



# Financial API Platform

Leading the change of the Financial Landscape  
by means of Technological Innovation

November 2018

# ABOUT US

## We are Salt Edge

Salt Edge Inc. was established in 2013 and specializes in intercommunication and interoperability between banks and other players of the financial market.

The company has two main vectors of activity: enabling TPPs to get access to Account Information and Payment Initiation channels via a unified API gateway, and developing and providing the technology necessary for banks to become compliant with PSD2 and Open Banking requirements.

To date, Salt Edge has managed to connect to over 3100 data providers in 60+ countries for access to account information. Besides financial data aggregation, the company has developed a data enrichment platform that provides the tools for conducting financial behavioral analysis. This platform includes, among other features, Personal and Business Transaction Categorization, Merchant Identification, and Financial Health Check.



3100+

Connected Data  
Providers



100+

Clients



60+

Connected  
Countries



130+

Millions of Parsed  
Transactions

## OUR MISSION

# Making finance simple

Salt Edge Inc. was established with the vision to create a simpler and more transparent financial world, for customers and businesses alike.

We believe that the current state of financial services is over-cluttered and counter-intuitive, complicating the lives of regular people while losing precious revenue and value for financial service providers.

Our company set out to change the shape of the financial service landscape, using innovation and technology as the tools for the job. Our mission is to create stable and secure interoperability channels between financial service providers and consumers, bringing benefits to all the involved parties.



## Secure

Salt Edge Inc. is the first Global Data Aggregator to become ISO 27001 certified.



## Trusted

Hundred of thousands of end-users connect to Salt Edge's channels on a daily basis.



