



Open Banking Exchange 2025

25 March 2025



Today on Stage



Jade Cano
Conference Moderator



Sven Siat
Head Connectivity
& Product Lead bLink @ SIX



Noor van Ophem
Founder & CEO @ Fjnch



Fabio A. Marchesin
Founder & Partner @ BlueBudget



Patrick Hadorn
Lead Value Stream Channels @ BEKB



Nik Arm
Product Owner Value
Stream Channels @ aity



Olivier Chatelain
Business Analyst @ aity



Lukas Bachmann
Member of Executive Board
@ Alphasys



Alfred Koller
Partner & Head of Business Unit
e-Services @ Abacus

Event Program



- 15:30 ○ **Welcome & Intro**
- 15:35 ○ Yearly bLink Update
- 16:00 ○ Multibanking for Banks, *with BEKB*
- 16:25 ○ Multibanking for Fintechs, *with BlueBudget & Fjnch*
- 17:00 ● **Break**
- 17:30 ○ Fintech Demo Session, *with Alphasys*
- 17:50 ○ Abacus Joins bLink, *with Abacus Research*
- 18:15 ○ Take Aways
- 18:30 ● **Aperitif & Networking**



bLink

Sven Siat, Head Connectivity, SIX

Once Upon a Time... in 2020

SIX launches bLink

With its market entry, bLink faced strong skepticism. The main points of criticism were:

- ✗ Not relevant enough for the Swiss market
- ✗ Made by and for big banks only
- ✗ Supports corporate client use cases only

of bLink participants

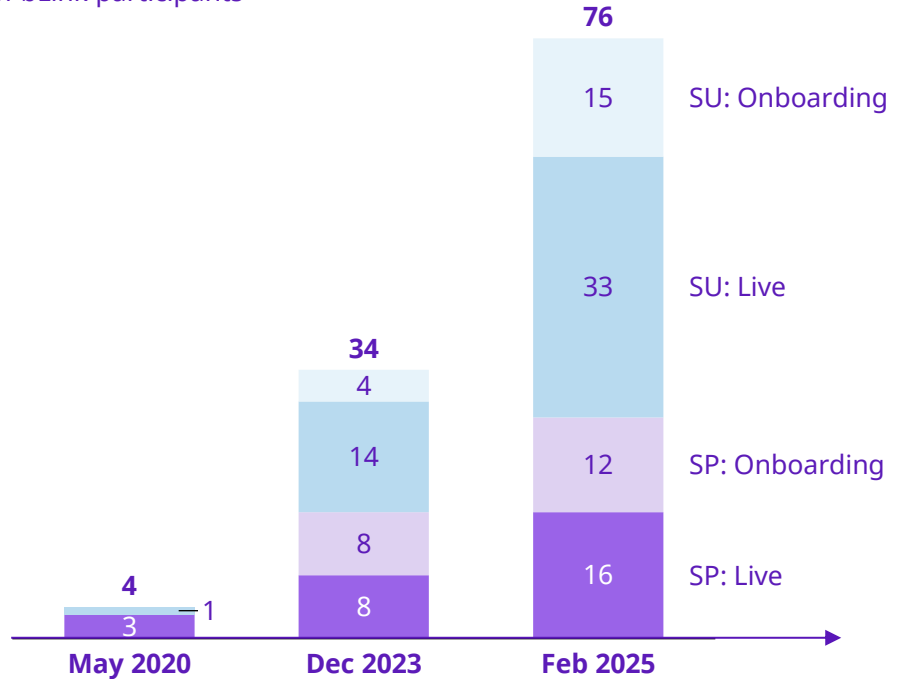


5 Years Later... Today

bLink community is growing strongly

- ✗ Not enough Swiss market relevance
- ✗ Made by and for big banks only
- ✓ Major part of **Swiss Small & Medium Enterprises open banking** today is powered by bLink
- ✓ Key brands such as **Abacus Research, bexio** and **Klara** are connected, but also many smaller fintechs
- ✓ **Many cantonal and regional banks** (e.g. Clientis) are already live, onboarding or committed to join

of bLink participants



5 Years Later... Today

Multibanking

Platform of choice for multibanking

✘ Supports corporate client use cases only

✔ From Q3 2025, at least **16 banks on bLink** are expected to offer retail customer data

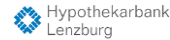
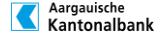
✔ With this initiative, **PostFinance** also joined the bLink platform

✔ These banks already **cover the majority of the Swiss retail banking market**

bLink banks provide access to private client data



valiant

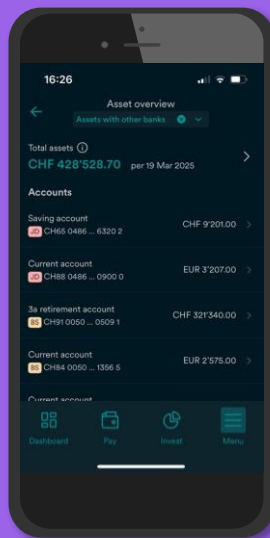


Budget Apps, Financial Assistants, Expense Tools.

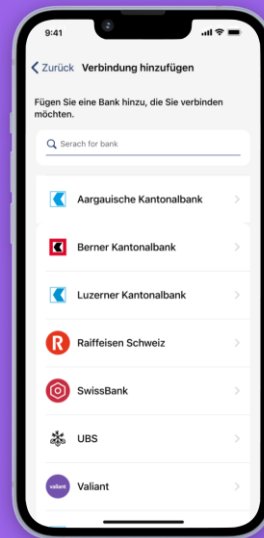
Access to private client data introduces new use cases in personal finance management, leveraging data analytics and AI.

And it attracts new innovative solution providers.

Banking Apps



ti&m

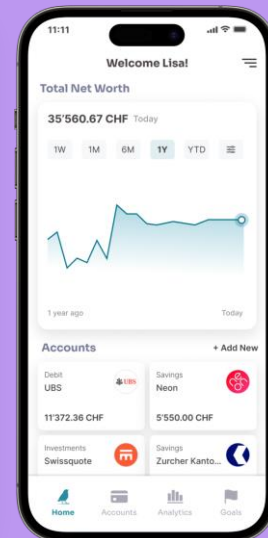


Contovista

Fintech Apps



BlueBudget

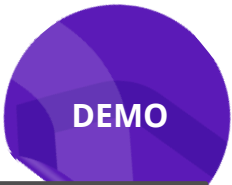


Fjncf

Does that Mean We Have Now Reached our Destination?

- ✘ No 'plug & play': bLink is not yet fully standardized
 - Not enough self-service: onboarding and operations (support)
 - Disparities in how banks comply with API standards

➔ How do we tackle this?



Readiness Check for Service Providers

Automated verification process ensuring Service Providers' API implementation meets key requirements before production.

The screenshot shows a web application interface for API readiness checks. At the top, there's a navigation bar with the SIX logo and a user profile 'dummy@six-group.com'. The main content is titled 'Mandatory Tests' and contains three panels:

- Consent-Flow & Management:** Description: 'Consent management governs access to Service Provider systems from Service User applications, serving as the cornerstone of customer-driven data exchange.' Status: '0 Success, 0 Failure, 8 Pending'. A 'Show Tests' button is present.
- Account and Payment Services:** Description: 'The Account and Payment Services (AIS & PSS) APIs enable standardized and secure access to account information (balances & transactions) and payment functionality.' Status: 'No assessment relevant test configuration is configured.' A 'Run Assessment' button is present.
- Open Wealth:** Description: 'The Open Wealth APIs allow standardized and secure access to position & transaction data, customer master/KYC data and order placement functionality.' Status: 'No assessment relevant test configuration is configured.' A 'Run Assessment' button is present.

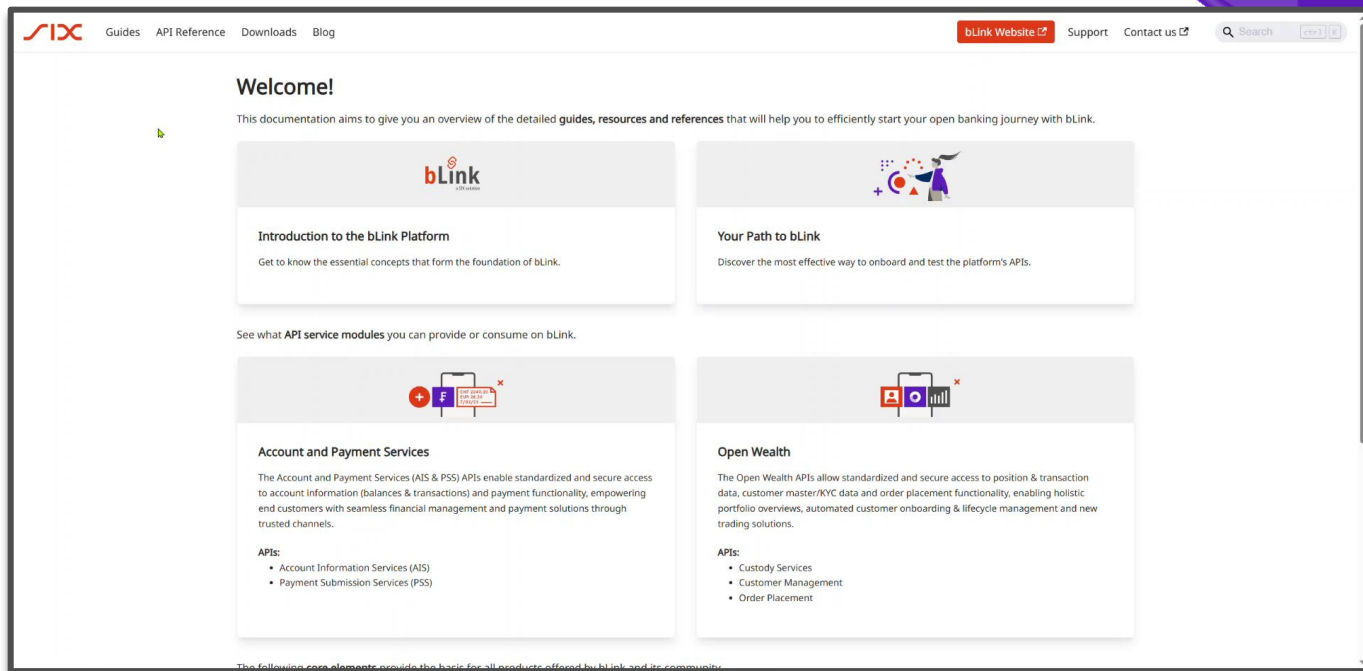
Below the mandatory tests is a section for 'Individual Configs' with the following table:

Assessment	Nightly run	Name	Last updated/executed	Actions
<input type="checkbox"/>	<input type="checkbox"/>	Eventful Outside Config @oss_v4, @oss_v3, @eis_v3, @eis_v4	a few seconds ago never	Configure, Delete, History, Run Tests

A 'New Configuration' button is located at the bottom right of the dashboard.

