

Open Banking Europe: Third Party Providers Commercial Report

Open Banking Europe - providing collaborative services to support
PSD2 XS2A, in partnership with the financial industry

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Document Change History

| Version | Date | Changes |
|---------|-----------------|--|
| 000-001 | 11 May 2020 | Internal draft. |
| 000-002 | 13 July 2020 | Internal draft. Style and format changes and Inclusion of the TPPs that entered the OBE TPP Membership program. |
| 000.003 | 04 August 2020 | Internal draft. |
| 000-004 | 13 August 2020 | Internal draft. Minor update on TPP description. |
| 000-005 | 18 January 2021 | <p>Draft release to Participants. The following changes were made:</p> <ul style="list-style-type: none"> • All instances of PRETA removed or changed to OBE. • “Open Banking Europe is a subsidiary of Konsentus Ltd” added to section 1.2. |

1. About Open Banking Europe

1.1 Purpose

The revised Payment Services Directive (PSD2) came into force in January 2018, with a requirement deadline of 14 September 2019 to implement Strong Customer Authentication (SCA). At this point, all regulated entities (Payment Service Providers) had to ensure that they individually complied with PSD2 and the Regulatory Technical Standards (RTS) set out by the European Banking Authority (EBA).

There is a clear regulatory expectation that the financial industry will organise itself to make sure that the implemented solutions for PSD2 are interoperable. However, at the time of writing, there remains a number of outstanding activities required to successfully achieve this expectation.

Open Banking Europe was created to support Payment Service Providers (PSPs) and Third Party Providers (TPPs) in meeting the Access to Account (XS2A) requirements of PSD2 and to facilitate the wider aims of Open Banking.

1.2 History

Following a series of stakeholder consultations that started in 2016 to determine industry requirements, PRETA S.A.S. launched Open Banking Europe to build a PSD2 Directory solution to support PSPs and TPPs in meeting the PSD2 XS2A requirements. The Open Banking Europe Directory Service was released in January 2019, providing a single, standardised reference point for banks to accurately identify which TPPs are authorised to access their interfaces and which roles and services they are authorised to perform on behalf of their customers. Additionally, a Transparency Directory has been developed to help TPPs understand developer portals, and to help Account Servicing Payment Services Providers (ASPSPs) understand TPP brands. Open Banking Europe continues to work with stakeholders on a range of initiatives to facilitate a greater understanding of Open Banking and enable collaboration between interested parties. Open Banking Europe is a subsidiary of Konsentus Ltd.

1.3 Audience

Open Banking Europe is aimed at the following audiences:

- [Competent Authorities](#)
- [Payment Service Providers \(PSPs\)](#), including:
 - [Account Servicing Payment Services Providers \(ASPSPs\)](#)
 - [Third Party Providers \(TPPs\)](#)
- [Qualified Trust Service Providers \(QTSPs\)](#)
- [Service Providers, Solution Providers, and relevant consultancies](#)

1.4 Disclaimer

Whilst care has been taken to ensure that the information contained in this document is true and correct at the time of publication, there are still clarifications needed around PSD2's scope and implementation and this may impact on the accuracy of the information contained within this document.

As such, Open Banking Europe cannot guarantee the accuracy or reliability of any information contained within this document at the time of reading, or that it is suitable for your intended use.

1.5 Joining OBE

To learn more about TPPs in the context of PSD2 XS2A and to find out more about Open Banking Europe's PSD2 XS2A solutions and membership programs, please visit our website:

<https://www.openbankingeurope.eu/>

2. About This Document

2.1 Scope

This document gives an overview of the Access-to-Account Industry, with the focus on Third Party Providers (TPPs) in their narrow definition. See [Terminology](#) below.

- [Section 3](#) defines the TPPs, describing their roles and the required process for them to be registered and to passport their services.
- [Section 4](#) gives a market overview of the TPPs in the Access-to-Account Industry.
- [Section 5](#) provides insights in the thirty-one national markets in the EEA, regarding the TPPs.
- [Section 6](#) shows twenty five TPPs and their brands operating in the EEA. It contains information of their Brands, Roles, and Presence in the EEA.
- [Section 7](#) provides a full list of TPPs.

The aim of this document is to help the reader to have a better understanding of the TPP Market, allowing for better business decisions.

2.2 Audience

This document is aimed at the following audiences:

- [Third Party Providers](#): Payment or Electronic Money Institution that has the right to provide Account Information and/or Payment Initiation Services.
- [Technical Service Providers](#): Industry actors whose role is to create an aggregated platform that grants access to the APIs of multiple ASPSP.
- [Account Servicing Payment Service Providers](#): PSPs who provide and operate customer accounts and enable this access.

2.3 Methodology

Open Banking Europe gathered this information through a market analysis and through its own business intelligence data from the Regulatory and Transparency Directory.

The entities chosen to be in this list are the ones that shared their data to the OBE Transparency Directory and are part of the membership program, up until 31 May 2020.

If you would like to be included, then please sign up to the Open Banking Europe TPP Membership Program. To find out more about Open Banking Europe's PSD2 XS2A solutions and membership programs, please visit our website: <https://www.openbankingeurope.eu/>

The data used in this document dates from 31 July 2020.

2.4 Terminology

Payment Service Providers (PSP)

Regulated Entity that can be authorised by their Home NCA to provide payment services

Card Based Payment Instrument Issuer (CBPII)

Corresponds to the issuing of payment instruments and/or acquiring of payment transactions as referred to in point (5) of Annex I to PSD2.

Payment Initiation Services (PIS)

Corresponds to payment initiation service as referred to in point (7) of Annex I to PSD2.

Account Information Services (AIS)

Corresponds to account information service as referred to in point (8) of Annex I to PSD2.

Third Party Provider (TPP) (narrow definition)

Payment or Electronic Money Institution that has the right to provide Account Information and/or Payment Initiation Services.

Third Party Provider (TPP) (wide definition)

Any Payment Service Provider that has the right to provide any Access-to-Account Service (CBPII, PIS, AIS).

Presence in the EEA

Countries in which the TPP can provide their Access-to-Account services through the freedom to provide services or establishment.

National Competent Authority

A competent authority in Europe with the designated authority to register and authorise PSPs.

3. Understanding Third Party Providers (TPPs)



What is a TPP?

The PSD2 allows “Third Parties” to access the account of a customer (PSU) held by the Account Servicing Payment Service Provider. All Third Parties Providers (TPPs) must be regulated at a national level as Payment Service Providers (PSPs).

This gives us a wide and a narrow definition. The wide definition considers a TPP to be any Payment Service Provider that has the right to provide any Access-to-Account Service. In this document we consider the narrow definition, that defines TPPs as Payment or Electronic Money Institution that have the right to provide Account Information and/or Payment Initiation Services.



XS2A Payment Services & Roles

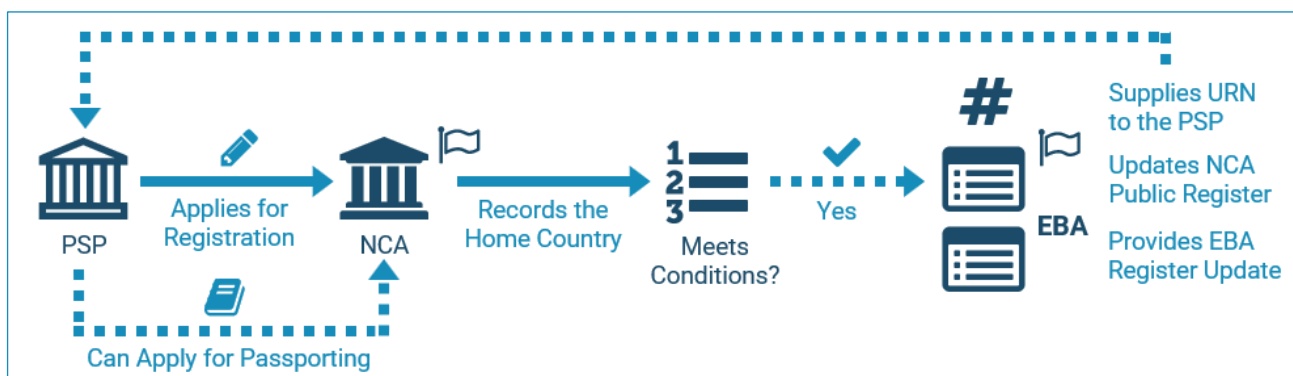
Entities that want to provide an XS2A service must first be a category of PSP that already has or obtains the right to perform specific payment services, and so inherits the right to perform the related service roles:

| PSP Category | Payment Service | Role |
|---|---|--|
| Entity applies to be (or already is) one of the following categories... | PSP applies to provide one or more of the following services... | Once authorised, the PSP plays the following role... |
| Credit Institution | Payment Initiation Services (PIS) | Payment Initiation Becomes a Payment Initiation Services Provider (PISP) |
| E-Money Institution | Account Information Services (AIS) | Account Information Becomes an Account Information Services Provider (PISP) |
| Payment Institution | Card Based Payment Instruments Issuing (CBPII) | Card Based Payment Instruments Becomes a Card Based Payment Instruments Provider (CBPIIP) |
| Central Banks | | |
| Post Office Giro Institutions (in some countries) | | |
| Government Ministries (in some countries) | PSPs that operate payment accounts and allow online access | Account Servicing Becomes an Account Servicing Payment Services Provider (ASPSP) |

