

Quarterly global trends report

# Open Banking/ Open Finance Trends

Q2 2024



Open banking and open finance ecosystems are becoming the world's digital financial infrastructure.

Platformable's series of trends reports aim to provide an overview of the current state of development in the open banking and open finance ecosystems worldwide and help identify:

- Key components that enable open ecosystems to grow and generate value
- How open ecosystems are distributing value amongst stakeholders, end users and wider beneficiaries (including identification of business models and by measuring value realised)
- Where opportunities to collaborate, cooperate, compete or co-create to benefit all ecosystem participants are emerging and where gaps can be filled by new solutions.

**NOTE:** Given the invasion and war crimes by Russia in Ukraine, we have excluded Russia from our trends coverage.

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 Platformable Solutions

## Open Banking Value Tool



What evidence do we have that open banking is really creating impactful benefits for all stakeholders across the ecosystem?

[Try it for free](#)

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Our top three takeaways for Q2 2024

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Our team, our open banking/open finance ecosystem offerings, and how to contact us

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# Executive Summary



QUICK  
WINS

## Introduce business models for corporate APIs

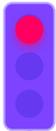
There is now sufficient evidence from leadership banks that there are monetization and customer acquisition opportunities from offering an API portfolio. These banks have leveraged their experience from open banking APIs to begin offering corporate APIs as a revenue generation or customer retention strategy. Other banks should be strategizing to follow this model.



BE  
AWARE

## Understand the business case opportunities for identity APIs

Regardless of the regulatory environment, now is the time for banks and fintech to begin experimenting with business models and to build identity-based solutions if they have not already done so. Identity is heating up as a major theme this year, and will be essential for implementing embedded finance solutions in future.



WATCH  
OUT

## Prepare for emerging regulations

Many jurisdictions face a major work program this year to implement regulatory requirements ahead of due dates, or to participate in discussions that will impact the open finance ecosystem going forward. Europe, UK and Australia need to focus on instant payments and digital identity while other countries including NZ, US, Switzerland, and Colombia should focus on participating in standards definitions.

### Find out more:

Review pages 30-33 to find out more about current business and pricing models and see examples from leadership banks

### Find out more:

Our regulations summary with a focus on Europe on page 18 summarises identity regulations and shares a key deep dive link. Our standards pages 23-25 also describe identity discussions. Page 28 shows bank identity API products.

### Find out more:

Review pages 7-18 on regulations and read our deep dive on the European context at: [platformable.com/blog](https://platformable.com/blog)



# Global Open Banking Ecosystem

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Q2 2024



# A global view of the emerging open banking and open finance ecosystem

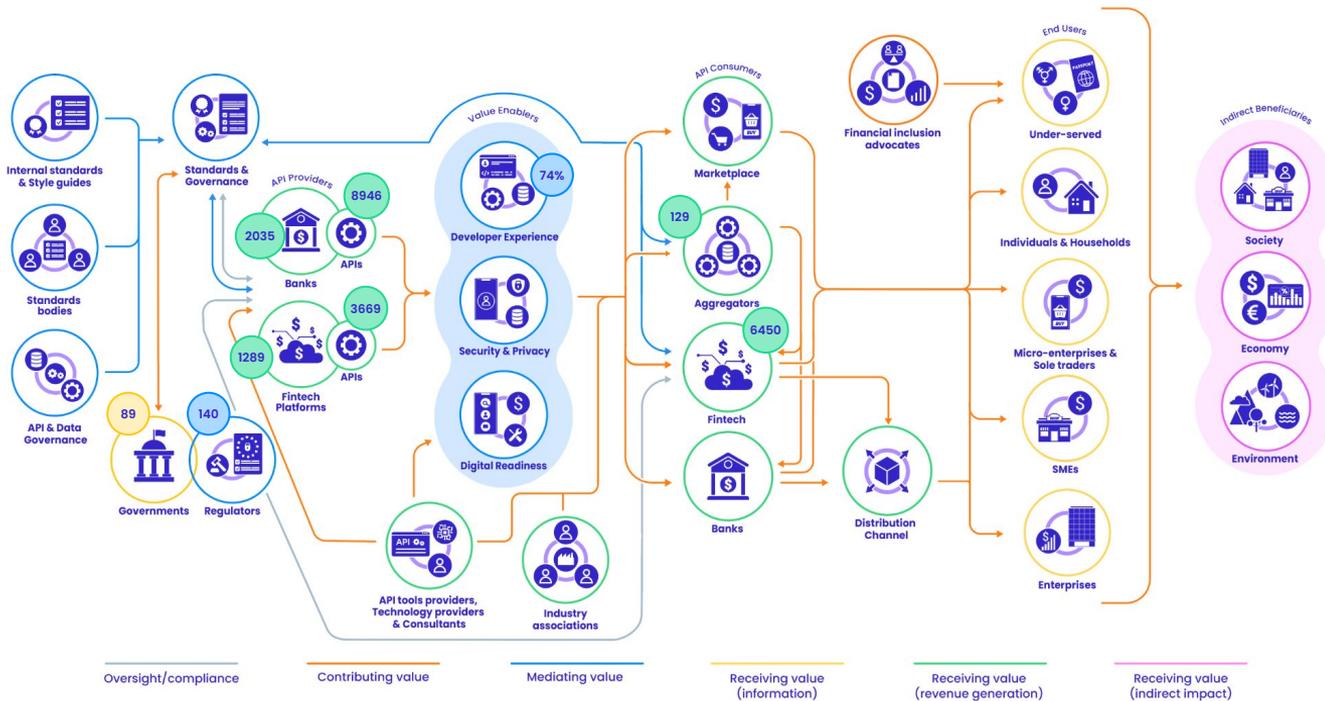
The global open banking and open finance ecosystem is still in its infancy. **89 governments globally are moving to define (or are currently implementing) open banking regulations**, with 140 regulations already stipulating how this will be managed.

**2,035 banks globally are orienting towards becoming platforms, collectively offering 8,946 APIs.**

Already, 6,450 fintech globally are sufficiently API-enabled or API ready to offer products that could draw on these bank APIs, and **129 aggregators** are working to reduce the complexity of integrating APIs individually by offering aggregated APIs that can connect multiple bank and fintech platform providers.