Service Provider Offering Map


Overview showing potential differences in the data coverage and support of certain endpoints by Service Providers.



SIX Guides API Reference Downloads Blog bLink Website Support Contact us Search


Welcome!

This documentation aims to give you an overview of the detailed **guides, resources and references** that will help you to efficiently start your open banking journey with bLink.



Introduction to the bLink Platform


Get to know the essential concepts that form the foundation of bLink.



Your Path to bLink

Discover the most effective way to onboard and test the platform's APIs.

See what **API service modules** you can provide or consume on bLink.




Account and Payment Services

The Account and Payment Services (AIS & PSS) APIs enable standardized and secure access to account information (balances & transactions) and payment functionality, empowering end customers with seamless financial management and payment solutions through trusted channels.

APIs:

- Account Information Services (AIS)
- Payment Submission Services (PSS)



Open Wealth

The Open Wealth APIs allow standardized and secure access to position & transaction data, customer master/KYC data and order placement functionality, enabling holistic portfolio overviews, automated customer onboarding & lifecycle management and new trading solutions.

APIs:

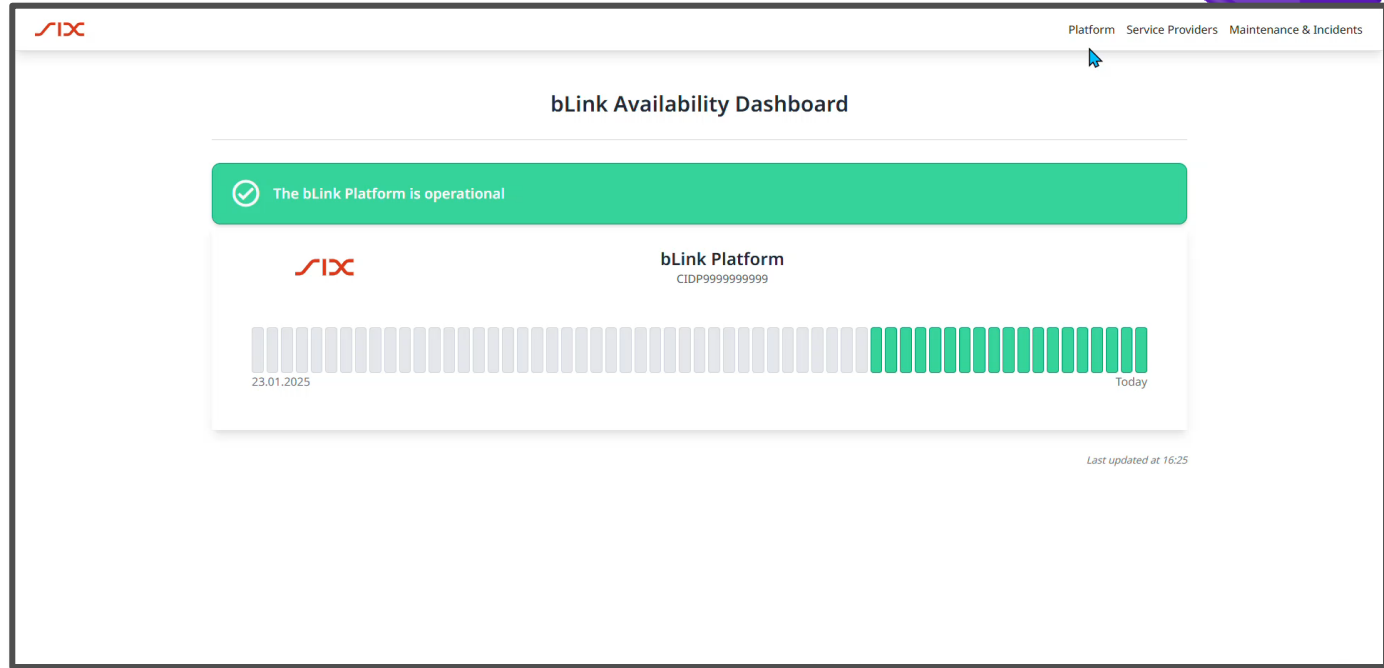
- Custody Services
- Customer Management
- Order Placement

The following core elements provide the basis for all products offered by bLink and its community.



Availability Dashboard

A **status page** showing the availability of the bLink platform and all Service Providers, **aimed at reducing support volumes** for all parties on bLink.



New Admission Tool

Efficient, web-based onboarding tool for admission testing, opting in for additional APIs, and yearly re-admission

Task: Provide general information

Next Save

Important Information

- Click the **Save** button to save your progress. Make sure to also save your work before changing the tool's settings (e.g., the language).
- By clicking the **Edit Basics** button, you can modify the basic information of your admission. However, please note that your progress in the following tabs will be deleted, as the basic information affects the logic of the questionnaire.

BASICS

What role are you applying for on the blink platform? *

Service User

Service Provider

Field must not be empty

Comments +

Select the APIs you would like to use. *

Account Information Service

Payment Submission Service

Custody Service

Customer Management

Order Placement

Field must not be empty

Comments +

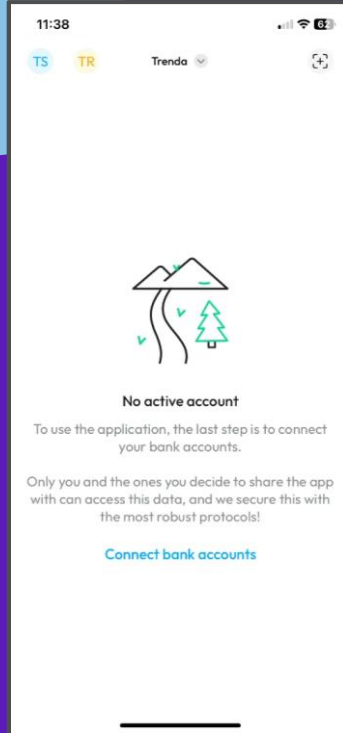
Is your company a Swiss bank regulated by FINMA? *

TC Test Client D
blink Client User



Consent Flow Demo with

Sway Finance
Valiant Bank



Coming Soon on Trenda!

Demo recordings of each bank's open banking **consent flow** in their e-banking and mobile banking applications.

Sign up for our bLink newsletter to be notified when this service is available, or contact Trenda!

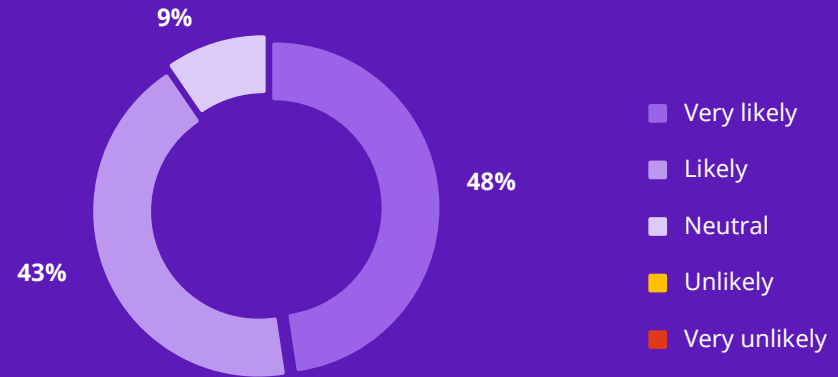


bLink Outlook.

What do our platform participants want?

We asked banks and fintechs directly, and they showed **strong interest** in providing and consuming more services via bLink.

How likely is it that your company will use additional bLink services in the coming years (n=21)?

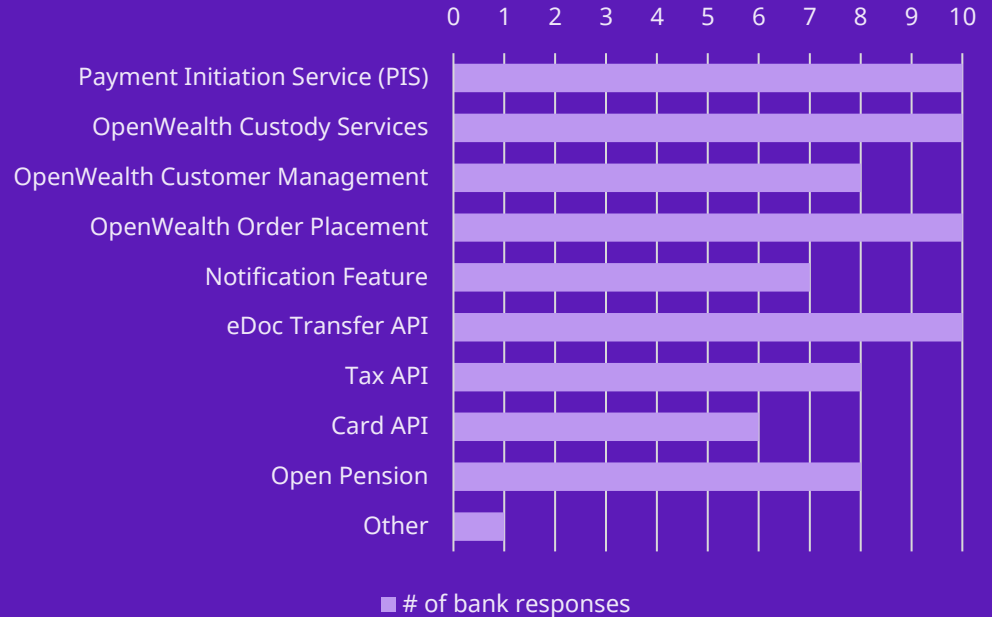


bLink Outlook.

What do our platform participants want?






There is a **broad range of new API services** that are interesting for Swiss banks on bLink.

