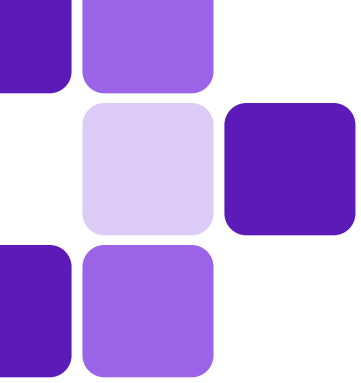




# Open Banking Exchange 2026

March 11, 2026





# Today's Agenda

01 |

**Welcome from SIX**  
15:05 – 15:10

02 |

**bLink Update 2026**  
15:10 – 15:45

03 |

**Impact of FIDA**  
15:45 – 16:05

04 |

**BREAK**  
16:05 – 16:35

05 |

**Fintech Demo Sessions**  
16:35 – 17:05

06 |

**Panel: Open Banking – Quo Vadis?**  
17:05 – 17:50

07 |

**Take Aways**  
17:50 – 18:00

08 |

**Aperitif & Networking**  
18:00 – 21:00

# Today On Stage



**Christian Lundgaard-Hansen**  
Conference Moderator



**Christoph Müller**  
Head Banking Services,  
*SIX*



**Michael Manz**  
Head Financial System &  
Financial Markets Division, *SIF*



**Mike Hofmann**  
bLink Open Banking Platform  
Lead, *SIX*



**Brian Livingstone**  
CEO & Founder,  
*Liquid*



**Thomas Stüssi**  
Lead Operations & Co-Founder,  
*Trenda*



**José Del Romano**  
Tech Lead,  
*Banana.ch*



**Fabian Meyer**  
Managing Partner,  
*AMARANTH Advisory*



**Paola Maranzana**  
Marketing and Commercial  
Manager, *Banana.ch*

**Christoph Müller**  
Head Banking Services,  
SIX



**Welcome From SIX**

# Mission And Value Proposition of “Banking Services”

## Our Mission

We **drive competitiveness of our clients** through **state-of-the-art platforms** and **services**, enabling a trusted, stable and cost-efficient offering to their end-clients **for all relevant payment methods and beyond.**

## Our Value Proposition



**Mike Hofmann**  
bLink Open Banking  
Platform Lead, SIX



**From Platform Build to  
Community Value**



# Milestone 2025: Go-Live of Multibanking for Private Customers



**2023**  
Memorandum  
of Understanding

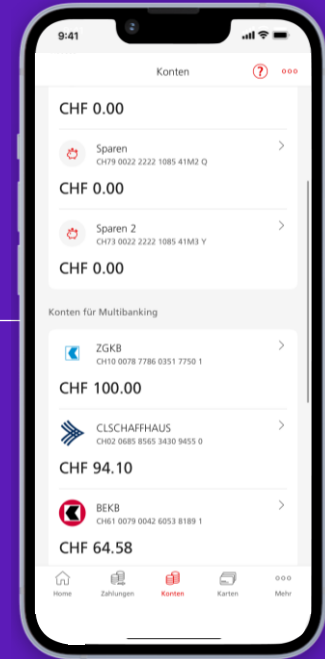


**2025**  
Go-Live in  
the Market



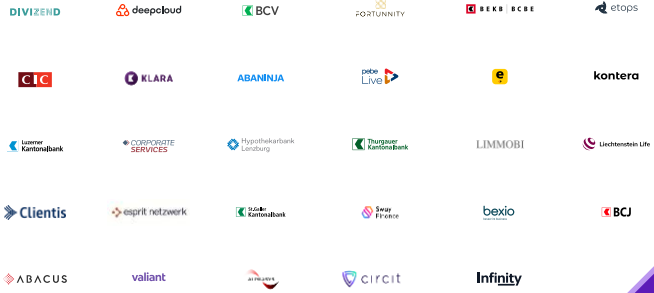
**2 years**  
Planning &  
Implementation

8 banks with Multibanking today, +40 coming soon





60+ Banks, 30+ Fintechs live & 30+ committed



Participating Banks & Fintechs

Platform is built...

Integration Partners



Academia



...open banking ecosystem established

Media & News



Industry Associations & Regulator



Consulting & Research





Providing  
real value to  
its community



Economies of scale



Network effects



## From building a platform to unlocking new use cases and innovation

We're ready for take-off!



# Insights on Multibanking Implementations in Swiss Banking

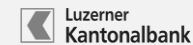
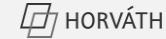
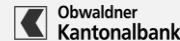
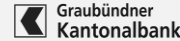
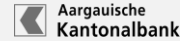
Thomas Stüssi, Co-Founder at Trenda

SIX Open Banking Exchange, March 2026

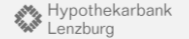
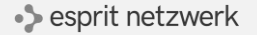


# Trenda is a comprehensive market intelligence platform for retail banks, trusted by 60+ banks across Switzerland and Liechtenstein.

Trenda was founded in 2022 with the vision to become the leading source of **expert-curated, industry-specific market intelligence**, leveraging a **highly customizable digital platform** to **empower clients** to stay ahead of emerging trends and developments.



Five banks w/o a logo reference





# Multibanking went live in November 2025, and an increasing number of Service Users are integrating external client data.

## Service Providers (Offering Private Client Data Access)

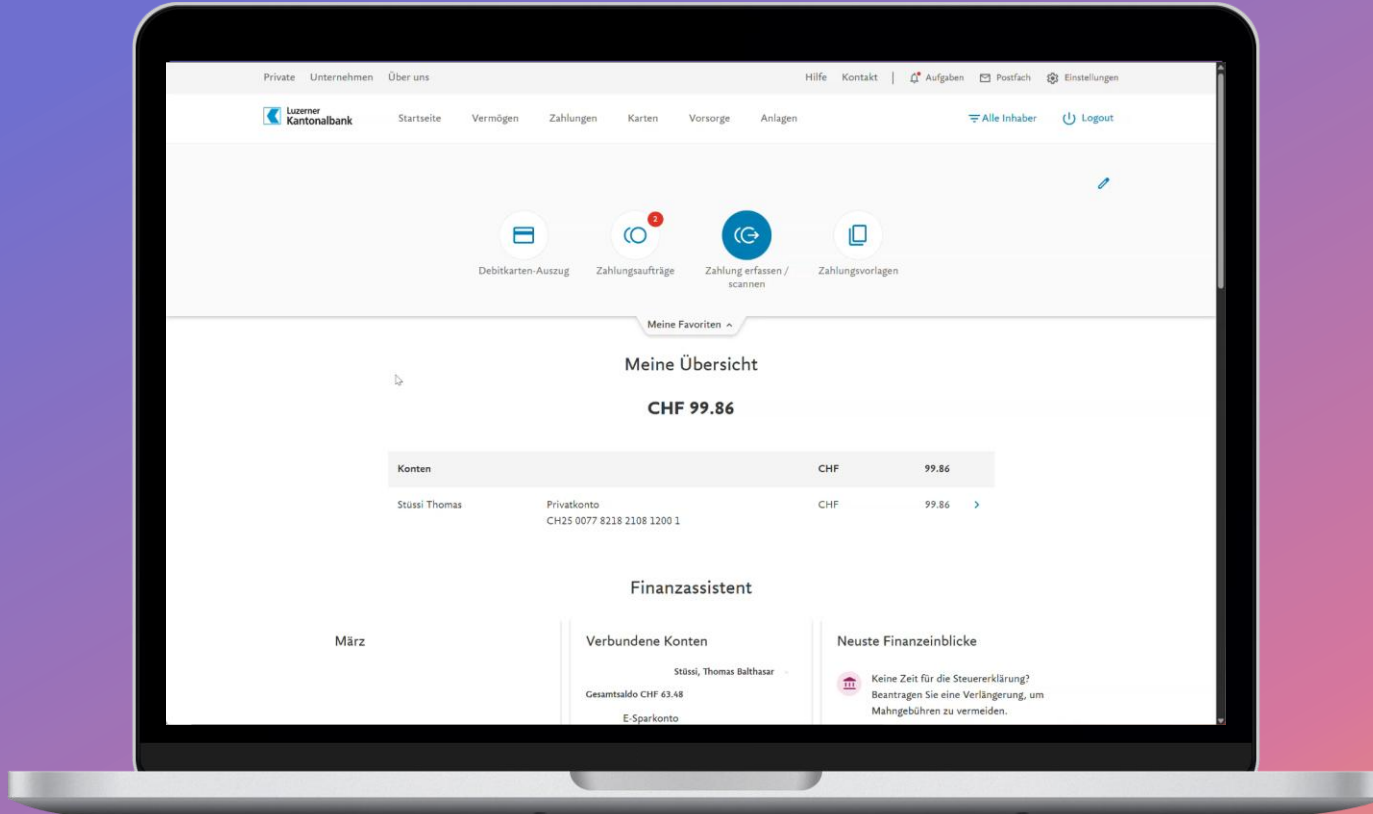
- Data available for banks & fintechs
- Several (relevant) market participants are still missing

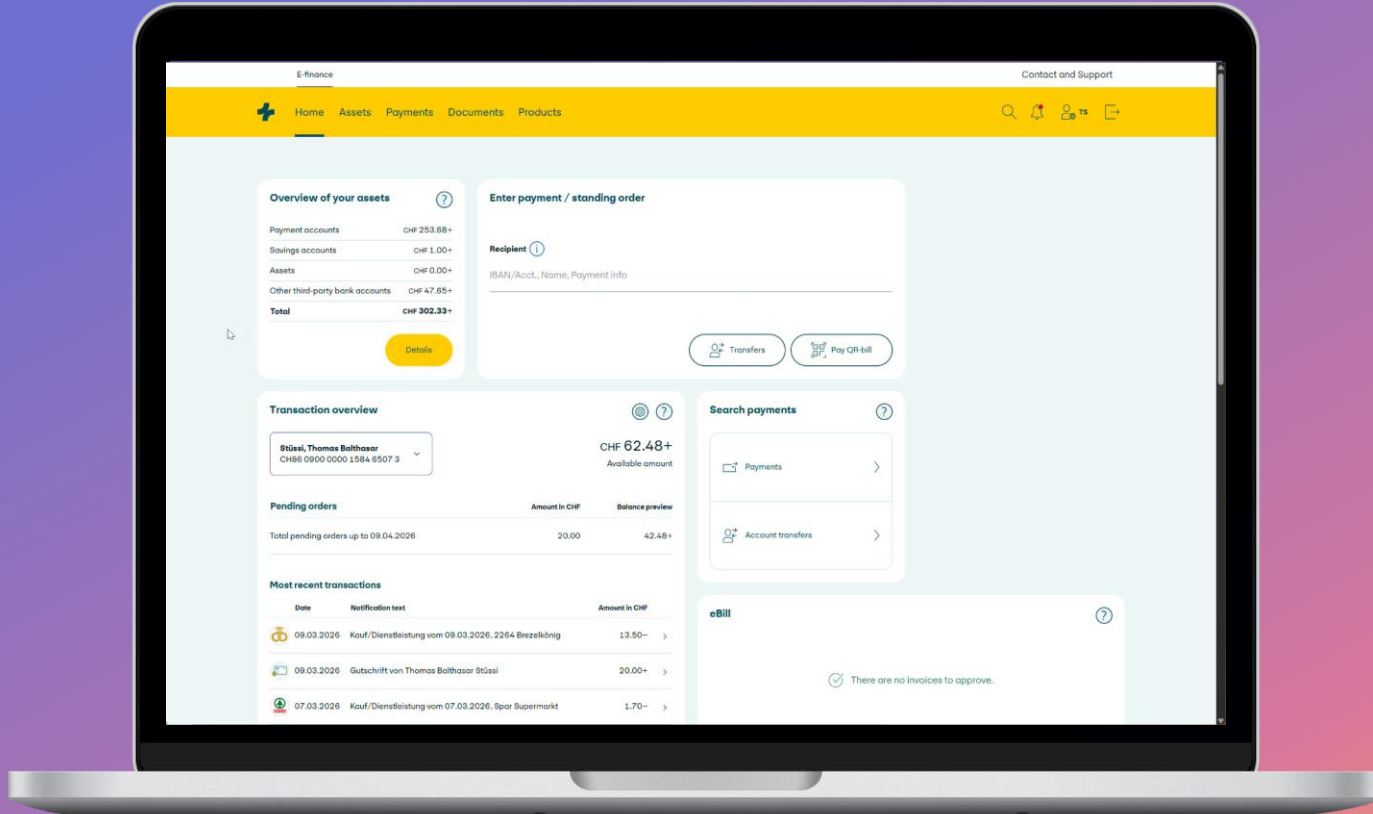
## Service Users (Integrating External Private Client Data)