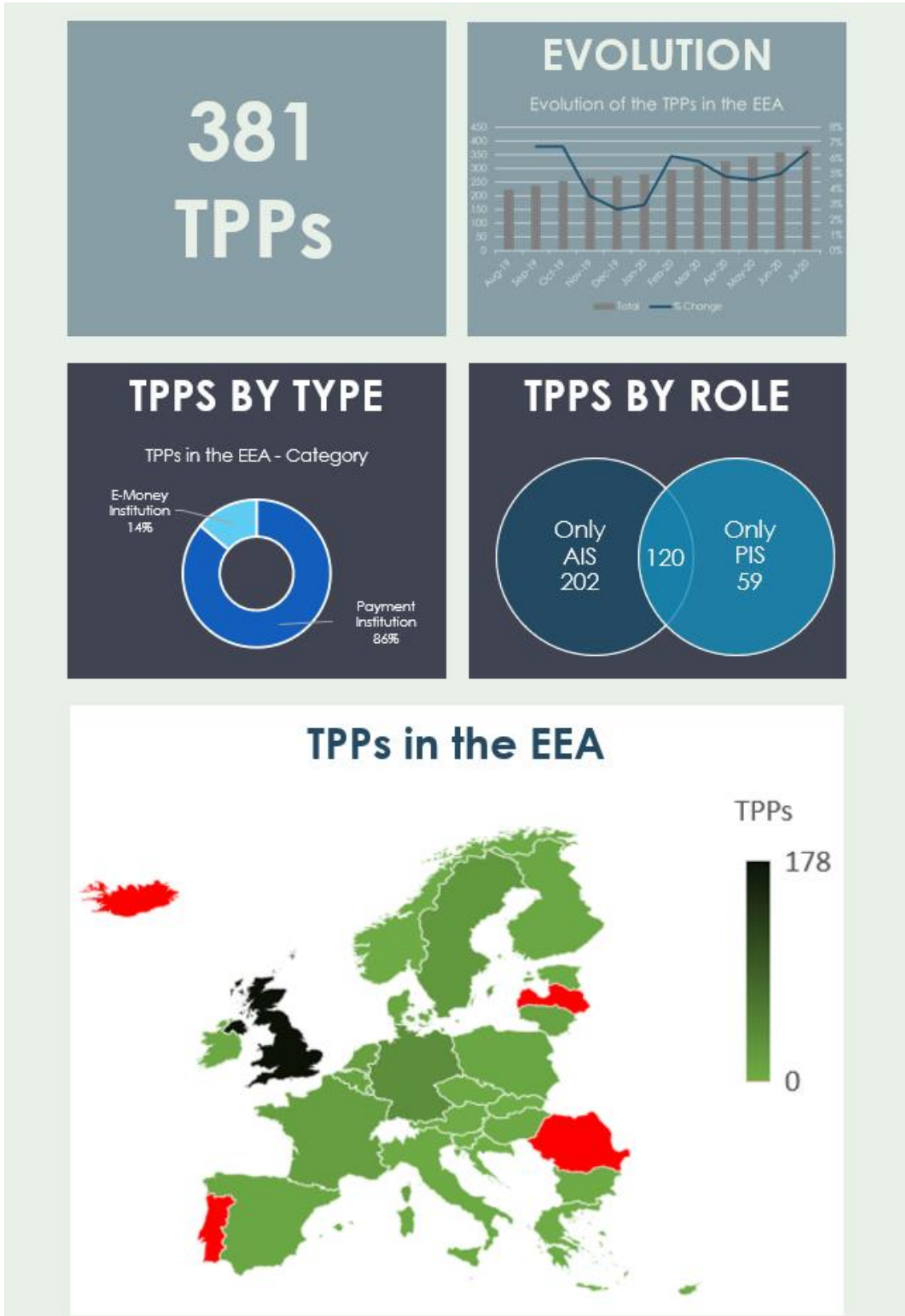


Registration & Passporting

PSPs register with, and apply to, their Home National Competent Authority for the appropriate payment services authorisations. Once a PSP has obtained the authorisations, they then need to apply for passporting rights to provide the services for which they are authorised throughout the EU.



4. Market Overview



5. Country by Country Analysis

In this section, you may find a country by country analysis of the Third Party Providers (TPPs) market in each of the 31 European Economic Area countries.

The analysis contains information on the National Competent Authority and the number of TPPs for all the countries. For the countries with more than 10 TPPs, we also included insights on the evolution, the division by role, and the division by Institution Type.

The countries are presented in a descending order based on their total number of TPPs.

Bellow you may find the list of Countries in this chapter:

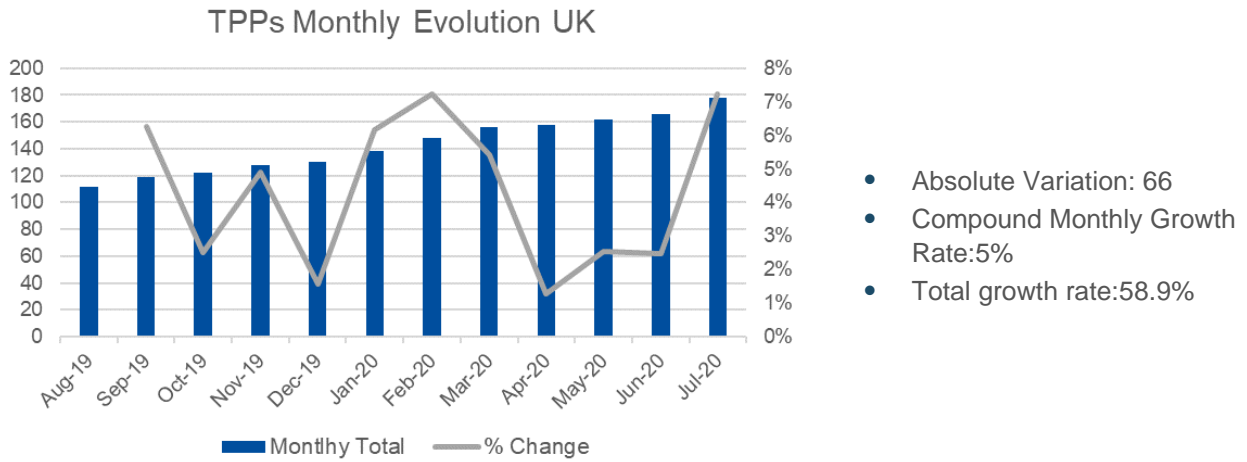
- Austria 21
- Belgium 17
- Bulgaria 21
- Croatia 22
- Cyprus 22
- Czech Republic 20
- Denmark 19
- Estonia 21
- Finland 19
- France 15
- Germany 13
- Greece 22
- Hungary 20
- Iceland 23
- Ireland 19
- Italy 20
- Latvia 24
- Liechtenstein 22
- Lithuania 18
- Luxembourg 23
- Malta 24
- Netherlands 16
- Norway 21
- Poland 19
- Portugal 23
- Romania 24
- Slovakia 23
- Slovenia 23
- Spain 19
- Sweden 14
- United Kingdom 12

5.1 United Kingdom

5.1.1 Key Facts

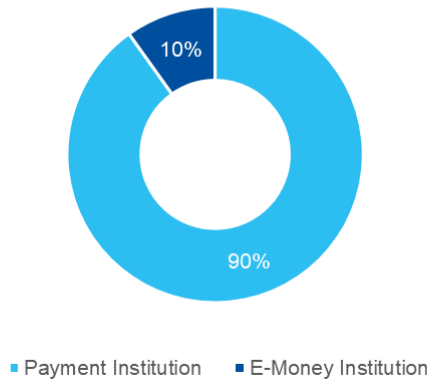
| | |
|------------------------------|---|
| National Competent Authority | Financial Conduct Authority |
| National Register | https://register.fca.org.uk/ |
| Total Number of TPPs | 178 |

5.1.2 TPPs Growth



5.1.3 The Current Picture

TPPs in the UK - Category



Division of the TPPs

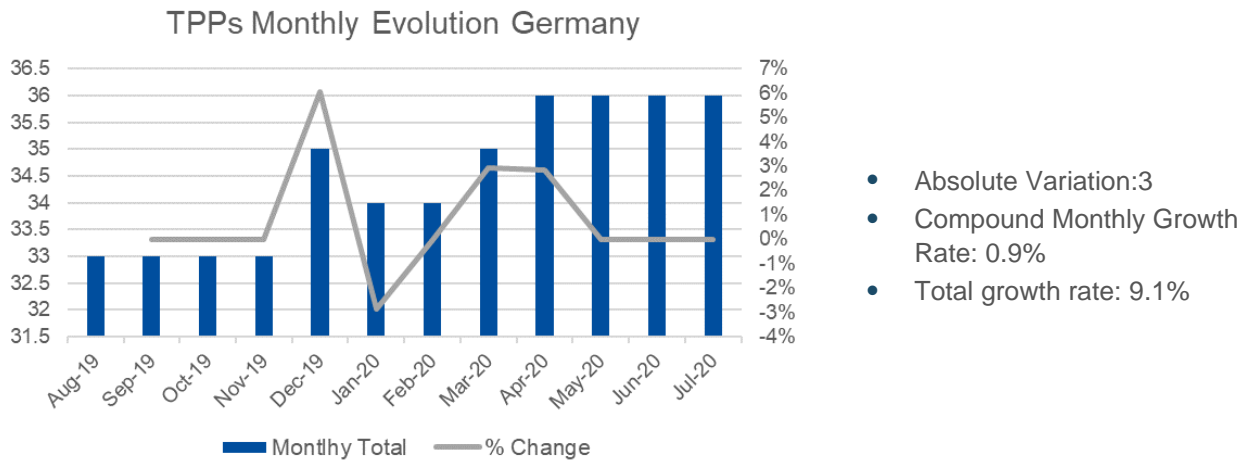


5.2 Germany

5.2.1 Key Facts

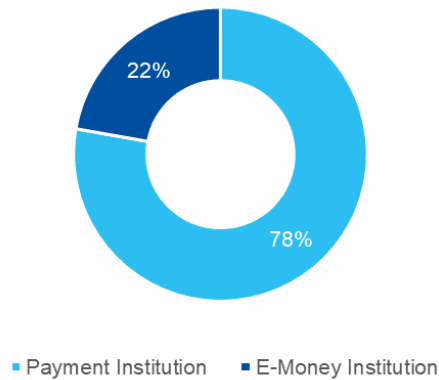
| | |
|------------------------------|---|
| National Competent Authority | Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) |
| National Register | https://portal.mvp.bafin.de/database/ZahlInstInfo/suche.do |
| Total Number of TPPs | 36 |

5.2.2 TPPs Growth

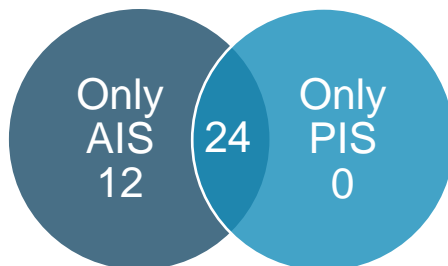


5.2.3 The Current Picture

TPPs in Germany - Category



Division of the TPPs

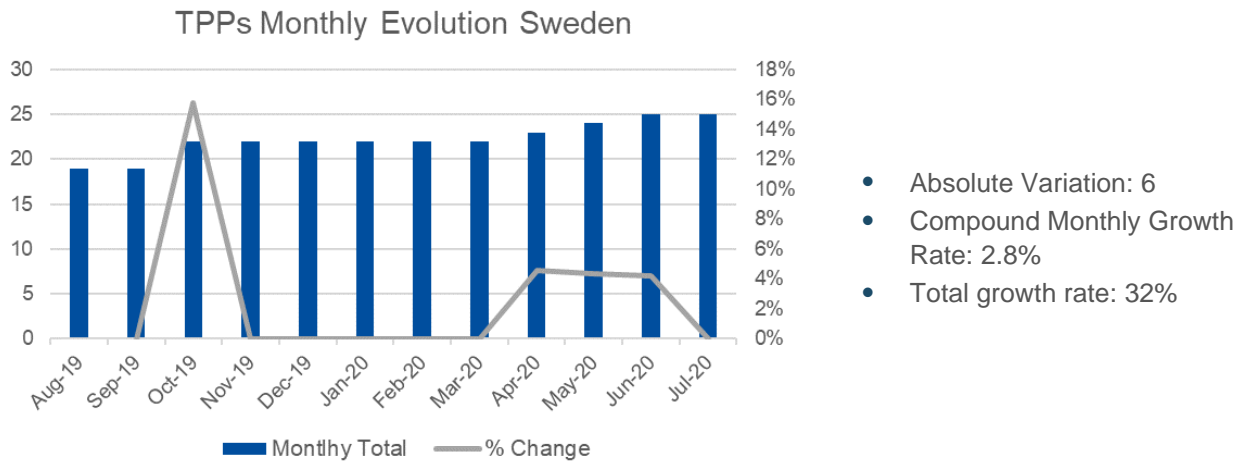


5.3 Sweden

5.3.1 Key Facts

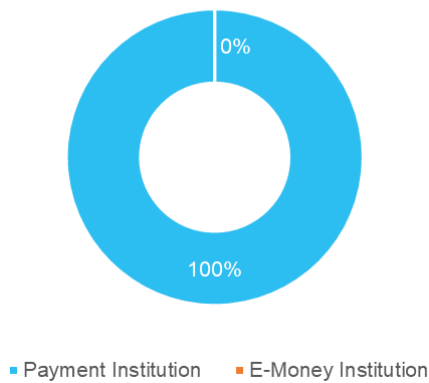
| | |
|------------------------------|---|
| National Competent Authority | Financial Conduct Authority |
| National Register | https://www.fi.se/en/our-registers/company-register/ |
| Total Number of TPPs | 25 |

