

Sample Report: Global Open Banking & Open Finance Infrastructure Market 2026

*Financial Data Sharing, APIs, Consent,
Interoperability & Ecosystem Development*

Prepared by yStats.com



PUBLICATION DATE: SEPTEMBER 2026

Sample Report

In 2026, Open Banking turns permissioned account information into consolidated views and ongoing financial-management applications

Global: Account-Information and Financial-Management Applications Enabled by Open Banking

Account Aggregation Consolidates Financial Information

- Permissioned access to account information allows third-party services to bring financial information from multiple institutions into a single interface, giving users a consolidated view of their accounts rather than requiring separate access to each provider. The BIS's international review of Open Finance identifies the reduction of data silos through customer-permissioned data sharing as a central benefit of Open Finance, while the Central Bank of the Republic of Azerbaijan provides a current implementation example in which users can manage multiple financial accounts through one platform.

Account Information Services Provide the Core Data Layer

- Open Banking APIs allow authorized providers to retrieve account information such as balances, statements and transaction-related information once the customer has granted explicit permission. The current Open Banking Standards specification defines Account Information Services around this model, with an Account Information Service Provider accessing information held by an account-servicing institution to provide services to the customer.

Transaction Data Supports Ongoing Financial Management

- Once account information is accessible on a permissioned basis, applications can use continuing financial information to help customers monitor and manage their financial position rather than simply view individual account balances. Open Banking Standards identifies personal financial management and account aggregation among use cases for ongoing Account Information Services, while the BIS international evidence highlights the broader potential for customer-permissioned financial data to support new financial services and reduce information asymmetries.

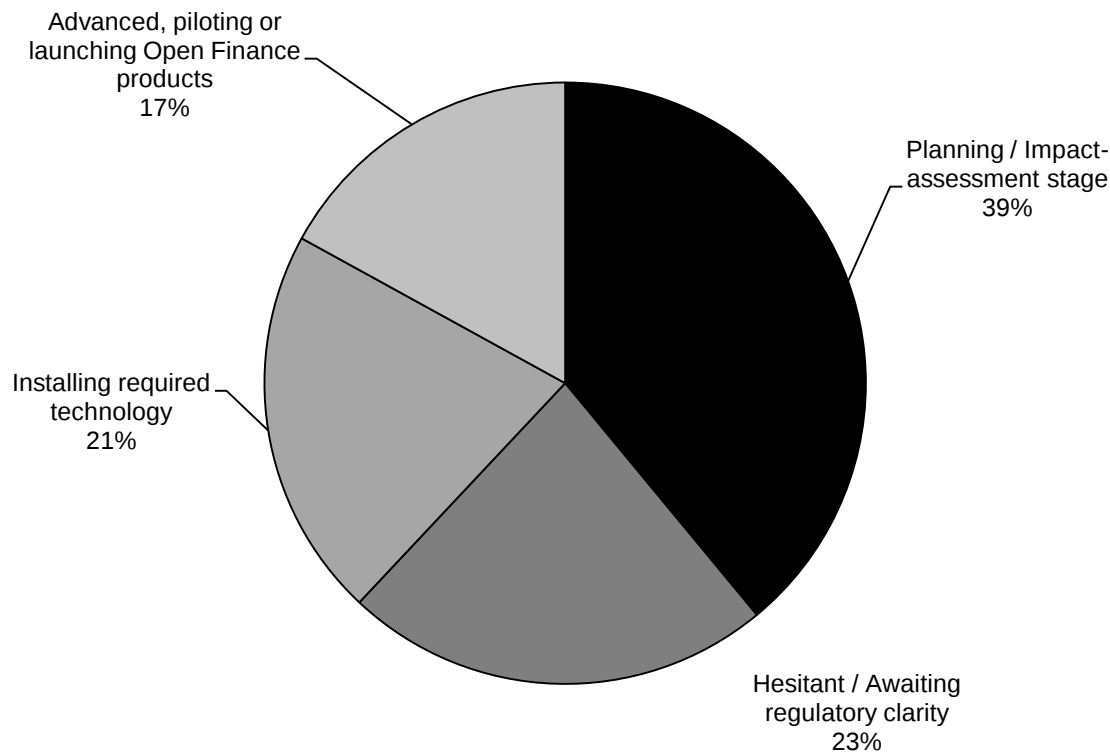
The Application Layer Extends Beyond Basic Account Visibility

- The resulting application layer ranges from multi-account aggregation and financial-information dashboards to transaction monitoring and personal financial-management services. These should be viewed as enabled use-case categories rather than uniformly adopted global products: the BIS evidence shows that Open Finance is developing across multiple jurisdictions, while individual implementations differ in the services and data made available.