## Open Banking/Open Finance Ecosystem

Q2 2024



# Regulations

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Enabling open banking and open finance through clear ground rules for market participation



# Summary of a selection of key global open banking regulations

## Regulatory Development Status

Under discussion

Planned

Stalled/ No action

In progress

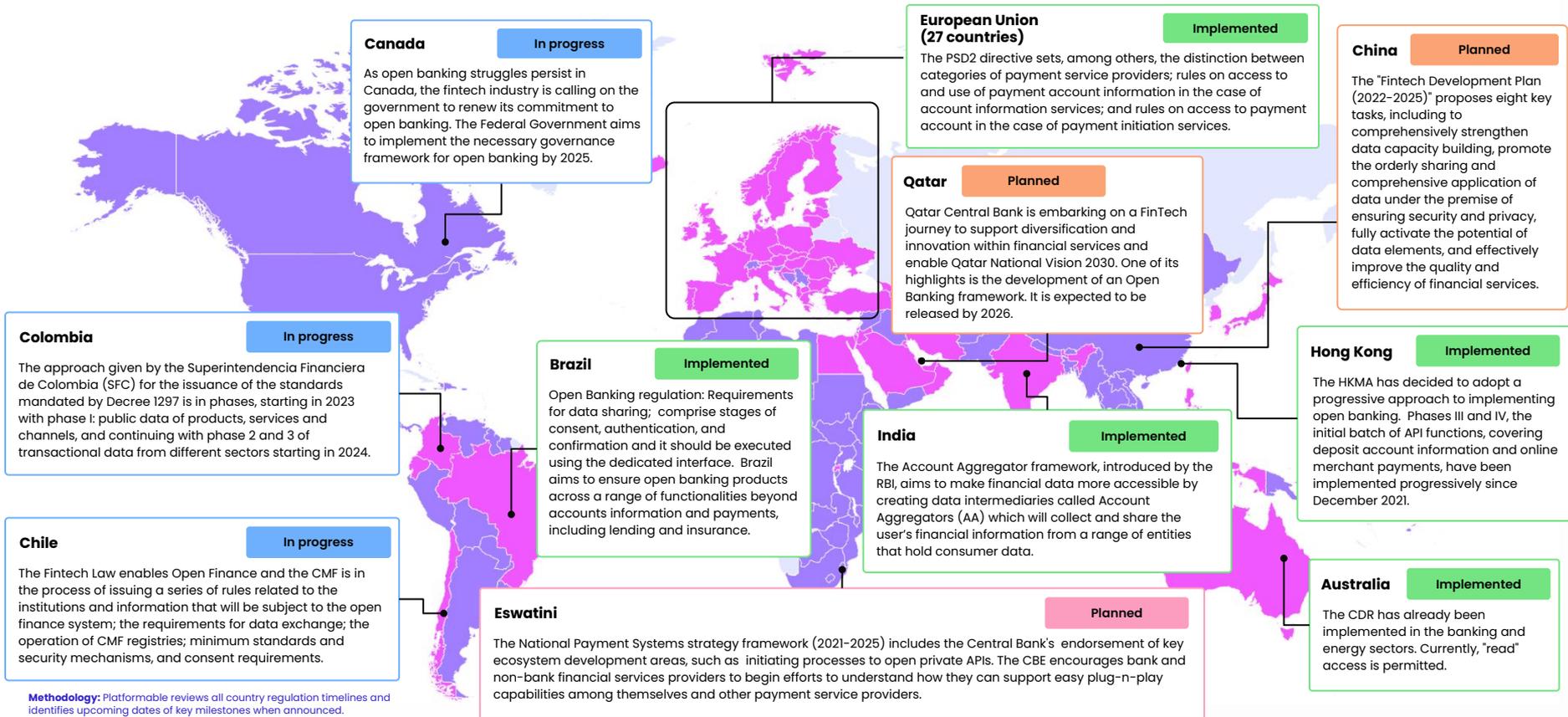
To be implemented

Implemented

## Implementation approach

Market-driven

Regulatory-driven



**Methodology:** Platformable reviews all country regulation timelines and identifies upcoming dates of key milestones when announced.



# Upcoming open banking regulatory milestones

Q1 2025 - Q4 2030 (N=13)

Date milestones take effect

Implementation approach



Market-driven



Regulatory-driven

## Canada

31 December 2025

- The Government of Canada's Fall Economic Statement includes promises to implement a consumer-driven banking framework. Following the introduction of associated legislation in 2024, the federal government aims to implement the necessary governance framework for open banking by 2025.
- Bill 365, the consumer-led banking act on open banking passes second reading. MP Williams says Canada's half-dozen banks have an oligopoly and this bill would give Canadians the freedom of choice to decide who gets their banking business and information.

## Switzerland

30 June 2025

A group of banks in Switzerland headed by the Swiss Bankers Association (SBA) has signed a memorandum of understanding – with the goal of enabling initial multibank offerings for individuals by mid-2025.

## Ukraine

31 August 2025

- The National Bank of Ukraine (NBU) has approved the Open Banking Concept, which defines the development directions and roadmap for the introduction of API (application programming interface) in Ukraine as a platform for data exchange between payment service providers.
- According to the NBU's expectations, the open banking arrangements should be agreed upon in the spring of 2024, so that banks have time to open the APIs before the August 2025 deadline. Banks will have a basic set of data that will be transferred free of charge, as well as an additional set – on a commercial basis.

## Colombia

13 August 2025

Issuance of External Circular 004 of 2024, second phase of the open finance implementation began. The SFC defined the general rules and standards for the secure and transparent treatment of personal data. Phase 3 will cover product information and phase 4, account information for data portability.

## United Kingdom

30 June 2026

As part of the JROC workstreams' objectives, the FCA and the PSR are considering the gaps findings of the OBL's report, along with the related work on consumer protection and dispute resolution in the VRP Working Group, including the call for the establishment of a formal dispute resolution framework.

## Taiwan

31 June 2026

FSC Taiwan Releases Second 3-year Fintech Development Roadmap. Amongst its four key strategies, it aims to promote financial technology and its applications, covering the 'FIDO' mobile identity initiative, open finance, green fintech, and the digitisation of corporate finance.

31 December 2026

The National Development Plan was approved by Congress. Articles 89 and 94 enable data portability and Open Finance.

31 October 2026

Apart from being another crucial step closer towards achieving a truly open finance system, pensions dashboards will ultimately shine a spotlight into those dark, dusty and cobweb-filled corners of the pensions world, because everything, including decades old paper-based systems and records, has to connect to one centralised digital ecosystem.

## Qatar

30 June 2025

As of March 2023, the QCB issued the Fintech Sector Strategy Summary, built on 4 strategic pillars. Its aim is to enable a digital transformation of the State of Qatar's financial services ecosystem. Building an Open Banking architecture is one of the key highlights of the strategy for the next 5 years.

## Ecuador

27 December 2030

Fintech Law APIs secondary regulation to be published.

## Kenya

31 December 2025

On 23rd February 2022, the Central Bank of Kenya (CBK) launched the National Payments Strategy 2022 – 2025, marking a major milestone in Kenya's payments journey.

**Methodology:** Platformable reviews all country regulation timelines and identifies upcoming dates of key milestones when announced.



# Summary of potentially emerging open banking regulations amongst market-driven countries

Q2 2024 (N=7)

## Regulatory Development Status

Under discussion

## Implementation approach

Market-driven

### Dominican Republic

Under discussion

The Superintendency of Banks and the International Finance Corporation (IFC), of the World Bank Group, have signed a letter of commitment for the design and implementation of Open Banking, as a first step for the adoption of this scheme in the country.

### Armenia

Under discussion

The Central Bank of Armenia has a goal to establish an open finance ecosystem for providing competitive personalised financial services and products. This will also require developing common standards and smart regulatory and supervisory frameworks.