5.3.2 TPPs Growth



5.3.3 The Current Picture

TPPs in Sweden - Category



Division of the TPPs

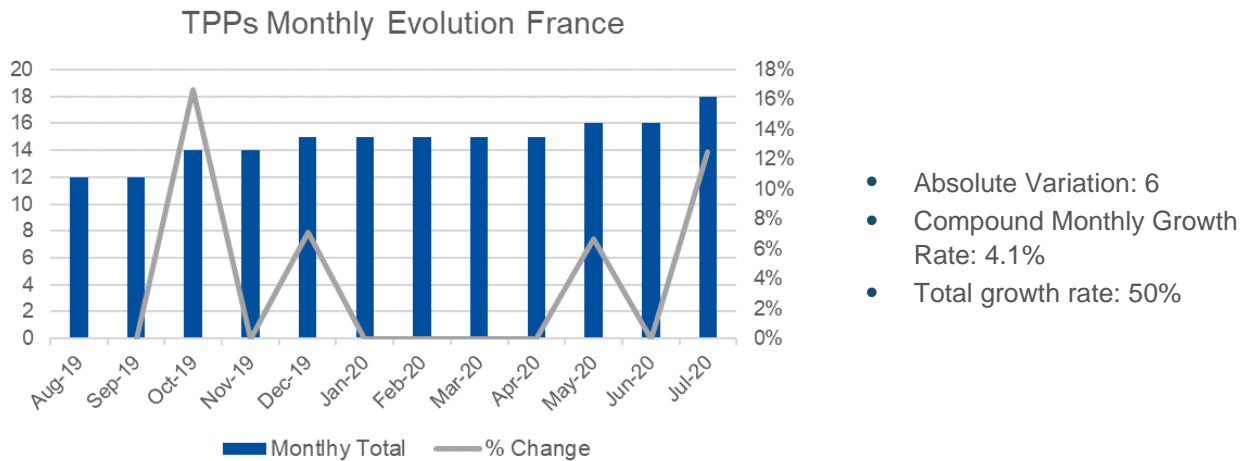


5.4 France

5.4.1 Key Facts

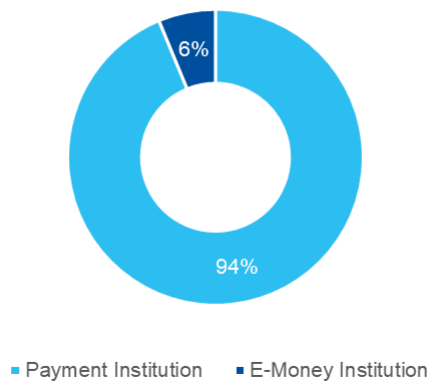
| | |
|------------------------------|---|
| National Competent Authority | Autorité de Contrôle Prudentiel et de Résolution (ACPR) Regafi |
| National Register | https://www.regafi.fr/spip.php?rubrique3 |
| Total Number of TPPs | 18 |

5.4.2 TPPs Growth



5.4.3 The Current Picture

TPPs in France - Category



Division of the TPPs

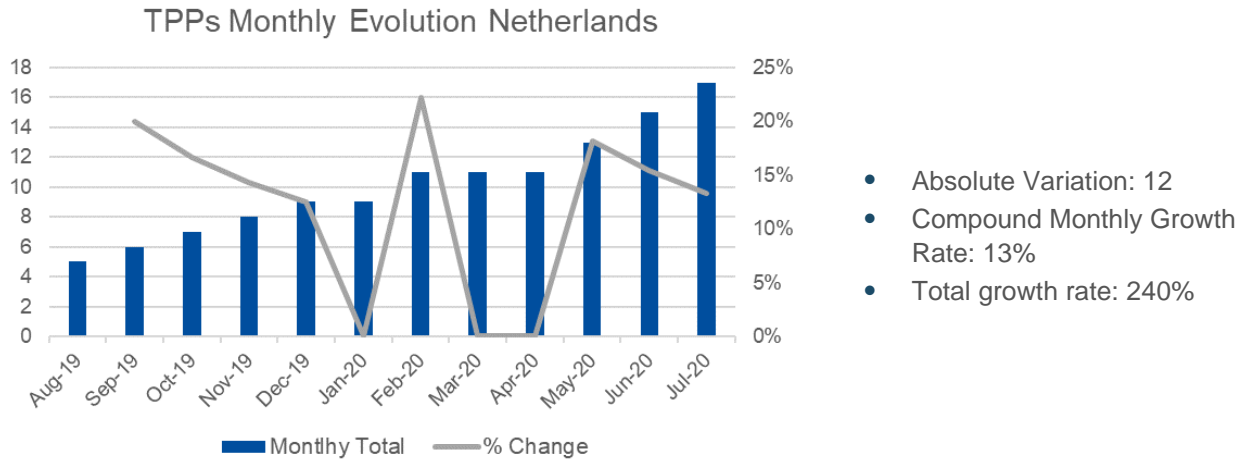


5.5 Netherlands

5.5.1 Key Facts

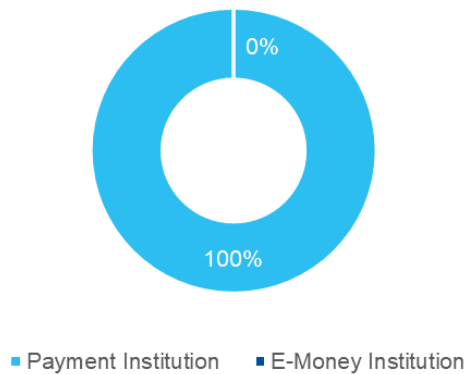
| | |
|------------------------------|---|
| National Competent Authority | De Nederlandsche Bank (DNB) |
| National Register | https://www.dnb.nl/en/supervision/public-register/index.jsp |
| Total Number of TPPs | 17 |

5.5.2 TPPs Growth



5.5.3 The Current Picture

TPPs in the Netherlands - Category



Division of the TPPs

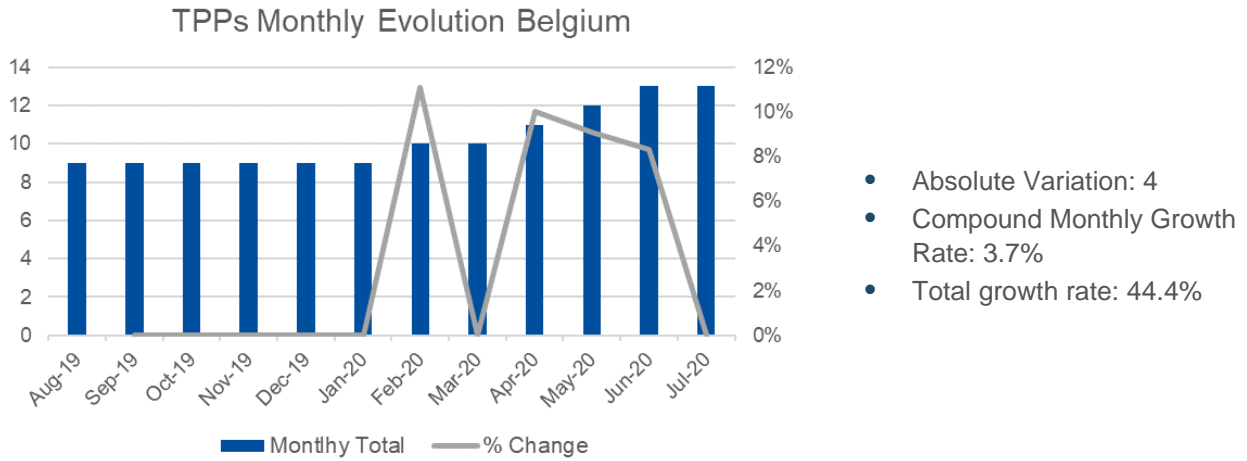


5.6 Belgium

5.6.1 Key Facts

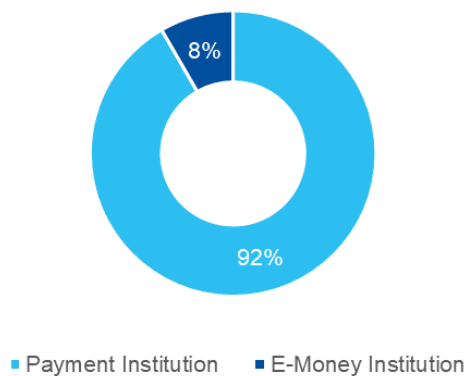
| | |
|------------------------------|---|
| National Competent Authority | National Bank of Belgium (NBB) |
| National Register | https://www.nbb.be/fr/supervision-financiere/controle-prudentiel/domaines-de-controle/etablissements-de-paiement-et-1 |
| Total Number of TPPs | 13 |

