

Open Banking 2025:

From Regulation to Customer Experience

Table of Contents

- 01** Open Banking: Beyond Regulation
- 02** The Customer at the Center of the Strategy
- 03** Open Payments: From Checkout to Daily Habit
- 04** Profitability and Resilience Through Openness
- 05** Corporate Treasury: Real-Time APIs
- 06** Huenei's Practical Vision

Open Banking:

Beyond Regulation

In this model, financial data is shared through standardized and secure APIs, where customers authorize third parties (TPPs) to access their information or initiate transactions.

Open Banking is no longer just about compliance; it has become the backbone of modern financial infrastructure. Today, the real driver of adoption is customer experience.

Understanding this shift is critical. Over the next two years, institutions that don't move toward an open model will fall behind competitors who are faster at monetizing data and APIs.



The Customer at the Center of the Strategy



The real driver is no longer regulation, but the demand for agile, personalized, and trustworthy experiences.

Customer loyalty is no longer earned with efficiency alone. Clients expect products shaped by their own data and financial habits.

Those institutions that can design simple, transparent, and personalized digital journeys turn users into true brand advocates.

Huenei in Action:

We specialize in UX/UI solutions that empower organizations to create truly personalized digital experiences for their customers.

Open Payments:

From Checkout to Daily Habit

The “pay with your bank” model is gaining traction as an alternative to traditional cards.

- ✓ Lowers intermediation costs.
- ✓ Strengthens security in e-commerce and subscriptions.
- ✓ Enhances the checkout experience.

Embracing openness means more than redesigning systems, it requires reimagining the entire business model. Banks hold a unique advantage here: **37% of customers trust their bank more than bigtechs to safeguard their data.** This positions them to become orchestrators of the open economy.



Huenei's Contribution

We integrate payment APIs and modernize core systems to support open, scalable operations.

Profitability and Resilience Through Openness

Financial margins face growing pressure from costs, regulation, and rising expectations. Partnering with fintechs and new players is no longer optional, **it's essential to sustaining profitability.**



Openness requires not only redesigning systems, but also rethinking business models.

The potential is massive: **over \$416 billion in global banking revenues** are at stake in the transition toward the open data economy. But only the banks that act quickly will capture it.

In addition, **three out of four banks worldwide** expect Open Banking adoption and API usage to **grow by more than 50%** in the coming years. The speed of this wave is clear: in Europe, third-party providers grew from 100 to over 450 in less than two years.

Corporate Treasury:

Real-Time APIs

Global corporations want real-time control of liquidity and financial flows.

APIs enable banks to connect with ERP/TMS systems, unlocking:

- ✓ Instant position management.
- ✓ Liquidity optimization.
- ✓ Reduced operational risk.

This opens a major B2B innovation front, where financial institutions can stand out with high-value solutions.

Where Huenei Makes It Happen:

We build tailored integrations between financial platforms and corporate systems, ensuring both security and scalability.

Huenei's Practical Vision

*At Huenei, we don't sell tools — **we provide teams.***

We design high-availability technology solutions, combining fintech platforms and products with custom development that allows organizations to deliver secure and scalable customer experiences.

We believe the future of Open Banking lies in fast integration, zero downtime, and specialized teams that enhance operations without slowing them down.

Scope and Maturity

While the direction is global, the speed and form of adoption vary by market, depending on regulation, digitalization, real-time payments, trust, and API availability.

What It's Not

Open Banking is not just regulatory compliance or “exposing endpoints.” It requires an operating model for data, security, partner onboarding, and measurable customer experiences built on standardized APIs.

Is your organization already exploring how to open systems or monetize APIs?

At Huenei, we work with financial teams to **accelerate without disrupting operations.**

Contact us to transform your business