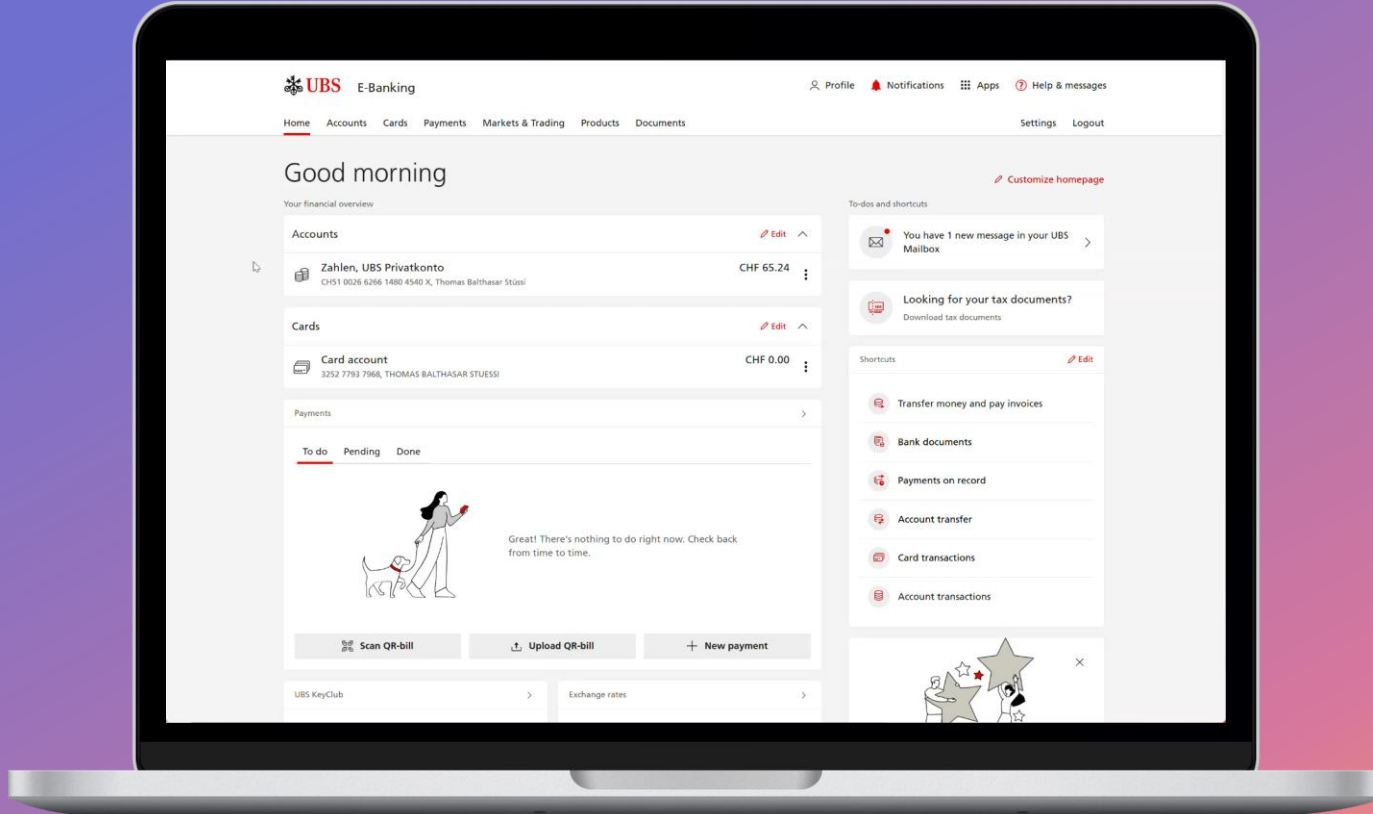
- Primarily read only access with no payment or transaction initiation
- The fintechs BlueBudget and Liquid are additional service users

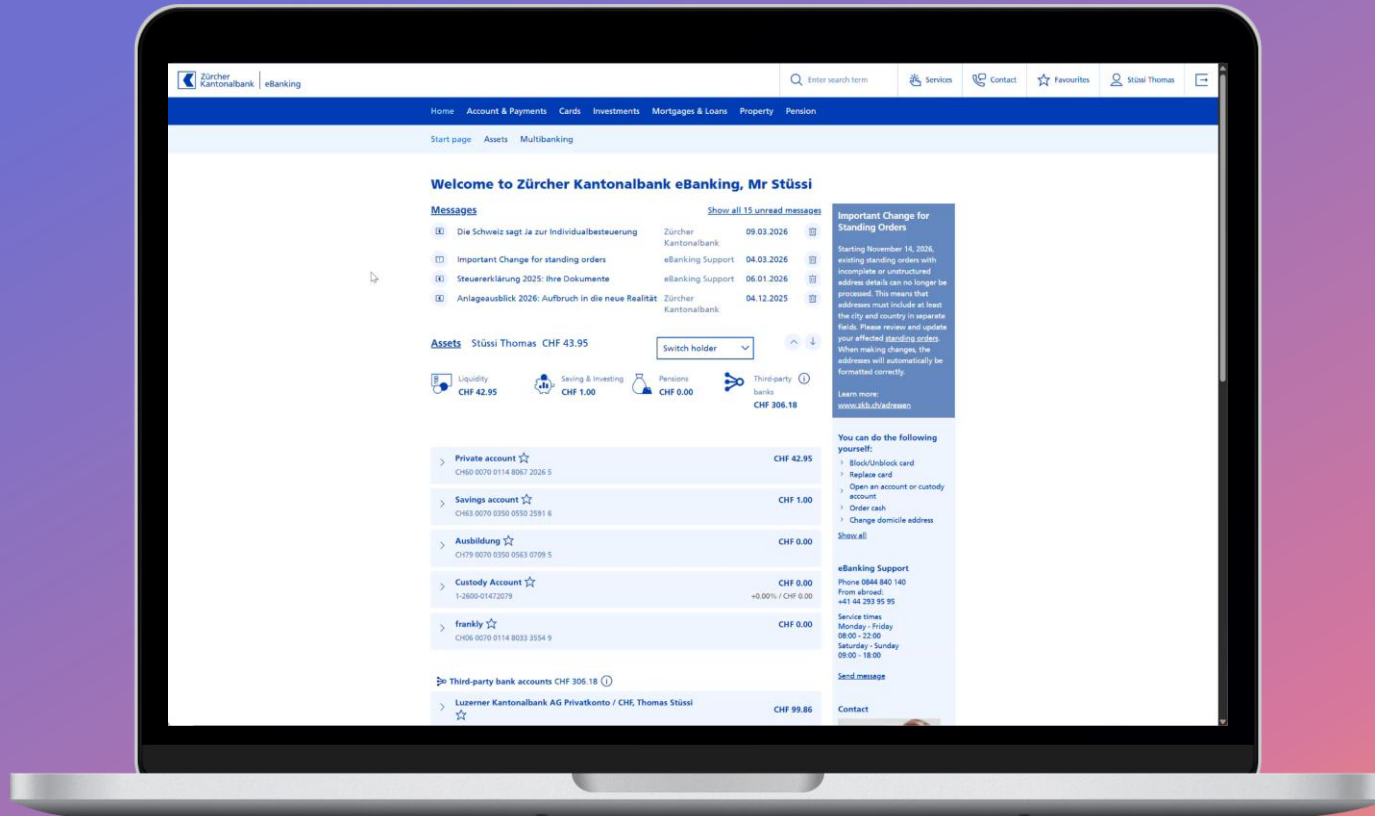
Demo













# Key success factors and best practices observed in current multibanking implementations.

Multibanking overview on home screen

Categorization of banks and account types

Third-party data analysis

Visualization of Cash Flows across all accounts

Account Name	Balance
Private account	CHF 78.45
Liquidity	CHF 77.45
Saving & Investing	CHF 1.00
Pensions	CHF 0.00
Third-party banks	CHF 330.24
Private account	CHF 78.45
Third-party bank accounts	CHF 330.24
Luzerner Kantonalbank AG Privatkonto / CHF, Thomas Stüssi	CHF 153.36
PostFinance E-Sparkonto, Stüssi, Thomas Balthasar	CHF 1.00
PostFinance Privatkonto, Stüssi, Thomas Balthasar	CHF 110.28
UBS Switzerland AG UBS Privatkonto, Thomas Balthasar Stüssi	CHF 27.60




# Key success factors and best practices observed in current multibanking implementations.





Multibanking overview on home screen

Categorization of banks and account types



Third-party data analysis

Visualization of Cash Flows across all accounts



Accounts for paying	
 <b>Zahlen, UBS Privatkonto</b> CH51 0026 6266 1480 4540 X	CHF 3.14
Accounts for Multibanking	
 <b>PF 2</b> CH86 0900 0000 1584 6507 3	CHF 110.28 as of 02.03.2026
 <b>LUKB</b> CH25 0077 8218 2108 1200 1	CHF 153.36 as of 02.03.2026
 <b>ZKB 3</b> CH60 0070 0114 8067 2026 5	CHF 110.15 as of 02.03.2026
<b>Total</b>	<b>CHF 375.00</b>

Summary	
 <b>Accounts for paying</b>	CHF 3.14
 <b>Accounts for Multibanking</b>	<b>CHF 375.00</b>
<b>Total</b>	<b>CHF 378.14</b>



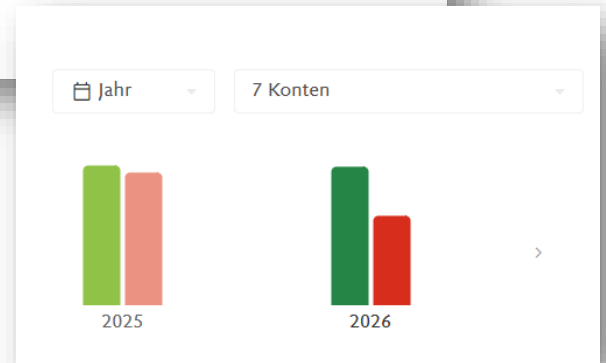
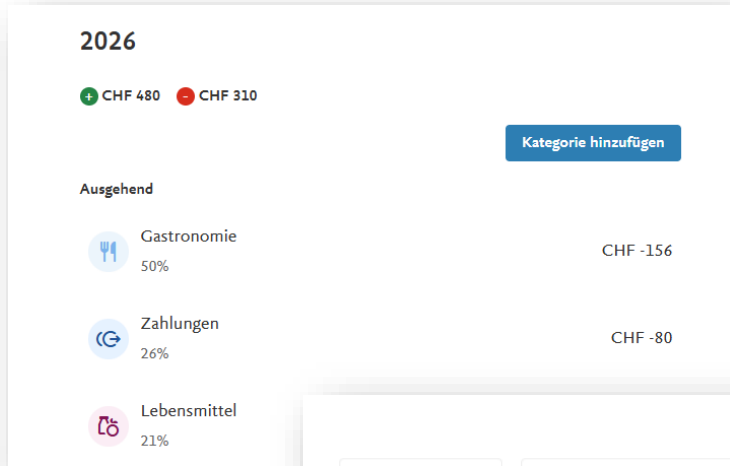
# Key success factors and best practices observed in current multibanking implementations.

Multibanking overview on home screen

Categorization of banks and account types

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Visualization of Cash Flows across all accounts





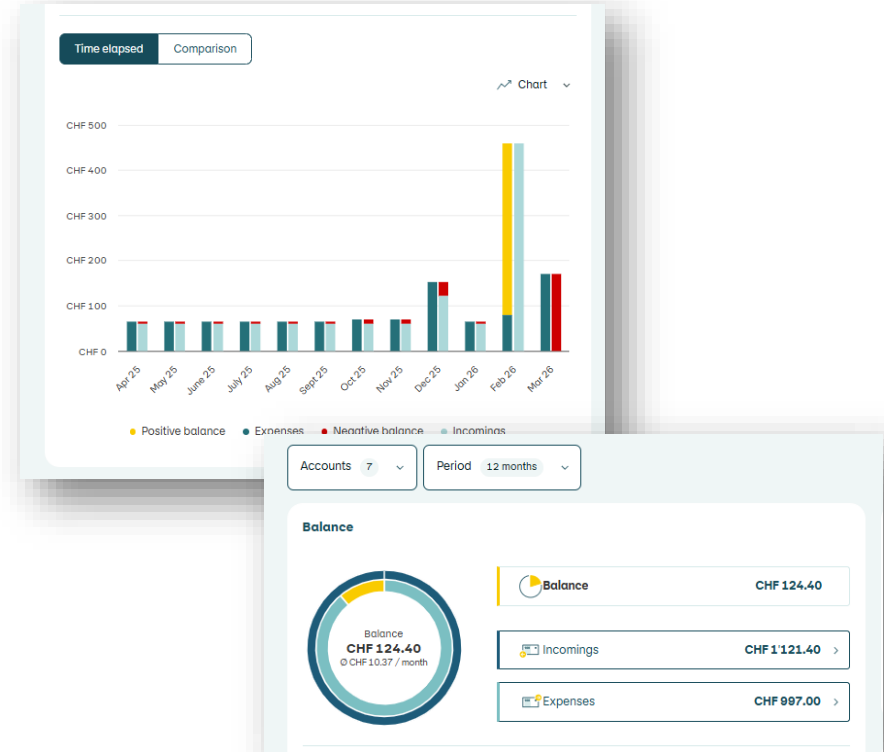
# Key success factors and best practices observed in current multibanking implementations.