5.6.2 TPPs Growth



5.6.3 The Current Picture

TPPs in Belgium - Category



Division of the TPPs

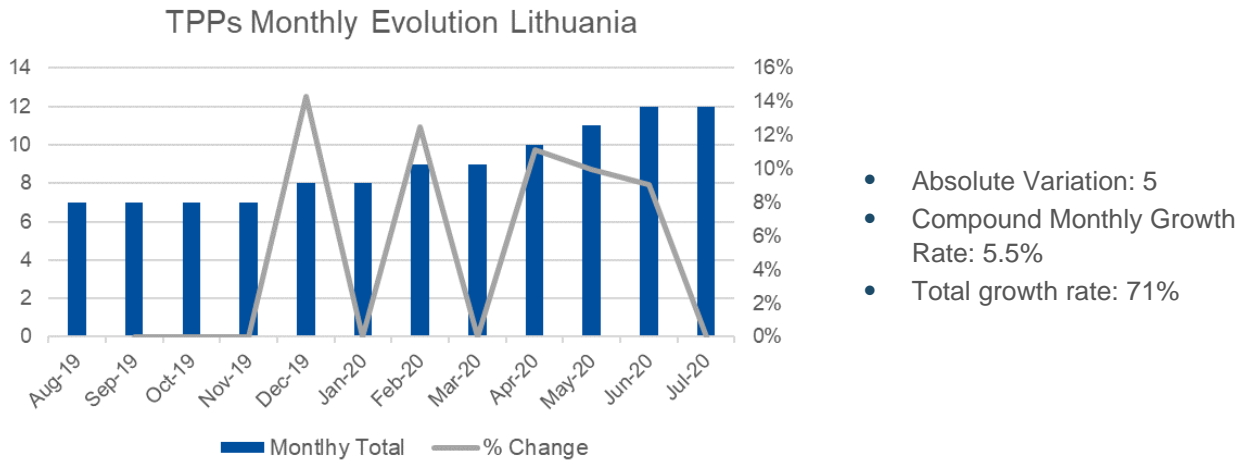


5.7 Lithuania

5.7.1 Key Facts

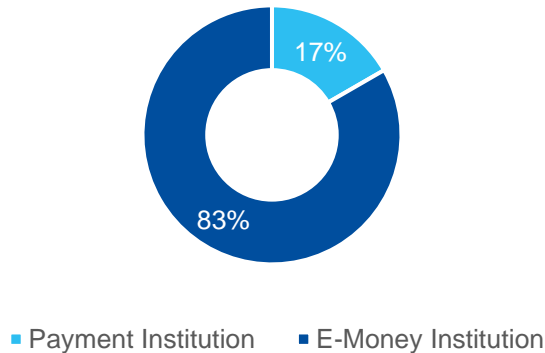
| | |
|------------------------------|---|
| National Competent Authority | Bank of Lithuania (LB) |
| National Register | http://www.lb.lt/en/sfi-financial-market-participants?market=1 |
| Total Number of TPPs | 11 |

5.7.2 TPPs Growth



5.7.3 The Current Picture

TPPs in Lithuania - Category



Division of the TPPs



5.8 Denmark

5.8.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Finanstilsynet (FSA) |
| National Register | https://db-virksomhedsregister.finanstilsynet.dk/Finanstilsynet/ |
| Total Number of TPPs | 9 |
| AIS | 7 |
| PIS | 4 |

5.9 Poland

5.9.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Komisja Nadzoru Finansowego (KNF) |
| National Register | https://e-rup.knf.gov.pl/index.html |
| Total Number of TPPs | 9 |
| AIS | 8 |
| PIS | 5 |

5.10 Spain

5.10.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Banco de Espana (BDE) |
| National Register | http://app.bde.es/ren_www/InicioSesion |
| Total Number of TPPs | 9 |
| AIS | 7 |
| PIS | 7 |

5.11 Finland

5.11.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Finanssivalvonta (FIN-FSA) |
| National Register | http://www.fin-fsa.fi/en/About_us/Supervised/Pages/supervisedentities.aspx |
| Total Number of TPPs | 8 |
| AIS | 7 |
| PIS | 4 |

5.12 Ireland

5.12.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Central Bank of Ireland (CBI) |
| National Register | http://registers.centralbank.ie/DownloadsPage.aspx |
| Total Number of TPPs | 7 |
| AIS | 7 |
| PIS | 4 |

5.13 Italy

5.13.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Banca d'Italia |
| National Register | https://infostat.bancaditalia.it/giava-inquiry-public/flex/Giava/GIAVAFEInquiry.html# |
| Total Number of TPPs | 6 |
| AIS | 6 |
| PIS | 6 |

5.14 Czech Republic

5.14.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Czech National Bank (CNB) |
| National Register | https://apl.cnb.cz/ |
| Total Number of TPPs | 5 |
| AIS | 5 |
| PIS | 3 |

5.15 Hungary

5.15.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Magyar Nemzeti Bank (MNB) |
| National Register | https://intezmenykereso.mnb.hu/en/Home/Index |
| Total Number of TPPs | 5 |
| AIS | 5 |
| PIS | 1 |

5.16 Bulgaria

5.16.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Bulgarian National Bank |
| National Register | http://www.bnb.bg/RegistersAndServices/RSCIRegisters/BS_CI_REG_BANKSLIST_EN |
| Total Number of TPPs | 4 |
| AIS | 4 |
| PIS | 4 |

5.17 Estonia

5.17.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Finantsinspeksioon (FSA) |
| National Register | https://www.fi.ee/en/payment-services |
| Total Number of TPPs | 4 |
| AIS | 2 |
| PIS | 3 |

5.18 Norway

5.18.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Finanstilsynet (FSA) |
| National Register | https://www.finanstilsynet.no/en/finanstilsynets-registry/ |
| Total Number of TPPs | 4 |
| AIS | 4 |
| PIS | 4 |

5.19 Austria

5.19.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Financial Market Authority (FMA) |
| National Register | https://www.fma.gv.at/en/search-company-database/ |
| Total Number of TPPs | 3 |
| AIS | 1 |
| PIS | 3 |

5.20 Cyprus

5.20.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Central Bank of Cyprus (CBC) |
| National Register | https://www.centralbank.cy/en/licensing-supervision |
| Total Number of TPPs | 2 |
| AIS | 2 |
| PIS | 1 |

5.21 Greece

5.21.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Bank Of Greece |
| National Register | http://www.bankofgreece.gr/Pages/en/Supervision/SupervisedInstitutions/default.aspx |
| Total Number of TPPs | 2 |
| AIS | 2 |
| PIS | 2 |

5.22 Croatia

5.22.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Hrvatska Narodna Banka (HNB) |
| National Register | https://www.hnb.hr/en/core-functions/payment-system/registers-and-records/register-of-payment-service-providers-and-electronic-money-issuers/-/asset_publisher/45a870c65d/content/register |
| Total Number of TPPs | 1 |
| AIS | 0 |
| PIS | 1 |

5.23 Liechtenstein

5.23.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Finanzmarktaufsicht Liechtenstein (FMA) |
| National Register | http://register.fma-li.li/ |
| Total Number of TPPs | 1 |
| AIS | 1 |
| PIS | 1 |

5.24 Luxembourg

5.24.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Commission de Surveillance du Secteur Financier (CSSF) |
| National Register | https://searchentities.apps.cssf.lu/search-entities/search |
| Total Number of TPPs | 1 |
| AIS | 0 |
| PIS | 1 |

5.25 Slovakia

5.25.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Narodna Banka Slovenska (NBS) |
| National Register | https://subjekty.nbs.sk/?ll=en |
| Total Number of TPPs | 1 |
| AIS | 1 |
| PIS | 1 |

5.26 Sloveniatoru

5.26.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Banka Slovenije (BSI) |
| National Register | https://www.bsi.si/en/financial-stability/institutions-under-supervision |
| Total Number of TPPs | 1 |
| AIS | 1 |
| PIS | 1 |

5.27 Iceland

5.27.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Fjármálaeftirlitið (FME) |
| National Register | https://en.fme.is/supervision/supervised-entities/ |
| Total Number of TPPs | 0 |

5.28 Latvia

5.28.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Finansu un Kapital Tirgus Komisija (FKTK) |
| National Register | https://www.fktk.lv/en/market/ |
| Total Number of TPPs | 0 |

5.29 Malta

5.29.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Malta Financial Services Authority (MFSA) |
| National Register | http://www.mfsa.com.mt/pages/licenceholders.aspx |
| Total Number of TPPs | 0 |

5.30 Portugal

5.30.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Banco de Portugal |
| National Register | https://www.bportugal.pt/en/entidades-autorizadas |
| Total Number of TPPs | 0 |

5.31 Romania

5.31.1 Key Facts

| | |
|------------------------------|---|
| National Competent Authority | Banca Nationala a Romaniei (BNR) |
| National Register | https://www.bnro.ro/Public-Registers-and-Lists-1701.aspx |
| Total Number of TPPs | 0 |

6. Top TPPs Analysis

This section describes twenty five TPPs and their brands operating in the European Economic Area (EEA). It contains information of their Brands, Roles and Presence in the EEA.

The information is at a first level divided by the regulated entity and then divided by their brands (i.e. each table represents a brand).


The tables contain a small description of the TPP and its activities, the website, the Access-to-Account roles it is allowed to provide (according to the National Competent Authority) and their presence in the EEA. The country codes are mapped in the Country Code Key section on page 44.

The entities chosen to be in this list are the ones that submitted their data to the OBE Transparency Directory and are part of the membership program, up until 31 May 2020.

If you would like to be included, then please sign up to the Open Banking Europe TPP Membership Program. To find out more please visit our website: <https://www.openbankingeurope.eu/>

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6.1 Asteria AB

| | |
|---|--|
|  | Asteria provides a platform that connects the bank and accounting software of SME, allowing the analysis of past and future Cash Flow Performance. |
| Country | Sweden |
| Website | https://www.asteria.ai/ |
| Roles | AIS |
| Presence in the EEA | SE |

6.2 Bizcuit Payments B.V.

| | |
|---|--|
|  | Bizcuit is an Open Banking platform that allows the user to have a multi-banking overview, manage its documentation, run the payroll administration and processing, and automatically link the accounting with banking operations. |
| Country | Netherlands |
| Website | https://www.bizcuit.nl/ |
| Roles | AIS and PIS |
| Presence in the EEA | NL |


6.3 Bud Financial Limited

| | |
|---|---|
|  | Bud provides a data services platform with capabilities that include Account Aggregation (PSD2, Open Banking, 1st party and 3rd party), Insights and Actions based on transaction data. |
| Country | United Kingdom |
| Website | https://thisisbud.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,DE,DK,ES,FI,FR,GB,IE,IS,IT,NL,NO,PT,SE |


6.4 Digiteal

| | |
|---|---|
|  | Digiteal is a platform that allows the users to manage all actions related to invoicing from one place. It serves Businesses and Consumers. |
| Country | Belgium |
| Website | https://www.digiteal.eu/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IT,LT,LU,LV,MT,NL,PL,PT,RO,SE,SI,SK |


6.5 Eurobits Technologies, S.L.

| | |
|---|--|
|  | Eurobits provides technical platforms for PSD2, for e-invoicing and to monitor the use of the banks' online service. |
| Country | Spain |
| Website | https://eurobits.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | BE,BG,DE,ES,FR,GB,GR,HU,IE,IT,PT,SE |