### Switzerland

Under discussion

The Federal Council (the highest executive authority) has instructed the Federal Department of Finance (FDF) to submit measures in the event that the financial sector does not sufficiently commit to opening up its interfaces.

### Bangladesh

Under discussion

Bankers and fintech professionals suggested introducing application programming interfaces (API)-based open banking so that more people can be brought under banking services through better use of technology. They made the call in a roundtable organised by Bangladesh Association of Software and Information Services.

### Peru

Under discussion

It is a great advance for the Peruvian financial sector that the implementation of a public policy that promotes the classification of open banking has been declared of national interest and public necessity.

### Eswatini

Under discussion

The National Payment Systems strategy framework (2021-2025) includes the Central Bank's endorsement of key ecosystem development areas, such as initiating processes to open private APIs. The CBE encourages bank and non-bank financial services providers to begin efforts to understand how they can support easy plug-n-play capabilities among themselves and other payment service providers.

### Thailand

Under discussion

The National ITMX (National Interbank Transaction Management and Exchange), established by the Thai Bankers' Association, is ready to expand its potential in digital innovation by developing the "Open API Infrastructure" project to drive the digital platform beyond limits.





## Open banking regulations as at Q2 2024: Europe commits to an energetic and ambitious agenda

2024 is shaping up to be a significant year globally for open banking, with key regulations being introduced across Latin America and Europe in particular. The dust is still settling on just-announced regulations in Chile and Colombia, while Brazil continues to extend its global lead by encompassing open finance and open insurance. Latin America will be the focus of our open banking regulation review next edition, as in Europe, Q1 and the start of Q2 2024 cemented new regulations that will now be the focus for banks and financial institutions for the remainder of this year.

Europe has introduced three key regulations, as shown in the table at left:

- Instant Credit Transfers in Euro
- European Digital Identity and Digital wallets
- PSD3 (including Payments Services Regulation and Framework for Financial Information Data Access Regulation).

This will have major implications for all stakeholders in the open banking ecosystem, and will reach beyond Europe's borders with other fintech that seek to operate in Europe needing to meet regularly requirements as well (albeit on a slower implementation timeline). In addition, as occurred with PSD2, it is envisaged that other countries will be looking at Europe's models as a source of inspiration for local approaches. We believe this will be particularly true for the digital identity wallet approaches, the instant payment verification of payee model, and the mandate to introduce data sharing dashboard views for consumers. The data sharing schemes being established under the Framework for Financial Information Data Access Regulation will also be closely watched, although some jurisdictions such as Australia are already ahead of Europe.

For a deep dive into Europe's regulatory agenda and what each ecosystem stakeholder will need to consider, see: [platformable.com/blog](https://platformable.com/blog)

<b>Instant Credit Transfers in Euro</b>	<b>Summary</b>	Single European Payments Area (SEPA) Instant Payments require that up to €100k can be transferred within 10 seconds, anywhere in the SEPA zone, 24/7/365. All banks and payment providers are mandated. When making the payment, the payer should be able to verify that the payee information is correct before making the transfer (verification of payee) and will have rights to compensation if that is not available. Payers should also be informed within 10 seconds when a payment has been successfully made.
	<b>Official source</b>	<a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32024R0886">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32024R0886</a>
	<b>Governance</b>	Agreed by European Parliament on 7 February 2024 Published in Official Journal of the European Union on 13 March 2024
	<b>Implementation dates</b>	From January 2025 all euro area banks must be able to receive instant credit transfers From October 2025, all euro area banks must be able to send instant credit transfers with mandatory verification of payee. By the middle of 2025, Member States will have to update their national laws to allow payment institutions and e-money institutions to access payment systems directly.
<b>European Digital Identity framework</b>	<b>Summary</b>	An EU Digital Identity modelled on the Electronic Identity and Trust Service (eIDAS) will be available to all European citizens, residents and businesses. It will be able to be used to store and confirm personal information. This will enable citizens across the EU to have a unique and secure European digital wallet while remaining in full control of their personal data. It can be used for both online and offline public and private services within the EU.
	<b>Official source</b>	<a href="https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2021/0136(COD)&amp;l=en">https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2021/0136(COD)&amp;l=en</a>
	<b>Governance</b>	Act adopted by Council after European Parliament reading on 26 March 2024 Final act signed on 11 April 2024 Awaiting publication in Official Journal
	<b>Implementation dates</b>	Financial institutions, and payment service providers must start preparing to meet the new regulatory requirements (2025). Though private user participation is optional, the aim is to equip over 80% of Europeans with digital wallets by 2030.
<b>PSD3 (including Payments Services Regulation and Financial Data Access Framework)</b>	<b>Summary</b>	The evolution of the Second Payments Services Directive into the Third PSD3 includes a legislative package aimed at building on existing approaches. Payment service providers and fintechs will be given greater access to European payment systems. A financial data framework will be established. Some security and fraud measures will be strengthened.
	<b>Official source</b>	<a href="https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?lang=en&amp;reference=2023/0209(COD)">https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?lang=en&amp;reference=2023/0209(COD)</a>
	<b>Governance</b>	Committee report tabled for plenary, 1st reading on 21 February 2024 Agreed by European parliament on 23 April 2024
	<b>Implementation dates</b>	2026



# The open banking landscape

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A summary of key trends and activities up to Q2 2024



## Open banking regulations are in place or being developed by 69 governments globally, with a further 20 considering approaches

As at Q2 2024, there are **2,035 open banking API platforms globally, offering 8,946 API products** (up from 1,583 banks with 5,720 APIs at Q2 2023).

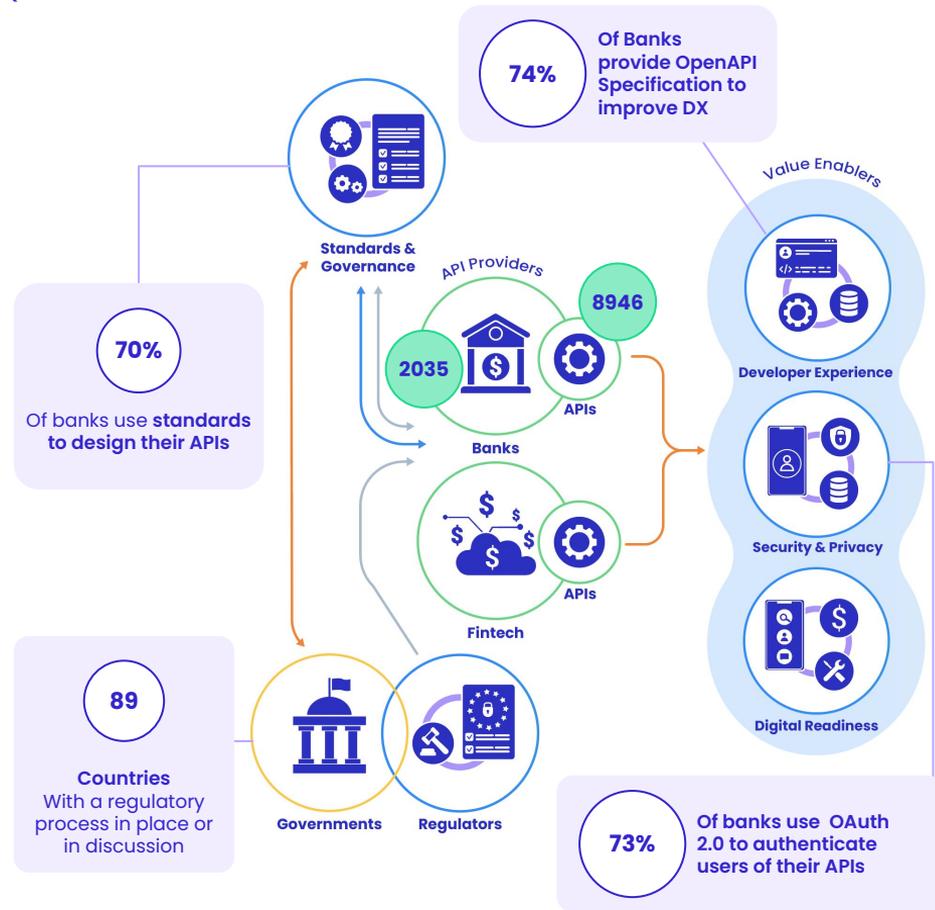
**Open banking regulations are in place in 69 countries globally**, with a further 20 countries that currently employ a market-driven (that is, industry-led) approach looking at introducing some level of open banking regulation. **43 countries globally are also actively looking at introducing open finance regulations.**