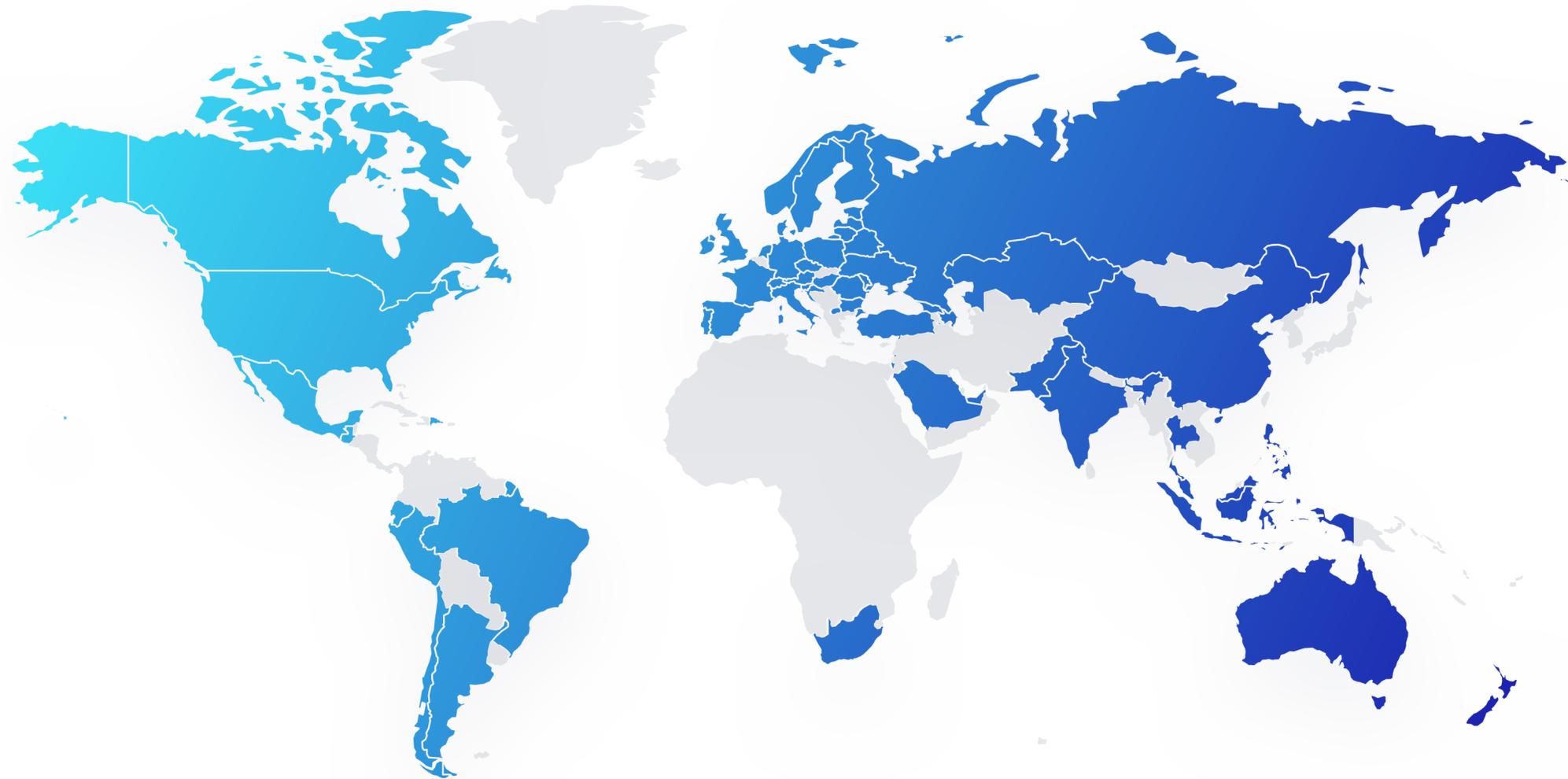
## Customizable

Salt Edge's API can be adjusted to specific PSD2 standards, including Open Banking in the UK, OB Berliner Group, PolishAPI in Poland, and STET in France and Belgium.

# OUR MARKET COVERAGE

## Reaching every corner of the world

Salt Edge has connected to over 3100 financial data providers in 60+ countries, creating an ever-growing worldwide network in the process.



# OUR CLIENTS

## Whose trust did we earn?

Salt Edge has a large variety of clients spread out all over the world, from global companies and banks to small FinTech startups.



# OUR SOLUTIONS

## For every branch of the financial industry

The unique character of every business dictates the necessity for an individual approach to solving its needs and challenges. There is no such thing as a one-size-fits-all answer to every question.

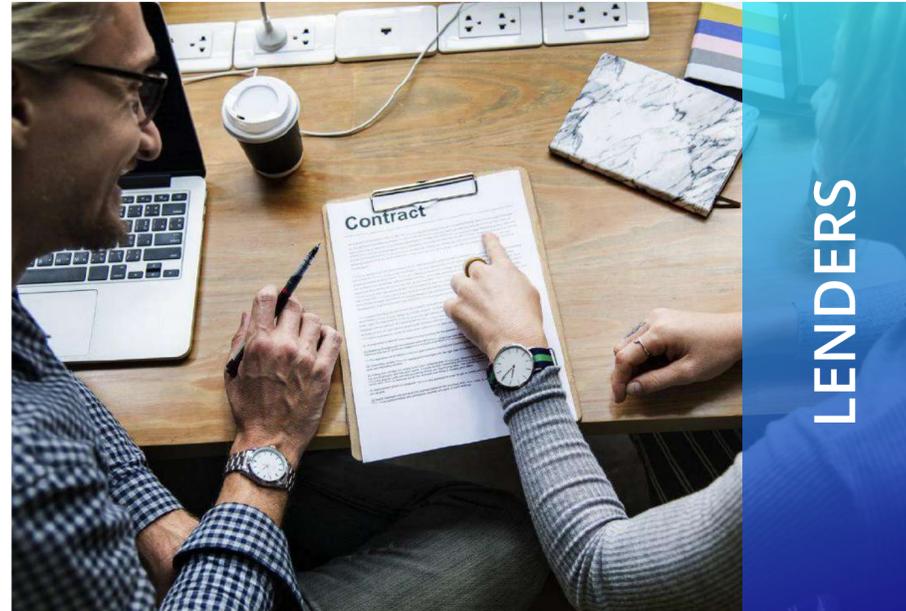
Salt Edge has developed separate SaaS solutions which solve the specific needs of various financial institutions.