6.6 Fintecture

| | |
|---|--|
|  | Fintecture provides Technological and Regulatory support, by offering APIs that allow access to bank accounts and by helping their customers in the Authorisation process. |
| Country | France |
| Website | https://www.fintecture.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |


6.7 Friendly Score UK Ltd

| | |
|---|--|
|  | FriendlyScore generates insights with PSU Financial Information, to help optimize decisions |
| Country | United Kingdom |
| Website | https://friendlyscore.com/ |
| Roles | AIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |


6.8 Holvi Payment Services Oy

| | |
|--|---|
|  | Holvi is a digital banking service for freelancers and entrepreneurs. Combining money management tools with a business account. |
| Country | Finland |
| Website | https://www.holvi.com/ |
| Roles | AIS, PIS and CBPII |
| Presence in the EEA | AT,BE,BG,CY,CZ,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |


6.9 inHouse Pay AS

| | |
|---|--|
|  | inHouse Pay AS is an Estonian electronic money institution focused on providing e-money and e-payment solutions. |
| Country | Estonia |
| Website | http://inhousepay.com/ |
| Roles | AIS, PIS and CBPII |
| Presence in the EEA | EE |


6.10 Kontomatik

| | |
|---|--|
|  | <p>Kontomatik provides Account Information services that allow financial institutions to access customers' banking activity and verify their identity. Also, Kontomatik helps in credit scoring and predictions.</p> |
| Country | Lithuania and Poland |
| Website | https://www.kontomatik.com/ |
| Roles | AIS |
| Presence in the EEA | CZ,DE,EE,ES,FR,GB,IT,LT,LV,PL,PT |


6.11 NEONOMICS AS

| | |
|---|--|
|  | <p>Neonomics offers Account Aggregation services that allow payment initiation and access to the data from multiple accounts from one place.</p> |
| Country | Norway |
| Website | https://www.neonomics.io/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |

6.12 Open Payments Europe AB

| | |
|---|--|
|  | <p>Open Payments provides a unified API that allows access to the customers' account, transaction data, and balance, and to securely make account-to-account payments.</p> |
| Country | Sweden |
| Website | https://openpayments.io/ |
| Roles | AIS and PIS |
| Presence in the EEA | DK,FI,GB,NO,SE |


6.13 Oxlin

| | |
|---|--|
|  | Oxlin delivers a platform that allows its partners to perform Open Banking activities. The TPP also offers Personal Finance Management tools and a Mobile Engagement platform. |
| Country | France |
| Website | https://oxlin.io/ |
| Roles | AIS and PIS |
| Presence in the EEA | DE,ES,FR,GB,IT,PT |


6.14 Unifiedpost Payments

| | |
|---|---|
|  | Unifiedpost Payments delivers an API for online payments, offering a platform for traditional eCommerce and the capability to collect documents for payments across different channels. |
| Country | Belgium |
| Website | https://www.unifiedpost-payments.com/ |
| Roles | AIS, PIS and CBPII |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IT,LT,LU,LV,MT,NL,PL,PT,RO,SE,SI,SK |

6.15 Unifiedpost Payments - Itspaid

| | |
|---|---|
|  | Itspaid provides a new means for consumers to settle bill payments by notifying the customer when to pay. |
| Country | Belgium |
| Website | http://www.itspaid.com/ |
| Roles | AIS, PIS and CBPII |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IT,LT,LU,LV,MT,NL,PL,PT,RO,SE,SI,SK |


6.16 Pelican Payment Services Ltd

| | |
|---|--|
|  | PelicanPay provides PSD2 Payment Initiation and Account Information services, accessible to all organisations. |
| Country | United Kingdom. |
| Website | https://www.pelicanpay.com/ |
| Roles | AIS, PIS and CBPII |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |


6.17 Perspecteev SAS – Bankin’

| | |
|---|--|
|  | Bankin’, a brand from Perspecteev, offers an app with multiple services that allow the end-user to track its spendings, make transfers and maximize its savings. |
| Country | France |
| Website | https://bankin.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | DE,ES,FR,GB,NL |

6.18 Perspecteev SAS - Bridge

| | |
|---|---|
|  | Bridge, a brand from Perspecteev, offers technology and regulatory solutions that allow their customers to provide Automate Accounting services, to optimize their Credit Scoring process and to have access to categorized financial data. |
| Country | France |
| Website | https://bridgeapi.io/ |
| Roles | AIS and PIS |
| Presence in the EEA | DE,ES,FR,GB,NL |

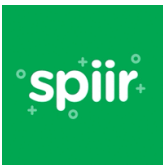
6.19 Sentenial Limited - Nuapay

| | |
|---|--|
|  | Nuapay is a brand from Sentenial Limited. Within the PSD2 and Open Banking scope, Nuapay offers an integrated API payment solution for PSPs, Merchants and Payers. |
| Country | United Kingdom |
| Website | https://www.nuapay.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | BE,DE,DK,FR,GB,IE,NL,NO,SE |


6.20 SI- EXPERTISE

| | |
|---|---|
|  | SI-Expertise allows the integration of bank statements into accounting, the monitorization of funds while generating the accounting entries, and the recovery of purchase invoices. |
| Country | France |
| Website | https://www.si-expertise.fr/ |
| Roles | AIS |
| Presence in the EEA | ES,FR,IT |


6.21 Spiir A/S

| | |
|---|---|
|  | Spiir provides an app that allows the end-user to become “financially conscious” by helping them control their finances and spending. |
| Country | Denmark |
| Website | https://www.spiir.dk/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |


6.22 Spiir A/S – Nordic API Gateway

| | |
|---|--|
|  | The Nordic API Gateway is a solution built on the foundations of Spiir that allows TPPs to connect to multiple Nordic Banks, through an API. |
| Country | Denmark |
| Website | https://www.nordicapigateway.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |

6.23 Tink AB

| | |
|---|--|
|  | Tink provides Account Aggregation, Data Enrichment, Payment Initiation and Personal Finance Tools. |
| Country | Sweden |
| Website | https://tink.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,CZ,DE,DK,EE,ES,FI,FR,GB,GR,IE,IT,LT,LV,NL,NO,PL,PT,RO,SE,SK |


6.24 Token.io Limited

| | |
|---|---|
|  | Token offers, “inter-merchant loyalty programmes”, and allows ASPSPs to meet their Regulatory Requirements by providing white label APIs. |
| Country | United Kingdom |
| Website | https://token.io/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |


6.25 Transaction Connect

| | |
|---|---|
|  | Transaction Connect provides a “spending based” marketing service for malls and retailers by turning transactional data into a customer knowledge platform. |
| Country | France |
| Website | https://www.transactionconnect.com/ |
| Roles | AIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |


6.26 TrueLayer Limited

| | |
|---|---|
|  | Truelayer provides APIs that allow access to the end-users’ categorised financial data and initiate payments. |
| Country | United Kingdom |
| Website | https://truelayer.com/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,DE,DK,EE,ES,FI,FR,GB,IE,IS,IT,LT,LU,NLNO,PL,PT,SE |

6.27 Trustly Group AB

| | |
|---|---|
|  | Trustly offers online payment and open banking solutions to E-commerce, Financial, Gaming and Travel merchants. |
| Country | Sweden |
| Website | https://trustly.net/ |
| Roles | AIS and PIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |

6.28 Yodlee Inc. UK Branch

| | |
|---|--|
|  | <p>Yodlee holds a data aggregation and data analytics platform powering dynamic, cloud-based innovation for digital financial services. It provides Open Banking, Transaction Data enrichment and Financial Wellness services, among others.</p> |
| Country | United Kingdom |
| Website | https://www.yodlee.com/europe |
| Roles | AIS |
| Presence in the EEA | AT,BE,BG,CY,CZ,DE,DK,EE,ES,FI,FR,GB,GR,HR,HU,IE,IS,IT,LI,LT,LU,LV,MT,NL,NO,PL,PT,RO,SE,SI,SK |

7. TPP List

Below is a full list of the TPP authorised in the EEA (up to 31 July 2020).

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|--------------------------------------|
| AT | AT-FMA-37265b | Payment Institution | HOBEX AG |
| AT | AT-FMA-463616p | Payment Institution | DIMOCO Payment Services GmbH |
| AT | AT-FMA-501412x | Payment Institution | Bitpanda Payments GmbH |
| BE | BE-NBB-0849.872.824 | Payment Institution | iBanFirst |
| BE | BE-NBB-0455.530.509 | Payment Institution | Isabel |
| BE | BE-NBB-0450.355.261 | Payment Institution | Let's Didid |
| BE | BE-NBB-0630.675.588 | Payment Institution | Digiteal |
| BE | BE-NBB-0663.774.859 | Payment Institution | Bonsai |
| BE | BE-NBB-0723.581.891 | Payment Institution | Cake |
| BE | BE-NBB-0418.547.872 | Payment Institution | Worldline |
| BE | BE-NBB-0649.860.804 | Payment Institution | Unifiedpost Payments |
| BE | BE-NBB-0400.282.277 | Electronic Money Institution | Buy Way Personal Finance |
| BE | BE-NBB-0682.763.303 | Payment Institution | Accountable |
| BE | BE-NBB-0718.718.233 | Payment Institution | 33Reasons |
| BE | BE-NBB-0678.616.849 | Payment Institution | GuiSquare |
| BE | BE-NBB-0720.810.265 | Payment Institution | Together Connected |
| BG | BG-BNB-201230426 | Payment Institution | "BORICA" AD |
| BG | BG-BNB-131344648 | Electronic Money Institution | "EasyPay" AD |
| BG | BG-BNB-204997709 | Payment Institution | "Iris Solutions" OOD |
| BG | BG-BNB-206066023 | Electronic Money Institution | "MyFin" EAD |
| CY | CY-CBC-115.1.3.20 | Electronic Money Institution | EcommBX Limited |
| CY | CY-CBC-115.1.3.15 | Electronic Money Institution | NETinfoPAY Ltd (formerly Allpay Ltd) |
| CZ | CZ-CNB-02882957 | Payment Institution | BudgetBakers s.r.o. |
| CZ | CZ-CNB-05912890 | Payment Institution | SPENDEE a.s. |
| CZ | CZ-CNB-26046768 | Electronic Money Institution | GOPAY s.r.o. |
| CZ | CZ-CNB-01729462 | Payment Institution | Platební instituce Roger a.s. |
| CZ | CZ-CNB-03570967 | Payment Institution | Benxy s.r.o. |
| DE | DE-BAFIN-148483 | Payment Institution | Billie GmbH |
| DE | DE-BAFIN-125314 | Electronic Money Institution | PayCenter GmbH |
| DE | DE-BAFIN-124190 | Electronic Money Institution | VR Payment GmbH |
| DE | DE-BAFIN-119636 | Electronic Money Institution | Esprit Card Services GmbH |
| DE | DE-BAFIN-122964 | Electronic Money Institution | Concardis GmbH |
| DE | DE-BAFIN-152071 | Payment Institution | treefin GmbH |
| DE | DE-BAFIN-153789 | Payment Institution | BUHL-DATA-SERVICE GmbH |
| DE | DE-BAFIN-155273 | Payment Institution | Ambidexter GmbH |
| DE | DE-BAFIN-152150 | Payment Institution | W&Z FinTech GmbH |
| DE | DE-BAFIN-152148 | Payment Institution | dwins GmbH |
| DE | DE-BAFIN-152070 | Payment Institution | BANKSapi Technology GmbH |
| DE | DE-BAFIN-152074 | Payment Institution | Forteil GmbH |
| DE | DE-BAFIN-151628 | Payment Institution | CodeCamp:N GmbH |
| DE | DE-BAFIN-152151 | Payment Institution | OptioPay GmbH |
| DE | DE-BAFIN-156230 | Payment Institution | Haufe Service Center GmbH |
| DE | DE-BAFIN-149040 | Electronic Money Institution | Zalando Payments GmbH |