Sample Report

60% of surveyed banks were in planning/impact-assessment technology-installation stages for Open Finance in 2025, with 17% that were advanced, piloting or launching products

Global: Banks by Stage of Open Finance Readiness, in %, 2025



Note: Capgemini's broader research covered 200+ senior payment executives across 15 markets and multiple organization types, including Tier I and Tier II banks, financial-services organizations, payment service providers, industry associations and central banks. The Open Finance readiness distribution shown here refers specifically to surveyed bank respondents.

Source: Capgemini Research Institute, 2025

PREFACE

Sample Report

OBJECTIVE

20%

8%

11%

RELIABLE

A LIST OF ADVANTAGES

- yStats.com provides secondary market research: By using various sources of information we ensure maximum reliability of all obtained data. As a result companies get a precise and unbiased impression of the market situation.
- Only reliable sources such as national and international statistical offices, industry and trade associations, business reports, business and company databases, journals, company registries and news portals are used as a basis for the analyses, statistical reports and forecasts.
- Our international employees research and filter all sources and translate relevant information into English. This ensures that the content of the original studies is correctly interpreted.
- yStats.com delivers all research results as PowerPoint files. All data can therefore be used directly for board presentations or be individually adapted.
- If required, yStats.com provides in-depth analysis for all research projects. Simply send us a request.

TERMS OF USE AND COPYRIGHT CONDITIONS

- This report is copyrighted. All rights reserved and no part of this report may be reproduced, stored in a retrieval system or transmitted in any form without the prior permission of the publishers.
- The information in this report does not constitute the provision of investment, legal or tax advice. Any views expressed reflect the current views of the original authors, which do not necessarily correspond to the opinions of yStats.com GmbH & Co. KG.
- The information in this report is provided for informational purposes only and without any obligation, whether contractual or otherwise. No warranty or representation is made as to the correctness, completeness and accuracy of the information given or the assessments made.
- We have taken every precaution to ensure that details provided in this report are accurate. The publishers are not liable for any omissions, errors or incorrect insertions, nor for any interpretations made from the document.

LEGAL NOTICE

Sample Report

This report is subject to the Terms & Conditions of yStats.com GmbH & Co. KG, which can be found at yStats.com. By selecting a particular license, you agree to the Terms & Conditions which pertain to said license. Please be aware that any misuse of this product or any other product not in accordance with the aforementioned Terms & Conditions will result in legal action.

The licensing structure is as follows:

SINGLE USER LICENSE

■ allows one (1) user to access the downloaded report.

SITE LICENSE

■ allows up to ten (10) users of a company within a specified geographic area (i.e. country) to access the downloaded report.

GLOBAL SITE LICENSE

■ allows up to ten (10) user of a company worldwide to access the downloaded report.

GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

Sample Report

Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sources based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum accuracy for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

TABLE OF CONTENTS (1 OF 2)