What additional API services or features would be relevant to you in the future (n=15)?



bLink Outlook.

What are the key initiatives we are driving on the bLink platform and beyond?

	More participants & API traffic for Accounts & Payments and OpenWealth	Ongoing
	Notification feature for APIs starting with Order Placement	Q2 2025
	Enable TPP with offline software based on AIS/PSS API	2026
	New API Automated tax return (Tax API)	PoC
PIS	New API Payment Initiation Service (PIS API)	Workshop
	New API Card transactions (Card API)	SFTI

Q & A





Berner Kantonalbank

Patrick Hadorn, Lead Value Stream Channels
Nik Arm, Product Owner Value Stream Channels (aity)
Olivier Chatelain, Business Analyst (aity)



Multibanking for Banks

Strategic Positioning and Demo

2025



BEKB

BCBE



The Relevance of Multibanking

Regulatory requirement or customer experience?

01

Customer expectation

Bank customers expect a centralized overview of all their bank accounts

02

More than just aggregation

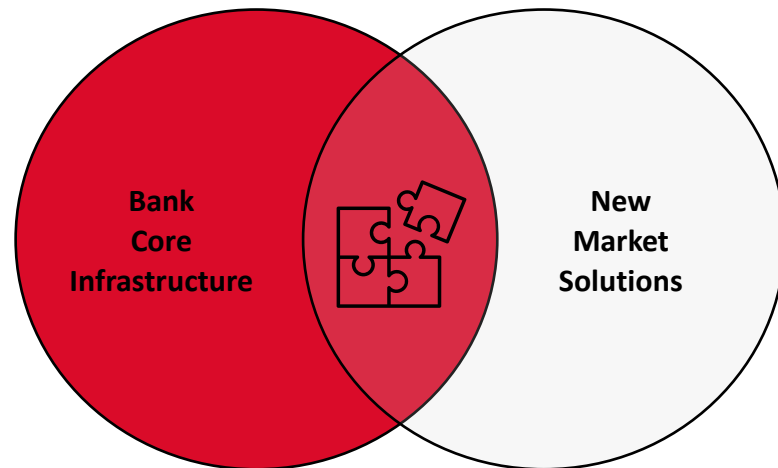
Banks can differentiate themselves through smart value-added services

03

Opportunity for smart insights

We see multibanking as an added-value to our digital positioning.





For Berner Kantonalbank - **Open Banking** in general, is **not just** a regulatory requirement, but a **strategic opportunity** for the bank to strengthen customer relationships.

BEKB's Strategic Positioning

01

Customer is King

The decision to share data is always the responsibility of the customer.

02

Customer Experience

Added value for our Customers is at the core of every implementation

03

Ecosystem approach

We integrate third party applications into their known BEKB world.



Fondsstruktur nach Branchen

- Industriegüter
- Gesundheit
- Technologie
- Bauwesen
- Banken
- Nahrungsmittel
- Versicherungen
- Energie
- Konsumgüter
- Diverse



Die 10 größten Positionen

Position	Gewicht
Industriegüter	5.04%
Gesundheit	4.56%
Technologie	4.72%
Bauwesen	4.20%
Banken	3.50%
Nahrungsmittel	3.45%
Versicherungen	3.27%
Energie	3.14%
Konsumgüter	3.14%
Diverse	3.14%

Demo E-Banking

Outlook

Future Development

01

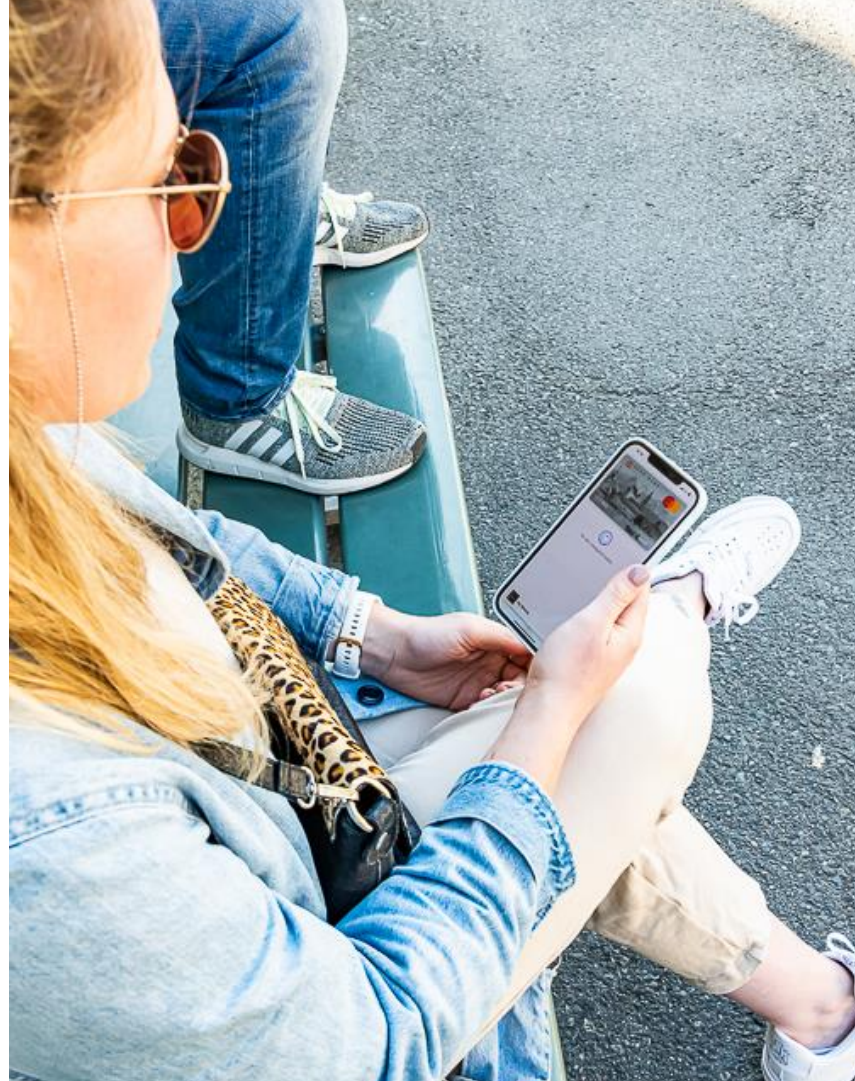
Focus on the E-Banking Integration

02

Mobile Integration

03

Active Part of the Community



 **BEKB** | **BCBE**

 **aity** digital
finance
solutions

Q & A





BlueBudget

Fabio A. Marchesin, Founder & Partner

Is Switzerland Ready for a Budgeting App? We're building it - together with thousands of users.



FinanzFabio

Fabio Marchesin

Co-Founder of BlueBudget

FinanzFabio is a Swiss financial blog that breaks the taboo around money. Whether it's saving in daily life, investing and retirement planning, or mortgages.

FinanzFabio educates a community of more than 180,000 people.



The Story Behind BlueBudget



It started 20 years ago - in living rooms, coaching sessions, and podcast episodes. All that experience now lives inside the app.

Insurance Child

Financial Planer

FinanzFabio

BlueBudget

My Journey

2004

Started as an insurance apprentice at 16, learning firsthand how people struggle with understanding their finances.

2012

Pursued formal training to become a certified financial planner — driven by the desire to help people take control of their money.

2018

Launched Switzerland's most popular personal finance blog and podcasts to make financial education accessible, fun, and real.

2024

After thousands of conversations and questions from listeners, the vision for BlueBudget was born: a tool built with the community, not for it

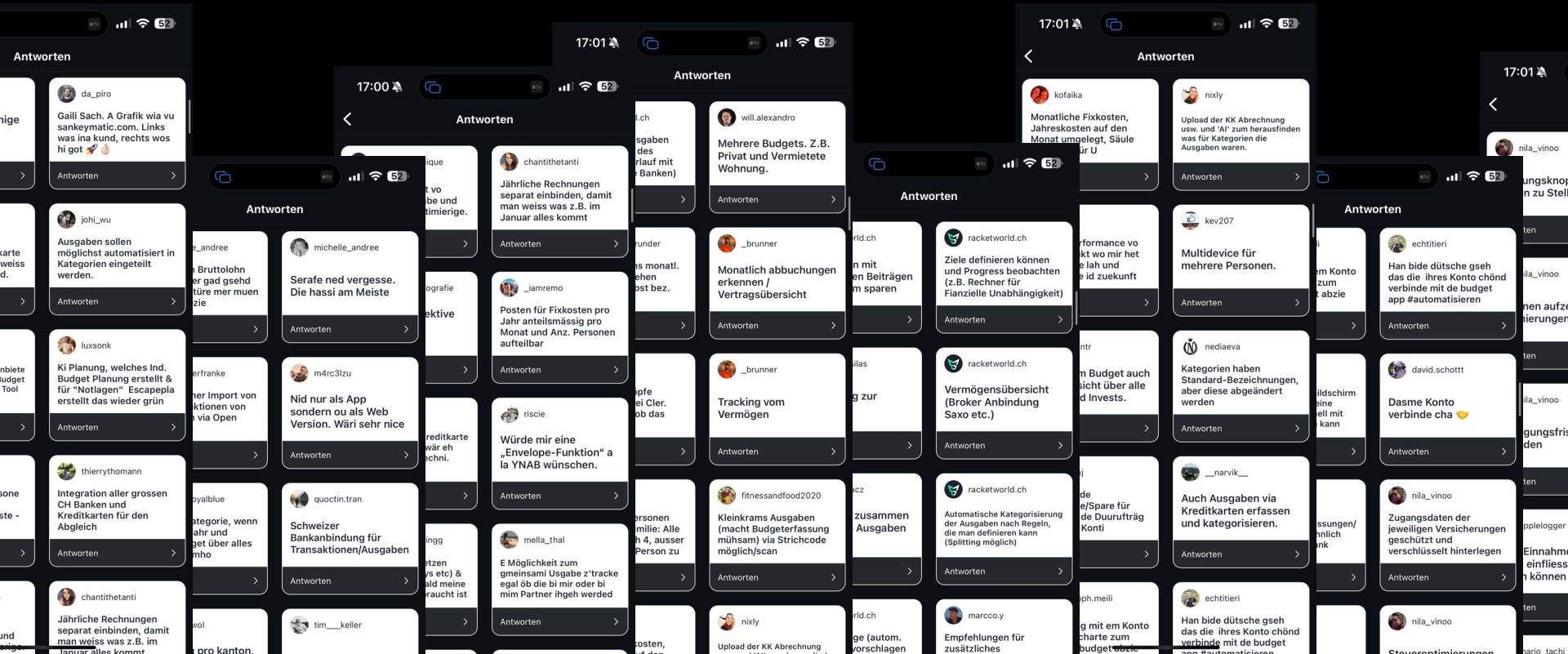


Do you know what I always have to chase after? A budget.