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|---|
| DE | DE-BAFIN-150296 | Payment Institution | Verimi GmbH |
| DE | DE-BAFIN-152048 | Payment Institution | Rentablo GmbH |
| DE | DE-BAFIN-122914 | Payment Institution | heidelpay GmbH |
| DE | DE-BAFIN-155281 | Payment Institution | MRH applications GmbH |
| DE | DE-BAFIN-151429 | Electronic Money Institution | B2Mobility GmbH |
| DE | DE-BAFIN-152188 | Payment Institution | KWS Kontowechsel Service GmbH |
| DE | DE-BAFIN-152149 | Payment Institution | FinTecSystems GmbH |
| DE | DE-BAFIN-151788 | Payment Institution | SOFORT GmbH |
| DE | DE-BAFIN-150228 | Payment Institution | fino run GmbH |
| DE | DE-BAFIN-122281 | Electronic Money Institution | First Data GmbH |
| DE | DE-BAFIN-156059 | Payment Institution | COMECO GmbH & Co. KG |
| DE | DE-BAFIN-123960 | Payment Institution | VÖB-ZVD Processing GmbH |
| DE | DE-BAFIN-150550 | Payment Institution | finleap connect GmbH |
| DE | DE-BAFIN-151548 | Payment Institution | finAPI GmbH |
| DE | DE-BAFIN-155674 | Payment Institution | wealthpilot GmbH |
| DE | DE-BAFIN-123367 | Electronic Money Institution | PAYONE GmbH |
| DE | DE-BAFIN-152073 | Payment Institution | CHECK24 Kontomanager GmbH |
| DE | DE-BAFIN-156597 | Payment Institution | B+S Banksysteme Aktiengesellschaft |
| DE | DE-BAFIN-156458 | Payment Institution | BV Transaction Services GmbH |
| DE | DE-BAFIN-151928 | Payment Institution | VR Smart Guide GmbH |
| DK | DK-DFSA-37766585 | Payment Institution | Subaio ApS |
| DK | DK-DFSA-36982837 | Payment Institution | Lunar Way A/S |
| DK | DK-DFSA-33509006 | Payment Institution | Spiir A/S |
| DK | DK-DFSA-20016175 | Payment Institution | NETS Denmark A/S |
| DK | DK-DFSA-39638827 | Payment Institution | Kontolink ApS |
| DK | DK-DFSA-40695869 | Payment Institution | Centurion DK A/S |
| DK | DK-DFSA-28850263 | Payment Institution | LOYAL SOLUTIONS A/S |
| DK | DK-DFSA-33239106 | Payment Institution | Billy ApS |
| DK | DK-DFSA-39609525 | Payment Institution | Monthio ApS |
| EE | EE-FI-12400621 | Payment Institution | OÜ Krediidiregister |
| EE | EE-FI-12268475 | Payment Institution | Maksekeskus AS |
| EE | EE-FI-14605379 | Electronic Money Institution | inHouse Pay AS |
| EE | EE-FI-12013427 | Payment Institution | Meieni OÜ |
| ES | ES-BE-8814 | Payment Institution | ONEY SERVICIOS FINANCIEROS E.F.C., S.A. |
| ES | ES-BE-6704 | Electronic Money Institution | E. KUANTIA EDE, SOCIEDAD LIMITADA |
| ES | ES-BE-6901 | Payment Institution | MORPHEUS AIOLOS, S.L. |
| ES | ES-BE-6892 | Payment Institution | FINTONIC SERVICIOS FINANCIEROS, S.L. |
| ES | ES-BE-6719 | Electronic Money Institution | UNNAX REGULATORY SERVICES, ENTIDAD DE DINERO ELECTRÓNICO, SOCIEDAD LIMITADA |
| ES | ES-BE-6705 | Electronic Money Institution | SEFIDE, E.D.E., S.L. |
| ES | ES-BE-6887 | Payment Institution | EUROBITS TECHNOLOGIES, S.L. |
| ES | ES-BE-6902 | Payment Institution | INESPAY FINANCIAL TECHNOLOGIES E.P., S.L. |
| ES | ES-BE-6897 | Payment Institution | TESORALIA, S.L. |
| FI | FI-FINFSA-2808573-9 | Payment Institution | Skadi Oy |
| FI | FI-FINFSA-0111027-9 | Payment Institution | Suomen Asiakastieto Oy |
| FI | FI-FINFSA-2122839-7 | Payment Institution | Paytrail Oyj |
| FI | FI-FINFSA-2196606-6 | Payment Institution | Checkout Finland Oy |
| FI | FI-FINFSA-3015243-5 | Payment Institution | Collateral Solutions Oy |

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|--|
| FI | FI-FINFSA-2988499-7 | Payment Institution | Enable Banking Oy |
| FI | FI-FINFSA-2193756-4 | Payment Institution | Holvi Payment Services Ltd |
| FI | FI-FINFSA-2992502-3 | Payment Institution | Enfuze License Services Oy |
| FR | FR-ACPR-16978 | Payment Institution | HARVEST |
| FR | FR-ACPR-11658 | Payment Institution | NOUVELLE VAGUE |
| FR | FR-ACPR-17178 | Payment Institution | CashBee |
| FR | FR-ACPR-17068 | Payment Institution | SI- EXPERTISE |
| FR | FR-ACPR-16918 | Payment Institution | PERSPECTEEV |
| FR | FR-ACPR-17088 | Payment Institution | VIGICORP |
| FR | FR-ACPR-17248 | Payment Institution | FINTECTURE |
| FR | FR-ACPR-16958 | Payment Institution | OLINDA |
| FR | FR-ACPR-16928 | Payment Institution | OXLIN |
| FR | FR-ACPR-16948 | Payment Institution | BUDGET INSIGHT |
| FR | FR-ACPR-11758 | Payment Institution | ILIAD 78 |
| FR | FR-ACPR-11508 | Electronic Money Institution | MARKET PAY |
| FR | FR-ACPR-17038 | Payment Institution | TRANSACTION CONNECT |
| FR | FR-ACPR-17008 | Payment Institution | CrossQuantum |
| FR | FR-ACPR-17098 | Payment Institution | MAIF PAIEMENTS |
| FR | FR-ACPR-17318 | Payment Institution | BPCI SOFTWARE |
| FR | FR-ACPR-16828 | Payment Institution | LYRA COLLECT |
| FR | FR-ACPR-17368 | Payment Institution | M-iTrust |
| GB | GB-FCA-910169 | Payment Institution | UT Tax Ltd |
| GB | GB-FCA-815986 | Payment Institution | KIKAPAY LIMITED |
| GB | GB-FCA-806248 | Payment Institution | Rebank Technologies Limited |
| GB | GB-FCA-805666 | Payment Institution | Cashfac PLC |
| GB | GB-FCA-799181 | Payment Institution | WalletPA Limited |
| GB | GB-FCA-791804 | Payment Institution | Iwoca Ltd |
| GB | GB-FCA-811994 | Payment Institution | CreditLadder Ltd |
| GB | GB-FCA-813019 | Payment Institution | Fractal Labs Ltd |
| GB | GB-FCA-791330 | Payment Institution | Pelican Payment Services Ltd |
| GB | GB-FCA-802559 | Payment Institution | PERFECT DATA SOLUTIONS LIMITED |
| GB | GB-FCA-795904 | Payment Institution | Token.io Ltd |
| GB | GB-FCA-815261 | Payment Institution | Y Tree Limited |
| GB | GB-FCA-798656 | Payment Institution | Smarter Financial Ltd |
| GB | GB-FCA-813442 | Payment Institution | Insignis Asset Management Limited |
| GB | GB-FCA-824032 | Payment Institution | HubSolv Ltd |
| GB | GB-FCA-654446 | Payment Institution | Clear Score Technology Limited |
| GB | GB-FCA-821920 | Payment Institution | Streeva Ltd |
| GB | GB-FCA-794952 | Payment Institution | Emma Technologies LTD |
| GB | GB-FCA-900461 | Electronic Money Institution | Stripe Payments UK Limited |
| GB | GB-FCA-825185 | Payment Institution | Trutify Limited |
| GB | GB-FCA-803462 | Payment Institution | Yutility Limited |
| GB | GB-FCA-809440 | Payment Institution | Quick File Ltd |
| GB | GB-FCA-799763 | Payment Institution | FreeAgent Central Limited |
| GB | GB-FCA-825503 | Payment Institution | Lifescape Limited |
| GB | GB-FCA-793402 | Payment Institution | FUNDINGXCHANGE LIMITED |
| GB | GB-FCA-794746 | Payment Institution | 9 Spokes UK Limited |
| GB | GB-FCA-900983 | Electronic Money Institution | FIRE FINANCIAL SERVICES LIMITED |
| GB | GB-FCA-806043 | Payment Institution | Moneyinfo Limited |
| GB | GB-FCA-900507 | Electronic Money Institution | TransferWise Limited |
| GB | GB-FCA-661836 | Payment Institution | American Express Services Europe Limited (AESEL) |