BANKS

# Banks

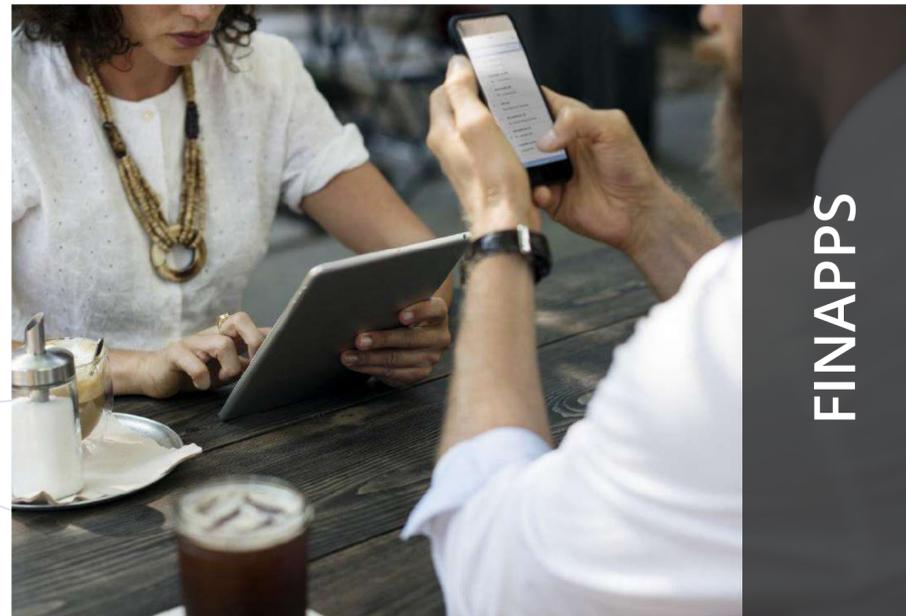
Achieve PSD2 compliance with Salt Edge's customizable solution, which can be adjusted to different regional, national, or even institutional level adopted standards.



LENDERS

# Lenders

Verify the applicants' financial behaviour and their assets by accessing information directly from the bank. Improve your decision-making by means of new data.



FINAPPS

# FinApps

Get a set of market and user-tested tools to grasp a better understanding of who your customers are and how to best cover their needs.

# OUR PRODUCTS

## The tools for Fintech innovation

The future of finance lies in technology. With that in mind, Salt Edge has set out to bring impact through smart innovation.

Our technology is built to facilitate and automate the business processes of financial players while opening them new revenue streams from previously unused data.

When it comes to end-users experience, we strive to improve their understanding of personal financial behaviour by transforming the cluttered and unclear transactions into actionable insights.



### Global Data Aggregation

An API that presents you with the customer's transaction history, from all his accounts, in a clean and easy-to-understand format.

### Data Enrichment Platform

A combination of value-added APIs developed with the goal to enhance the financial data.

### PSD2 Compliance Solution for Banks

A complete solution, oriented towards small and medium banks, which enables them to become fully PSD2 compliant.

### Strong Customer Authentication Solution

A decoupled Authentication Solution developed to handle "Dynamic Linking" and meet all the SCA requirements.



### PSD2 Account Information API

A unified API that enables the secure aggregation of account data from any bank within the EU that has a PSD2 interface.

