Global Data Aggregation
One integration, thousands of connections
Salt Edge Introduction

2013
Foundation Year

Global
Offices in London, Toronto, Chisinau

60+
Employees

1,000,000+
Connected Clients’ End-users
Salt Edge Platform

Global Data Aggregation

PSD2 Account Information API

Strong Customer Authentication

PSD2 Compliance for Banks

PSD2 Payment Initiation API

Data Enrichment Platform

White Label Retail Banking
How does the Solution work

Salt Edge API enables data aggregation from various financial institutions to offer a holistic overview of end-users’ financial wellness.

- Unified Information
- Normalized Data
- Categorized Transactions
- Identified Merchants
- Verified Customer’s Identity
- Obtained Customer’s Financial Health Scoring
Global Coverage of Data Providers

- 60+ Countries
- 160+ Currencies
- 3000+ Financial Institutions
How do we connect to Financial Institutions?

Salt Edge API uses OAuth, Public and Private APIs, Direct Access and File Import to get the end-users data. 77% of connected banks are working via APIs and OAuth.

- APIs
  - PSD2 dedicated channels
  - Other non-EU banks
  - OFX
  - HBCI/FinTS
- OAuth
  - PayPal
  - CoinBase
  - Ceska Sporitelna
- Direct Access
  - PSD2 non-dedicated channels
  - Other non-EU banks
- File Import
  - Bank Statement
  - XLS, CSV, SWIFT
Types of Aggregated Information*

Seamless and secure aggregation of data derived from diverse sources

ACCOUNT
- Name
- Type
- Balance
- Currency

TRANSACTION
- Date
- Amount
- Currency
- Description

ACCOUNT HOLDER
- Name
- Address
- Phone Number
- E-mail

* Additional information can be retrieved depending on the provider and client's request
Supported Accounts

Salt Edge API retrieves the same information that a user would receive from his Internet Banking or E-wallets. The API supports a wide variety of accounts:
Clients can either build their own consent system to manage all the requests from the end-users, or they can rely on Salt Edge platform.

They get notified about the consent expiration date, so they can ask the user to reconfirm the access to continue enjoying the service.
A widget where the User can select and connect to his/her payment accounts.

- **Effortless integration** process;
- **Salt Edge** handles credentials;
- Supports multi factor authentication flows;
- **All and any error** that might appear during connection are handled by Salt Edge;
- User Interface customization;
- Mobile friendly.
Get access to end-customer accounts of all EU banks through a single API for account information and payment initiation purposes.

The Solution is compatible with all cross-bank and pan-European API standards (Open Banking, The Berlin Group, STET, Bank consortiums, etc.)
Data Enrichment Platform

Value-Added Services for complex financial behavior analysis

Financial Health Check API

Merchant Identification API

Financial Categorization API
The easy-to-use and intuitive Client Dashboard allows to monitor all User activities, bank connections together with their availability.

It has role-based access control, and a built-in support channel for secure and fast communication between the Client and Salt Edge.
Developer Friendly

- Clean and Simple API
- Explicit API docs.saltedge.com
- Mobile SDKs for Android and iOS
- Examples in various Programming Languages
- Testing Environment, Demo Providers
- Quick How-To Guide for lightning fast integration
- Technical Support: support@saltedge.com
Salt Edge Security

Security

- ISO/IEC 27001:2013 Certified
- PCI DSS Compliant
- Asymmetric Encryption
- Tokenization

Privacy

- PSD2 Compliant
- GDPR Compliant
- Incident Reporting

Maintenance

- Business Continuity Plan
- Disaster Recovery Plan
- 24/7 Monitoring
- Constant Updates
Data Aggregation Client Use Cases

- Loan Validation
- Financial Advisory
- Finance Management
- Accounting
- Invoice Factoring
- Real estate background check
- Saving Assistant
- Credit Scoring
- Investment, insurance analysis
- Loyalty Programs
A seamless journey to Global Data Aggregation

Step 1
Connect to Salt Edge API Sandbox for testing*

Step 2
Integrate the Service

Step 3
Sign the agreement with Salt Edge

Step 4
GO LIVE! Unlock the power of Data

* A complete testing environment before signing the agreement
Are you an early stage startup and just at the very beginning of your development journey?

Avail yourself of our Startup Program and benefit from it.

More information at www.saltedge.com

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Unlock the Power of Data

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