**70% of banks globally use standards to design their APIs**, with Europe drawing on the Berlin Group standard, North America adopting the FDX standard and some countries like UK and Brazil having their own country-level API standards.

As a proxy measure of the level of developer experience, **74% of bank platforms provide an OpenAPI Specification** so that developers can better understand the APIs offered and automate their integration processes.

From a security point of view, **73% of bank platforms document that they use at least OAuth 2.0 authentication protocols** to manage API user access.

## Open banking/open finance ecosystem map – supply side Q2 2024



# Open standards bodies key activities as at the start of Q2 2024



THE Berlin GROUP  
A EUROPEAN STANDARDS INITIATIVE

openFinance API Framework  
Implementation Guidelines for Extended Services  
Extended Account Information Services  
Version 2.0  
11 March 2024

## Berlin Group

API Framework Implementation  
Guideline published

Berlin Group openFinance announced the [publication of the Extended Account Information Services \(AIS\)](#) for the openFinance API Framework Version 2. AIS is being extended to cover even more account types and it's not just for TPPs anymore, but it's also available for direct access scenarios by e.g. corporates.



## SWIFT

New confirmation of payee  
standards for Australia

[SWIFT was chosen by Australian Payments Plus \(AP+\) to create Confirmation of Payee](#), a security measure that supports the protection of consumers from fraud by confirming their identity before the payment is conducted. The process is done by comparing the payee's name entered by the payer with the name associated with the payee's account.



## FDX

Global Summit includes CFPB  
Director

Director of the Consumer Financial Protection Bureau, Rohit Chopra highlighted the importance of creating industry standards for data sharing and communication protocols [at the recent FDX Global Summit, in March 2024](#). Chopra discussed the need to balance being overly "prescriptive" around standards adoption to avoid stifling innovation, while also acknowledging the risks of anticompetitive behavior in the standard-setting process.



## Brazil

New standards for the open  
finance ecosystem introduced

Two [new standards have been introduced to enable features under the Open Finance umbrella](#): smart transfer and recurring scheduling. With smart transfer, it will be possible to schedule specific money transfers from one account to another. With recurring scheduling, it will be possible to schedule up to 60 fixed installment payments over a period of 24 months. Both solutions are part of the scope of Phase 3 of Open Finance, which is payments – and includes Pix solutions and payment initiators.



## Nigeria

New tooling and collaborations

[Open Banking Nigeria developed Aperta](#), an open banking gateway system that serves as a frontend processor to streamline open banking services for banks and fintechs. It is currently undergoing quality assurance testing, and will enter beta testing with select partners soon. Next, OB Nigeria will collaborate with the NIBSS (Nigeria Inter-Bank Settlement System) to ensure that OB Nigeria's Open Banking Consent Management System and Open Banking Registry are in place.



## Authentication protocols and security technologies need to be baked into API design

**Banks can apply industry best practices during the creation and publication of open APIs to ensure that they do not expose any vulnerabilities, as described in the [OWASP API Security Top 10](#).**

**Authentication is the process of ensuring that external API consumers are checked and credentialed each time they attempt to make an API call.** Robust authentication and authorisation processes ensure the bank can be confident they are only sharing the agreed data with the appropriately identified API consumer. Most of the key standards (UK Open Banking, Berlin Group, STET) recommend using OAuth 2.0 for authentication. 72% of bank platforms we track indicated that they use OAuth 2.0 standards for authentication processes as of Q2 2024, down from 85% at Q2 2023. Over the past year, fewer documentation sites are available for new APIs in some jurisdictions, so not all bank platforms could be assessed for OAuth 2.0 usage.

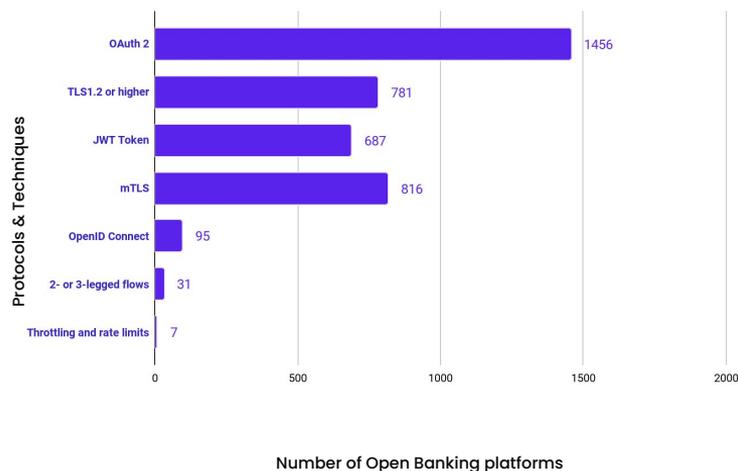
Other security technologies such as two-factor authentication (mTLS, TLS1.2 or higher) can be enforced when assessing how fintech manages the customer consent flow. These security technologies can ensure that a customer knowingly consents to a fintech using a bank's APIs to connect their product to the bank's customer. **38-78% of bank platforms indicate that they use at least one of mTLS or TLS1.2 or higher.** (Some platforms offer both mTLS and TLS1.2 or higher).

**34% of bank platforms indicate they provide the JWT open standard.**

Other security measures such as rate limiting and throttling (which ensure that fintech are applying best practices when making API calls and not generating inefficient data retrievals) also help prevent brute force security attacks if an API is not protected against an excessive amount of calls or payload sizes. We saw few bank APIs specifically discussing rate limiting in their API documentation.