Multibanking overview on home screen

Categorization of banks and account types

Third-party data analysis

Visualization of Cash Flows across all accounts





# Strategic Considerations for Multibanking Positioning

## First Touchpoint Strategy

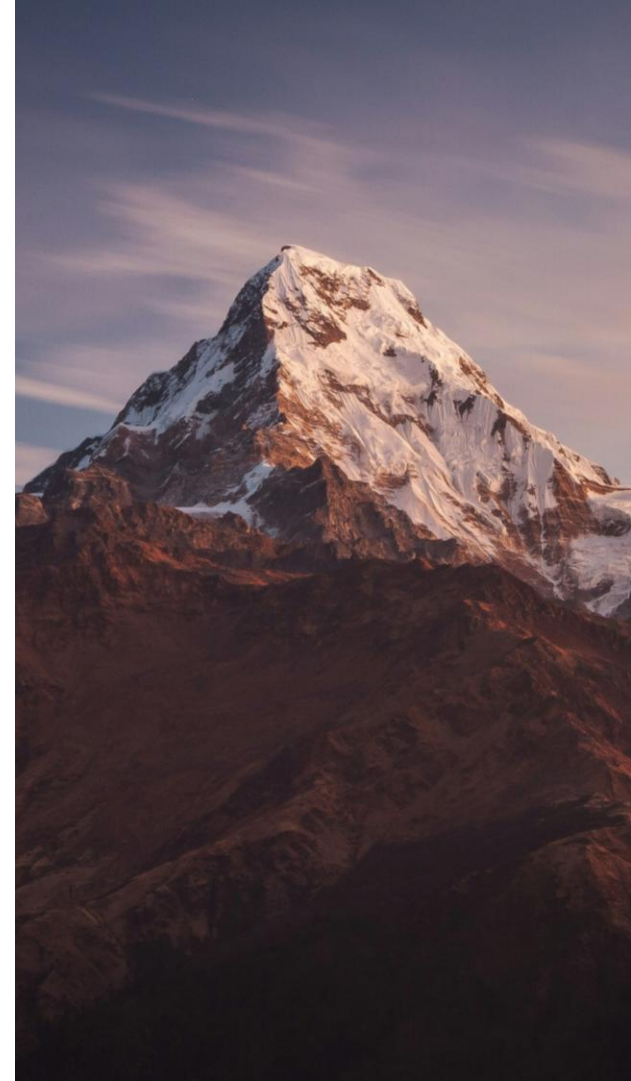
Positioning as the customer's first touchpoint bank is critical, as customers will ultimately choose and stick with the best interface in the long run.

## More Than Just Multibanking

Multibanking should be viewed as part of the broader channel strategy, with many moving parts: from the positioning of payment apps to the cannibalization of online and mobile banking channels.

## Mobile Is Key

As the mobile channel becomes increasingly important, especially for younger client segments, a simple app-to-app consent flow is essential to reach higher penetration.





Thank you!

Thomas Stüssi  
Co-Founder  
thomas@trenda.ch





## **From building a platform to unlocking new use cases and innovation**

We're ready for take-off!



**Fabian Meyer**  
Managing Partner,  
AMARANTH Advisory



## Relevance and Impact of the EU FIDA Regulation

# From Open Banking to Open Finance

*Navigate through  
Complexity*



**Fabian Meyer**

Managing Partner at AMARANTH Advisory Switzerland



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**AMARANTH**



**1. Setting the Scene: Market  
Landscape & Open Banking  
Evolution in the EU**

---

## Open Banking is not theory: Singapore's DBS Bank

**DBS RAPID - Real-time APIs with DBS** Asia's largest bank opened its banking infrastructure to third parties via APIs - voluntarily, without regulation mandating it.



### The results speak for themselves



**180+ corporate APIs** built and live in production



**200+ clients** onboarded across industries and geographies



**Largest corporate API library** of any bank globally

### Selected client examples

#### 1. Halcyon (Natural Rubber / Commodities)

- Supply chain transparency and traceability
- Embedded financing for farmers and buyers via API

#### 2. Bukalapak (E-Commerce)

- Automated real-time merchant payments
- Reduced disbursement time from 6 hours to 1 hour

#### 3. Gojek (Ride-Hailing)

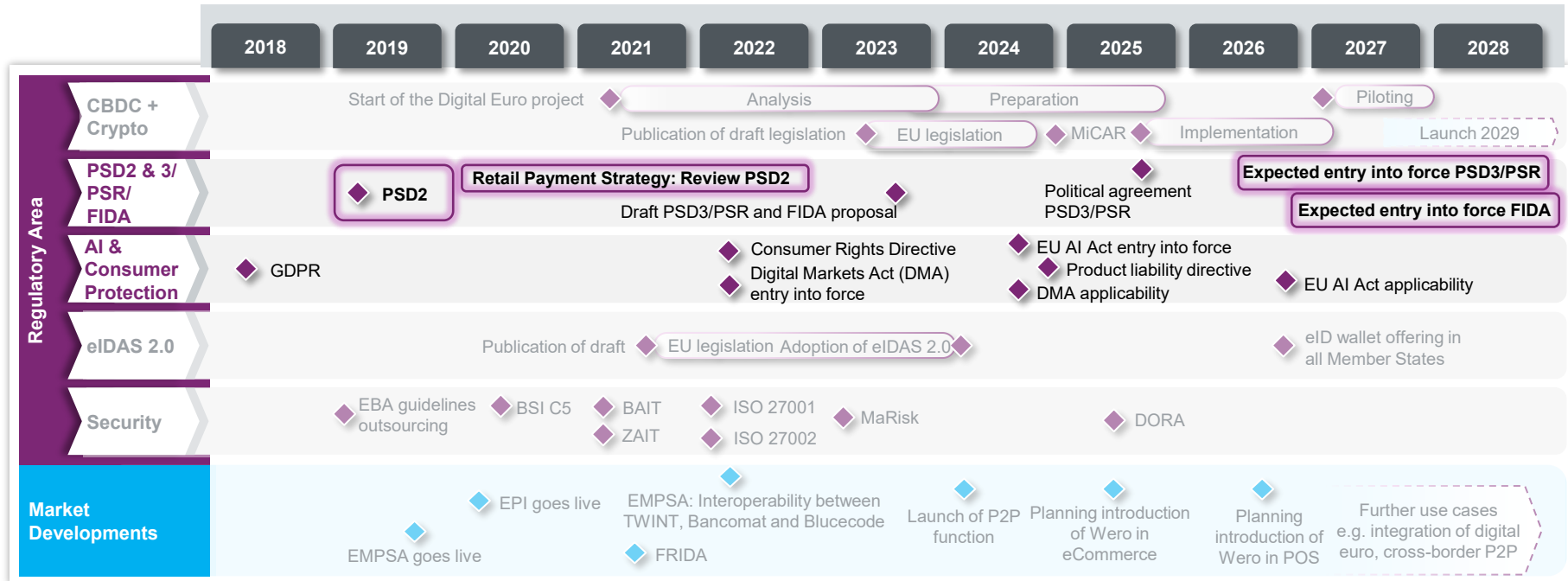
- Instant pay-per-ride for drivers
- Deployed in under 3 months, 20,000 drivers signed up in months

#### 4. Singlife (Insurtech)

- 24/7 real-time access to insurance savings accounts

# 1 Setting the Scene: Market Landscape & Open Banking Evolution

In Europe, Open Banking in the last years has been mainly driven by the regulator and was following the “Digital Finance Strategy”



**For several years, the EU regulator has been sending clear signals towards a more independent European payments landscape — and with new regulations, it is creating opportunities for trusted market participants.**

Sources: AMARANTH Research

# PSD2 was Europe's first step – it created the legal foundation for Open Banking but left gaps that prevented it from reaching its full potential


## Recap PSD2

PSD2 promised **more choice, better user experiences, and lower costs.**

It should act as a **starting point for a pan-European Open Banking ecosystem** capable of competing with card schemes and Big Tech




**1**



**What PSD2 legally created<sup>1</sup>**

- Third Party Providers gained access to account data
- SCA replaced unsecured credential sharing
- AISP and PISP established as regulated license categories




**2**



**What it delivered<sup>2</sup>**

- **2,700+** Payment and E-Money Institutions authorized across the EU
- **400+** non-bank TPPs registered – new market entrants beyond traditional banks

## What went wrong...

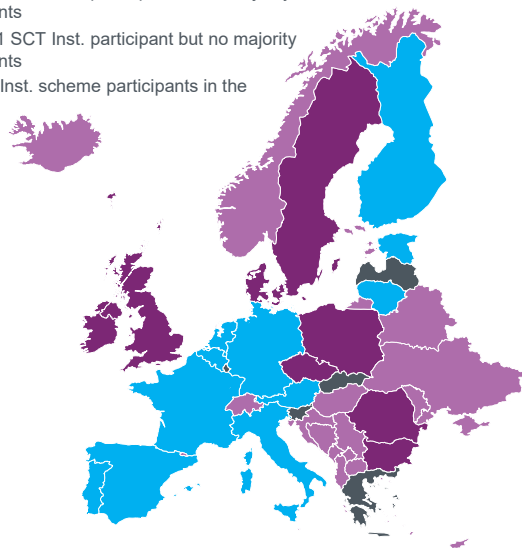
	Limitation	Result
<b>UX &amp; Trust</b> 	SCA applied <b>uniformly regardless of risk level</b> – creating disproportionate friction in low-risk transactions	<ul style="list-style-type: none"> <li>▪ <b>Significant friction</b> and conversion loss in e-commerce &amp; payment initiation</li> <li>▪ Transaction failures and <b>consumer frustration</b></li> </ul>
<b>Standards and Quality</b> 	PSD2 left <b>technical standards &amp; performance requirements largely undefined</b>	<ul style="list-style-type: none"> <li>▪ <b>Heterogeneous APIs</b> across Member States</li> <li>▪ <b>Divergent national interpretations</b></li> </ul>
<b>Monetization and Scope</b> 	PSD2's scope <b>limited to payment accounts</b> with no compensation model for data access	<ul style="list-style-type: none"> <li>▪ Banks <b>invested defensively</b>, not strategically</li> <li>▪ <b>No scalable revenue model</b> for third-party providers</li> </ul>

Sources: 1: PSD2 Directive 2015/2366/EU | 2: EBA Opinion on PSD2 Review 2022-06

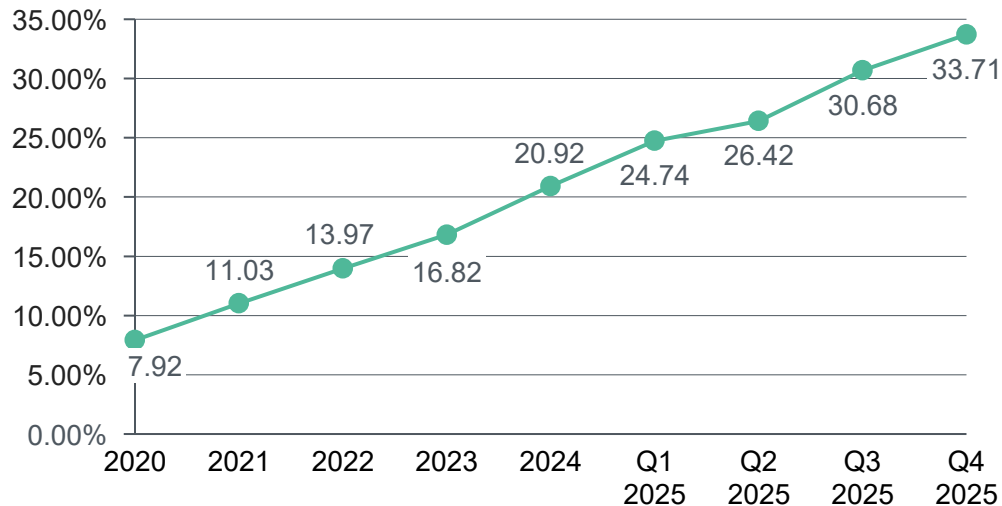
# SEPA Instant Payments have reached critical mass across 35 countries