The Swiss People need a real solution.
FinanzFabio and BlueBudget already connect
with thousands of people who WANT to
manage their money better



In today's world, reach is the new currency.



We at BlueBudget launched our landing page, and the response was overwhelming! Just look at these numbers.



8'000 people signed up for our beta - in just a few days and without a single paid ad.

1'100 feature requests in less than an hour were submitted by real users, shaping our roadmap with insights.

50 investors reached out to us, impressed by our early traction, community engagement, and clear value proposition.

We didn't guess - we asked.
Our community told us exactly
what they're looking for.

65%

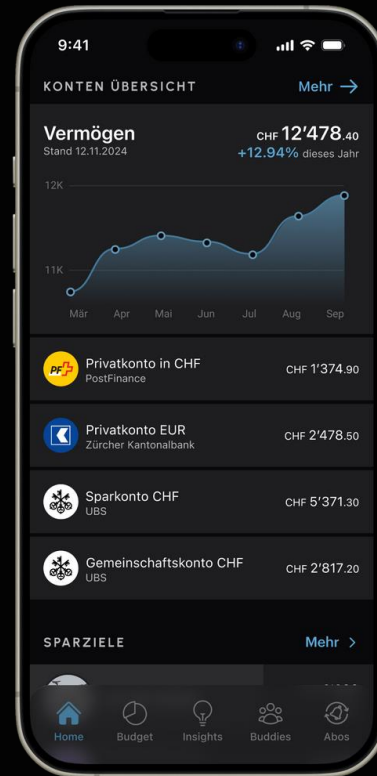
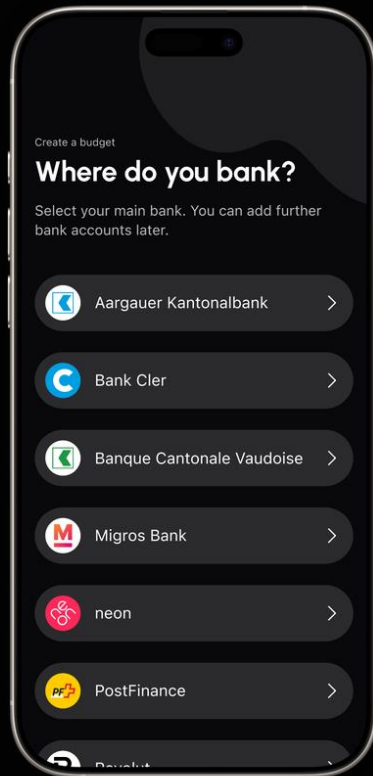
Automatic bank account syncing and smart categorization of transactions - the foundation of effortless budgeting.

20%

Tools like a tax calculator and the ability to import credit card transactions to get a complete financial picture.

15%

They want a clear overview of recurring costs like subscriptions or insurance - plus a simple UX, budget templates, sharing options, and built-in financial education.



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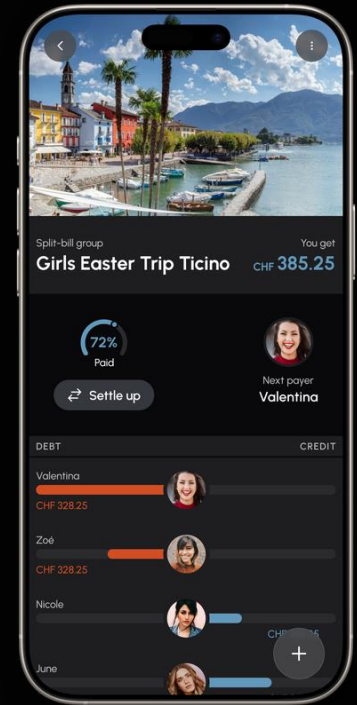
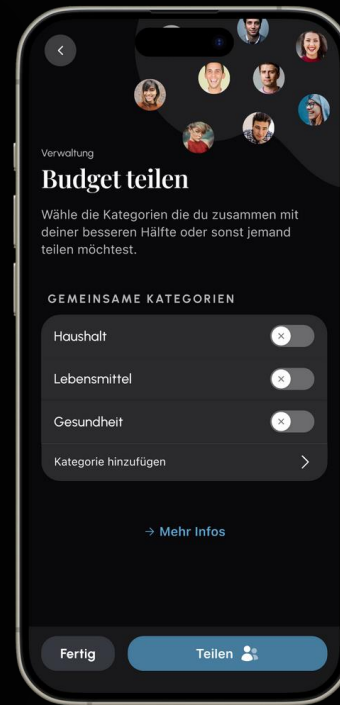
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People are struggling with finances



Financial Denial

Many avoid facing their real financial situation - until it's too late.

Weak Foundations

Without a clear budget, all financial decisions become guesswork.

Manual Hassle

Setting up and tracking a budget manually feels like a chore.

Account Chaos

People juggle multiple bank accounts, cards, and tools with no central view.

Fragmented Overview

This disconnect leads to surprises, missed payments, and poor decisions.

Poor UX

Most tools feel clunky or designed for finance pros, not real people.

Why BlueBudget?



We are building the best budgeting app in Switzerland, and here's why we stand out:

Community-Driven Features (e.g. Split Bill)



We Connect to Swiss Banks, but not only



Switzerland-specific Budgeting Categories



AI-driven Transaction Categorization



Swiss Tax Compliance



Automatic Bank Syncing



Financial Education Integrated



Smart Alerts & Nudges



Subscription & Contract Tracker



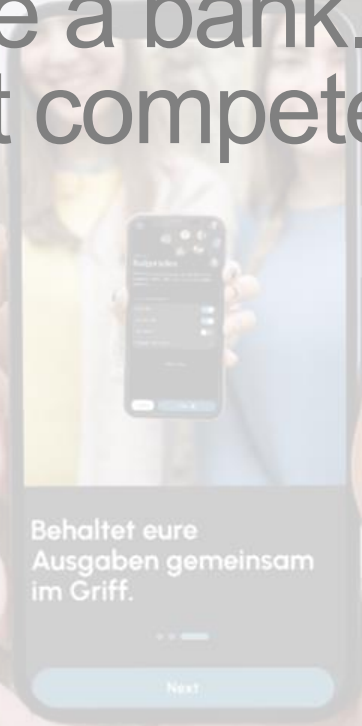
Time Machine



And many more to come...

We're Not a Bank - We're Your Friend

We don't want to be a bank. We don't offer accounts. We don't compete - we complete.



So why should banks care about BlueBudget? The answer is simple: Relevance.

Faster Market Entry

Launch a powerful budgeting experience without building it yourself by white-labeling our app.

Higher Customer Engagement

Users will spend more time in BlueBudget than in most banking apps.



Deeper Behavioral Insights

Access anonymized data on real user habits, goals, and pain points.

A Ready-Made Community

Tap into thousands of engaged users who will be using the app - and asking for more.

Open banking tells us what you spent. BlueBudget tells you what that means. We make Open Banking meaningful to users and we go Beyond Banking.

Real-Life Value to People

We help people save, plan, and feel in control of their money - every day.

Insight Through BlueBudget

We turn financial data into clarity, structure, and real-life meaning.

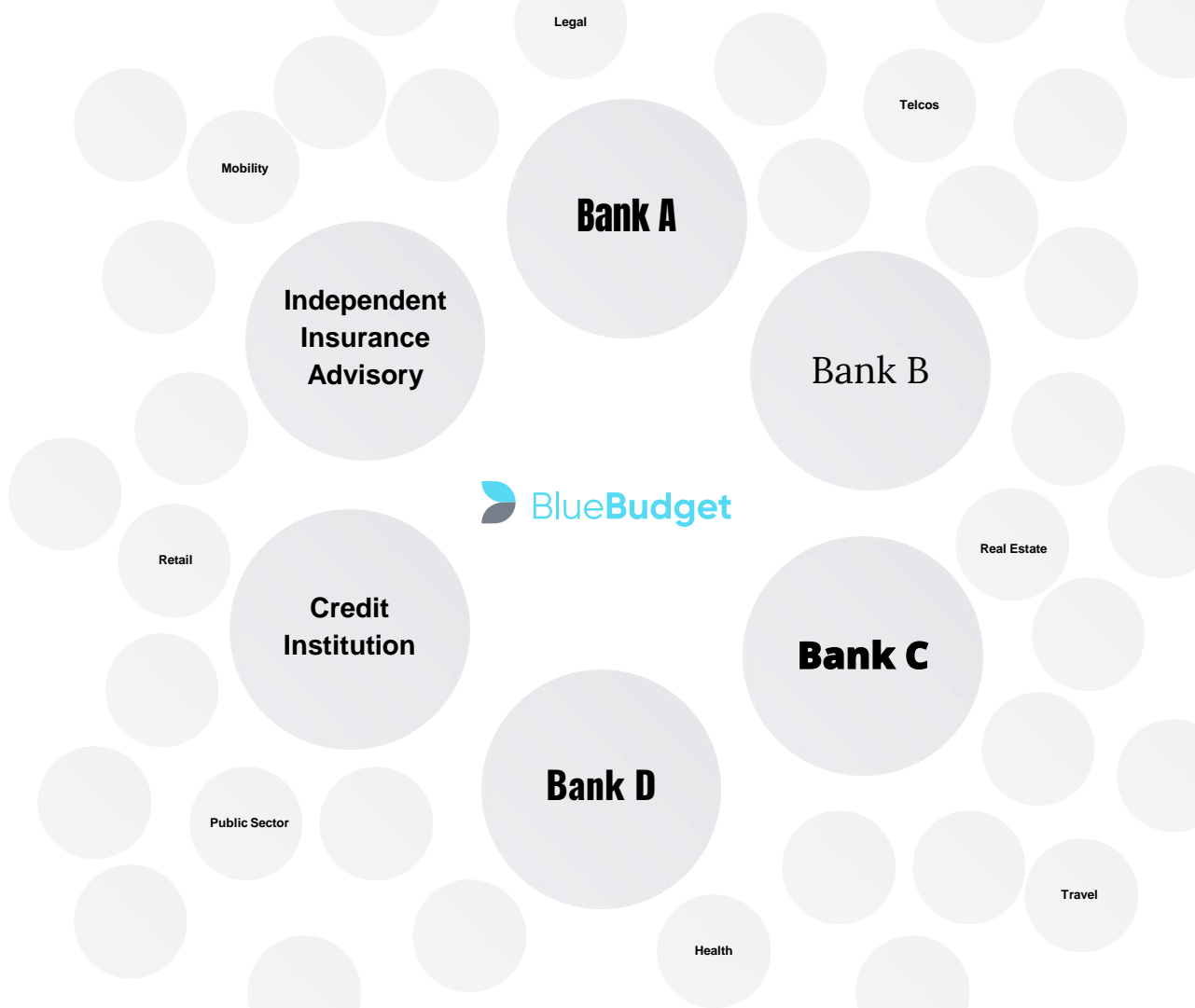
Open Banking Access

Gives secure access to transactions and accounts via bLink - but it's just raw data.

