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Global Open Banking Platform Market Growth (Status and Outlook) 2026-2032

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Abstracts

The global Open Banking Platform market size is predicted to grow from US$ 425 million in 2025 to US$ 679 million in 2032; it is expected to grow at a CAGR of 7.1% from 2026 to 2032.

An Open Banking Platform is a B2B software and financial infrastructure platform that enables banks, financial institutions, fintech companies and other authorized third parties to securely exchange customer-permissioned financial data and initiate account-based financial services through standardized APIs. Core capabilities typically include Account Information Services (AIS), financial data aggregation, Payment Initiation Services (PIS) and account-to-account payments, consent management, identity and account verification, transaction normalization and enrichment, API exposure and governance, third-party developer management, and regulatory compliance for open banking ecosystems.

The market for open banking platforms has witnessed significant growth in recent years, driven by factors such as regulatory initiatives, technological advancements, and changing customer expectations. Open banking aims to enhance competition, innovation, and customer experience in the financial services industry by enabling seamless integration of various financial products and services. Open banking platforms provide APIs and developer tools that allow third-party providers to access and utilize customer financial data with their consent. This enables the development of innovative applications, such as personal finance management tools, payment services, lending platforms, and investment advisory services. Additionally, open banking platforms often offer security and consent management features to ensure data privacy and compliance with regulatory requirements. The global market for open banking platforms is influenced by factors such as regulatory frameworks and initiatives promoting open

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banking, the adoption of API-driven business models in the financial industry, and the growing collaboration between traditional financial institutions and fintech startups. Regions such as Europe, particularly the European Union with its PSD2 (Payment Services Directive 2) regulation, have been at the forefront of open banking adoption. However, open banking initiatives are also gaining traction in other regions, including North America and Asia-Pacific. Key players in the open banking platform market include financial technology companies, API providers, software development firms, and established financial institutions. Some notable players in this space include Plaid, Yapily, Tink, TrueLayer, and Figo, among others. These companies offer open banking platforms that enable secure and standardized access to financial data and services.

Report Scope

LPI (LP Information)' newest research report, the “Open Banking Platform Industry Forecast” looks at past sales and reviews total world Open Banking Platform sales in 2025, providing a comprehensive analysis by region and market sector of projected Open Banking Platform sales for 2026 through 2032. With Open Banking Platform sales broken down by region, market sector and sub-sector, this report provides a detailed analysis in US$ millions of the world Open Banking Platform industry.

This Insight Report provides a comprehensive analysis of the global Open Banking Platform landscape and highlights key trends related to product segmentation, company formation, revenue, and market share, latest development, and M&A activity. This report also analyses the strategies of leading global companies with a focus on Open Banking Platform portfolios and capabilities, market entry strategies, market positions, and geographic footprints, to better understand these firms’ unique position in an accelerating global Open Banking Platform market.

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Open Banking Platform and breaks down the forecast by Type, by Application, geography, and market size to highlight emerging pockets of opportunity. With a transparent methodology based on hundreds of bottom-up qualitative and quantitative market inputs, this study forecast offers a highly nuanced view of the current state and future trajectory in the global Open Banking Platform.

This report presents a comprehensive overview, market shares, and growth opportunities of Open Banking Platform market by product type, application, key players and key regions and countries.

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Market Segmentation

Segmentation by Type:

Cloud-based

On-premises

Segmentation by Platform Position:

API Enablement Platforms

Connectivity & Aggregation Platforms

Full-stack Open Banking Platforms

Segmentation by API Access Model:

Public / Open API

Partner / Restricted API

Private / Internal API

Segmentation by Application:

Finance and Insurance

Medical

Others

This report also splits the market by region:

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Americas

United States

Canada

Mexico

Brazil

APAC

China

Japan

Korea

Southeast Asia

India

Australia

Europe

Germany

France

UK

Italy

Russia

Middle East & Africa

Egypt

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South Africa

Israel

Turkey

GCC Countries

The below companies that are profiled have been selected based on inputs gathered from primary experts and analyzing the company's coverage, product portfolio, its market penetration.

Plaid

Mastercard Open Finance

Tink (Visa)

Envestnet Yodlee

MX

Trustly

TrueLayer

Yapily

Axway

Temenos

Finastra

Wipro

Token.io

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Salt Edge

Bud

Ozone API

Frollo

Basiq

Data Action

DirectID

Flinks

Akoya

GoCardless

Belvo

Brankas

Prometeo

Moneytree

COOCON

Sunline

Qwist

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