## SCT Inst implementation in Europe since launch in Nov. 2017

- At least 1 SCT Inst. participant and a majority of accounts
- At least 1 SCT Inst. participant but no majority of accounts
- No SCT Inst. scheme participants in the country



Estimated share of SCT Inst vol. in total CT volumes



- 2,814 PSPs have joined the scheme - 80% of all European PSPs and over 92% of Eurozone PSPs, across 35 countries
- In Q4 2025, 33.71% of all SEPA Credit Transfers were processed instantly - over 99% of transactions completed in under 5 seconds



Sources: SCT+SCT Inst.; SCT Inst. scheme largely enumerates those having the most significant volumes in their countries | SEPA Scheme Participants Status (as of Nov.2025)

# The 2023 Payments Package addresses the gaps – with PSD3, PSR and FIDA as a coordinated system

## Background & Context




As part of the **Retail Payment Strategy<sup>1</sup>** (RPS) a PSD2 Review was conducted (2020-2022) to tackle the shortcomings

June 2023: European Commission publishes draft legislation for a **“Payments Package<sup>2</sup>”**:

- **PSD3**
- **Payment Service Reg. (PSR)**
- **FIDA**



## How are the three gaps addressed in the new payments package...

Topic	Primary Instrument	Supported by
<b>UX &amp; Trust</b> 	<b>PSD3</b> <ul style="list-style-type: none"> <li>▪ Harmonized liability rules for unauthorized transactions</li> <li>▪ Unified supervision across banks</li> <li>▪ Stronger protection &amp; fraud liability</li> </ul>	PSR
<b>Standards and Quality</b> 	<b>PSR</b> <ul style="list-style-type: none"> <li>▪ Directly applicable in all 27 Member States</li> <li>▪ Mandatory Verification of Payee (VoP)</li> <li>▪ Enforceable minimum API standards</li> </ul>	PSD3
<b>Monetization and Scope</b> 	<b>FIDA</b> <ul style="list-style-type: none"> <li>▪ Data access extended to investments, insurance, pensions and crypto</li> <li>▪ FDSS governance framework</li> <li>▪ Compensation models for data holders</li> </ul>	

Deep Dive following

## ...and how do they interact

PSD3, PSR, and FIDA are not three separate initiatives, but rather three levers for repairing the system error from PSD2

- **PSD3** repairs trust and protection
- **PSR** repairs market standardization
- **FIDA** creates value beyond payments





## **2. Open Finance Evolution - Deep Dive FIDA**

# FIDA marks a major step in expanding secure and standardized data sharing across the EU's financial sector

**Introduction**

- **FIDA<sup>1</sup>** is the EU framework designed to **expand Open Banking to Open Finance** (first draft 28<sup>th</sup> June 2023)
- Obliges Fis to **grant standardized and customer-authorized access** to a broad set of financial data







Overview	
<p><b>What FIDA introduces</b></p> <ul style="list-style-type: none"> <li>▪ <b>Mandatory API access</b> to non-payment financial data for authorized third parties</li> <li>▪ <b>FISP</b> (Financial Information Service Provider) as a new regulated entity category</li> <li>▪ <b>Customer permission dashboard</b> to manage / view / revoke data access at any time</li> <li>▪ <b>Compensation model</b> for data holders providing access</li> </ul>	<p><b>Applicability</b></p> <ul style="list-style-type: none"> <li>▪ <b>Data Holders</b> (<i>obliged to provide data</i>) Credit, payment &amp; e-money institutions, securities firms, insurers, crypto asset service, and pension providers</li> <li>▪ <b>Data Users</b> (<i>authorized to receive data</i>) FISPs + any regulated financial institution receiving customer data to provide a service</li> <li>▪ <b>Customers</b> (<i>the data subjects – in control</i>) Retail Individuals, Businesses – they hold permission rights and decide who accesses their data and for what purpose</li> </ul>

Give customers control	Enable real-time data access	Create interoperability	Encourage collaboration
------------------------	------------------------------	-------------------------	-------------------------

1: [https://eur-lex.europa.eu/Proposal for FiDA Regulation / COM\(2023\) 360 final / 2023/0205 \(COD\)](https://eur-lex.europa.eu/Proposal%20for%20FiDA%20Regulation%20COM(2023)%20360%20final%202023/0205%20(COD))

# FIDAs current scope covers a large range of financial data – granting regulated access to key datasets...

## Scope of FIDA<sup>1</sup>

	<b>Lending</b> Credit and loan products 	<b>Savings</b> Deposit and savings accounts 	<b>Investments</b> Securities and portfolio products 	<b>Non-Life Insurance</b> Property and casualty 	<b>Pension</b> Retirement and pension schemes 	<b>Other</b> Other data relevant for businesses 
Retail Individuals	Data accessible	Data accessible	Data accessible	Data accessible	Data accessible	Data accessible
Business (SMEs)	<ul style="list-style-type: none"> <li>Account balances</li> <li>Contract terms e.g. duration, interest rates, fees</li> </ul>	<ul style="list-style-type: none"> <li>Account balances</li> <li>Transaction history</li> <li>...</li> </ul>	<ul style="list-style-type: none"> <li>Portfolio balances</li> <li>Investor profiles</li> <li>...</li> </ul>	<ul style="list-style-type: none"> <li>Policy coverage details</li> <li>Insured items and risks</li> <li>...</li> </ul>	<ul style="list-style-type: none"> <li>Forecasted retirement benefits</li> <li>Accrued entitlements</li> <li>...</li> </ul>	Data accessible
CIB <sup>2</sup>	<ul style="list-style-type: none"> <li>...</li> </ul>					<ul style="list-style-type: none"> <li>KYC</li> <li>Credit worthiness</li> <li>...</li> </ul>

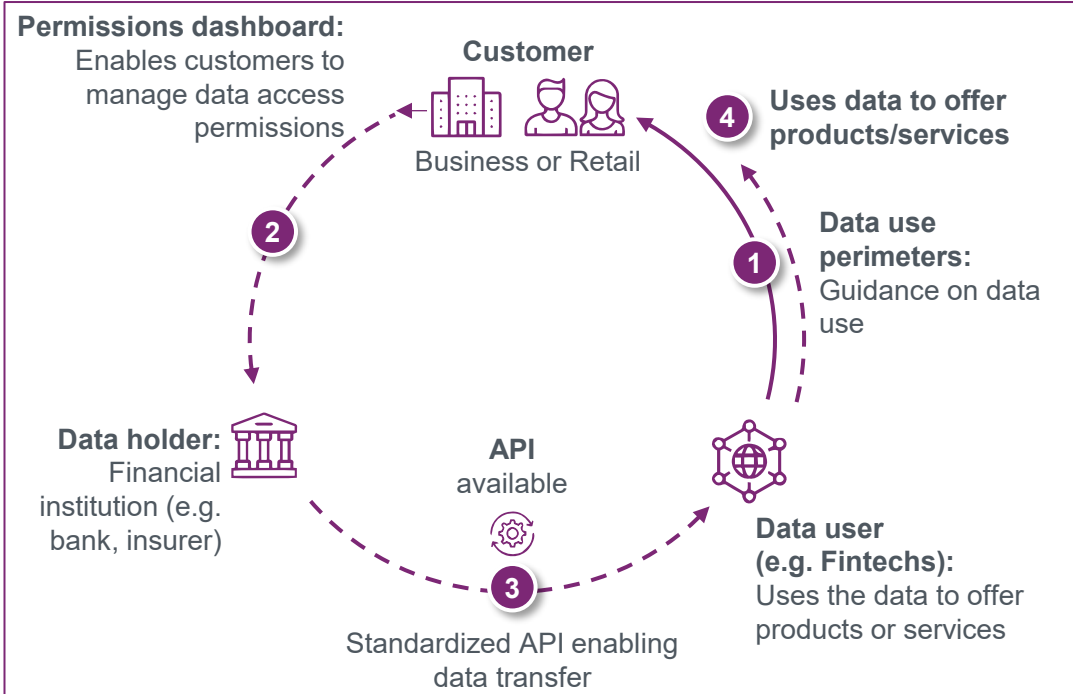
**FIDA grants access to customer data across nearly all financial products, not only for banks and insurers but also for regulated third parties like FinTech's and data providers — fostering competition, innovation, and greater customer choice in financial services.**

Source: 1: European Commission Impact Assessment Report FIDA | 2: Assumption as of today - institutional clients are assumed to be excluded



# ...and once implemented, FIDA will create a framework that enables innovation and interoperability across the financial ecosystem

## Exemplary customer data flows after the introduction of the FIDA Regulation<sup>1</sup>



Source: 1: European Commission Impact Assessment Report FIDA

## Benefits

### For customers

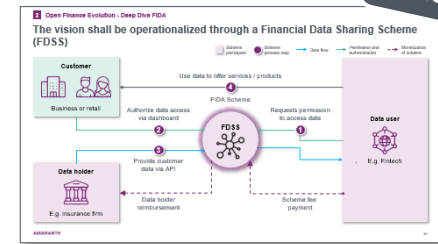
- Greater transparency and control over data sharing
- Increased trust in data permissions
- More cost-efficient financial services

### For data users

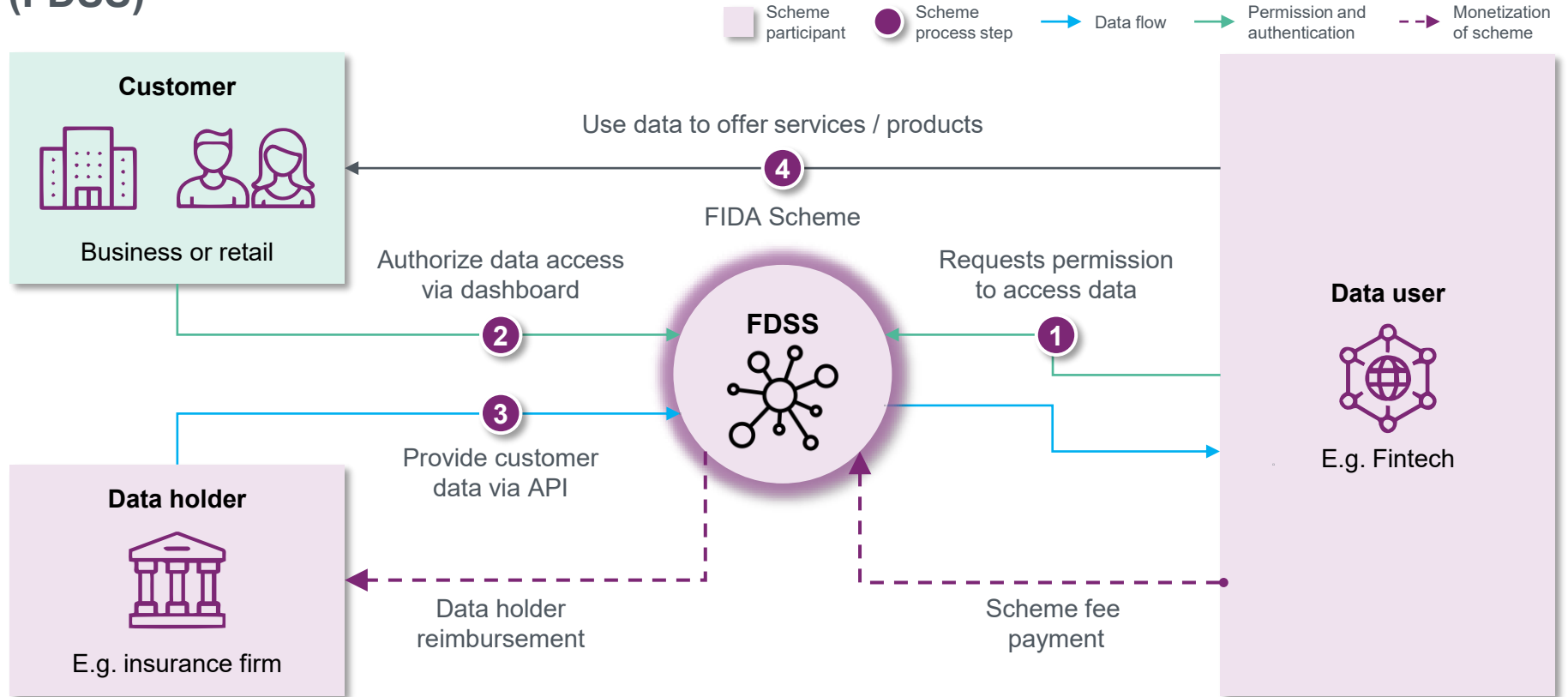
- Improved access to important customer datasets
- Promotion of innovation
- Enablement of new services and revenue streams

