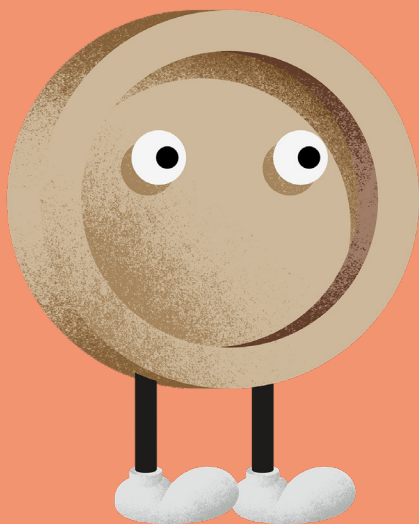


Powering the new world of finance



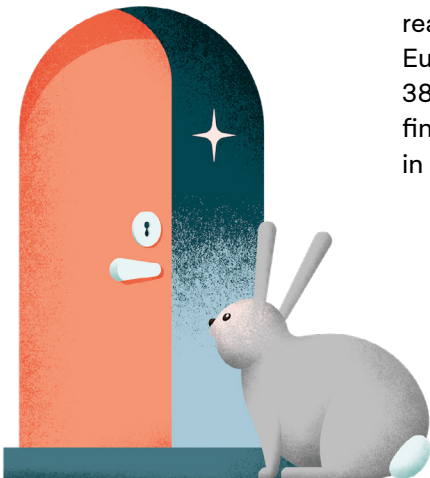
tink^ç

The platform for market leaders

Tink is Europe's leading open banking platform that enables banks, fintechs and startups to develop data-driven financial services.

Through one API, Tink allows customers to access aggregated financial data, initiate payments, enrich transactions, verify account ownership and build personal finance management tools.

Tink connects to more than 3,400 banks that reach over 250 million bank customers across Europe. Founded in 2012 in Stockholm, Tink's 380 employees serve more than 300 banks and fintechs in 18 European markets, out of offices in 13 countries.



Products

Accounts Information

Connect to +3400 banks and financial institutions



Account Check

Verify account holder, number and balance. A faster & safer way to verify accounts (for individuals and businesses).



Transactions

Get real-time access to standardised transaction data, making it easy to use the data directly in your service to create better digital experiences.

Risk Decisioning

Improve credit decisions based on transactional data



Income Check

Verify incomes and get an income report. The fastest way to get accurate & up to date income data to digitalise onboarding & handling flows.



Risk Insights

Receive a credit report with risk identifiers and data for underwriting, leveraging Open Banking and Machine Learning.

Products

Money Manager

Provide insights, tools and data-driven advice



Personal

Statistics, Budgets and Actionable Insights to build engaging experiences and increase digital sales.



Business

Add financial management & multi banking features to your Business banking experience.

Payments

Initiate fund transfers and payments, from anywhere



Payment Initiation

Secure and cost efficient account to account payment solution. Perfect fit for invoice settlement, account top up or direct debit replacement.

How CGD built a first-class mobile experience in 6 months

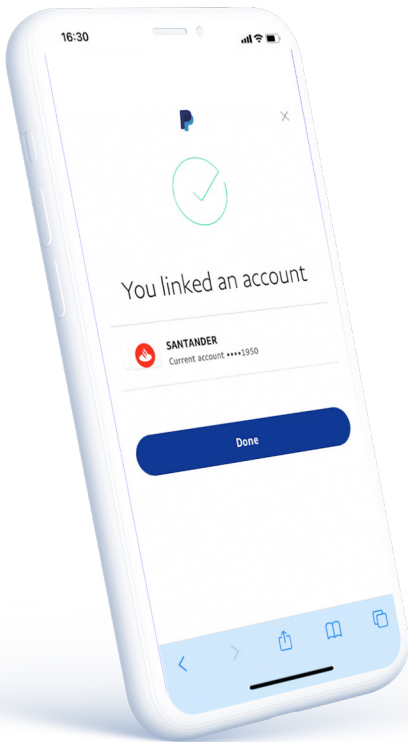
Portugal's leading bank, Caixa Geral de Depósitos (CGD) was looking for a way to respond to the evolving needs of their customers and build a first-class customer experience. They wanted to upgrade their digital offering to remain relevant in the increasingly cashless Portuguese market. They also wanted to go beyond their 4 million customers, and give all consumers across Portugal tools to help them understand and effortlessly manage their money.