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|---|
| GB | GB-FCA-812844 | Payment Institution | Qbroot Financial Solutions Pvt Ltd |
| GB | GB-FCA-791567 | Payment Institution | Flux Systems Limited |
| GB | GB-FCA-795142 | Payment Institution | CREDIBBLE LIMITED |
| GB | GB-FCA-791902 | Payment Institution | Funding Options Ltd |
| GB | GB-FCA-792703 | Payment Institution | Digital Moneybox Limited |
| GB | GB-FCA-805757 | Payment Institution | TRANSUNION INTERNATIONAL UK LIMITED |
| GB | GB-FCA-800637 | Payment Institution | Finmo Limited |
| GB | GB-FCA-791622 | Payment Institution | Ardohr Limited |
| GB | GB-FCA-816952 | Payment Institution | Ducit.ai LTD |
| GB | GB-FCA-845814 | Payment Institution | Bippit Ltd |
| GB | GB-FCA-624067 | Payment Institution | Sentenial Limited |
| GB | GB-FCA-821055 | Payment Institution | AUTOMATED PAYMENT TRANSFER LIMITED |
| GB | GB-FCA-616279 | Payment Institution | Bottomline Payment Services Limited |
| GB | GB-FCA-504592 | Payment Institution | Currency UK Limited |
| GB | GB-FCA-597190 | Payment Institution | GoCardless Ltd |
| GB | GB-FCA-211468 | Payment Institution | A J Bell Management Limited |
| GB | GB-FCA-784432 | Payment Institution | Ksher Wikaas UK Ltd |
| GB | GB-FCA-900459 | Electronic Money Institution | Soldo Financial Services Limited |
| GB | GB-FCA-805806 | Payment Institution | Xero (UK) Limited |
| GB | GB-FCA-843507 | Payment Institution | Currensea Limited |
| GB | GB-FCA-792934 | Payment Institution | Intuit Limited |
| GB | GB-FCA-798579 | Payment Institution | THE IDCO. LIMITED |
| GB | GB-FCA-791914 | Payment Institution | CRIF RealTime Limited |
| GB | GB-FCA-798769 | Payment Institution | SAGE (UK) LTD |
| GB | GB-FCA-300352 | Payment Institution | Mallard Leasing Limited |
| GB | GB-FCA-910583 | Payment Institution | Wolters Kluwer (UK) Limited |
| GB | GB-FCA-775672 | Payment Institution | Oval Money Limited |
| GB | GB-FCA-911589 | Payment Institution | E-Crunch Ltd |
| GB | GB-FCA-527444 | Payment Institution | True Potential Investments LLP |
| GB | GB-FCA-822499 | Payment Institution | Salt Edge Limited |
| GB | GB-FCA-809483 | Payment Institution | Income Group Limited |
| GB | GB-FCA-832053 | Payment Institution | Intelliflo Ltd |
| GB | GB-FCA-791685 | Payment Institution | giffgaff Limited |
| GB | GB-FCA-834554 | Payment Institution | Certua Financial Information Services Limited |
| GB | GB-FCA-806670 | Payment Institution | CLEO AI LTD. |
| GB | GB-FCA-829529 | Payment Institution | Dataswift Ltd |
| GB | GB-FCA-792842 | Payment Institution | OPENMONEY ADVISER SERVICES LTD |
| GB | GB-FCA-924109 | Payment Institution | Tell Money Limited |
| GB | GB-FCA-922892 | Payment Institution | Reckon One Limited |
| GB | GB-FCA-806236 | Payment Institution | Thirdfort Limited |
| GB | GB-FCA-795791 | Payment Institution | Credit Kudos Limited |
| GB | GB-FCA-911760 | Payment Institution | The Accountancy Cloud Ltd |
| GB | GB-FCA-827001 | Payment Institution | SAFECONNECT LTD |
| GB | GB-FCA-793171 | Payment Institution | Truelayer Limited |
| GB | GB-FCA-789800 | Payment Institution | Paymentwall Ltd |
| GB | GB-FCA-826380 | Payment Institution | Mia Pago Ltd |
| GB | GB-FCA-925174 | Payment Institution | Roqqett Ltd |
| GB | GB-FCA-918962 | Payment Institution | Landlord Vision Ltd |
| GB | GB-FCA-900573 | Electronic Money Institution | Modulr FS Limited |

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|---|
| GB | GB-FCA-913998 | Payment Institution | The App Accounting Group Limited |
| GB | GB-FCA-791669 | Payment Institution | FLUIDLY LIMITED |
| GB | GB-FCA-911617 | Payment Institution | Compare The Market Limited |
| GB | GB-FCA-811620 | Payment Institution | Access Systems (UK) Ltd |
| GB | GB-FCA-911638 | Payment Institution | USnoop |
| GB | GB-FCA-809360 | Payment Institution | MoneyHub Financial Technology Ltd |
| GB | GB-FCA-900893 | Electronic Money Institution | Viola Money (Europe) Limited |
| GB | GB-FCA-575193 | Payment Institution | Citadel Commerce UK Limited |
| GB | GB-FCA-821100 | Payment Institution | Friendly Score UK Ltd |
| GB | GB-FCA-813029 | Payment Institution | Zeux Limited |
| GB | GB-FCA-768011 | Payment Institution | Pollen Technologies Limited |
| GB | GB-FCA-629631 | Payment Institution | EQUIRE LIMITED |
| GB | GB-FCA-900645 | Electronic Money Institution | YoYo Wallet Limited |
| GB | GB-FCA-910612 | Payment Institution | Acquired Limited |
| GB | GB-FCA-900663 | Electronic Money Institution | Caxton FX Ltd |
| GB | GB-FCA-916165 | Payment Institution | By Miles Payment Services Limited |
| GB | GB-FCA-900960 | Electronic Money Institution | MONESE LTD |
| GB | GB-FCA-900911 | Electronic Money Institution | LQID Limited |
| GB | GB-FCA-830950 | Payment Institution | Score Genius Technology Limited |
| GB | GB-FCA-900849 | Electronic Money Institution | Alpha FX Limited |
| GB | GB-FCA-911254 | Payment Institution | Hammock Financial Services Ltd |
| GB | GB-FCA-910532 | Payment Institution | Financial Dots Limited |
| GB | GB-FCA-910550 | Payment Institution | CT Connect Limited |
| GB | GB-FCA-910557 | Payment Institution | Predictive Black Ltd |
| GB | GB-FCA-915169 | Payment Institution | Tristev Finance Limited |
| GB | GB-FCA-811078 | Payment Institution | Reflow Zone Limited |
| GB | GB-FCA-800652 | Payment Institution | Money Dashboard Ltd |
| GB | GB-FCA-822095 | Payment Institution | Global Private Solutions Ltd |
| GB | GB-FCA-830802 | Payment Institution | OBN Global Limited |
| GB | GB-FCA-843585 | Payment Institution | Clear Books Limited |
| GB | GB-FCA-836099 | Payment Institution | Finpoint Limited |
| GB | GB-FCA-308724 | Payment Institution | Barbon Insurance Group Limited |
| GB | GB-FCA-916977 | Payment Institution | Capium Limited |
| GB | GB-FCA-919397 | Payment Institution | EMBER DIGITAL LIMITED |
| GB | GB-FCA-918171 | Payment Institution | WealthKernel Limited |
| GB | GB-FCA-814356 | Payment Institution | Vibe Pay Limited |
| GB | GB-FCA-705849 | Payment Institution | SAFENED-FOURTHLINE LIMITED |
| GB | GB-FCA-836158 | Payment Institution | Plum Fintech LTD |
| GB | GB-FCA-797290 | Payment Institution | Castlight Ltd |
| GB | GB-FCA-913784 | Payment Institution | Yoello Limited |
| GB | GB-FCA-484347 | Payment Institution | American Express Payment Services Limited |
| GB | GB-FCA-920839 | Payment Institution | Coupay Limited |
| GB | GB-FCA-826720 | Payment Institution | Citizen UK Holding Limited |
| GB | GB-FCA-804718 | Payment Institution | Plaid Financial Ltd. |
| GB | GB-FCA-913654 | Payment Institution | Nude Finance Limited |
| GB | GB-FCA-910567 | Payment Institution | Ecare Consultancy Limited |
| GB | GB-FCA-916628 | Payment Institution | PayStream Accounting Services Limited |
| GB | GB-FCA-910622 | Payment Institution | Meniga Limited |
| GB | GB-FCA-807246 | Payment Institution | Sports Loyalty Card Ltd |
| GB | GB-FCA-791792 | Payment Institution | MOGO Holdings Limited |
| GB | GB-FCA-900008 | Electronic Money Institution | Google Payment Limited |

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|---|
| GB | GB-FCA-911236 | Payment Institution | Armadillo Financial Technologies Ltd |
| GB | GB-FCA-910563 | Payment Institution | Quo Money UK Limited |
| GB | GB-FCA-605504 | Payment Institution | Flagstone Investment Management Limited |
| GB | GB-FCA-829713 | Payment Institution | Ecospend Technologies Limited |
| GB | GB-FCA-792642 | Payment Institution | Consents Online Limited |
| GB | GB-FCA-791697 | Payment Institution | Tail Offers Ltd |
| GB | GB-FCA-834721 | Payment Institution | Cirrostratus Exedra Ltd |
| GB | GB-FCA-911255 | Payment Institution | Chip Financial Ltd |
| GB | GB-FCA-767995 | Payment Institution | Paylink Solutions Limited |
| GB | GB-FCA-834786 | Payment Institution | Visible Capital Ltd |
| GB | GB-FCA-911308 | Payment Institution | ITBS - IT and Business Systems Limited |
| GB | GB-FCA-709589 | Payment Institution | Business Finance Technology Group Limited |
| GB | GB-FCA-793327 | Payment Institution | Bud Financial Limited |
| GB | GB-FCA-922026 | Payment Institution | Kuflink One Ltd |
| GB | GB-FCA-833145 | Payment Institution | Swoop Finance Ltd |
| GB | GB-FCA-900926 | Electronic Money Institution | Curve OS |
| GB | GB-FCA-900001 | Electronic Money Institution | Skrill Limited |
| GB | GB-FCA-827642 | Payment Institution | Hope Macy Ltd |
| GB | GB-FCA-910558 | Payment Institution | Receipt Bank Limited |
| GB | GB-FCA-738097 | Payment Institution | Experian Limited |
| GB | GB-FCA-766340 | Payment Institution | Akoni Hub Limited |
| GB | GB-FCA-922813 | Electronic Money Institution | IN-SYNC Group Ltd |
| GB | GB-FCA-900562 | Electronic Money Institution | Revolut Ltd |
| GB | GB-FCA-122169 | Payment Institution | Financial Administration Services Limited |
| GB | GB-FCA-919295 | Payment Institution | Trilo Group Limited |
| GB | GB-FCA-920524 | Payment Institution | Saturn Technologies Ltd |
| GB | GB-FCA-918132 | Payment Institution | Inni Ltd |
| GB | GB-FCA-921390 | Payment Institution | Check Rate Technologies Ltd |
| GB | GB-FCA-918778 | Payment Institution | Indigo Michael Limited |
| GB | GB-FCA-820700 | Payment Institution | Yodlee Inc. UK Branch |
| GB | GB-FCA-911229 | Payment Institution | AFTERBANKS LTD |
| GB | GB-FCA-900705 | Electronic Money Institution | Fondy Ltd |
| GB | GB-FCA-917283 | Payment Institution | Haibooks Limited |
| GB | GB-FCA-924308 | Payment Institution | Farpoint Labs Ltd |
| GB | GB-FCA-921238 | Payment Institution | Brookson Ltd |
| GB | GB-FCA-922102 | Payment Institution | Promptly Paid Ltd |
| GB | GB-FCA-912777 | Payment Institution | Smarter Savings Limited |
| GB | GB-FCA-913211 | Payment Institution | Open B Gateway Limited |
| GB | GB-FCA-816944 | Payment Institution | Banked Ltd |
| GB | GB-FCA-918776 | Payment Institution | Finance Panda Limited |
| GB | GB-FCA-798694 | Payment Institution | Asto Digital Limited |
| GB | GB-FCA-826665 | Payment Institution | Portify Limited |
| GB | GB-FCA-918796 | Payment Institution | BillX Ltd |
| GB | GB-FCA-925173 | Payment Institution | CREZCO LIMITED |
| GB | GB-FCA-829479 | Payment Institution | Loyalbe Limited |
| GB | GB-FCA-502597 | Payment Institution | WorldPay AP Ltd |
| GB | GB-FCA-916866 | Payment Institution | OKEO LIMITED |
| GB | GB-FCA-836070 | Payment Institution | THE SMART REQUEST COMPANY LTD |
| GR | GR-BOG-800995166 | Electronic Money Institution | COSMOTE PAYMENTS - ELECTRONIC MONEY SERVICES S.A. |