## Blueprint of a FIDA scheme

Deep Dive following



# The vision shall be operationalized through a Financial Data Sharing Scheme (FDSS)

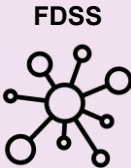


# ...and founding, participating in or operating a Scheme comes with certain EU obligations

### Who Can Found a Scheme?

- FIDA **does not restrict** who may establish an FDSS
- Regulation Proposal defines **what the scheme must contain**, not who may create it
- **Members must include (Art. 10(1)):**
  - (i) **Data Holders & Data Users** representing a significant market share - with fair, equal representation and equal voting weight in all decisions
  - (ii) **Customer organizations & consumer associations**

In practice, a scheme can emerge through a **consortium of market participants** - given the mandatory membership composition and market representation requirements



### Requirements to JOIN - Participant Perspective

1. **Who Must Join (Art. 9(1))**
  - **All data holders and data users** within FIDA scope **must** join at least one recognized FDSS
  - **Data sharing is only permitted** under the rules of a scheme
2. **Deadline - 18 Months (Art. 9(1))**
  - **Within 18 months** of Regulation entering into force, parties must have joined a compliant FDSS
3. **Multiple Membership Allowed (Art. 9(2))**
  - **Entities may join more than one scheme** simultaneously

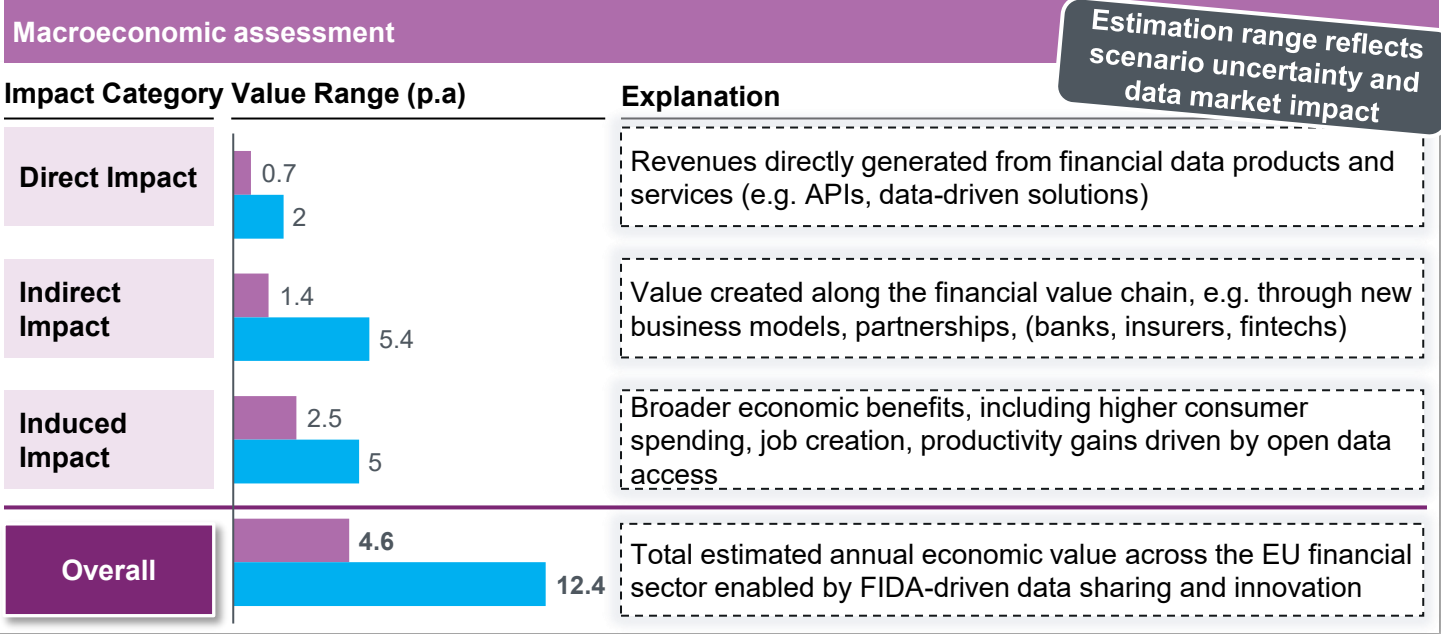
### Requirements to RUN - Operator Perspective

1. **Composition & Equal Representation (Art. 10(1)(a))**
  - Data holders & data users must hold **fair, equal voting weight**
2. **Open Membership & No Discrimination (Art. 10(1)(b-d))**
  - **Open to any eligible entity** on objective criteria, at any time
3. **Technical Standards & Compensation Model (Art. 10(1)(g-h))**
  - **Common data & API standards** must enable data sharing
  - **Maximum compensation cap:** transparent, non-discriminatory, cost-based

# One thing is sure: FIDA unlocks massive market potential across the EU...

Low estimate in billion EUR  
High estimate in billion EUR

Estimation range reflects scenario uncertainty and data market impact



**End-user impact:** Based on the report, around **54 million individuals and SMEs** across Europe are expected to benefit from enhanced data access — corresponding to an average economic value of **€80 – €226 per user per year**, driven by improved financial offers.

Source: 1: European Commission Impact Assessment Report FIDA 2023

# ...and is expected to significantly impact Retail business models across various product categories ...

## Experts Expect High Impact in Retail Business

		Degree of impact:							
		Low		Moderate		Significant		High	
		Product Category							
		Savings	Lending			Investments	P&C Insurance	3rd Pillar Pension	
			Mortgages	Credit Cards	Loans				
Client Segment	Retail	High	High	Moderate	High	High	Significant	Significant	Moderate
	SME	High	Moderate	Moderate	High	High	Significant	Significant	N/A
	Corporate	Moderate	Moderate	Moderate	Significant	Significant	Moderate	Moderate	N/A

Source: EBA Open Finance Working Group 2025

# ...leading to high excitement, but partially also significant headwind from some parts of the industry

### Trilogverhandlungen zu FIDA: BVR warnt, europäische Datenhoheit nicht aufs Spiel zu setzen

01.04.2025 - Angesichts der heute beginnenden Trilogverhandlungen zur Financial Data Access (FIDA)-Verordnung warnt der Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR) vor einer vorschnellen Einführung des geplanten Rechtsrahmens. "Wir unterstützen das Ziel einer starken europäischen Datenwirtschaft ausdrücklich. Der vorliegende Verordnungsvorschlag ist nach unserer Ansicht jedoch nicht geeignet, dieses Ziel zu erreichen", erklärt Tanja Müller-Ziegler, Vorstandsmitglied des BVR.

[www.bvr.de/Presse/Pressemittellungen/Trilogverhandlungen\\_zu\\_FIDA\\_BVR\\_warnt\\_europaische\\_Datenhoheit\\_nicht\\_aufs\\_Spiel\\_zu\\_setzen](https://www.bvr.de/Presse/Pressemittellungen/Trilogverhandlungen_zu_FIDA_BVR_warnt_europaische_Datenhoheit_nicht_aufs_Spiel_zu_setzen)



#### JOINT STATEMENT

**Financial Data Sharing: Finding a sound approach for an effective Open Finance Framework**

[https://insuranceeurope.eu/mediaitem/8283015c-be48-4384-ac03-b0c431c59d8e/Final\\_Joint+Statement+FIDA\\_03.12.24\\_v3\\_clean+%28002%29.pdf](https://insuranceeurope.eu/mediaitem/8283015c-be48-4384-ac03-b0c431c59d8e/Final_Joint+Statement+FIDA_03.12.24_v3_clean+%28002%29.pdf)

Stellungnahme 19. März 2025

### Trilogverhandlungen über einen Rahmen für den Zugang zu Finanzdaten (FiDA-Verordnung)

Stellungnahme der Deutschen Kreditwirtschaft (DK)

Digitalisierung Europa Die Deutsche Kreditwirtschaft

Stephan Mietke

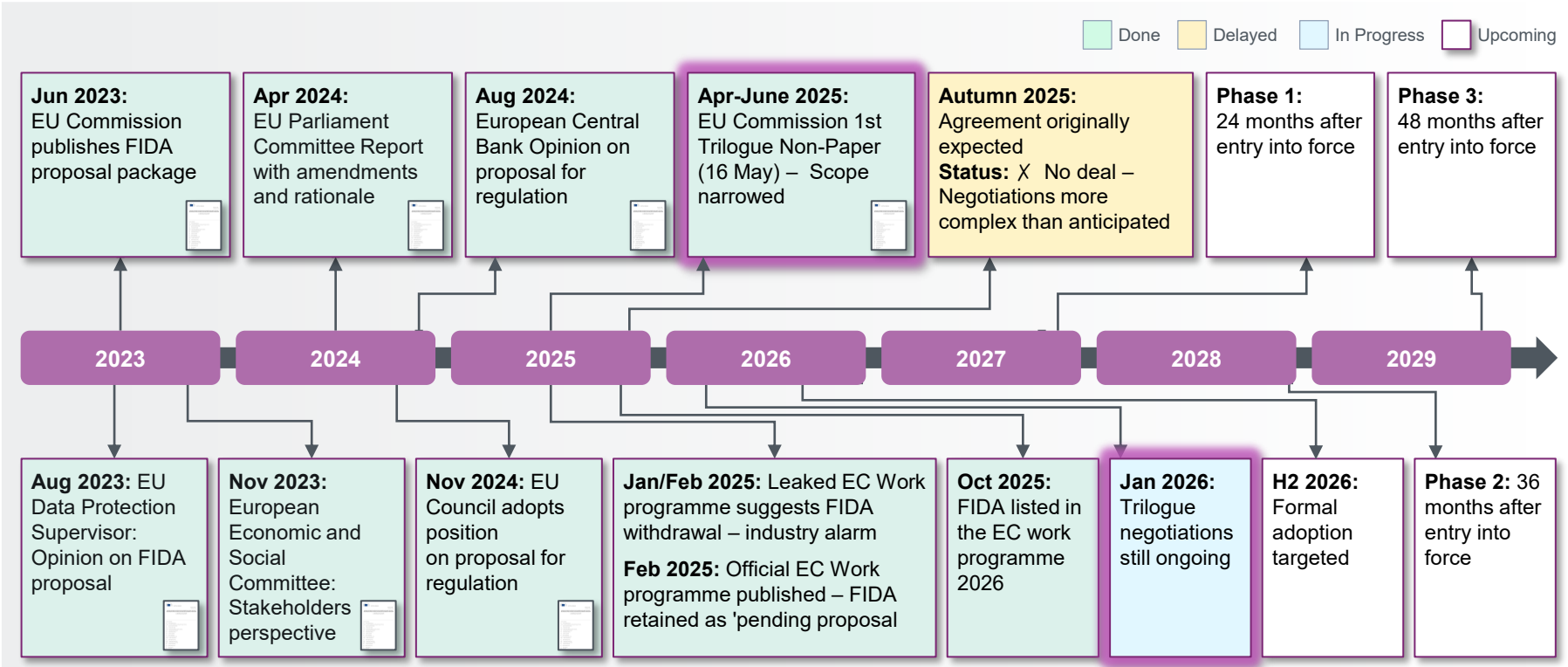
Die Verordnung über einen Rahmen für den Zugang zu Finanzdaten (FiDA) soll über einen leichteren Zugang zu Kundendaten Wettbewerb und Innovation im europäischen Finanzmarkt befördern und die Kreditwirtschaft (DK) sieht diese Ziele auf europäischer Ebene als notwendig und dringend an. Die Deutsche Kreditwirtschaft (DK) sieht diese Ziele auf europäischer Ebene als notwendig und dringend an. Die Deutsche Kreditwirtschaft (DK) sieht diese Ziele auf europäischer Ebene als notwendig und dringend an.

### Criticism from the Financial Industry

- **Data protection**  
There are fears that financial data will be leaked to large tech companies
- **Broad scope**  
Scope too broad - too many data categories and obligated entities with insufficient proportionality
- **Business case**  
High investment without clear customer benefits or proven market demand
- **Many unanswered questions**  
Remuneration, liability, and standardization are still insufficiently regulated.