Partner

Swiss consumers want a budgeting app. Be a first mover.

4 banks, 1 credit institution and 1 insurance advisor - anonymized here for confidentiality - have already committed to working with BlueBudget. Their early support highlights the growing demand for user-centered, open banking solutions that go beyond traditional finance. Together, we're shaping the future of personal financial wellbeing in Switzerland.



Thank you!

We'd love to continue the conversation - come visit us at our stand for questions or insights.



Contact

fabio@bluebudget.ch

bluebudget.ch

Q & A






Fjnch

Noor van Ophem, Founder & CEO



FJNCH

Financial Planning Made Easy 



Noor van Ophem

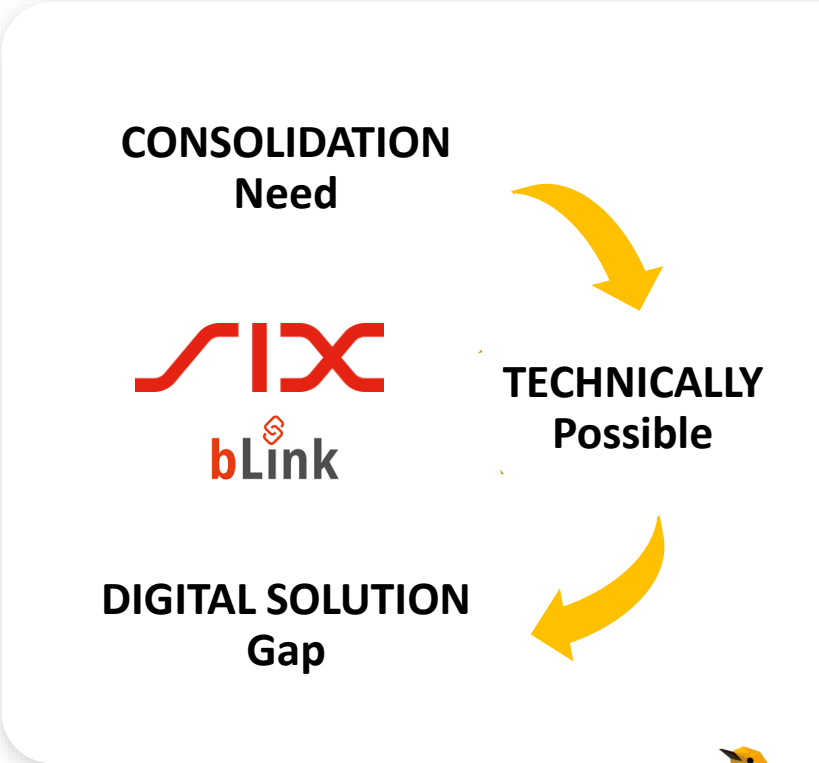
Founder & CEO

Finance for Young Professionals is a disorganized Mess.



67% of Swiss survey participants have more than **6 finance apps** on their phones

Swiss Market Challenge, or Opportunity?

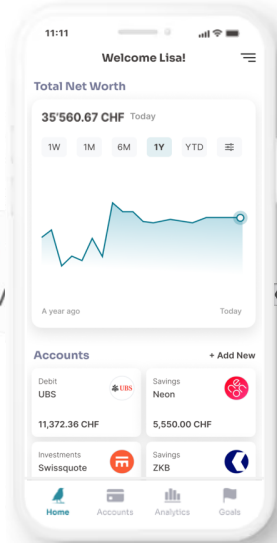




One app. easy Finance.

All-in-one finance

AI-powered analytics



Free trial

Your AI-Powered Financial Planner

Going from Chaos to Control, looks like this.

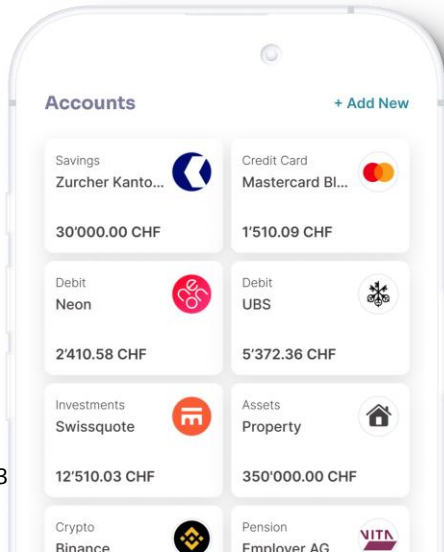


Lisa

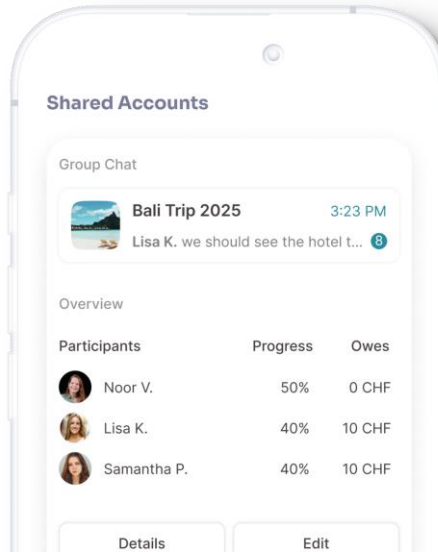


Where Effortful becomes Effortless. And Fun.

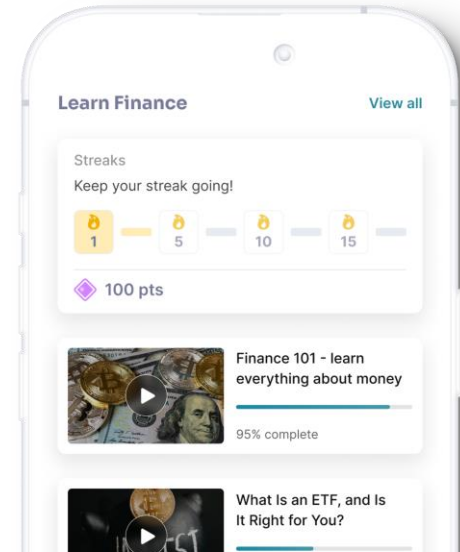
It's Organized



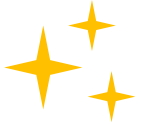
It's Social



It's Educational

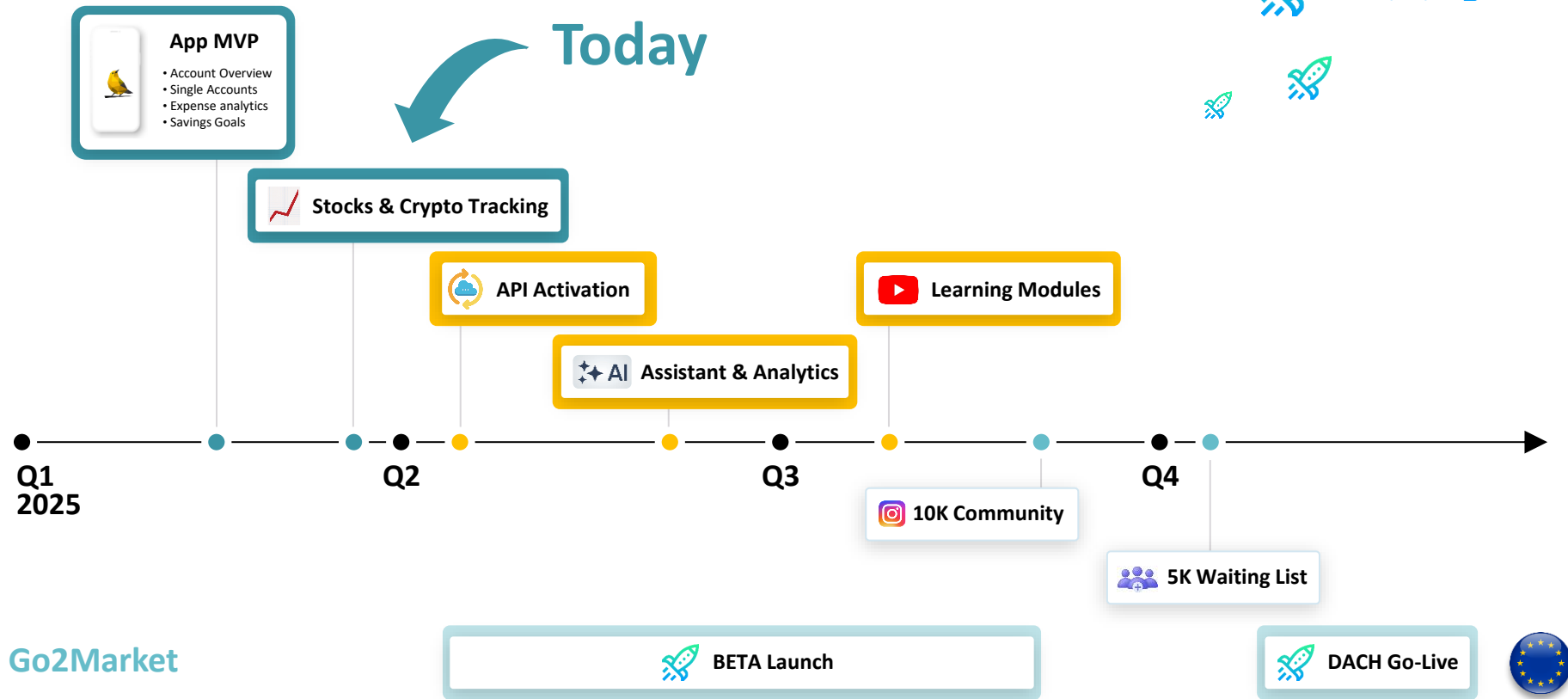


Your Financial Future. In Action.