## Most Common Forms of Authorisation Protocols and Security

Q2 2024 (N=2,035)



**Methodology:** Platformable tracks all banks globally and tallies those that have established an open API platform. We then review how many API products are made available by each bank and tally them according to category, and measure other API characteristics such as standards and specifications used, developer experience strategies employed, and business model/monetisation approaches. We review each bank at least once every three months.



## Global API product annual growth rate reaches 56%

Globally, bank API products grew 56% over Q2 2023 levels.

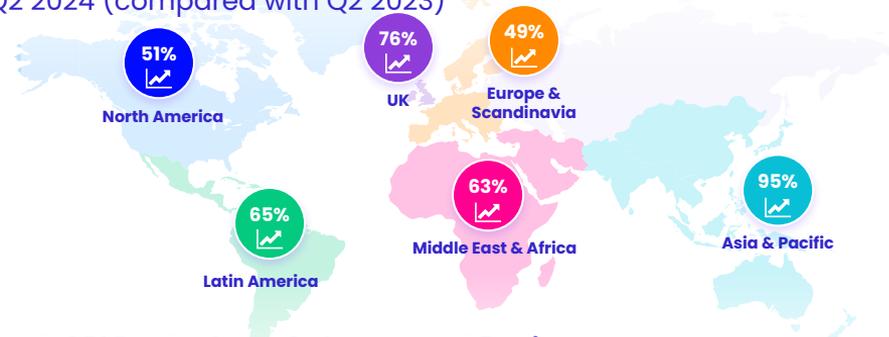
The majority of APIs being made available focus on payments and accounts (the product categories that are mandated to be made available in many jurisdictions).

- In Europe, API products are still dominated by PSD2 use cases (72%). This categorisation does hide some innovation where leadership banks are offering corporate customers payments and account APIs for a fee or as part of their account package.
- Lending-related APIs (which include credit card related APIs) are the second biggest use case sector in most regions except Europe, US and UK where identity is more predominant.

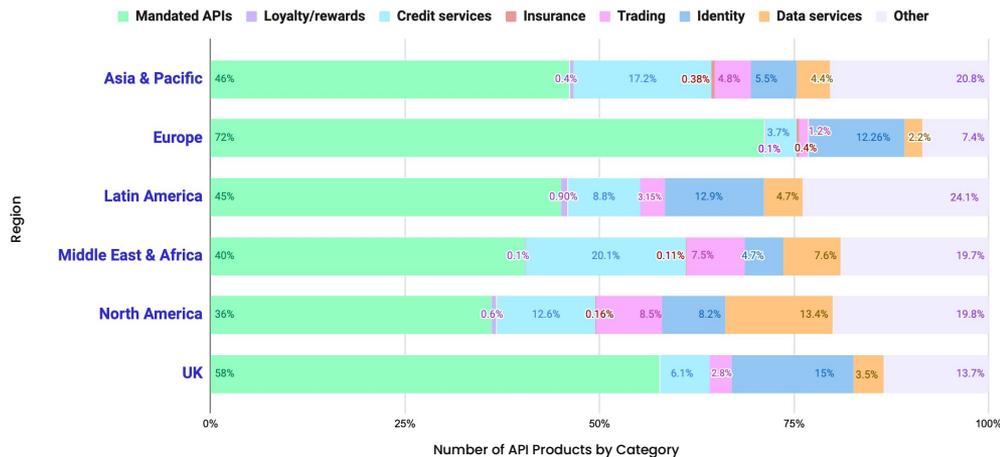
**We expect to see identity APIs to grow sharply in UK, Asia Pacific and Europe for the rest of this year**

- At present, the majority of bank identity APIs in Europe relate to certification of third party providers and registering their usage. We expect to see this shift towards Verification of Payee APIs, a trend we already see amongst fintech platforms that offer APIs.

## Annual growth of API products Q2 2024 (compared with Q2 2023)



## Bank API Products by Category and Region Q2 2024 (N = 8,946)



**Methodology:** Platformable tracks all banks globally and tallies those that have established an open API platform. We then review how many API products are made available by each bank and tally them according to category, and measure other API characteristics such as standards and specifications used, developer experience strategies employed, and business model/monetisation approaches. We review each bank at least once every three months. Note: for comparison purposes, we categorise payment and account information APIs globally as "mandated APIs" even in jurisdictions where a market-driven approach applies.



# Only 20% of bank platforms are experimenting with platform business models

The majority of banks are focused on providing open APIs, as mandated by various regulations

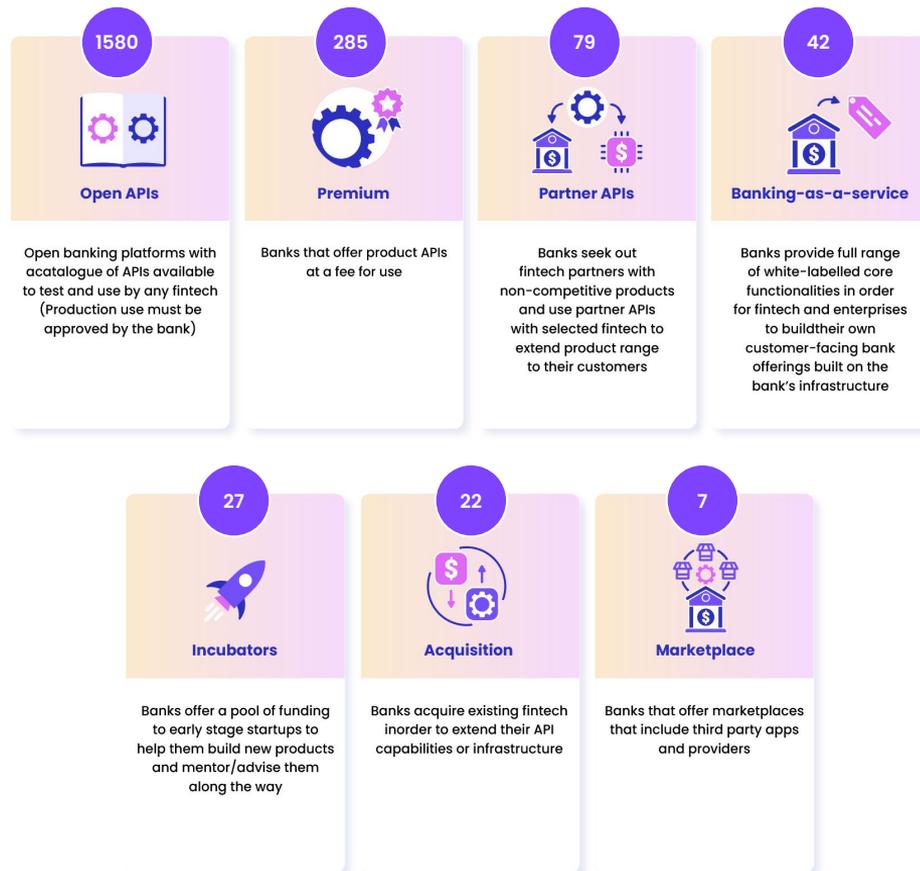
- In UK, Europe, Australia, and other jurisdictions, open banking regulations require banks to open APIs and make them available free of charge to accredited and approved third party providers.
- Some jurisdictions, such as Brazil, do allow charges for API calls over a certain amount but these pricing strategies are not yet being introduced en masse

Direct revenue-generation from APIs is a strategy currently used by only 14% of bank platforms

- Some banks are experimenting with premium-priced APIs, or are only making certain APIs (such as ERP-related APIs) available to existing customers and corporate accounts.
- Banks that are demonstrating their previous prioritisation of developer experience through investment in developer portals and documentation are now implementing premium APIs, often for corporate customers. These banks are taking what they learnt from being required to supply open banking and applying it to corporate customers as paid services.
- We are hearing some shift anecdotally in banks more willing to enter partnerships with fintech rather than previous acquisition-focused strategies.

