

OPEN BANKING FOR CORPORATES: UNLOCKING ADDED VALUE IN TRANSACTION BANKING WITH APIS

provides insight into the financial needs of corporates, the role their transaction banks can play, and how technology providers can add value in this emerging landscape of B2B APIs.

APIs offer an important technical component to enable the future of transaction banking

APIs are becoming an important strategic priority for many organisations and their technology providers (including, but not limited to, Enterprise Resource Planning, Treasury Management Systems and various specialised Fintech players).

Trends and developments driving the need for change:

- ≡ Technological advances and changing expectations
- ≡ New and upcoming regulations
- ≡ Changing market dynamics

APIs enable new use cases and added-value creation:

- ≡ B2B
- ≡ B2B2B
- ≡ B2B2C

Success factors and key considerations to drive API adoption:

- ≡ Banks need to provide added value to maximise adoption.
- ≡ Technology providers must enable a seamless flow and embedded experience.
- ≡ Corporates need to identify where APIs can add value.

Learn more:
download the report

The report "Open Banking for Corporates: Unlocking added value in transaction banking with APIs" is available for download [on the EBA Member Portal](#).



Our mission

The mission of the EBA is to foster dialogue and experience exchange amongst payments industry practitioners towards a pan-European vision for payments. We pursue our mission through involving member organisations and relevant stakeholders in thought leadership on innovation, helping our members to understand and implement regulation and by supporting the development of market practices.

Our activities

The EBA activities cover four core areas:

- ≡ **Thought Leadership & Innovation:** advancing the understanding of new market trends through working groups, task forces and open fora.
- ≡ **Market Practices & Regulatory Guidance:** providing guidance on market regulation and implementation through practitioners' panels.
- ≡ **Networking & Events:** fostering pan-European practitioner exchange through EBAday and other events.
- ≡ **Training & Education:** providing training & educational services on relevant payments and transaction banking topics to the EBA community through summer and winter schools and e-learning.



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