To transform how it interacted with customers, CGD partnered with Tink. Six months later, they launched DABOX, a financial management app giving millions of consumers unprecedented insight into their economy.

It was the first open banking solution of its kind in Portugal – and anyone can use it. DABOX works like a financial coach that lets users:

- Get an overview of expenses from any bank (not just CGD)
- Track spending by category and create budgets or savings goals
- Receive personalised insights to help better manage their money

How PayPal improved onboarding with Account Check



To get started with PayPal's payment service, customers needed to link their accounts. They'd manually enter their account details and verify ownership through micro-deposits.

To streamline this process, PayPal partnered with Tink. By using Account Check, customers can connect to their banks and have their details automatically filled in and verified.

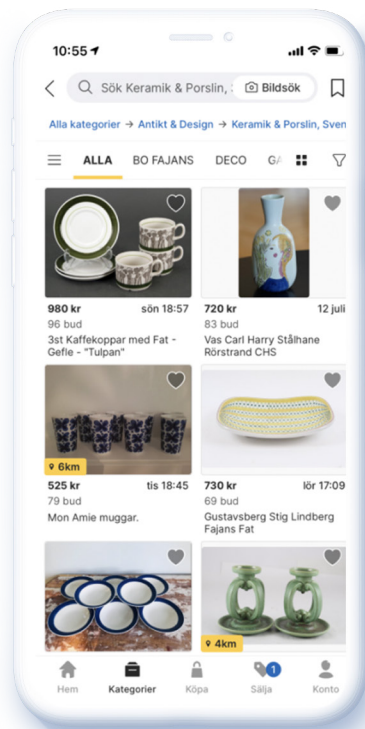
Customer onboarding became quicker – and easier. For everyone.

How Tradera streamlined payouts with Account Check

To start selling items in Swedish online marketplace Tradera, customers needed to manually enter their bank details to set up payouts. Since there was no verification step, they would have to be extra careful to avoid mistakes.

Tradera partnered with Tink to improve the user experience and remove friction. With Account Check, customers' account numbers can be automatically pulled from their banks – and instantly verified.

The better experience not only lets Tradera improve conversion – but also removes the risk of errors.



 ABN-AMRO
  BNP PARIBAS
  PayPal
  enel x

 SEB
  Nordea
  Lydia
  SBAB!
  NatWest

 Klarna.
  AVANZA
  SDC
  KIVA
  Sopra Banking Software

 Qliro
  xero
  Caixa Geral de Depósitos
  Posteitaliane
  Anyfin

 Bankia
  BBVA
  Santander
  Sabadell
  bankinter.

 collector bank
  PAYER
  MONETTI
  billender
  FACT

 Funder
  goscore+
  WOILÀ
  swiftcourt
  safello

 lumify
  Njarda
  papernest
  Grace.
  northmill bank.

 Nordveld
  FLATFOLDER
  qasa
  Zmarta

 Billecta
  Gekko
  Driftio
  SAVR
  Moank

 Moderna
  APPJOBS
  ALPCOT
  opti

About Tink

Tink was founded in 2012 with the aim of changing the banking industry for the better. We've built Europe's most robust open banking platform – with the broadest, deepest connectivity and powerful services that create value from financial data. Our tools are helping all sorts of businesses – from big banks, to fintechs and startups – build the future of financial services.

14

Markets covered

9k+

Developers on our platform

3,4k+

Integrated banks and financial institutions

10bn+

Markets covered

250m+

Markets covered





Got a problem? We got solutions.

No problem is too big to tackle.
Reach out to us if you'd like to know
more about how you can use financial
data to help solve pain points for your
business and your customers.

Contact our sales team at:
partnerships@tink.com