## Bank Platform Business Models

Q2 2024 (N = 2,035)



# The open finance landscape

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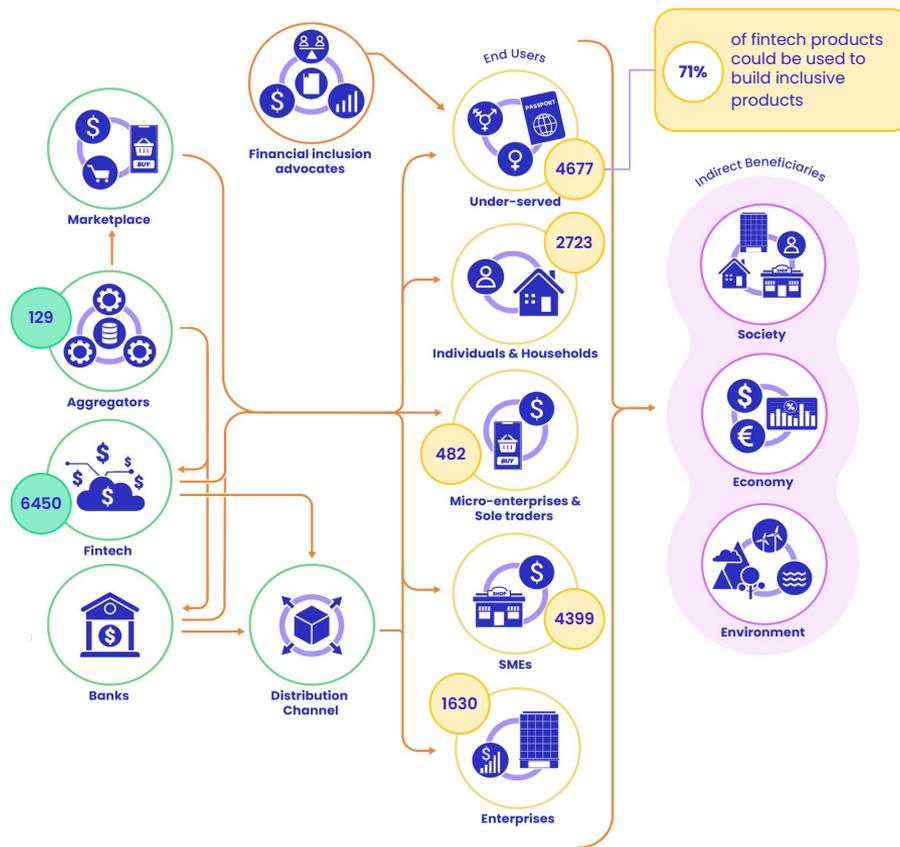
A summary of key trends and activities up to Q2 2024



## Fintech availability is increasing consumer choice but wider benefits and product diversity are harder to analyse

- Fintech:** We currently track **6,450 fintech** that make use of open banking APIs or that have the potential to be API consumers in an open banking ecosystem
- Aggregators:** In addition, **there are 129 API aggregators** specialising in harmonising fintech and bank APIs in order to speed up product development
- Marketplaces and Distribution Channels:** With the surge in embedded finance, it will be essential to start mapping how finance APIs are used in marketplaces and in distribution channels. For example, many online checkout processes (Distribution Channels) now integrate payments, Buy Now Pay Later and insurance APIs. Embedded finance providers are also growing, which are classified as distribution channels (that is, they embed external financial services into the customer journey that they facilitate). Marketplaces such as app stores and SaaS integration marketplaces are also part of the ecosystem as they make fintech available to a wider range of potential users.
- End Users:** While some fintech is targeted at individual/household users as well as SMEs, **the bulk of fintech built on banking and finance APIs (67%) focus on the small and medium enterprise (SME) market.**
- Indirect Beneficiaries:** From a societal perspective, fintech could play a part in increasing consumer choice, reducing waiting times to perform financial tasks, increase local economic development, and reduce resource use through sustainable IT and eliminated transport requirements to perform financial operations.

## Open banking/open finance ecosystem map – demand side Q2 2024



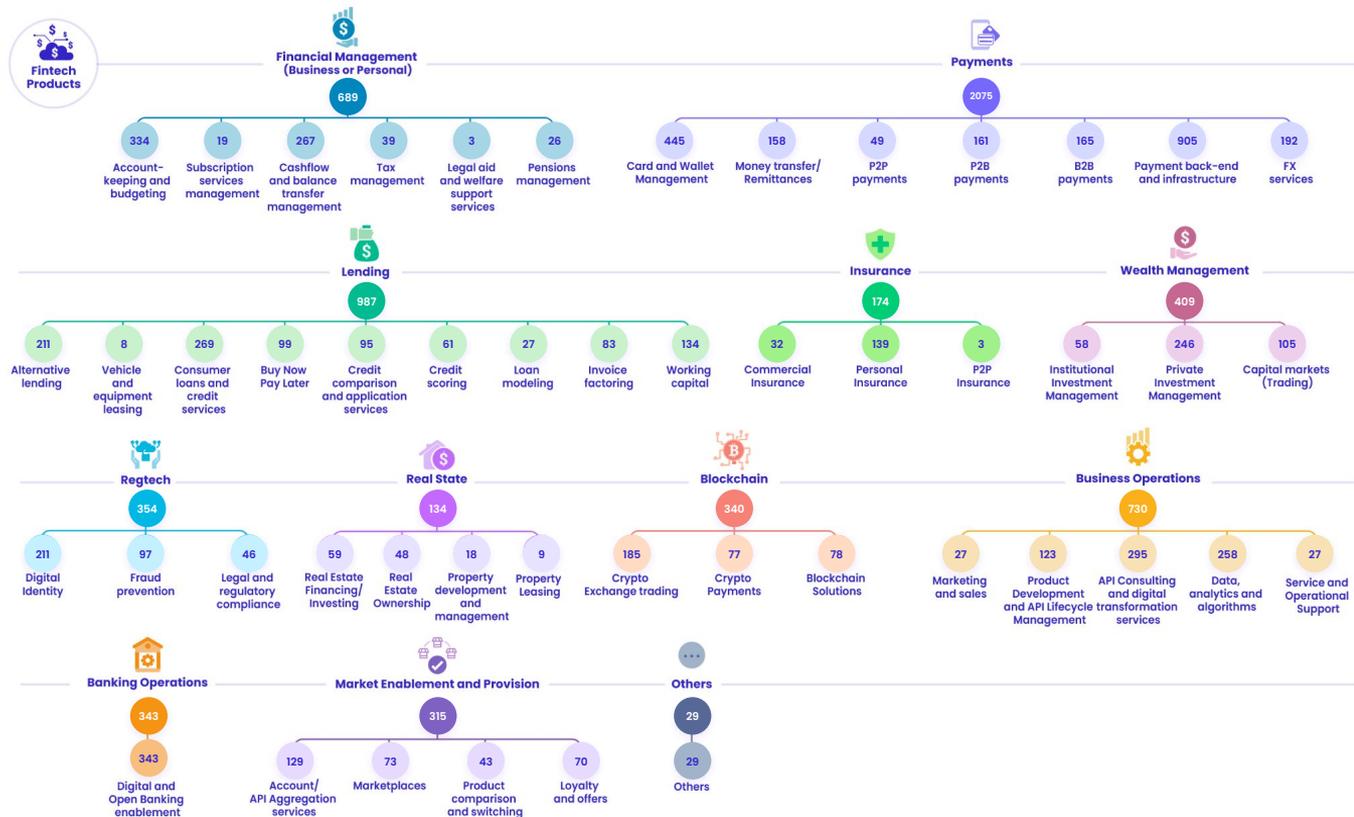
# Globally, 32% of fintech built with open banking and open finance are payment solutions

