Banking Power for Accounting Agencies

Open Payments

Focus on what matters
with safer, more efficient workflows

Open Payments gives accounting agencies direct access to banking services embedded into their existing software platforms. By bringing account data and payment services together in one system, automated workflows replace separate bank portals, manual file handling, and shared bank logins.

This reduces administrative work and operational risks. Accounting firms get the real-time information, accuracy, and control they need to spend less time on manual tasks and more time advising their clients.

The benefits for accounting agencies

1. **Reduce manual work**

   Stop chasing clients for missing documents or searching for unmatched transactions. Payments and transactions can be automatically matched and categorised, from incoming payments to supplier invoices.

2. **Improve security and reduce risk**

   Consultants no longer need direct bank logins to access client bank accounts. Banking services are available directly in the accounting system, with permissions based on user roles. This reduces fraud risks and removes the need for complicated power of attorney processes.

3. **Simple and secure payment approvals**

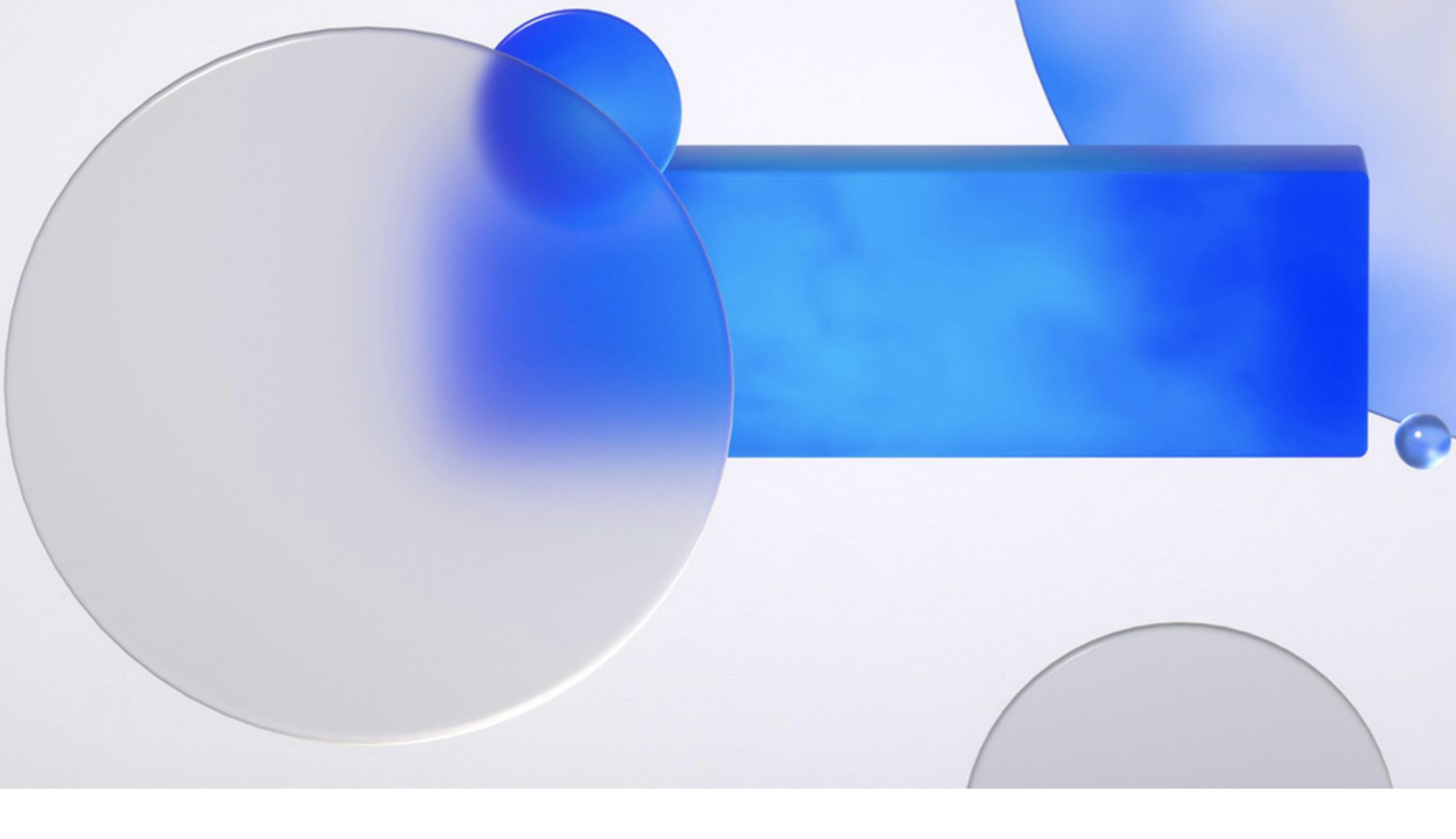
   Prepare supplier payments and invoices directly in the accounting system. Payments are then sent to an approval queue where business owners review and sign payments securely.

4. **Available to businesses of all sizes**

   Automated banking services were previously mainly available to large enterprises at major banks. We make automated payments and bank integrations available to businesses of all sizes, regardless of which bank they use.

5. **Simplified international payments**

   Send international payments in different currencies worldwide. No more setting up international payments manually in the bank, everything is processed automatically in the accounting system with correct cost accounts in the platform.



How it works

Open Payments operates quietly in the background connecting banks with accounting systems and automating financial workflows.

With a secure, one-time authentication using standard methods such as BankID, the connection between the client's bank and the accounting system can be set up in less than a minute. Once connected, financial data flows automatically.

Accounting firms gain real-time access to transaction records and supporting documents without needing bank access or corporate power of attorney. Consultants prepare bookkeeping and payments directly inside the platform where they already work, the business owner then reviews and securely approves the payments. All necessary background validation, from recipient verification to currency conversions for international payments, is dynamically handled by our API, whether data is delivered through Open Banking APIs or traditional ISO file formats.

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.

One API, less complexity

Consolidate your banking features into a single connection, avoiding separate integrations and market-specific logic across markets.

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 centre 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.**