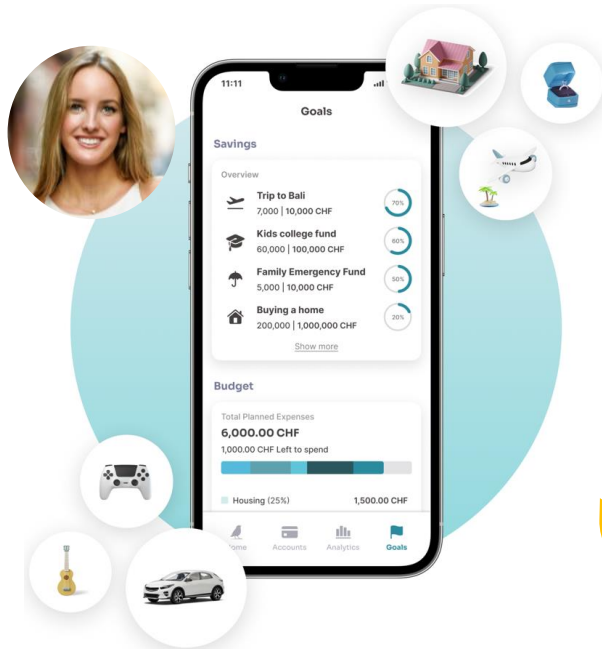
Building at Flight speed.

Product



Numbers Lead to Results.

Lisa now **achieved 4+ goals** and **saved 200% more** this year by using **Fjnch!** Because of...



Comprehensible



Great Design



Gamification



Cost-efficient



OUR IMPACT BY 2030

2M+

people
helped

10M+

goals
achieved

20B+

extra CHF
saved



Why Fjnch?

OUR TEAM

With 25+ years of fintech experience



Noor



Mikael



Frances



Paulo



Saurabh



Sanjay



Abdellah

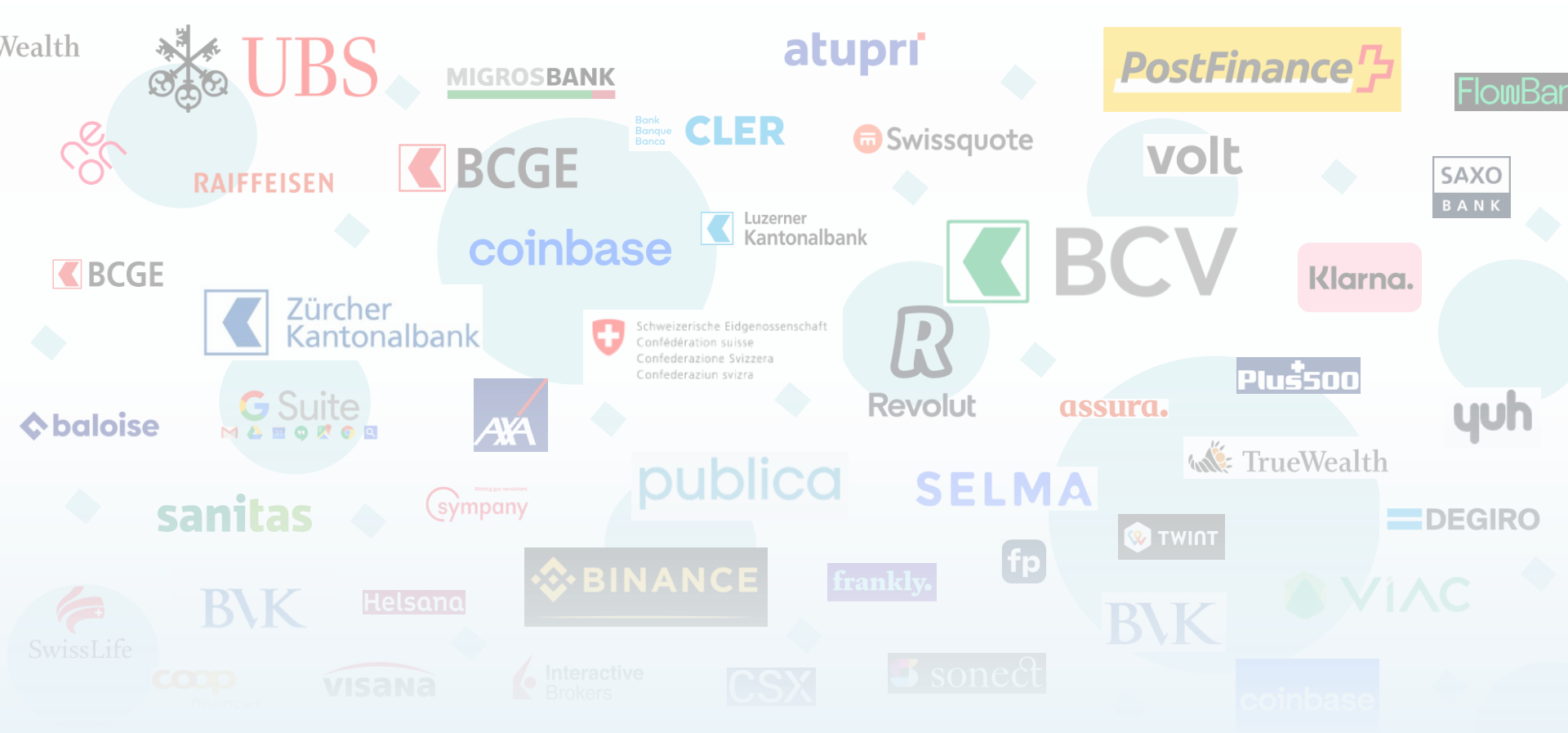
MISSION

We make financial planning Easy.

SWISS SIX EXCHANGE OPEN BANKING PLATFORM



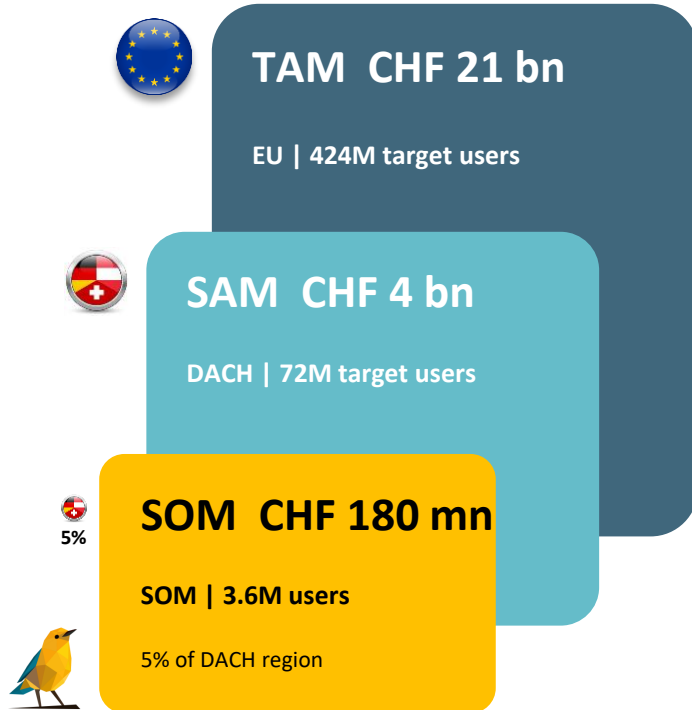
Finance for Young Professionals is a disorganized Mess.



Banking is becoming more and more Competitive.



The Personal Finance Market is Booming.



70M
budget app
users in 2022
in EU

➤ **24% CAGR**
Global personal finance
app market

↘ Increase of **46%** in 2022 compared to 2021

WHY?



Generational Buying Power



Demographic Changes



Gen Z Measures Everything



Finance Content Popularity

Next, Partnering Together.

Fjnch is Ready.

 **Tested MVP**

 **Open Banking Technology**

 **Growing Ecosystem & Community**

 **Investors**

 **B2B Partnerships**

Contact noor@fjnch.ch



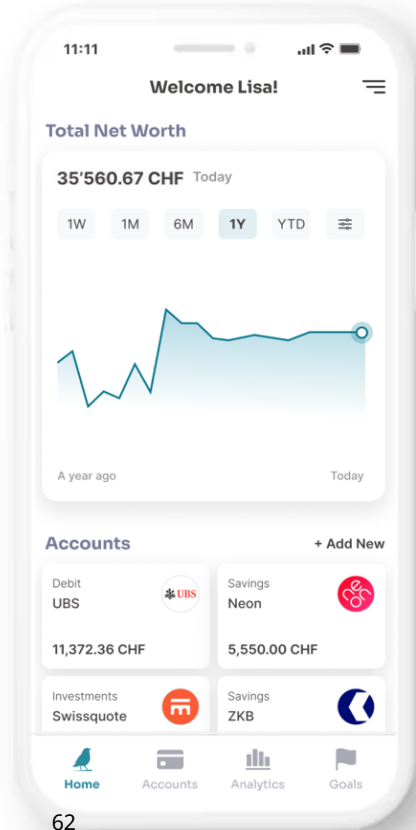
Try our DEMO!



LinkedIn

Let's Connect!

The Future of Finance is Now.



Launching Soon!



Waiting List
Sign Up



LinkedIn
Connect

Request a DEMO!