Most provide payment back-end and infrastructure (14%), card and wallet management (7%) and FX services (3%).

There are also a high number of account keeping and budgeting (11%) and account/API aggregation fintech (2%) that offer generic book keeping and financial management solutions. Most are built with PSD2 APIs in Europe and UK.

Other fintech apps being built with open banking and open finance APIs include lending services (15%), wealth management (6%), and business operations support (11%).

## API-Enabled Fintech Products by Category and Sub-category Q2 2024 (N = 6,579)



**Methodology:** Platformable tracks all fintech globally that are accredited or known to use bank APIs. We then review what products they are making available and tally them according to category, and we measure other characteristics such as their target customer segments and business model/monetisation approaches. We review each fintech at least once every three months.

**Notes:** As we only measure API-enabled fintech being built on open banking and open finance APIs, it is a smaller subset of the fintech market. Open banking APIs used as part of internal processes by enterprise and SME customers are also excluded in the fintech taxonomy.





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**Platformable  
supports the  
development  
of open  
ecosystems**





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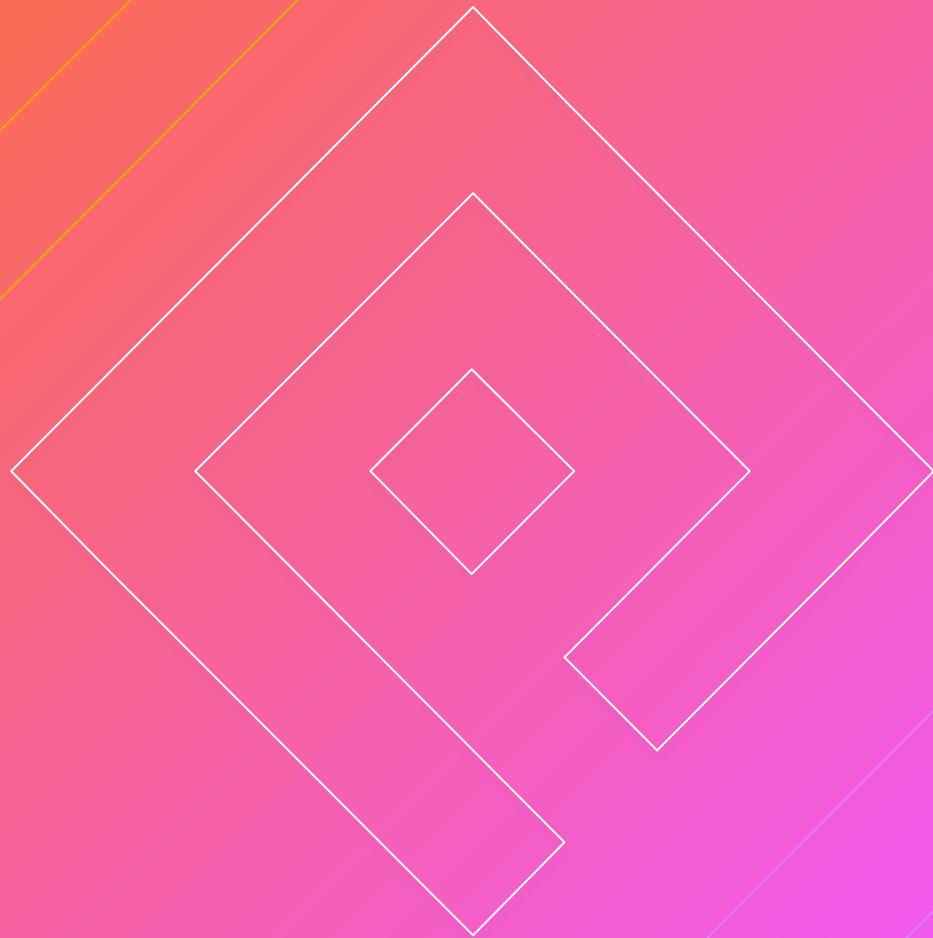
<https://www.linkedin.com/company/platformable>

# Open Banking/ Open Finance

Our Solutions

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2024



## Policy/Research projects overview

### Standards, Regulations, or Policy Analysis

Understand the regulatory context in any given geographic market, current policy consultations and opportunities to participate in shaping the local agenda, use of standards, and mapping of key influencers. Draft responses to consultations.

### Go To Market Research

For any given use case and geographic market we can share data and insights on current and interesting new features being made available, competitors, global best-in-breed players, business and pricing model analysis, and recommendations on how to enter your chosen market

### Business Model Analysis

We can benchmark business models against industry best practices and compare with current pricing models used by other providers and end user willingness to pay, as well as clarify value expected and minimum returns needed given average industry costs

### Competitor Analysis

We can map your competitors in any given market and/or for any given use case, describe their current feature set and intended roadmaps, and analyse their positioning, partners and marketing approach.

## Our process

### Kick-Off Meeting



Our team meets with your core players to establish project timelines and shared resources for collaboration

### Information Gathering



We start by developing an understanding of your position, strategy, and wider context

### Key Questions



Our analysts ask 1-5 key questions that we will work to answer to create actionable insights

### Priorities



Together we set priorities based on the agreed upon questions and the format of the final product

### Applied Methodology



We deliver rapid data insights based on our knowledge base using our cross-disciplinary research methods

### Continuous Monitoring



We identify and follow up with relevant industry sources to deliver updated and timely information

## At the end of this engagement you will...



**Have a clear, concise understanding of key themes you need to incorporate in your business strategy**

After a set of initial meetings, our team will scope out the work and provide a detailed SoW that includes estimated timelines and associated costs. Projects range from €3-10,000 over 1-2 months, depending on the complexity and depth required. We tailor the necessary resources for each engagement to ensure you are getting the best value and the results you expect.