Sample Report

1. **Key Takeaways**
2. **Management Summary**
3. **Financial-Data Infrastructure: APIs, Consent & Interoperability**
 - 3.1. **Infrastructure Architecture**
 - Global: Permissioned Financial-Data Access Architecture Across Open Finance Infrastructure, Sep 2026
 - Global: Open Finance Ecosystem Participants and Their Functions, September 2026
 - Global: Participant Directory and Discovery Functions Across Open Finance Infrastructure, September 2026
 - 3.2. **API Infrastructure**
 - Global: API Standardization and Connectivity Models, September 2026
 - Global: Technical Dimensions of Financial-Data API Standardization, September 2026
 - Global: Data Quality and Operational Requirements Across Open Finance Infrastructure, September 2026
 - UK & Brazil: Official Open Banking and Open Finance API Metrics, September 2026
 - UK: Open Banking API Calls by Success Status, in %, July 2026
 - UK: Successful Open Banking API Call Volume for Selected Service Types, in Billions of Calls, July 2026
 - UK: Selected Open Banking API Performance Indicators, in %, July 2026
 - Brazil: Open Finance API Calls, in thousands, June 2026-August 2026
 - 3.3. **Consent and Permissions**
 - Global: Authorization, Access, Renewal and Revocation Across Financial-Data Sharing, September 2026
 - Canada, Malaysia & UK: Open Banking and Open Finance Permission Models, September 2026
 - 3.4. **Interoperability**
 - Global: Technical, Data and Cross-Sector Interoperability Requirements in Open Finance, September 2026
 - Canada: Financial-Data Access, Sharing and Portability Across Open Finance Infrastructure, September 2026

TABLE OF CONTENTS (2 OF



Sample Report

4. Open Finance Data Domains & Use Cases

4.1. Banking and Account Data

- Global: Account-Information and Financial-Management Applications Enabled by Open Bank. Data, Sep 2026

4.2. Lending and Credit

- UK: Financial-Data Inputs and Infrastructure Across Lending and Credit Assessment, September 2026

4.3. Investments and Wealth

- Global: Selected Financial-Data Access Across Investment, Brokerage and Wealth Products, September 2026
- Global: Investment-Data Connectivity and Multi-Provider Portfolio Visibility, September 2026

4.4. Insurance

- Europe: Insurance Data Types and Connectivity Within Emerging Open Finance Frameworks, September 2026

4.5. Pensions

- UK: Pension and Retirement Data Connectivity Across Open Finance Ecosystems, September 2026

4.6. SME and Business Data

- Global: Business Financial-Data Sharing Across Banking, Accounting, and Financing Workflows, Sep 2026

4.7. Cross-Sector Comparison

- Global: Financial-Data Scope Across Selected Open Banking and Open Finance Frameworks, Sep 2026

5. Adoption & Ecosystem Development

5.1. Open Banking Ecosystem Scale

- Global: Open Banking Ecosystem Usage Indicators, September 2026
- Global: Open Banking Ecosystem Participation and Provider Status, September 2026

TABLE OF CONTENTS (3 OF 3)

Sample Report

5.1. Open Banking Ecosystem Scale (Cont.)

- India: Cumulative Accounts Linked Through the Account Aggregator Ecosystem, in millions, Feb 2026-July 2026
- India: Cumulative Consents Fulfilled Through Account Aggregators, in millions, February 2026-July 2026
- India: Monthly Financial-Data Deliveries Through Account Aggregators, in millions, February 2026-July 2026
- New Zealand: Number of Regulated Open Banking Data-Sharing Requests, in millions, May 2026-July 2026
- New Zealand: Accredited Requestors, in Number of Organizations, December 2025-July 2026

5.2. Service Adoption

- UK: People and Small Businesses Active in Open Banking, in % of Those With Online Current-Account Access, March 2021-March 2025
- New Zealand & Australia: Use of Account Information and Other Open Banking Services, September 2026
- New Zealand: Regulated Open Banking Payment Requests, in Number of Successful Payment Requests, May 2026-July 2026
- New Zealand: Value of Successful Regulated Open Banking Payment API Requests, in NZD millions, May 2026-July 2026
- Georgia & Türkiye: Payment Initiation Within Open Banking Ecosystems, September 2026

5.3. Infrastructure Service Models

- UK & Europe: Selected Access and Service Models Across Open Banking and Open Finance Infr., Sep 2026

5.4. Adoption Barriers / Development

- Global: Barriers to Open Finance Development, September 2026
- Global: Banks by Stage of Open Finance Readiness, in %, 2025

6. Regulation, Governance & Data Rights

6.1. Regulatory Models

- New Zealand, UK & EU: Development Stage Across Regulation, Standards and Operational Implementation, September 2026
- UK, New Zealand & Australia: Regulatory Models for Open Banking and Broader Financial-Data Sharing, September 2026
- APAC: Status of Open Banking Legislation, Regulation, and Guidance Across 16 Assessed Jurisdictions, in %, 2025
- APAC: Status of Open Finance Legislation, Regulation, and Guidance, in %, 2025

