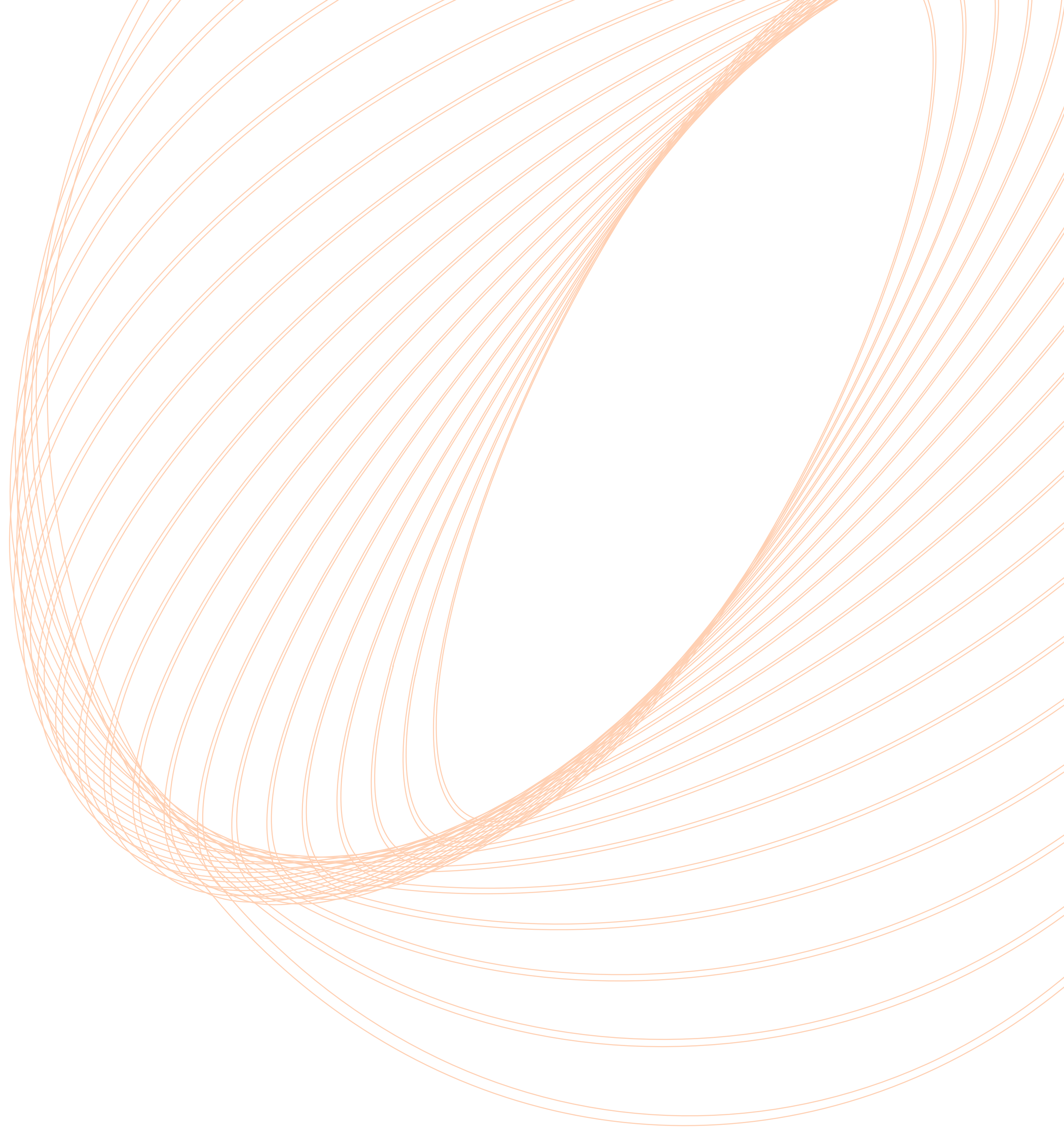# Yalantis

TOP OPEN BANKING
API SOLUTIONS IN 2024

DISCOVER THE BREAKDOWN OF MAIN OPEN BANKING
PROVIDERS CATEGORIZED BY FUNCTION AND REGION.

OPEN BANKING API PROVIDERS BY FUNCTIONALITY

- **Financial data aggregation from multiple accounts** — Plaid, Tink, Envestnet | Yodlee, Yapily, Finicity, Salt Edge.

- **Payment initiation from a user's bank account** — TrueLayer, Tink, Token, Dwolla, Form3.

- **Transaction categorization for financial planning and personalized financial insights** — YNAB, Moneyhub.

- **Lending and credit assessment** — Upstart, Prosper, Tink, Envestnet | Yodlee, TrueLayer.

- **Investment and wealth management** — Tink, TrueLayer, Yapily, Stash, Wealthfront, Betterment.

- **Data insights into customer behavior and analytics** — FICO, TransUnion, Dun & Bradstreet.

BANKING API PROVIDERS IN DIFFERENT REGIONS

- **Europe** — Strongest adoption due to PSD2 regulations, with leading providers like Truelayer, Tink, and Yapily.

- **North America** — Rapid growth, with Plaid and Finicity dominating account aggregation, and Stripe and PayPal leading in payments in the US. Salt Edge, Finicity, Flinks, and MX offer open banking-like functionality in Canada.

- **Asia-Pacific** — An emerging market with regional players like Akurateco (Indonesia), Frollo (Australia), and Plaid (expansion into India and Japan).

- **Latin America** — Early stage, but strong potential due to growing FinTech adoption. Zoop, Nubank (Brazil), and Belvo (Mexico) are key players.

- **Africa** — Limited adoption, but a promising future due to mobile money adoption and increasing financial inclusion efforts. Okra, OnePipe, and Png.me are notable players.

To find the right fit for your business, <u>consult Yalantis experts</u>. We'll identify and i**ntegrate the best banking API provider** and **conduct workshops** for your in-house teams to ensure stable performance of the solution.

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