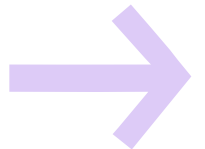
noor@fjnch.ch

Q & A



Break

30 minutes





Alphasys

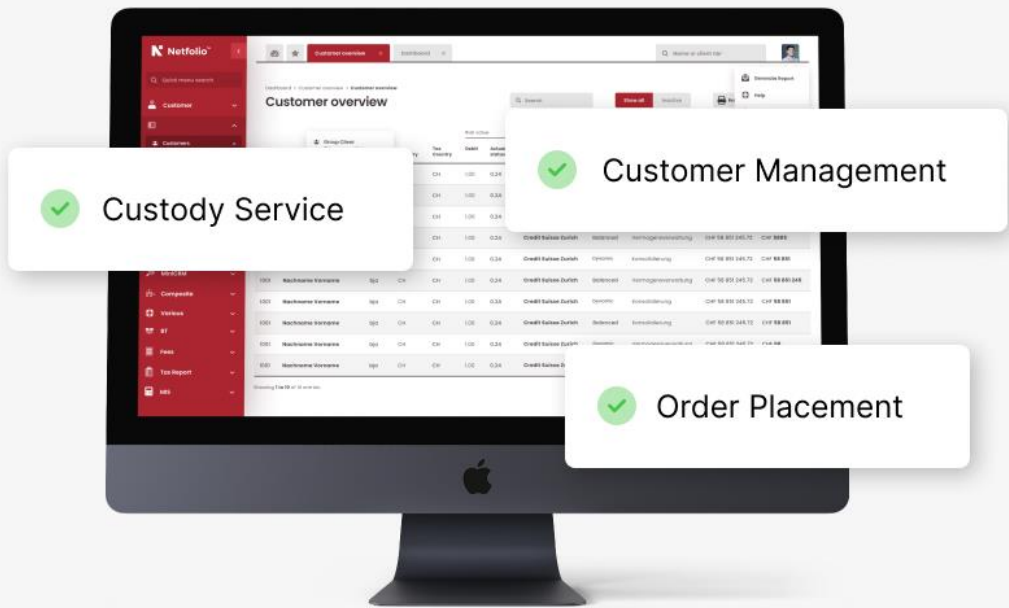
Lukas Bachmann, Member of the Executive Board



bLink Notifications Real-Time Notifications in OpenWealth Order Placement

Alphasys AG | Untertor 2 | CH-8400 Winterthur | +41 52 268 68 00 | info@alphasys.ch | www.alphasys.ch





What motivated us to pilot Notifications?

- bLink-Team was looking for a pilot partner
- Already working on the Order Placement API integration with ZKB
- Recognized value beyond trading – Notifications are key for multiple use cases on the bLink platform

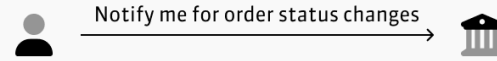
Polling



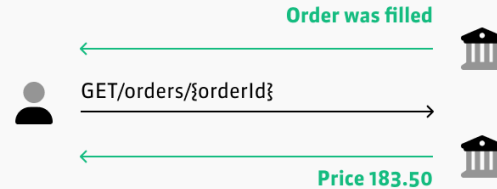
Order is filled



Notifications



Order is filled



Possible Events – Happy Path

Acknowledged	The order has been received by the system but has not yet been validated or processed further.
Accepted	The order including allocations has been validated as the service provider has run its (pre-)trade checks against rules, restrictions and other constraints.
Market Placed	The order has been placed at the market (or at another counter party).
Filled	The placed order has been completely executed.
Executed	The completely filled order has been allocated to the client(s) and is confirmed to be (fully) executed.

Possible Events – Failure Path

Rejected

Rejected	The order was not accepted due to validation issues.
Market Rejected	The order was placed but rejected by the market maker.
Partially Rejected	Only part of the order was accepted, while the rest was rejected.

Expired

Expired	The order was not executed before its deadline.
Partially Expired	Only part of the order was executed before expiring.

Cancelled

Cancelled	The order was manually cancelled before execution.
Partially Cancelled	Only part of the order was cancelled, the rest was executed.

Key takeaways

- Notifications eliminate polling & improve efficiency
- Real-time updates enable new use cases on bLink
- We see great potential beyond trading





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Q & A





Abacus Research

Alfred Koller, Partner & Head of Business Unit e-Services

SIX Open Banking Exchange 2025 ●

Alfred Koller | Abacus Research AG
Head of Business Unit e-Services
alfred.koller@abacus.ch

Integrated and centralised business software

Flexible and mobile invoice approval

Software that adapts to the development of the company

Manage customer information across companies

Exchange documents electronically and in a structured manner

Efficient and fast processes

Empowering employees and managers

Record working time regardless of location and on different devices

Manage projects simply and clearly

Reduce recurring tasks

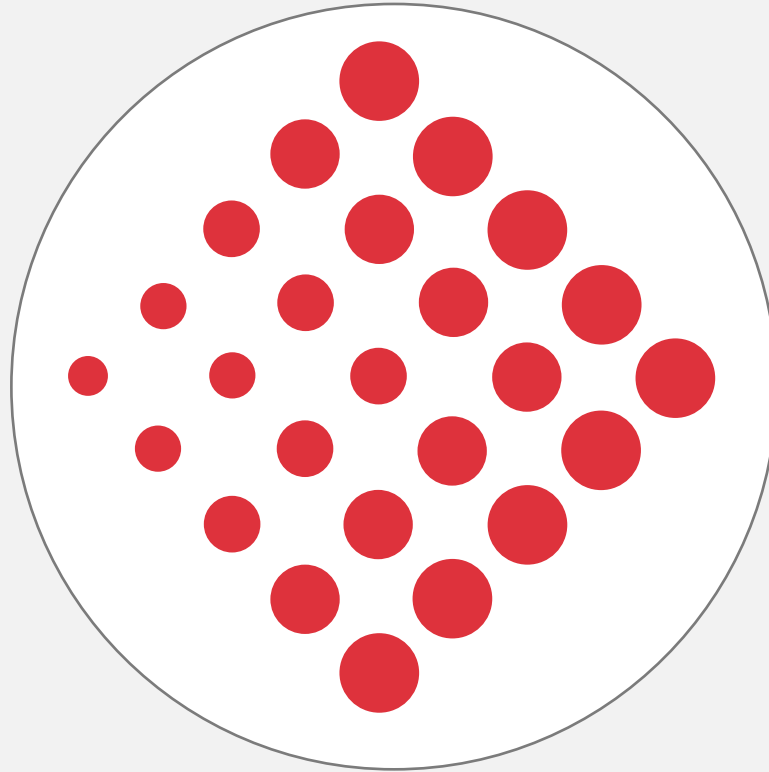
Analyse and graphically evaluate KPIs

Seamless and digital processes

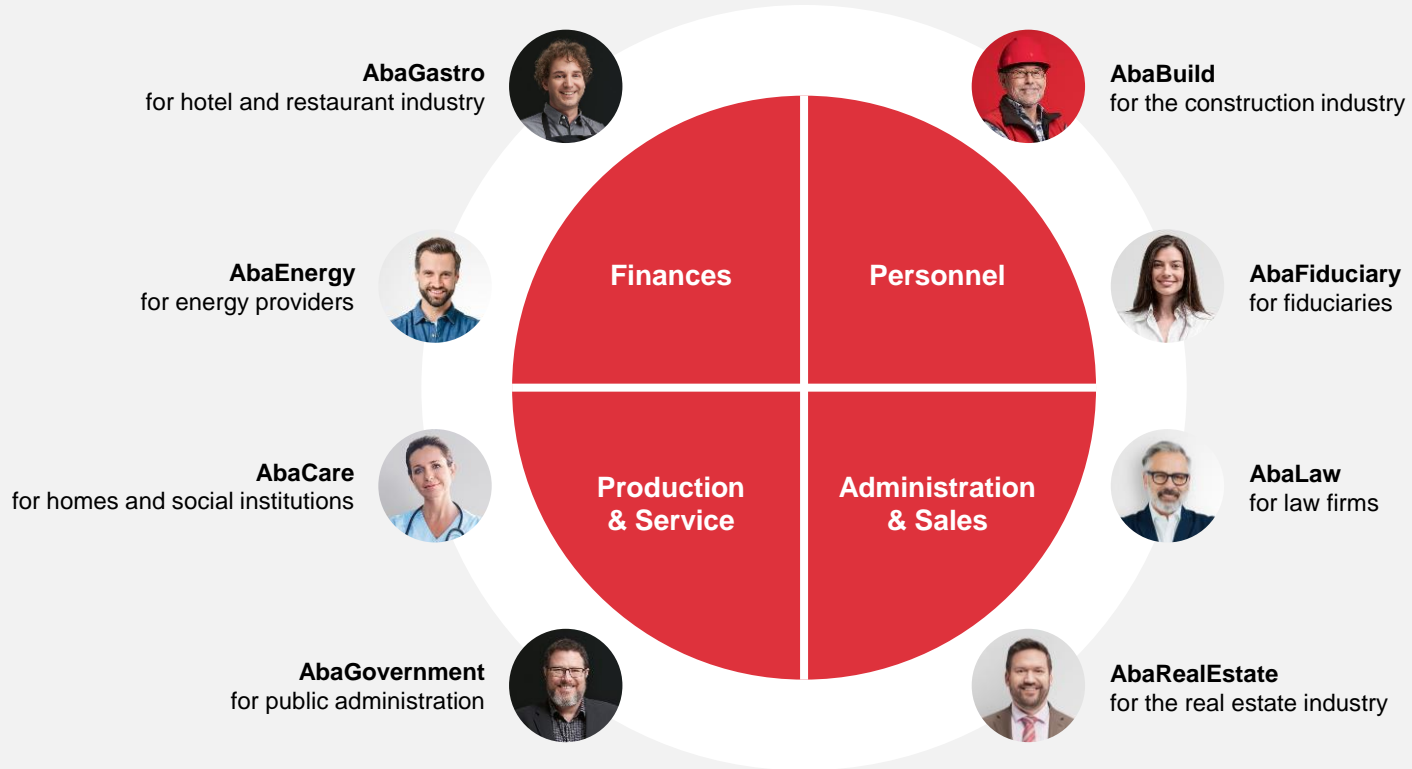
Automatically reconcile account transactions with accounting

Employee Self-Service (ESS)

