

Prisma Goes Live on Tuum's Modular Core, Establishing a New Standard for European Payment Institutions

TALLINN, ESTONIA, April 28, 2026 /EINPresswire.com/ -- Prisma (PRISMA PAYMENTS EP, S.A.), a regulated payment institution licensed by the Bank of Spain, has successfully gone live on [Tuum](#)'s next-generation core banking platform. This strategic implementation represents Prisma's move towards a modern, full SaaS stack, designed to enhance scalability and support its continued global expansion as the business grows.

Prisma specializes in providing robust payment and account services to companies worldwide that rely on complex payment flows and strict regulatory compliance. By migrating to Tuum, Prisma has deployed a comprehensive end-to-end capability specifically tailored for Electronic Money Institutions (EMIs) and Payment Service Providers (PSPs), and Fintechs, focusing heavily on Tuum's Accounts and Payments modules.

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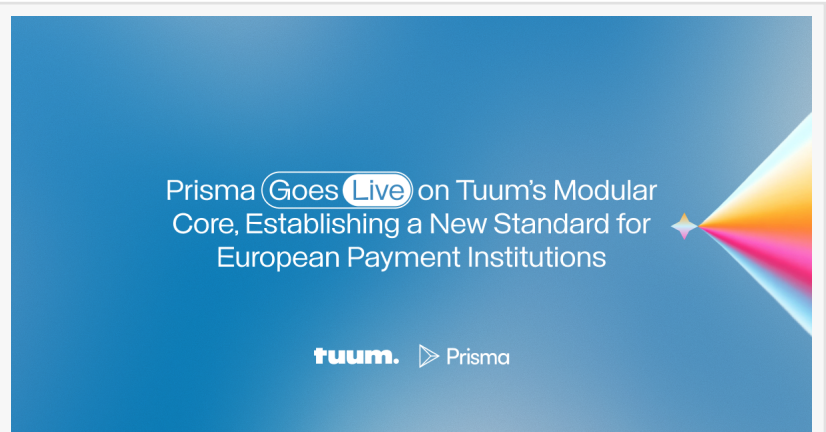
We replaced Prisma's incumbent with a full, ready-to-go setup including Hawk and CentroLINK. Our engineering quality, paired with total transparency, is exactly why this partnership works.”

*Miljan Stamenkovic, CRO at
Tuum*

The successful go-live delivers a "ready-to-go" architecture that provides several key strategic advantages for Prisma:

Direct Connectivity & Efficiency: Tuum provides direct integrations with SWIFT, SEPA, and CentroLINK, completely removing the need for third-party middleware and allowing Prisma to process payments with significantly higher efficiency.

Regulatory Confidence: Tuum's resilient architecture - combined with a pre-built, direct integration to Hawk for rigorous AML compliance - strengthens Prisma's ability to



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operate securely in a heavily regulated EU landscape, supporting readiness for DORA and ISO standards.

A Shift to Intentional Expansion: By offloading the burden of maintaining legacy infrastructure, Prisma has improved its unit economics and can now shift its focus from defensive maintenance to intentional, sustainable expansion and customer value creation.

This partnership aligns with Tuum's mission to serve as the "Bank Builder's Platform," demonstrating that Tuum is the platform of choice for European payment institutions seeking robust payment orchestration and seamless integrations.

"To support our global growth ambitions, we identified the need to evolve our core capabilities. Tuum's modular platform represents a natural next step, enhancing our architecture with the agility required to handle complex payment flows and adapt quickly to regulatory change. We're now operating on a core that supports intentional, sustainable expansion." – Jose Carbajosa, CEO at Prisma

About Prisma PRISMA (legally PRISMA PAYMENTS EP, S.A.) is an agile, secure, and reliable payment institution authorized and regulated by the Bank of Spain. Prisma serves businesses worldwide for whom payments are a fundamental part of their operations, offering comprehensive account and payment services historically reserved for traditional banks.

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About Tuum Tuum (legally Modular Technologies OÜ) is The Bank Builder's Platform, empowering financial institutions to modernize their core and launch best-in-class products in weeks, with zero disruption to their daily business. Built to deliver high autonomy and a low total cost of ownership, Tuum's cloud-native, modular architecture allows banks, lenders, and fintechs to escape the constraints of legacy technology and modernize progressively. Tuum provides a resilient, functionally rich foundation, giving financial institutions the ultimate freedom to customize, plug in their preferred partners, and scale securely.

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