### Open Banking Payment Gateway

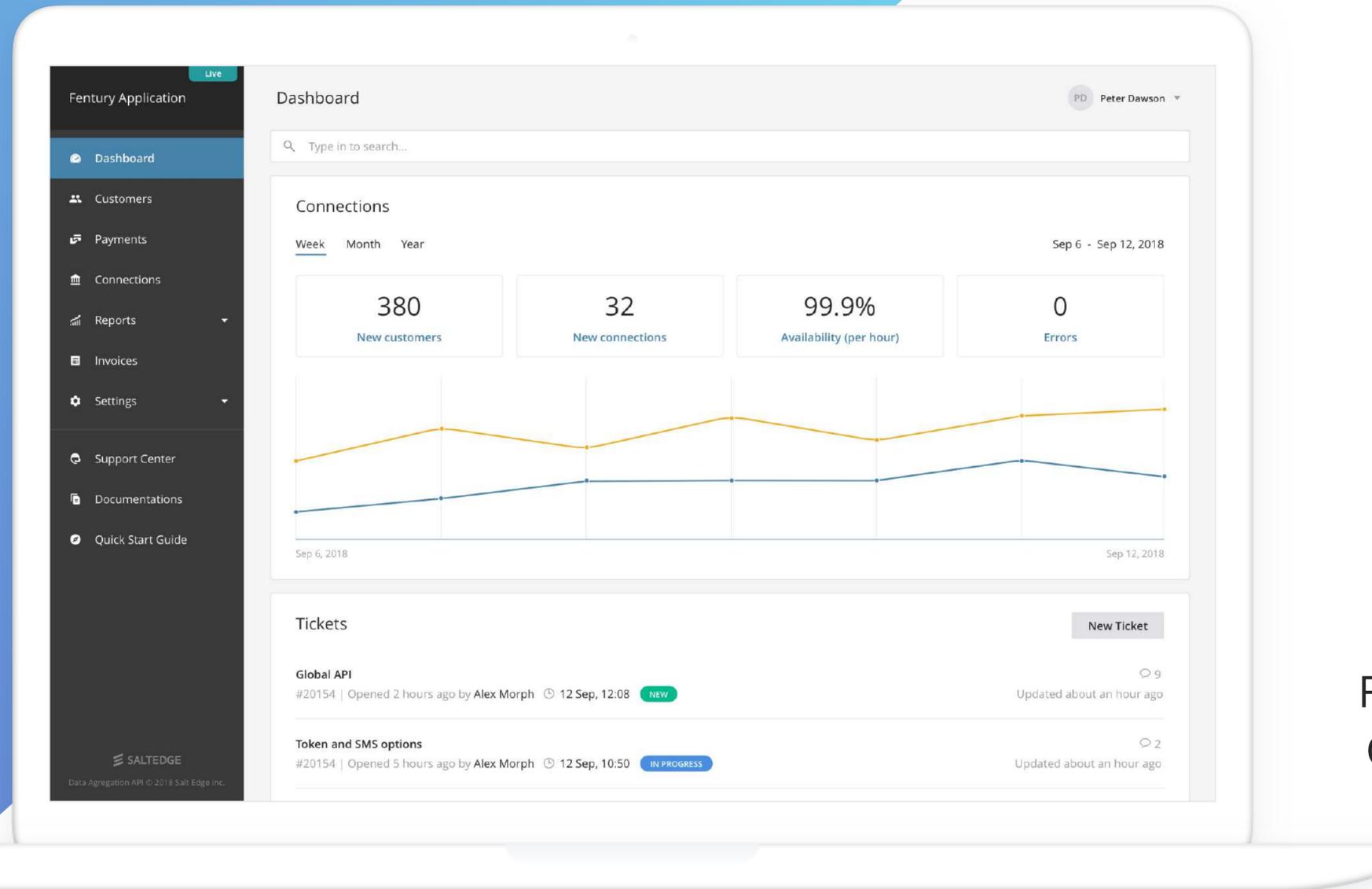
An API that enables initiation of payments and transfers from any user bank account across Europe, with the owner's consent.

### White Label Retail Banking

A solution that combines the best of both worlds: basic banking features and personal finance advising tools - ensuring a top-notch user experience.

# Global Data Aggregation

The Global Data Aggregation API is the backbone of Salt Edge's technology, with a coverage of over 3100 financial data providers in 60+ countries. It presents you with the customer's consolidated transaction history in a clean and easy-to-understand format. with the possibility of all data being sorted through its innovative data enrichment platform based on self-learning machine algorithms.