TABLE OF CONTENTS (4 OF

Sample Report

6.2. Financial-Data Rights

- EU & Australia: Financial-Data Access Rights, Data-Holder Obligations and User Control, September 2026
- Global: Data-Access Reciprocity and Participant Rights Across Open Finance Frameworks, September 2026

6.3. Mandatory vs. Commercial Access

- UK & Europe: Mandatory Financial-Data Access Versus Premium and Commercial API Services, Sep 2026

6.4. Accreditation, Liability & Governance

- Global: Third-Party Access, Accreditation and Liability Across Open Finance Ecosystems, September 2026
- Global: Governance Roles Across Financial-Data Access Ecosystems, September 2026

6.5. Operational Trust

- UK: Consent Integrity, Third-Party Access and Operational Trust in Open Banking, September 2026

7. Selected Market Models

7.1. Europe

- Europe: Evolution of Financial-Data Access Beyond Existing Open Banking, September 2026
- Europe: Financial-Data Scope and Open Finance Implementation Framework, September 2026

7.2. United Kingdom

- UK: Open Banking Ecosystem Development Across Connectivity and Service Adoption, September 2026
- UK: Development Beyond Open Banking Toward Wider Smart Data Infrastructure, September 2026

7.3. United States

- U.S.: Consumer Financial-Data Access and Open Banking Infrastructure Development, September 2026
- U.S.: Banks, Data Aggregators and Financial Applications Across the Financial-Data Connectivity Ecosystem, Sep 2026

TABLE OF CONTENTS (5 OF

Sample Report

- 7.4. **Brazil**
 - Brazil: Expansion From Open Banking Toward Open Finance Across Financial Products, September 2026
- 7.5. **Australia**
 - Australia: Consumer Data Right and Financial-Data Sharing Infrastructure, September 2026
- 7.6. **Comparative Emerging Models**
 - India, Singapore & Saudi Arabia: Financial-Data Access and Open Finance Infrastructure Models, Sep 2026
- 8. **Infrastructure Provider Landscape**
 - Global: Open Banking and Open Finance Infrastructure Providers by Functional Role, September 2026
 - Global: Geographic and Institutional Connectivity of Selected Open Banking Infrastructure Providers, Sep 2026
 - Global: Financial-Data Coverage and Open Finance Capabilities of Selected Infrastructure Providers, Sep 2026
 - Global: Selected Financial-Data Infrastructure Capabilities Beyond Basic Account Connectivity, Sep 2026
- 9. **Emerging Developments & Outlook**
 - Global: Open Finance Infr. Developments Across Data Scope, Interoperability and Implementation, Sep 2026
 - Global: AI and Machine-Led Financial Services in Permissioned Financial-Data Access, September 2026

TABLE OF CONTENTS

Sample Report

1.	Key Takeaways	10
2.	Management Summary	13 – 16
3.	Financial-Data Infrastructure: APIs, Consent & Interoperability	17 – 32
4.	Open Finance Data Domains & Use Cases	33 – 41
5.	Adoption & Ecosystem Development	42 – 57
6.	Regulation, Governance & Data Rights	58 – 68
7.	Selected Market Models	69 – 78
8.	Infrastructure Provider Landscape	79 – 83
9.	Emerging Developments & Outlook	84 – 86



Global E-Commerce Intelligence
we report, you grow.

ADDRESS

yStats.com GmbH & Co. KG
Behringstr. 28a | 22765 Hamburg | Germany

CONTACT

Phone: +49 40 - 39 90 68 50 | Fax: +49 40 - 39 90 68 51 | info@ystats.com

SOCIAL MEDIA

[in linkedin.com/company/ystats](https://www.linkedin.com/company/ystats)
twitter.com/ystats
facebook.com/ystats
[gplus.to/ystats.com](https://plus.google.com/ystats.com)

MORE NEWS?

Please subscribe to our Newsletter at www.ystats.com