One software for all requirements



Abacus Product Portfolio





100%
swissmade



65'000
satisfied
companies

founded in
1985



25
products



ABACUS

Hoop

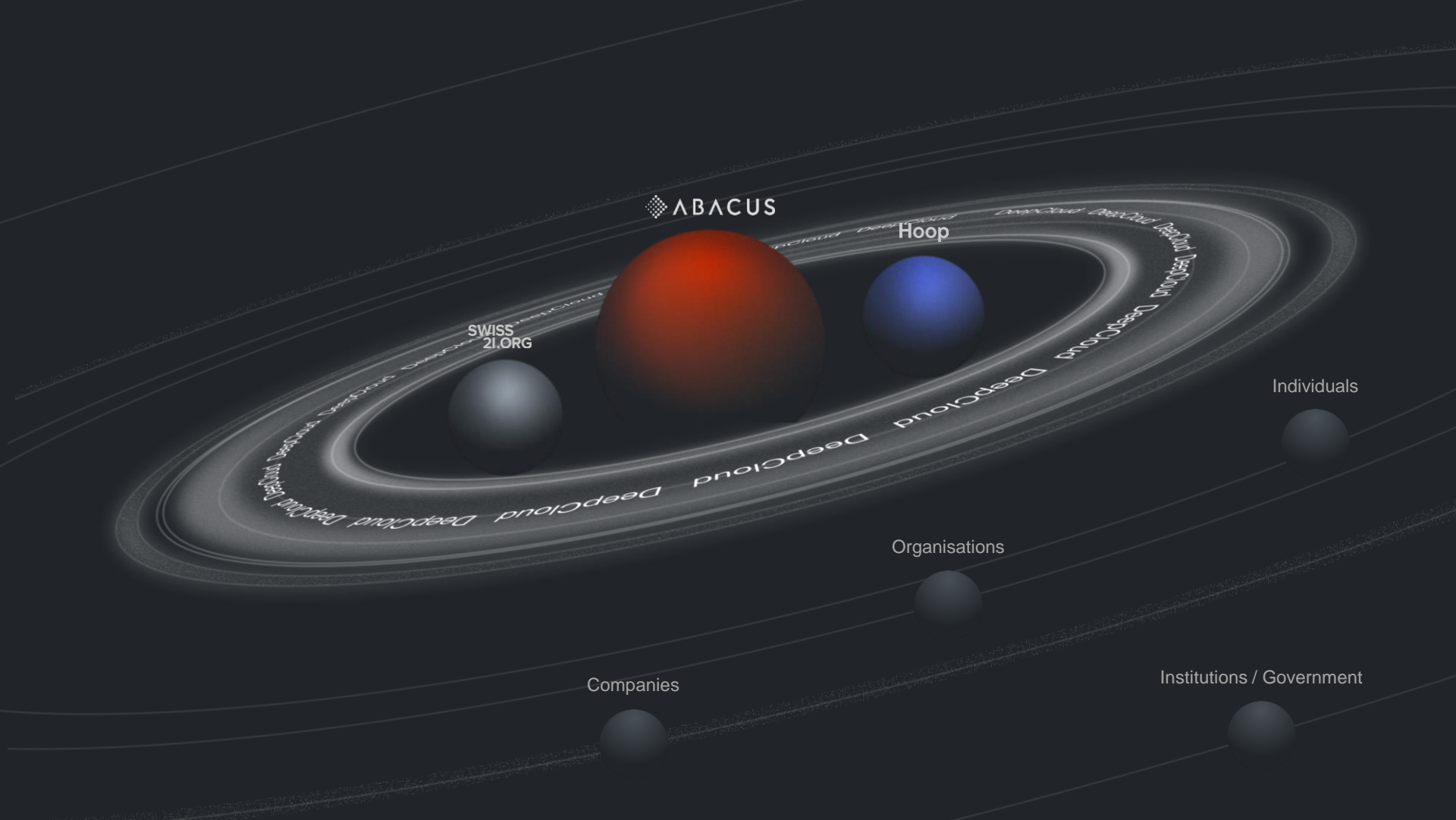
SWISS
21.ORG

Individuals

Organisations

Companies

Institutions / Government



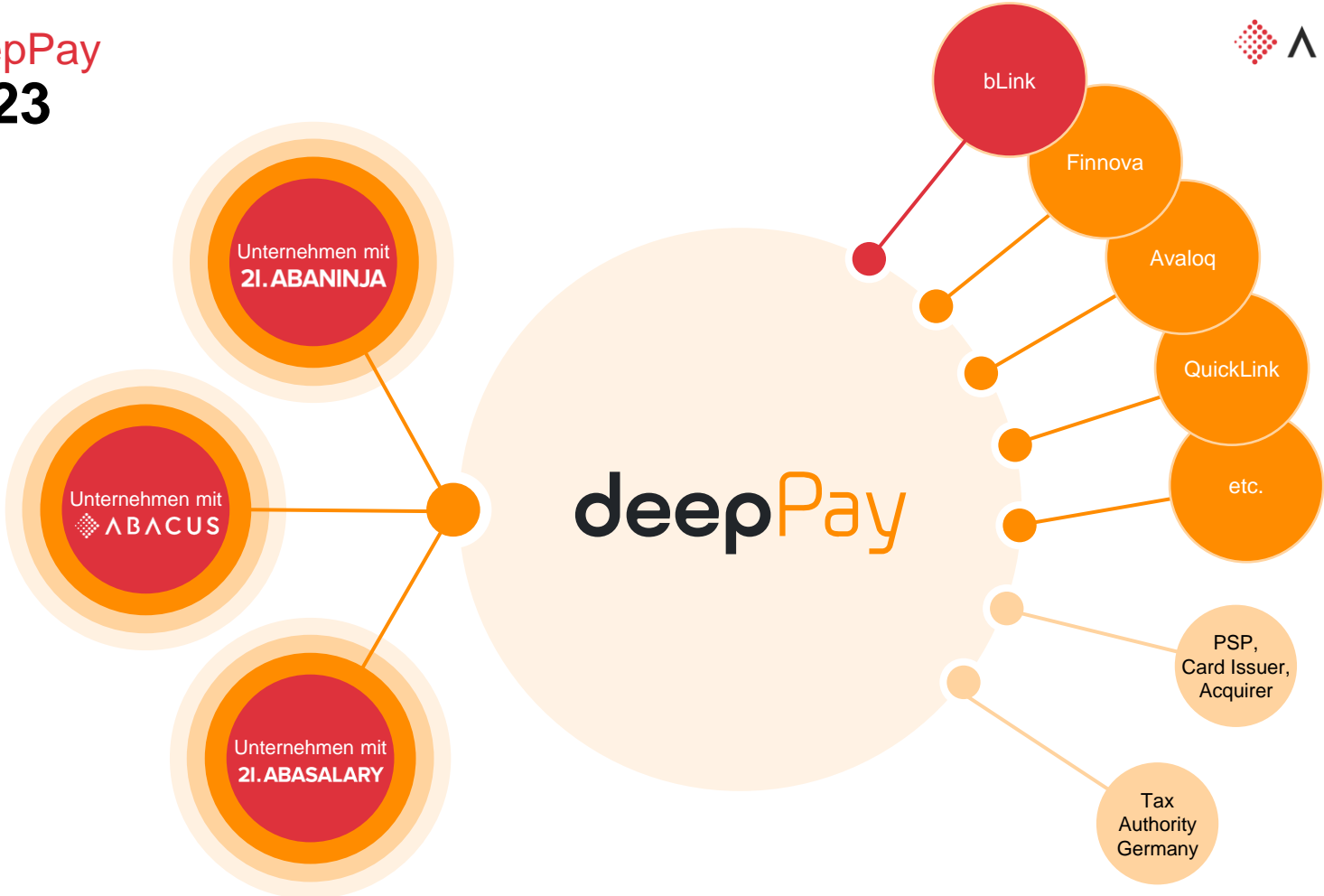


DeepPay

deeppay.swiss



DeepPay 2023



Why we did it



We had everything up and running within our cluster, clients connected

Immense effort to implement updates, check logs and monitoring for so many interfaces

One for all – We hope

Professional operation for a single API

Modern and single tech stack

We saw and see potential for an active community

A look into the future



What we hope for:

- Further bLink Use Cases (PIS, e-docs)
- Other APIs (card API, pension, insurance, taxes)
- bLink as an enabler for new products
- Instant Payment
- All Banks available via bLink



What we fear:

- Pricing
- Restricted Use Cases
- Lack of further Use Cases
- To many Parties involved

A photograph of three business professionals in an office setting. A woman on the left is shaking hands with a man in a striped sweater in the center. A man in a light blue shirt and tie is on the right, looking at a laptop. The scene is lit with warm, blue-toned office lights.

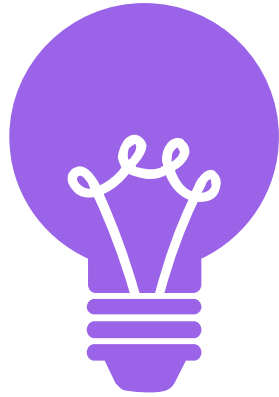
**Let's take this path together and focus
on the real problems**

Thank you ●

Alfred Koller | Abacus Research AG

Q & A





Today's
take aways

Open Banking Exchange 2025

... at their **conference booths** outside in Foyer 1 and 2 during the aperitif.

Meet



the community ...

 ABACUS



ALTOO

 BlueBudget



CONTOVISTA



FUNCH
The first of its kind

Kaspar&

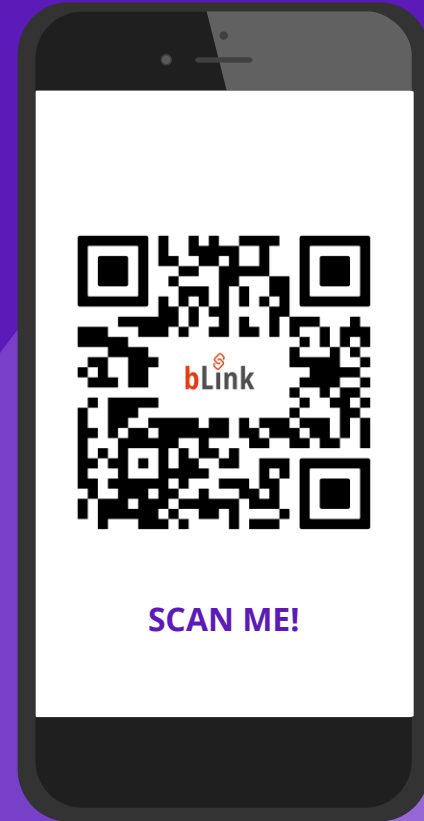


Sway
Finance

ti&m

Thank You!

We're looking forward to hearing your feedback on the event



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