Add open banking payments

An account-to-account payment stack covering payment initiation, consent, bank connectivity, account verification and reconciliation.

LAYER 1 / REQUIRED

Payment initiation

Initiate customer-authorised account-to-account payments.

- ☐ PISP coverage and legal entity
- ☐ Bank reach
- ☐ Payment status and refund model

TrueLayer — Open-banking payments
Tink — Visa-owned payment initiation
Yapily — Open-banking connectivity
Token.io — Account-to-account payments
GoCardless — Bank payments
Trustly — Pay-by-bank payment acceptance
Fire — Open-banking payment collection and account APIs

LAYER 2 / OPTIONAL

Account verification and data

Verify account ownership and obtain data needed for risk or reconciliation.

- ☐ Verification method
- ☐ Consent and refresh
- ☐ Data normalisation

Plaid — Account data and identity
Tink — Account data
Enable Banking — Account information
Salt Edge — Aggregation and compliance

LAYER 3 / REQUIRED

Consent and user experience

Present bank selection, consent and redirect or embedded flows.

- ☐ Conversion and accessibility
- ☐ Consent evidence
- ☐ Fallback behaviour

TrueLayer — Hosted and API payment flows
Yapily — Connectivity APIs
Powens — Open-banking data and payments

LAYER 4 / REQUIRED

Reconciliation and risk

Match payment outcomes to orders and detect abuse.

- ☐ End-to-end reference
- ☐ Pending and failed states
- ☐ Fraud and refund controls

Form3 — Payment processing and connectivity
Sardine — Fraud controls
SEON — Device and identity risk

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ How are refunds, returns and mistaken payments handled?