[Contact us](#)



## Overview

### Insights

Show your thought leadership to your customers and prospects with a tailored trends report

### Emerging trends

Encourage your customers and prospects to make use of your products and services by showing them the emerging trends in open banking and open/embedded finance

### Map your ecosystem

Tailor ecosystem data to the countries and use cases you are focused on

### Data access

Receive the underlying data that each trends report is built on and do your own analysis, or create your own blog posts

## White-label Plus



- Free use of our open banking trends report
- Your logo branding added
- Your color palette
- You are able to share in your website and with your customers

White-label Plus

Pricing (per edition)

€5000,00

## White-label Premium



- Free use of our open banking trends report
- Your logo branding added
- Your color palette
- You are able to share in your website and with your customers
- up to 15 additional pages, with 3 pages (regulation, banks & APIs, fintech) for each of 5 markets that you operate in (or plans to operate)
- Includes your data (if available)



White-label Premium

Pricing (per edition)

€8000,00

At the end of this engagement you will...



Have a content asset to share with clients and prospects that helps you sell your solution by demonstrating your thought leadership

We're eager to provide information and address any queries you may have

Contact us

## Overview



### Banks

Map your banking ecosystem to uncover stakeholders, identify gaps, and seize partnership opportunities for innovative products and services



### Fintech

Conduct ecosystem mapping to pinpoint stakeholders, reveal gaps, and explore partnership prospects, driving innovation in products and services



### Use case

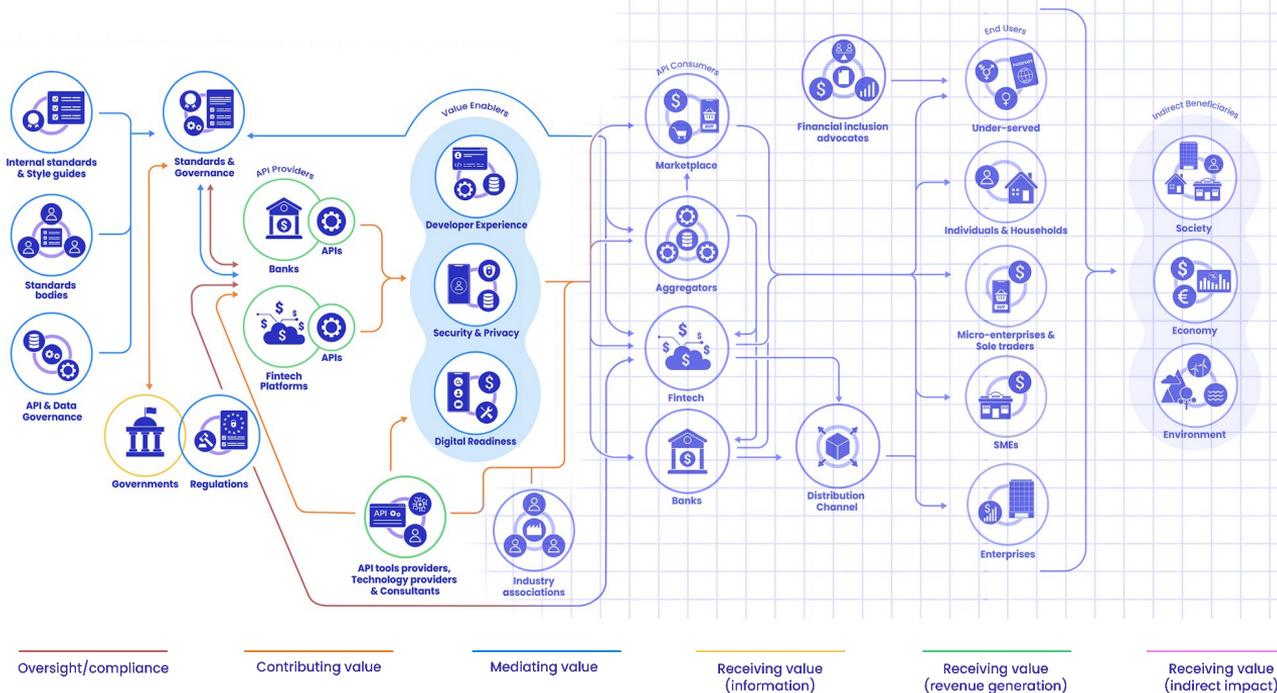
Map the global end user demand, standards, competitors, potential partners, business models and pricing strategies for a specific use case or set of use cases



### Country

Undertake ecosystem mapping to identify stakeholders, uncover gaps, and leverage opportunities for collaborative partnerships, impactful products, and economic enhancement

## Your Ecosystem map



At the end of this engagement you will...



Have new assets to share showing your influence and impact on the wider ecosystem



Understand where the best bets and low-hanging fruit are for your next strategic moves

An investment of €3-10,000 over 1-2 months, depending on the complexity and depth required

Contact us



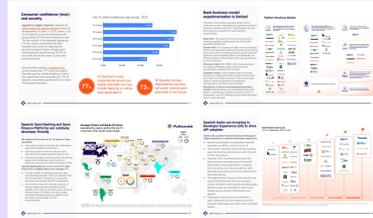
## World Bank CGAP

- Development of content to support payments providers, telcos, digital wallets providers, marketplaces, fintech and banks to develop APIs in order to enable API consumers to build new financially inclusive products



## IFC pricing model

- For banking clients working with IFC, we developed an interactive, automated pricing model that draws on industry best practices and current market pricing models to assist banks to experiment with the correct pricing structures for their commercial APIs



## Use case and go to market strategy analysis

- Identification of use case best features from a global dataset
- Identification of local competitors, potential partners, local consumer pains/needs/wants, pricing points for business model and pricing strategy design
- Recommendations for incorporation into go to market strategy planning



## Payments provider dashboard

- Extension of existing collected datasets to ensure specific needs of client were incorporated
- Creation of internal trends report
- Creation of data points to enable development of an internal TAM assessment and market readiness index
- Development of an internal-use dashboard to facilitate interactive analysis of datasets



# Team



**Mark Boyd**

DIRECTOR/  
FOUNDER

Mark Boyd is a writer and analyst who has been working on API strategies and resources for government and businesses for the past 10 years. He has worked with several World Bank agencies, the World Health Organization, a UN agency, and the European Commission on policy frameworks, research, data and API tooling and strategy.

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**Mariana Velázquez**

SENIOR  
ANALYST

Mariana has worked with banking regulators, large LatAM-based banks, and with consulting agencies to develop a deep understanding of open banking and data privacy regulations globally. She has created and maintained strong relationships with industry networks including fintech associations around the world.

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**Rebeca Vittorazo**

LEAD  
DESIGNER



**Spencer Perkins**

JUNIOR  
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**Laureano Pasina**

PRODUCT DEVELOPMENT  
MANAGER



**Alexei Garban**

LEAD  
DEVELOPER



**Leon Cangini**

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**Eric Rochman**

PRINCIPAL  
OPEN HEALTH  
ECOSYSTEMS

# Platformable supports the development of open ecosystems



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