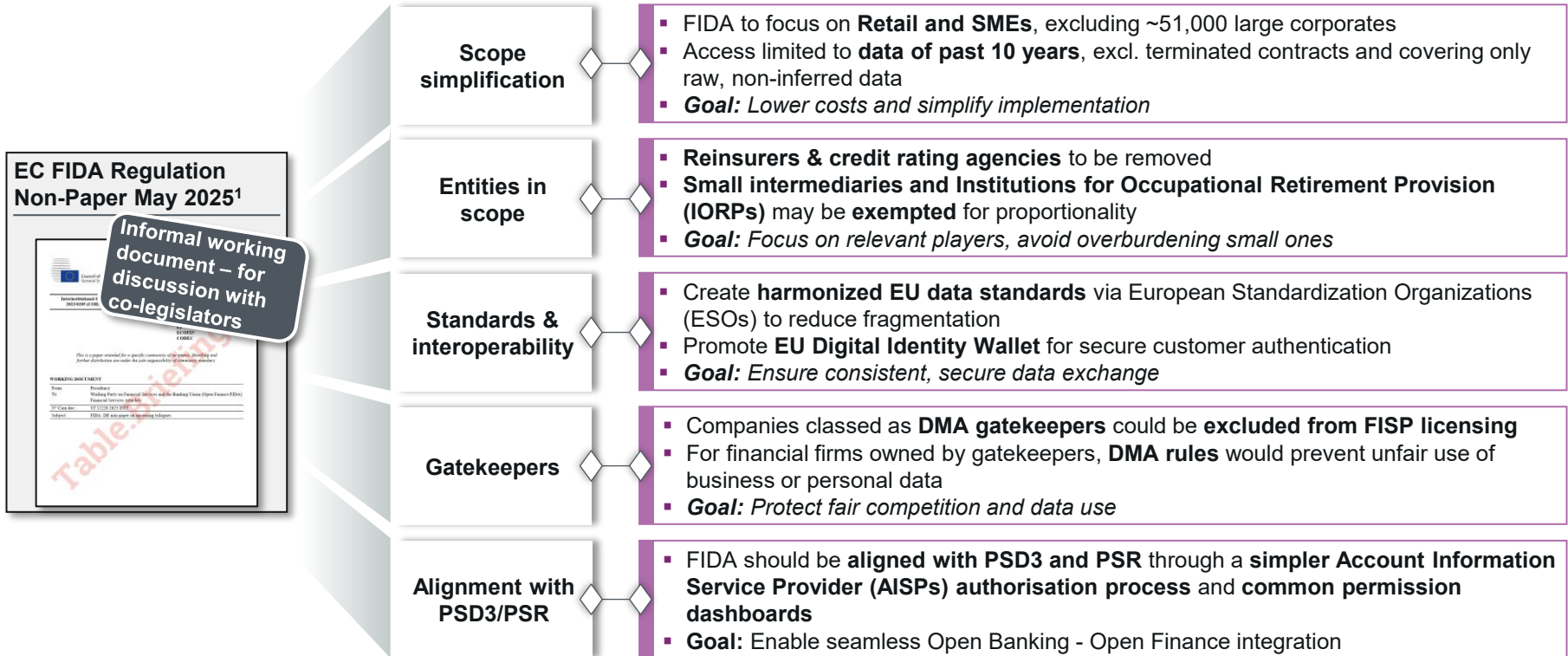
# Turning this vision into law has taken longer than expected – and key milestones are still ahead...

Three-phase implementation per Council General Approach 2024. Scope of each phase subject to Trilogue outcome.



Sources: AMARANTH Research

# The 2025 trilogue focused on simplification, proportionality, and better alignment



Source: 1: European Commission Table Briefing Non-Paper FIDA May 2025 – informal working document

# Despite the debate, the EU Commission's political commitment to FIDA remains firm – the direction is set

Afore Fintech Conference, 3 Feb 2026

## EU Commissioner for Financial Services and the Savings and Investments Union *Albuquerque*



- **FIDA is a vital engine** for European competitiveness, innovation and consumer empowerment
- **Data** positioned as one of four pillars of modern finance alongside money, trust and technology
- **Goal:** Put consumers "in the driving seat" of their own financial data
- **Warning:** Without FIDA, Europe loses ground globally in the data-driven economy
- **Message to fintechs:** "test the status quo" – advocates must be louder than critics

## Chairperson of EIOPA (European Insurance and Occupational Pensions Authority) *Hielkema*



- **AI success is directly linked** to data access frameworks like FIDA
- **Current market** = fragmented bilateral agreements with no interoperability
- **Without a common framework**, inefficiency persists - standardisation will force a "FIDA-like reality" regardless
- **Key principle:** "If you give data, you should get something back" – reciprocity as business incentive



## **3. Implications for Financial Institutions and the Swiss Market**

---

# Switzerland is not directly in scope of FIDA – but no Swiss financial institution can afford to ignore it

## EU's Open Finance push creates new dynamics for Switzerland

### 1. Switzerland's Open Finance follows market driven approach

- Open Finance in Switzerland develops in various initiatives
- Voluntary **market-driven vs. EU mandatory regime**

### 2. There might be a spill-over effect into Switzerland<sup>2</sup>

- **EU client expectations will migrate** - customers used to FIDA-grade data control will demand the same from Swiss banks
- What needs to be avoided is a "data access asymmetry", where EU firms can access Swiss customer data via Swiss APIs, but Swiss firms **cannot** easily access EU financial data - as non-members of FIDA schemes

## Who is affected

**Data Holders**, like Swiss Financial Institutions

EU-accustomed clients may increasingly expect FIDA-style data transparency or dashboards - creating pressure to invest in Open Finance capabilities

**Data Users**, like Swiss FinTechs

Without connectivity to FIDA-based ecosystems, Swiss Data Users cannot access EU financial data and compete effectively in European markets

# The EU is building the rules and Switzerland can decide: engage or follow

## EU schemes are emerging and will define the rules...

- EU schemes will set **API standards, compensation models, liability rules**
- Most expect **5–8 major schemes**, aligned with sectors such as:
  - (a) Mortgages, loans & accounts (*excl. payment accounts*)
  - (b) Savings, investments, insurance-based products, crypto-assets
  - (c) Occupational pension rights
  - (d) Pan-European personal pension products (*PEPP*)
  - (e) Non-life insurance
  - (f) Creditworthiness data
- But the final structure is **still debated in trilogue negotiations**

## ...but Switzerland already has certain building blocks...

### bLink - Switzerland's potential candidate (Scheme Management)

- Operated by SIX - trusted Swiss financial infrastructure provider
- Various live APIs: Account Information, Payment Submission, Custody Services, Customer Management, Trading
- Connects banks, FinTech's and third-party providers

### OpenWealth Association

API standard for Wealth Management: custody, order placement, client data management...

## ...so, the question is: lead or follow?

# 1



### Engage Actively

- Engage and drive (own) FDSS
- Shape governance, compensation model & liability rules
- First movers define architecture, potentially aligned with CH

# 2



### Wait and See

- Monitor EU scheme development
- Let others define the standards first

Thank you!

# Navigate through Complexity: Consent, Control & Code – From Open Banking to Agentic Commerce



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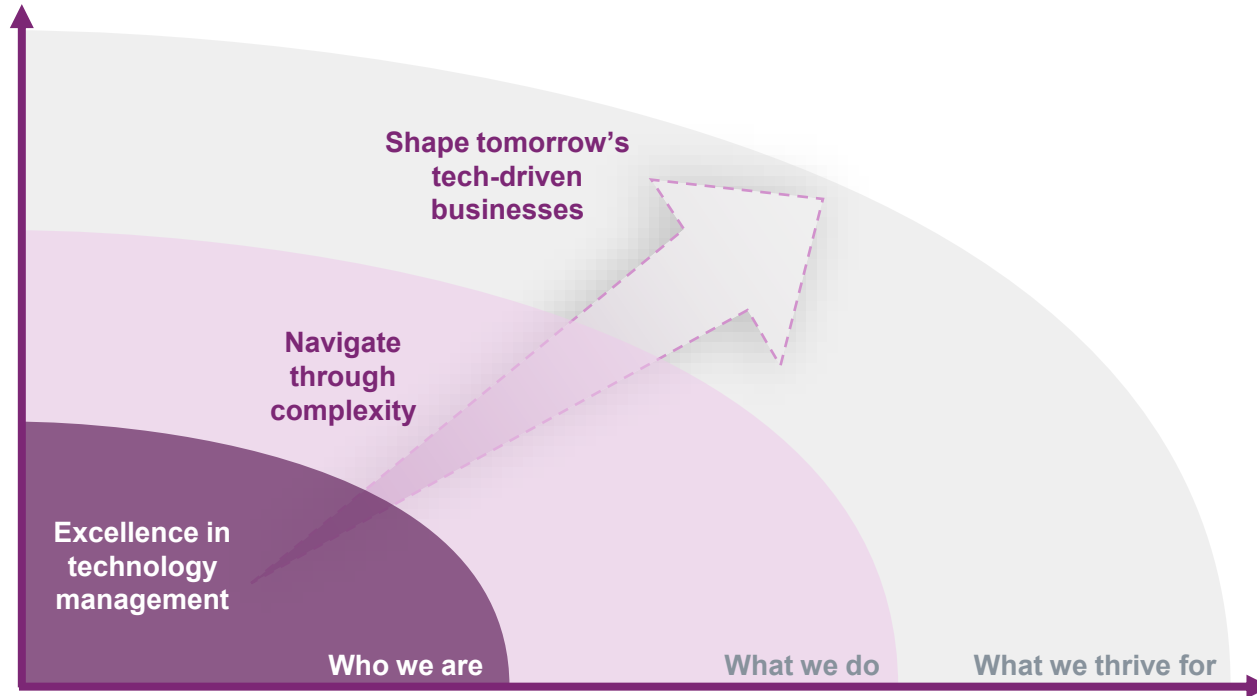


[office@amaranth-advisory.com](mailto:office@amaranth-advisory.com)



# Appendix

**We are challenging you not to ignore complexity, but make the decisions to ensure technology becomes your strategy enabler and execute accordingly**

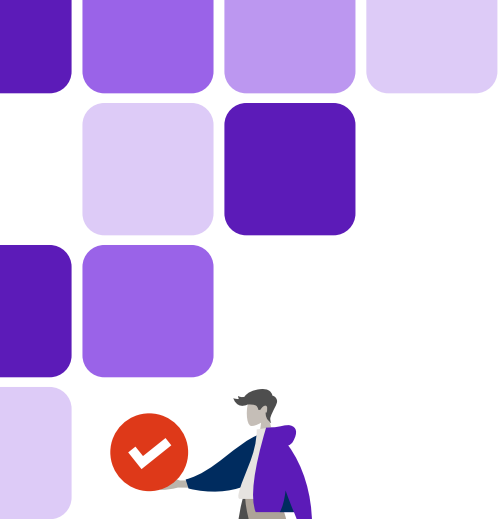


**AMARANTH**



**Scan to get to know us more!**

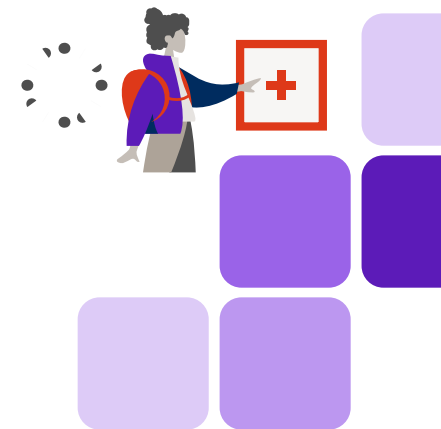




# Break

## 30 minutes

We will continue at 16:35



**José Del Romano**  
Tech Lead,  
Banana.ch

---



**Paola Maranzana**  
Marketing and Commercial  
Manager, Banana.ch

---



## Fintech Demo Session with Banana.ch

# Welcome

Presentation by Paola Maranzana & José Del Romano

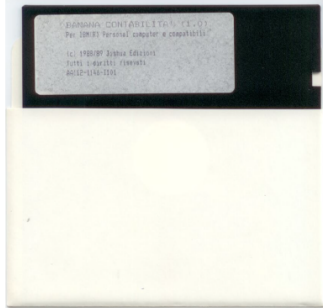


# Our story: helping enterprising people succeed



**36 years of business**  
**400'000 products sold**  
**55'000 subscribed users**

# Open Banking Exchange 2026 - Zurich · SIX



Banana 1 - Floppy Disk

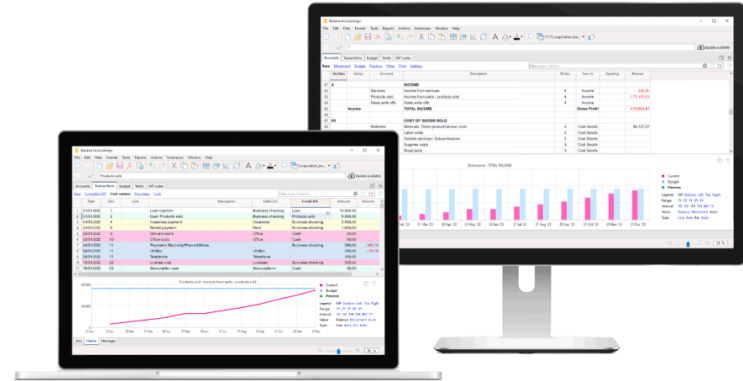
Rechner: Bilanzbuchführung mit M-C1, 1 (Buchführung für Handelstweck) -

