

CMF launches ATENA Technological Sandbox for the implementation of the Open Finance System

The Technological Environment of Experimentation and New Applications (ATENA) is a technological infrastructure that will allow institutions to test integrations and developments in a secure and controlled environment.

September 30, 2026.- The Financial Market Commission (CMF), with the collaboration of the Inter-American Development Bank (IDB), carried out today the launch of the ATENA Technological Sandbox (Technological Environment of Experimentation and New Applications), a technological infrastructure that will allow institutions to test integrations and developments in a secure and controlled environment, facilitating their preparation to participate in the Open Finance System (SFA).

The launch constitutes a new milestone in the implementation process of the SFA established by Law No. 21,521, Fintec Law. ATENA will allow institutions to verify their adequacy to the technical standards defined in the regulation, to carry out interoperability tests with the Directory of Participants and to advance early in the preparation of the compliance of the requirements to participate in the Open Finance System, before its entry into force scheduled for July 2027.

During the opening of the event, the President of the CMF, Catherine Tornel, highlighted that the implementation of the Open Finance System requires not only regulation, but also infrastructure and spaces that allow the different participants to test and validate their solutions before operating in production.

“More than a test environment, the Technological Sandbox seeks to consolidate itself as a permanent space of learning and collaboration between the CMF and the financial ecosystem. It will allow reducing technical uncertainties, facilitating the interoperability between different actors and promoting a more efficient and uniform implementation of the defined standards,” pointed out the President of the CMF.

For her part, the IDB Representative for Chile, Katharina Falkner-Olmedo, highlighted that Chile has a robust regulatory framework, a strategic and leadership view on the part of the regulator, which transforms the country into a reference for the region, which looks with much attention at these advances.

“Chile has become a reference in the promotion of open finance in the region by being the first country in implementing the APIBox solution. For the IDB, accompanying the CMF in this process is part of our commitment with a more modern, more innovative financial system and that reaches more people,” said Katharina Falkner-Olmedo.

Among the tools available in ATENA is found the Directory of Participants, a component that will allow testing identification processes of participants, digital credentials and necessary interactions to establish trust relationships between the institutions, a fundamental element for the trust, interoperability and security of the SFA.

The development of the Technological Sandbox was co-financed by the Inter-American Development Bank (IDB), in the framework of an initiative conceived as a regional digital public good called APIBox, developed under the BIDPago initiative. Its launch also counted with the participation of representatives of the financial and technological industry, trade associations and delegations of regulators from Peru, Uruguay, Ecuador and Bolivia, reinforcing the regional dimension of the challenges associated to the development of open finance.

The day contemplated presentations of the CMF and of the IDB, together with the panel “ATENA Sandbox: the value of building a more robust system”, in which industry representatives deepened into the opportunities that the Technological Sandbox offers and the challenges and opportunities associated to the implementation of the Open Finance System.

The CMF invited the institutions of the financial ecosystem to use ATENA to test their components and integrations, to know the functioning of the Directory of Participants and to validate business models, generating learnings that contribute to a secure, interoperable and efficient implementation of the Open Finance System in Chile.

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