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|---|
| GR | GR-BOG-800610001 | Payment Institution | CARDLINK PAYMENT INSTITUTION S.A. |
| HR | HR-HNB-IPP413 | Payment Institution | Corvus Pay d.o.o. |
| HU | HU-CBH-25930423 | Payment Institution | Aggreg8 Korlátolt Felelősségű Társaság |
| HU | HU-CBH-13421739 | Payment Institution | KBOSS.hu Kereskedelmi és Szolgáltató Korlátolt Felelősségű Társaság |
| HU | HU-CBH-25434336 | Payment Institution | Recash Europe Alkalmazás Üzemeltető Korlátolt Felelősségű Társaság |
| HU | HU-CBH-10446173 | Payment Institution | Budapest Eszközfinanszírozó Zártkörűen Működő Részvénytársaság |
| HU | HU-CBH-26159362 | Payment Institution | Koin Europe Korlátolt Felelősségű Társaság |
| IE | IE-CBI-C58301 | Payment Institution | Fire Financial Services Limited |
| IE | IE-CBI-C55083 | Payment Institution | FEXCO Corporate Payments Unlimited Company |
| IE | IE-CBI-C187865 | Electronic Money Institution | Stripe Technology Europe, Limited |
| IE | IE-CBI-C184986 | Electronic Money Institution | Paysafe Payment Solutions Limited |
| IE | IE-CBI-C190092 | Payment Institution | CRIF RealTime Ireland Limited |
| IE | IE-CBI-C191059 | Payment Institution | Verge Capital Limited |
| IE | IE-CBI-C176625 | Payment Institution | Circuit Limited |
| IT | IT-BI-10917120965 | Electronic Money Institution | FLOWE S.P.A. - SOCIETA' BENEFIT |
| IT | IT-BI-02654890025 | Payment Institution | FABRICK S.P.A. |
| IT | IT-BI-04107060966 | Electronic Money Institution | NEXI PAYMENTS S.P.A. |
| IT | IT-BI-14897511003 | Electronic Money Institution | ENEL X FINANCIAL SERVICES S.R.L. |
| IT | IT-BI-01178580997 | Payment Institution | IREN MERCATO S.P.A. |
| IT | IT-BI-10820270964 | Payment Institution | TEAMSYSTEM PAYMENTS S.R.L. |
| LI | LI-FMA-207682 | Electronic Money Institution | DOCOMO Digital Payment Services AG |
| LT | LT-BL-LB000484 | Electronic Money Institution | Revolut Payments UAB |
| LT | LT-BL-LB000487 | Payment Institution | "Kontomatik", UAB |
| LT | LT-BL-LB000418 | Electronic Money Institution | Foxpay, UAB |
| LT | LT-BL-LB000412 | Electronic Money Institution | "Secure Nordic Payments", UAB |
| LT | LT-BL-LB000458 | Payment Institution | Kevin EU, UAB |
| LT | LT-BL-LB000500 | Electronic Money Institution | UAB „SONECT Europe“ |
| LT | LT-BL-LB000247 | Electronic Money Institution | Neo Finance, AB |
| LT | LT-BL-LB000248 | Electronic Money Institution | UAB „Perlas Finance“ |
| LT | LT-BL-LB001958 | Electronic Money Institution | Nikulipe UAB |
| LT | LT-BL-LB000252 | Electronic Money Institution | UAB "Argentum mobile" |
| LT | LT-BL-LB000486 | Electronic Money Institution | Google Payment Lithuania UAB |
| LT | LT-BL-LB000251 | Electronic Money Institution | "Paysera LT", UAB |
| LU | LU-CSSF-Z00000005 | Payment Institution | Payconiq International S.A. |
| NL | NL-DNB-R141787 | Payment Institution | Financial Transaction Services B.V. |
| NL | NL-DNB-R161376 | Payment Institution | Invers B.V. |
| NL | NL-DNB-R162638 | Payment Institution | Ockto B.V. |
| NL | NL-DNB-R162192 | Payment Institution | Jortt B.V. |
| NL | NL-DNB-R163102 | Payment Institution | Tellow B.V. |
| NL | NL-DNB-R162782 | Payment Institution | Floryn B.V. |
| NL | NL-DNB-R161341 | Payment Institution | Bizcuit Payments B.V. |
| NL | NL-DNB-R163598 | Payment Institution | Dyme B.V. |
| NL | NL-DNB-R162112 | Payment Institution | Twinfield International N.V. |
| NL | NL-DNB-R161022 | Payment Institution | Buddy Payment B.V. |
| NL | NL-DNB-R134428 | Payment Institution | Peaks B.V. |
| NL | NL-DNB-R140374 | Payment Institution | Exact Payment Services B.V. |
| NL | NL-DNB-R161162 | Payment Institution | MoneyMonk B.V. |

| Country | Global Unique Reference Number | Institution Type | Legal Name |
|---------|--------------------------------|------------------------------|--|
| NL | NL-DNB-R124325 | Payment Institution | MediaMedics B.V. |
| NL | NL-DNB-R166263 | Payment Institution | SkillSource B.V. |
| NL | NL-DNB-R166735 | Payment Institution | Flow Money Automation B.V. |
| NL | NL-DNB-R163138 | Payment Institution | 12Budget B.V. |
| NO | NO-FSA-918713867 | Payment Institution | VIPPS AS |
| NO | NO-FSA-919041021 | Payment Institution | NEONOMICS AS |
| NO | NO-FSA-997523814 | Payment Institution | LENDO PART OF SCHIBSTED AS |
| NO | NO-FSA-920970931 | Payment Institution | ZTL PAYMENT SOLUTION AS |
| PL | PL-PFSA-5851351185 | Payment Institution | Blue Media Spółka Akcyjna |
| PL | PL-PFSA-7792308495 | Payment Institution | PayU S.A. |
| PL | PL-PFSA-7010889415 | Payment Institution | Ramp Link spółka z ograniczoną odpowiedzialnością |
| PL | PL-PFSA-5213542911 | Payment Institution | Kontomatik spółka z ograniczoną odpowiedzialnością |
| PL | PL-PFSA-7792369887 | Payment Institution | PayPro S.A. |
| PL | PL-PFSA-8971781665 | Payment Institution | Profeska Spółka Akcyjna |
| PL | PL-PFSA-5213103040 | Payment Institution | eCard S.A. |
| PL | PL-PFSA-6462948587 | Payment Institution | PAYMENTO FINANCIAL S.A. |
| PL | PL-PFSA-9512426439 | Payment Institution | Banqware spółka z ograniczoną odpowiedzialnością |
| SE | SE-FINA-46696 | Payment Institution | Zlantar of Sweden AB |
| SE | SE-FINA-45029 | Payment Institution | Savelend Europe AB |
| SE | SE-FINA-48384 | Payment Institution | Bankomat AB |
| SE | SE-FINA-47023 | Payment Institution | ADWiFi AB |
| SE | SE-FINA-46652 | Payment Institution | Habity AB |
| SE | SE-FINA-52614 | Payment Institution | Bokoredo AB |
| SE | SE-FINA-51073 | Payment Institution | Asteria AB |
| SE | SE-FINA-50438 | Payment Institution | Bolageriet AB |
| SE | SE-FINA-80506 | Payment Institution | Fortnox Finans AB |
| SE | SE-FINA-44059 | Payment Institution | Tink AB |
| SE | SE-FINA-45612 | Payment Institution | Instantor AB |
| SE | SE-FINA-45613 | Payment Institution | ICA Spara AB |
| SE | SE-FINA-45001 | Payment Institution | Bambora AB |
| SE | SE-FINA-45002 | Payment Institution | Trustly Group AB |
| SE | SE-FINA-50422 | Payment Institution | Mondido Payments AB |
| SE | SE-FINA-46890 | Payment Institution | ZealiD AB |
| SE | SE-FINA-47021 | Payment Institution | Gimi AB |
| SE | SE-FINA-46649 | Payment Institution | Brite AB |
| SE | SE-FINA-53147 | Payment Institution | Open Payments Europe AB |
| SE | SE-FINA-54788 | Payment Institution | Findity AB |
| SE | SE-FINA-45035 | Payment Institution | Youcal AB |
| SE | SE-FINA-45511 | Payment Institution | Payer Financial Services AB |
| SE | SE-FINA-82523 | Payment Institution | Minna Technologies AB |
| SE | SE-FINA-50642 | Payment Institution | AVY Finans AB |
| SE | SE-FINA-44018 | Payment Institution | Zimpler AB |
| SI | SI-BS-6853633000 | Electronic Money Institution | MBILLS družba za izdajo elektronskega denarja in plačilne storitve, d. o. o. |
| SK | SK-NBS-50487787 | Payment Institution | Payout, s.r.o. |

8. Country Code Key

| Country Code | Country Name |
|--------------|----------------|
| AT | Austria |
| BE | Belgium |
| BG | Bulgaria |
| CY | Cyprus |
| CZ | Czech Republic |
| DE | Germany |
| DK | Denmark |
| EE | Estonia |
| ES | Spain |
| FI | Finland |
| FR | France |
| GB | United Kingdom |
| GR | Greece |
| HR | Croatia |
| HU | Hungary |
| IE | Ireland |
| IS | Iceland |
| IT | Italy |
| LI | Liechtenstein |
| LT | Lithuania |
| LU | Luxembourg |
| LV | Latvia |
| MT | Malta |
| NL | Netherlands |
| NO | Norway |
| PL | Poland |
| PT | Portugal |
| RO | Romania |
| SE | Sweden |
| SI | Slovenia |
| SK | Slovakia |