Laufwerk: Drucker: Open: Format: (Gitter: Freige: 2: Buch: Buch:

Vorsteuer Material-Dienstleistung

Konten	Buchungen	Summen	MwSt.Code	1000 Klasse	MwSt.Zusammenf.	
Gruppe	Konto	Beschreibung	Klasse	OR	Eröffnung	Saldo
1		<b>BILANZ</b>				
2		<b>AKTIVEN</b>				
4	1000	Kasse	1	100	1836.36	19181.36
5	1010	Postkonto	1	100	7521.40	7521.40
6	1020	Kontokorrent Klarte	1	100	12967.40	21976.70
7	1021	Bankkonto	1	100	16362.96	248.88
8	100	<b>Summe liquide Mittel</b>	<b>10</b>		<b>39198.10</b>	<b>49278.25</b>
9	1050	Debitoren	1	105	11503.40	21193.40
10	1060	Kaufanl. Darlehensverd	1	105	3000.00	3000.00
11	1061	Vorsteuer Material+Dienstleistung	1	105		
12	1062	Vorsteuer Immobilien+Betriebsaufwand	1	105		
13	105	<b>Summe Debitoren</b>	<b>10</b>		<b>14783.40</b>	<b>24193.40</b>
14	1070	Lager Produkte Typ X	1	107	118630.00	118630.00
Konten	Bewegung	Budget	Vorsatz	Periode	Austruck	
105	Summe Aktiv					
105	Summe Debitoren					

Banana 3



Banana Accounting Plus

**Different users with one shared need:  
simplicity and reliability.**


**Bank → CSV/TXT/ISO 20022 → Banana**

# E-banking Login

Login mit Access App

Vertragsnummer  
00000000 ↶

QR-Code scannen



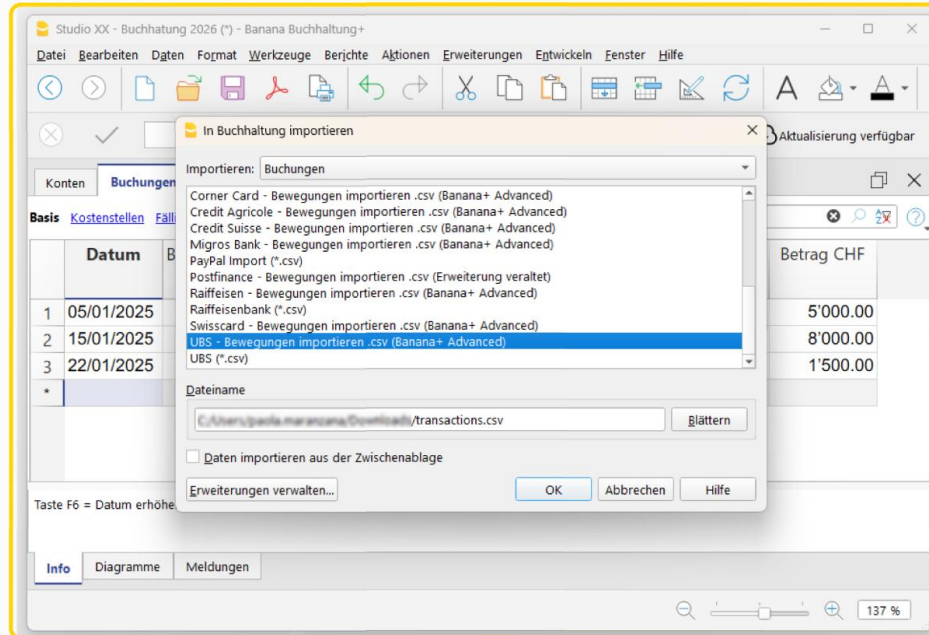
# Export Movements

The screenshot shows a web browser window titled "E-Banking" with the URL "ebankingch.com/app/OOJ/1/ebanking/". The main heading is "Kontotransaktionen". A notification bar at the top right indicates a successful download of "transactions.csv" (83.9 KB). Below the notification is a search bar and several filter dropdowns: "Betrag" (Alle), "Zeitraum" (Letztes Jahr), "Transaktionsart" (Alle (Gutschriften und Belastun...)), and "Transaktionskategorie" (Alle). A "Buchungsart" dropdown is also present. The main content area displays a table of transactions with 305 items. The table has columns for "Abschlussdatum", "Buchungsdatum", "Beschreibung", "Belastung/Gutschrift", "Valutadatum", and "Saldo". The visible rows include a closing balance of CHF 16'270.30 as of 31.12.2025 and a debit of CHF -15.00 for a service price conclusion. A transaction number "EE01865HJ0064532" is shown at the bottom.

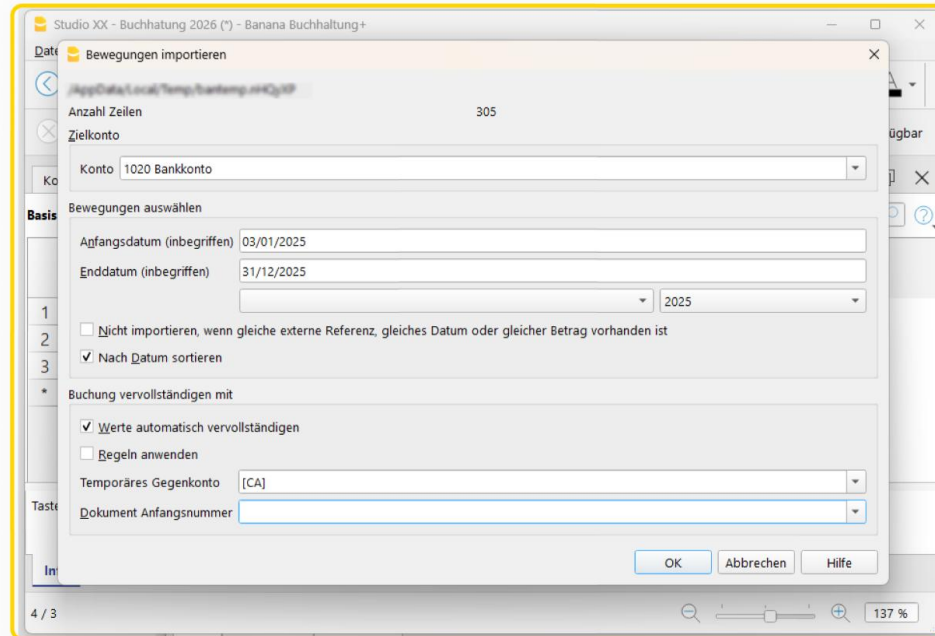
Abschlussdatum	Buchungsdatum	Beschreibung	Belastung/Gutschrift	Valutadatum	Saldo
		Schlusssaldo		31.12.2025	CHF 16'270.30
31.12.2025	31.12.2025	Saldo	CHF -15.00	31.12.2025	CHF 16'270.30
		Dienstleistungspreisabschluss			

Transaktions-Nr.: EE01865HJ0064532

# Import in Banana



# Import in Banana



**Average time: 6-15 min** 😊🕒

## **Key Challenges in bank integration:**

- **Manual workflows**
- **Format fragmentation across banks**
- **Error-prone reconciliation processes**

# Why bLink now?

# Three things converge:

1. Users no longer accept manual imports
2. The standard is mature
3. The ecosystem is aligned

# How will we implement it?



BananaPlusInternal File Edit Data Format Tools Reports Actions Account3 Extensions Window Help Tue Mar 3 16:44

Doppelte Buchhaltung mit Fremdwährungen - 2.ac2 (\*) - Banana Accounting+ Internal

Debit from 2026-02-24, Aero Club der Schweiz, 047280000701047470007679672

Konten **Buchungen** Totalsummen Wechselkurse

Basis Kostenstellen Fälligkeitsdaten Sperre Filter rows <Z>L

	Datum	Beschreibung	KtSoll	KtHaben	Betr.Währung	Währung	Wechselkurs	Betrag CHF
1	26/1/26	Credit from 2026-02-26	1020	3000	315,60	CHF	1,000000	315,60
2	26/2/26	Debit from 2026-02-26	6500	1020	162,30	CHF	1,000000	162,30
3	26/1/26	Credit from 2026-02-22, Barbara Muster, Unsere Referenz 0001, 210000000003139471430009017	1000	3000	150,00	CHF	1,000000	150,00
4	23/2/26	Credit from 2026-02-23, RF18539007547034	1000	3000	50,00	CHF	1,000000	50,00
5	26/1/26	Credit from 2026-02-24	1000	3000	250,00	CHF	1,000000	250,00
6	24/4/26	Credit from 2026-02-24, Barbara Muster, RECHNUNG 67890	1000	3000	1.000,00	CHF	1,000000	1.000,00
7	26/1/26	Credit from 2026-02-24, Peter Haller, RECHNUNG 23456	1000	3000	3,47	CHF	1,000000	3,47
8	24/2/26	Credit from 2026-02-24	1020	3000	145,70	CHF	1,000000	145,70
9	26/1/26	Max Muster, 123456789012345678901234567	1020	3000	100,00	CHF	1,000000	100,00
10	24/7/26	Peter Muster, 123456789012345678901234567	1020	3000	45,70	CHF	1,000000	45,70
11	24/6/26	Debit from 2026-02-24, Jan Kowalski, Invoice AB-123-C	6500	1020	9,57	CHF	1,000000	9,57
12	24/5/26	Debit from 2026-02-24, Aero Club der Schweiz, 047280000701047470007679672	6500	1020	120,00	CHF	1,000000	120,00
*								

⌘6 Key = import row values with similar text

6500	Büromaterial	120,00	291,87	CHF
1020	Bankguthaben	-120,00	315,13	CHF

Info Charts Messages (119)

12 / 12



## Before



Download



Check Format



Import

## After



Click



Done

**The near future of banana  
is instant bank reconciliation.**

**Thank you**



**Brian Livingstone**  
CEO & Co-Founder,  
Liquid



**Fintech Demo Session with  
Liquid**



# Liquid

Open Banking Exchange 2026

11.03.2026

Brian Livingstone

**8**

**seconds**



**Buy Now!**



to  
**owning it**

**From seeing it on  
Instagram**



Meet Simon

**He just can't seem  
to get his finances  
in order.**

A man with a beard and short hair is sitting at a desk in what appears to be a cafe or office setting. He is wearing a light blue button-down shirt over a white t-shirt. He is looking down at a black smartphone in his right hand. To his left is a white coffee cup on a saucer. To his right is a silver laptop. The background shows a window with a view of a city. The entire image has a blue color overlay.

**Stepping into a  
shopping  
center.**

**All .The .Time**

Money has become **invisible.**



Spending has become

**effortless.**

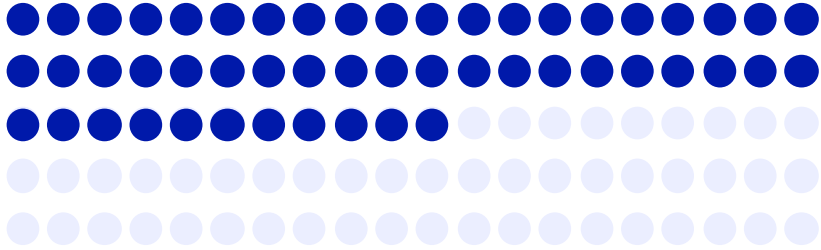


we still ask people to manage money like  
**it's homework.**

**Spreadsheets.**

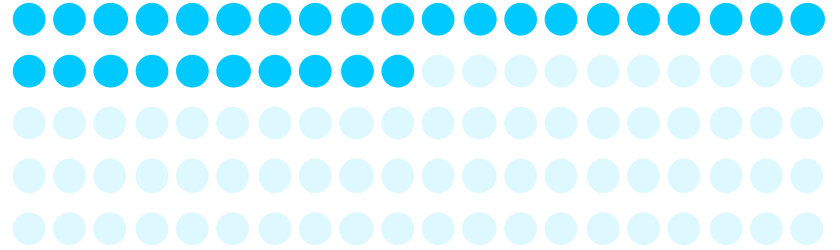
**Manual tracking.**

**Complicated interfaces.**



**51%**

of Gen Z live paycheck to paycheck



**30%**

say cost of living is biggest concern

We check a balance and realise

it's lower than  
expected.



