and payment data must be handled and protected.
- DORA: operational resilience for financial entities, in force since 2025.
- CESOP: reporting of cross-border payments to tax authorities, which Rootline handles as the payment institution.

Holding funds meant for your users requires a payment services license. Rootline holds that license and safeguards your clients' funds, so you build your product and we answer any questions from the Dutch Central Bank about it. Regulation that applies to your own product and sector stays with you.

Security considerations

Payment security needs several layers: encryption in transit and at rest, card tokenization, real-time fraud monitoring and strong authentication. Rootline runs these for the payment flow, including our own EMVCo-certified 3D Secure server, certified under the PCI 3DS Core Security Standard, and a risk engine with trust and block lists. You don't build or maintain any of it.

GDPR

PSD2

PCI Security Standards Council ®

Supervision by the DNB

Rootline is a licensed payment institution supervised by the Dutch Central Bank (DNB), which reviews our policies and safeguarding. We keep an open, transparent relationship with the DNB.

Risk management and accurate accounting

Our own risk engine screens every payment with rules, trust and block lists and an identity graph. A double-entry ledger records every money movement and every payment event, so every balance can be traced back to the transactions behind it.

PCI compliance

Rootline is PCI DSS Level 1 certified, which takes a heavy technical and administrative burden off your platform. Our 3D Secure server is separately certified under the PCI 3DS Core Security Standard. Our infrastructure goes through regular security audits and penetration tests to keep cardholder data protected.

Segregation of client funds

Client funds never mix with Rootline's own. Merchant payments run through Rootline Payments, a separate foundation with its own bank accounts, so events at Rootline B.V. can't touch your funds.

Let's talk about compliance
for your platform

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