

Banking Power starts with Account Information

Real-time account data for business systems

Account Information gives business systems access to verified bank data through one unified API. It includes full account statements, balances and transaction data – the same core information traditionally delivered through ISO files, but returned in a harmonised API response instead.

That means you can bring live account data straight into your platform, rather than relying on manual file handling, delayed balance updates or bank-specific integrations.

The benefits of Account Information

1. Get real-time visibility into cash flow

Access live balances, transaction data and account activity directly in your system. No more working with yesterday's information or waiting for files to update.

2. Reduce manual work

Replace copy-paste routines, spreadsheets, bank exports and constant switching between the ERP and the bank with direct access to verified account data. Less administration. Less friction. Fewer unnecessary steps.

3. Automate matching and bookkeeping

Harmonised account data makes it possible to use the same logic across banks, instead of building separate matching and bookkeeping flows for each one. Combined with payment flows, this also makes transaction matching and bookkeeping automation far more efficient.

4. Use the bank's permission structure

Account access follows the real permissions already set at the bank. That means the right user sees the right accounts, without you having to recreate and maintain that structure yourself.

5. Build your products on top of better data

Account Information is not just about fetching data. It creates a foundation for better forecasting, verification, onboarding, automation and financial experiences inside your product.

How it works

Account access is typically established through an Open Banking flow, where the end user securely connects their bank account and confirms which accounts they are authorised to use. In Sweden, this can be done via BankID. Once connected, live account data can be brought straight into the product where users already work.

The Open Payments advantage

- **Built for business systems**
Designed for ERP, accounting and other platforms where banking needs to work inside the product.
- **One API, less complexity**
Avoid separate integrations and bank-specific logic across markets.
- **Harmonised data**
Use one consistent data structure across banks, instead of adapting to each one.
- **ISO and Open Banking together**
Combine modern API access with established banking flows in one setup.
- **Data stays with you**
Verified bank data flows into your system, without being stored or reused in ours.

Built for more than connectivity

Access alone is not enough.

What matters is turning bank data into something useful inside a business system: live balances, cleaner reconciliation, smoother onboarding, better verification and stronger user experiences.

That is the difference between simply connecting to a bank and building real banking capability into your product.

With Open Payments, Account Information becomes more than a data feature. It becomes infrastructure for better workflows, better products and better customer experiences. That is what we mean by banking power for business systems.