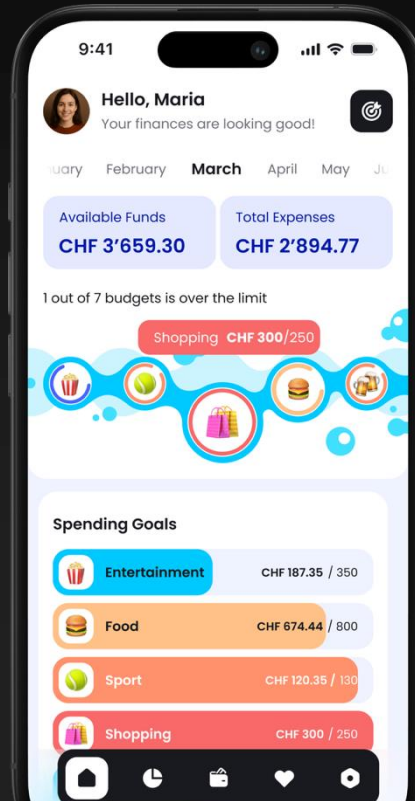


# Liquid

# App Demo

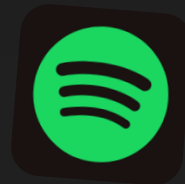


# Dashboard

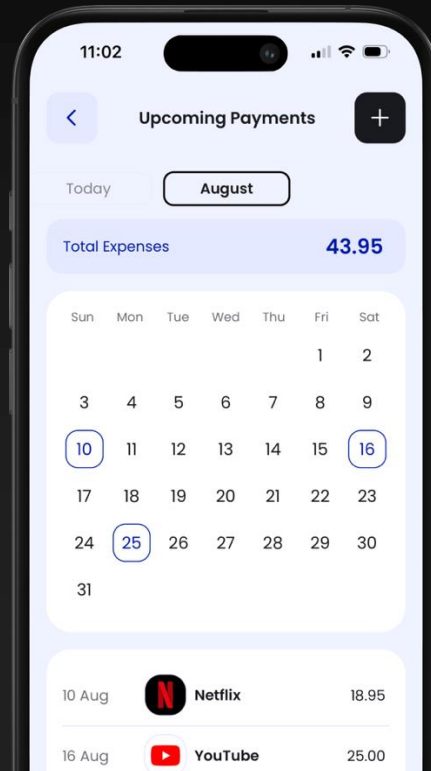




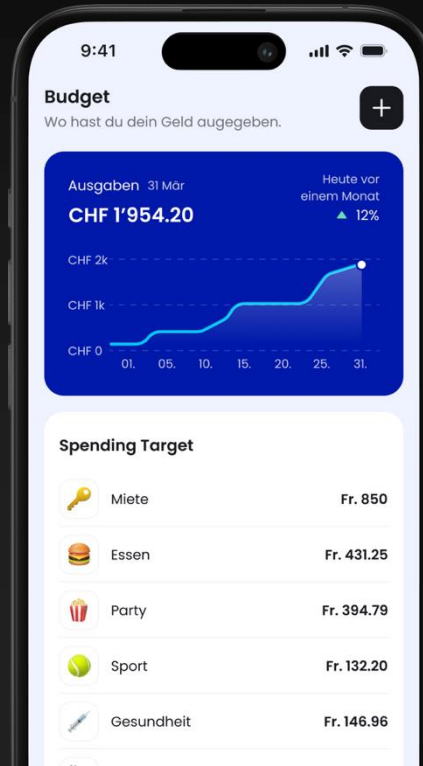
So many **regular** payments.



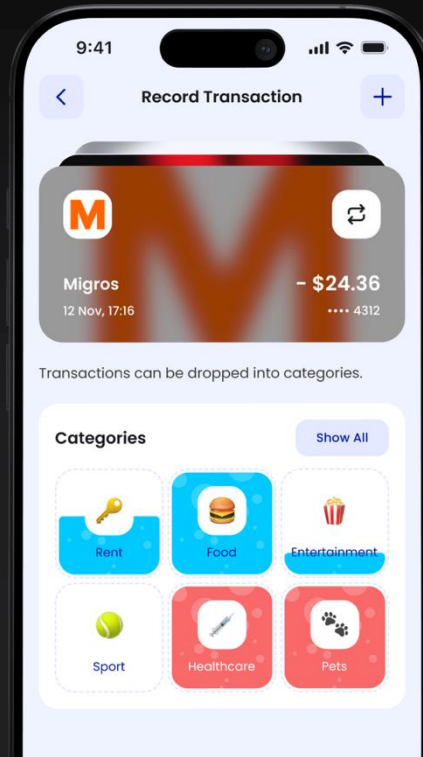
# Regular Payments



# Budgeting



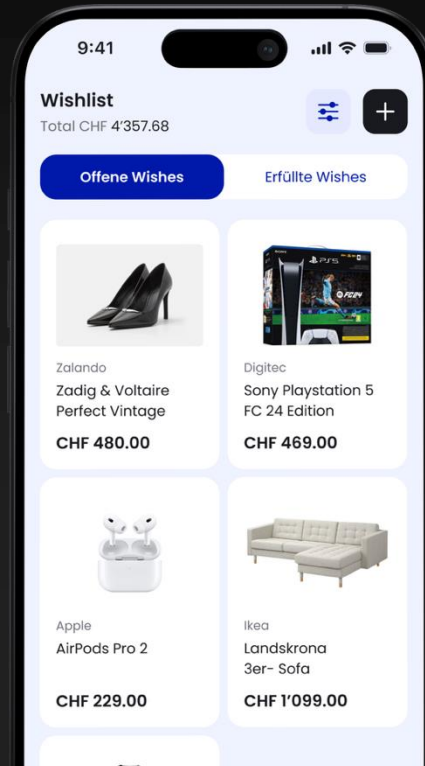
# Categorizing Payments



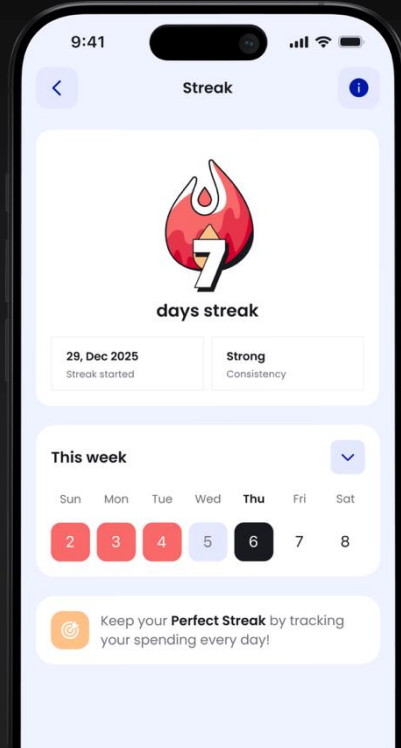
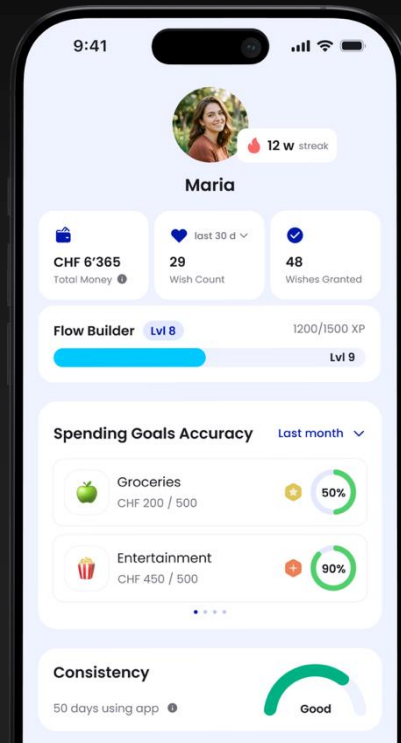
# Why 100% automation does not work.



# Wishlist

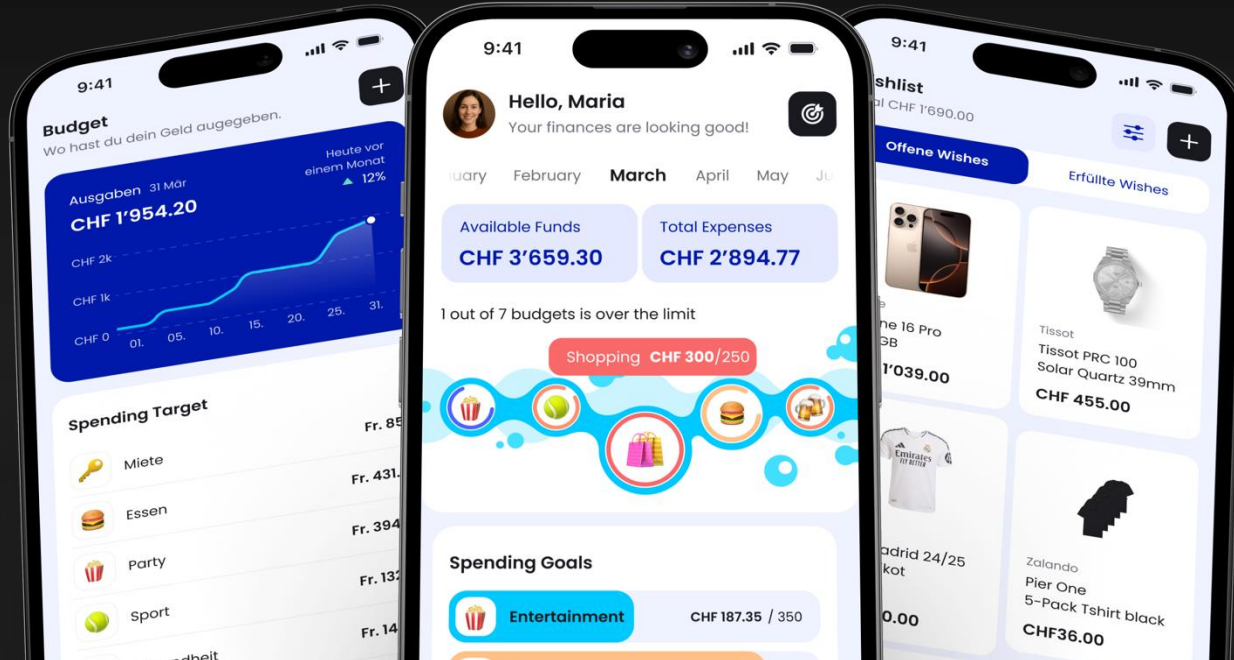


# Gamification





# Liquid



A grid of 48 individual portraits of people from various ethnicities and ages, arranged in 8 rows and 6 columns. The entire image is overlaid with a semi-transparent blue filter. The text "Over the past year and a half..." is centered in white across the middle of the grid.

Over the past year and a half...

**The need is real.**

An aerial night view of a city skyline with a network overlay. The city lights are visible against a dark sky with some clouds. A network of blue lines and nodes is overlaid on the city, representing infrastructure. The text "The infrastructure is here." is centered in white.

**The infrastructure is here.**

# Collaboration



There cannot be one interface for  
**everyone between 16 and 80.**

**Built from Gen Z**

**For GenZ**



# Liquid

**Are you ready to take control?**



Brian Livingstone  
Brian.livingstone@liquid-app.ch



Yanic Besson  
Yanic.besson@liquid-app.ch



**Michael Manz**  
Head Financial System &  
Financial Markets Division, SIF

---



**Fabian Meyer**  
Managing Partner,  
AMARANTH Advisory

---



**Brian Livingstone**  
CEO & Co-Founder,  
Liquid

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## Panel Discussion: *Open Banking – Quo Vadis?*



# Key Takeaways

Open Banking Exchange 2026

## Thank You For Joining Us!

Your feedback matters: Tell us what you think about the event. We look forward to seeing you next time.

