# Banking Power starts with Account Information

Open Payments

# Real-time account data for business systems

Payments gives business systems access to secure and unified bank integrations through a single API. It allows platforms to execute full supplier payments, domestic transfers, international cross-border payments and structured giro flows directly within the ERP interface.

This means you can manage complete end-to-end payment workflows straight from your product, rather than relying on manual file handling, dual authorisation routines or constant switching between the ERP and corporate bank portals.

# 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**

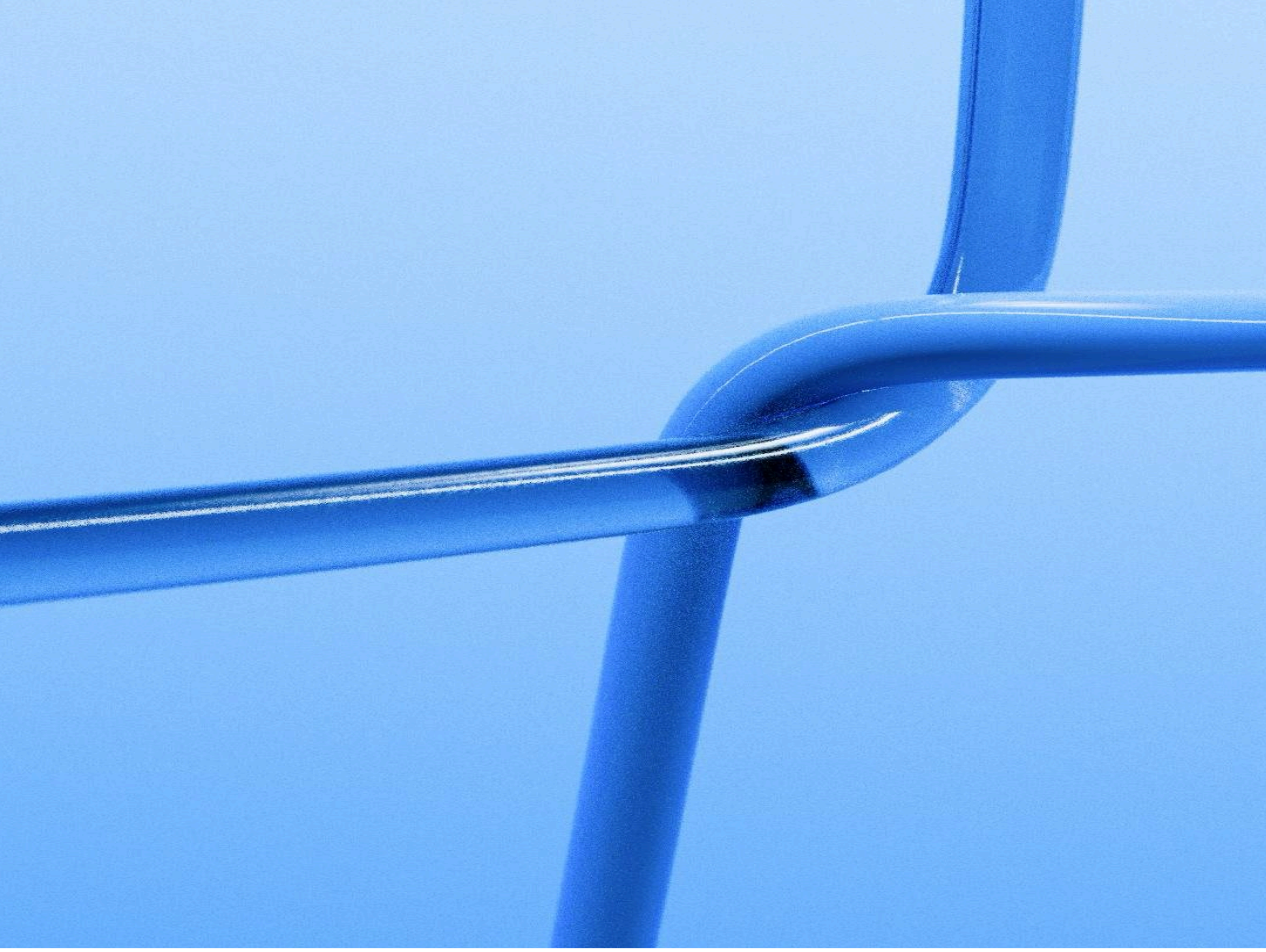
   Harmonised account data makes it possible to use the same logic across banks, instead of building separate matching and bookkeeping flows for each one. Combined with payment flows, this also makes transaction matching and bookkeeping automation far more efficient.

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:

- **Purpose-built for business systems**
  No noise. No bloat. Just the quality connections that matter to you, engineered specifically for ERPs and financial platforms.

- **ISO and Open Banking in perfect harmony**
  We bridge the gap between financial eras by combining modern real-time API access with established banking file flows in one single setup.

- **Skip the bulk, choose depth**
  While others chase thousands of shallow connections, we focus on deep, high-quality integrations that drive real business value.

- **Always behind the scenes**
  Everything operates completely white-labelled under the hood. We stay entirely embedded, never getting in the way of your brand or your customer experience.

- **Your data is your data**
  Your customers are your customers, and your data is your data. Verified bank data flows directly into your platform without being aggregated, stored, or reused by us.

- **Regulated financial infrastructure**
  A highly secure, compliant, and robust framework fully licensed by the Swedish Financial Supervisory Authority (Finansinspektionen).

# Built for more than access

**Having access to banks is no longer enough.**

For decades, banks held a monopoly as the sole gatekeepers of financial services, controlling access, innovation, and choice. Their power shaped entire industries, locking businesses and users into closed systems and outdated processes.

But the world has changed. The future belongs to those who break free from legacy lock-ins. To those who truly put clients at the center and design services around modern digital expectations.

Our clients aren't settling for empty bank access. They're not interested in broad-stroke "Open Banking." They want real financial infrastructure, with true banking capabilities that respect the user, drive innovation, and meet the demands of tomorrow's digital experience.
There is a big difference between giving access and driving innovation.

With Open Payments, your integration becomes the infrastructure for smarter workflows, safer processes and an enhanced customer experience. That is what we mean by banking power for business systems.

# Get in touch

Tell us a bit more about yourself, your company and your use case so we can help you get moving: hello@openpayments.io
Read more about us on our website.