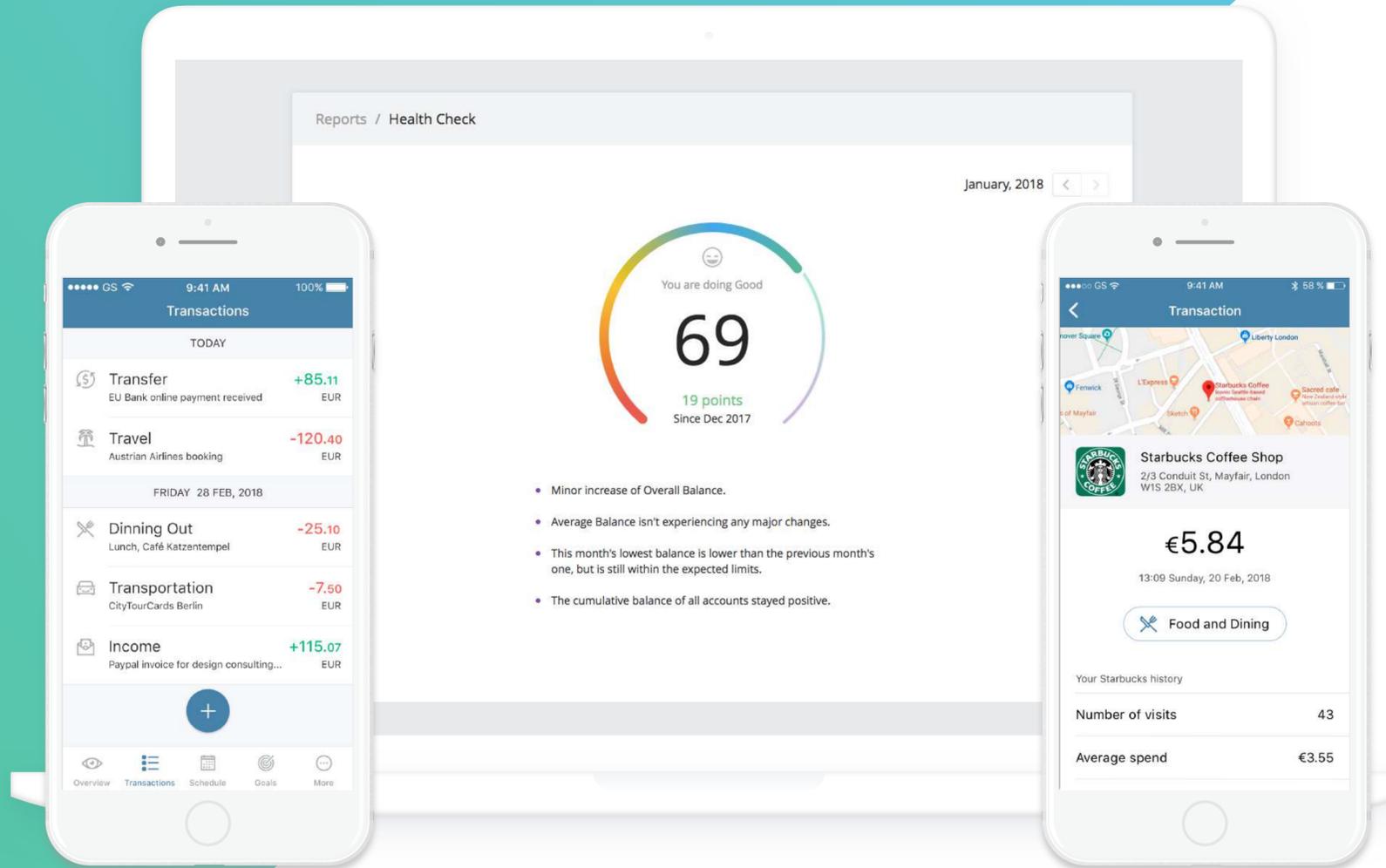
PSD2 & GDPR  
Compliant



First ISO 27001 Certified  
Global Data Aggregator

# Data Enrichment Platform

The Data Enrichment Platform was developed with a clear goal - to go beyond simple data aggregation and provide financial information based insights. The platform requires a set of transactions for further analysis. The data can be independently provided by the client or acquired through Salt Edge's Data Aggregation API.



## Categorization

The Salt Edge Categorization API takes unclear and cluttered transactions, business and personal alike, and turns them into meaningful insights - profitable for financial institutions and useful for end-customers.

## Merchant Identification

Merchant data is the key to opening new streams of revenue, it can be used for anything from targeted marketing campaigns to providing clients with personalized analytical reports.

## Financial Health Check

The API provides lenders with financial behavior profiles of potential borrowers, enabling businesses to optimize the lending process. The comprehensive consumer level view simplifies creditworthiness evaluations and makes financial products more accessible.



# PSD2 Compliance Solution for Banks

Salt Edge provides a complete solution, oriented towards small and medium banks, which enables them to become fully compliant with PSD2 and RTS in a matter of months and in a cost-effective manner. Banks get full control of how TPPs (AISPs and PISPs) access data.

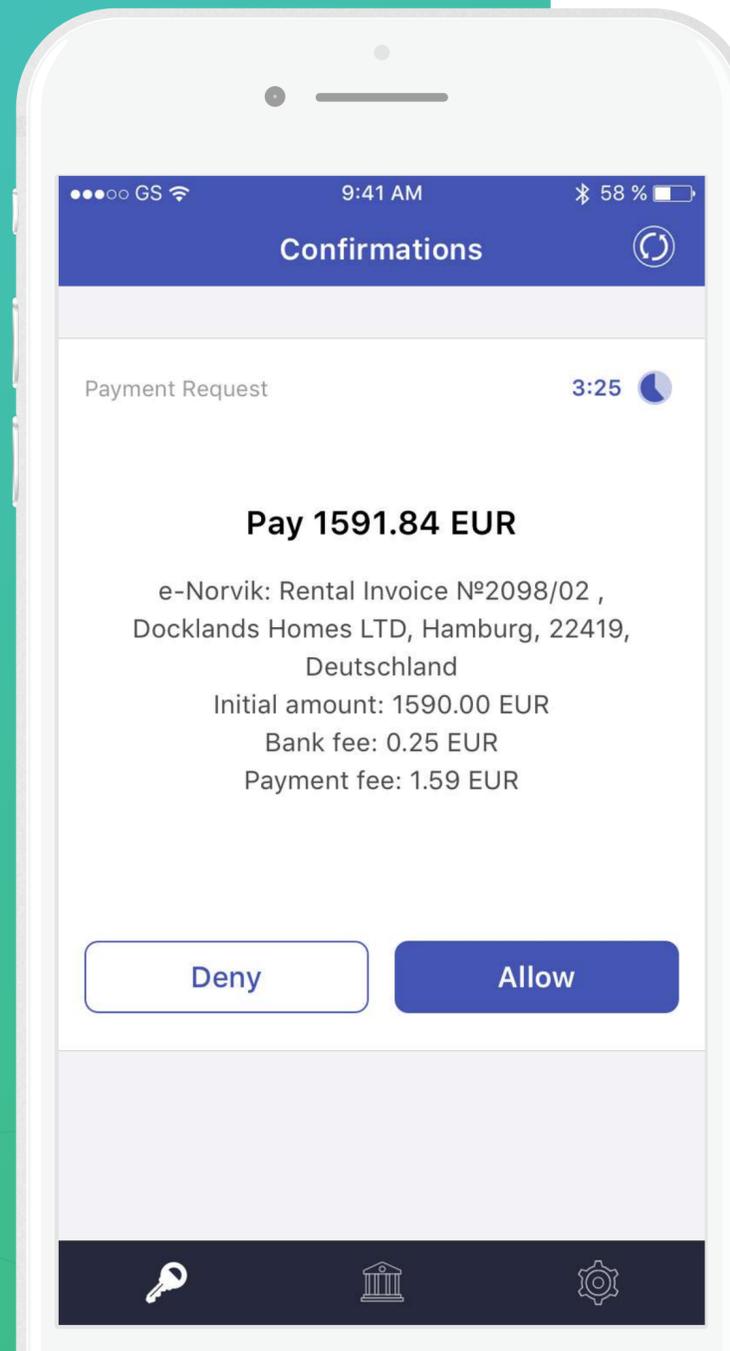
## The Solution:

- ✔ Takes care of the verification, initial onboarding, and communication with TPPs.
- ✔ Solves the issue of consent management for banks, by ensuring a unified and real-time exchange of the end-customer's consents between the bank and TPP.
- ✔ Handles all the exemptions defined in the Regulatory Technical Standards on Strong Customer Authentication.
- ✔ Is a Software as a Service product, which means the maintenance and updates are handled by Salt Edge.
- ✔ Offers banks the possibility to monitor the latest activity of TPPs and end-customers that are using such third parties.
- ✔ Is equipped with an incident reporting and monitoring channel.

# Strong Customer Authentication Solution

A product which provides a decoupled approach to Strong Customer Authentication. It doesn't require a separate device like a DigiPass, and it is more user-friendly than Token based solutions.

The app is equipped with "Dynamic Linking" capabilities, as a part of the SCA requirements, which requires the banks to assign a specific Authentication Code for each online transaction. The Authenticator can be purchased as a stand-alone app or as part of the PSD2 Compliance Solution for banks.



## Main Features:

- ✔ TPP Linking
- ✔ Payment Authorization
- ✔ Digital Document Signing
- ✔ Notification Channel

# PSD2 Account Information API



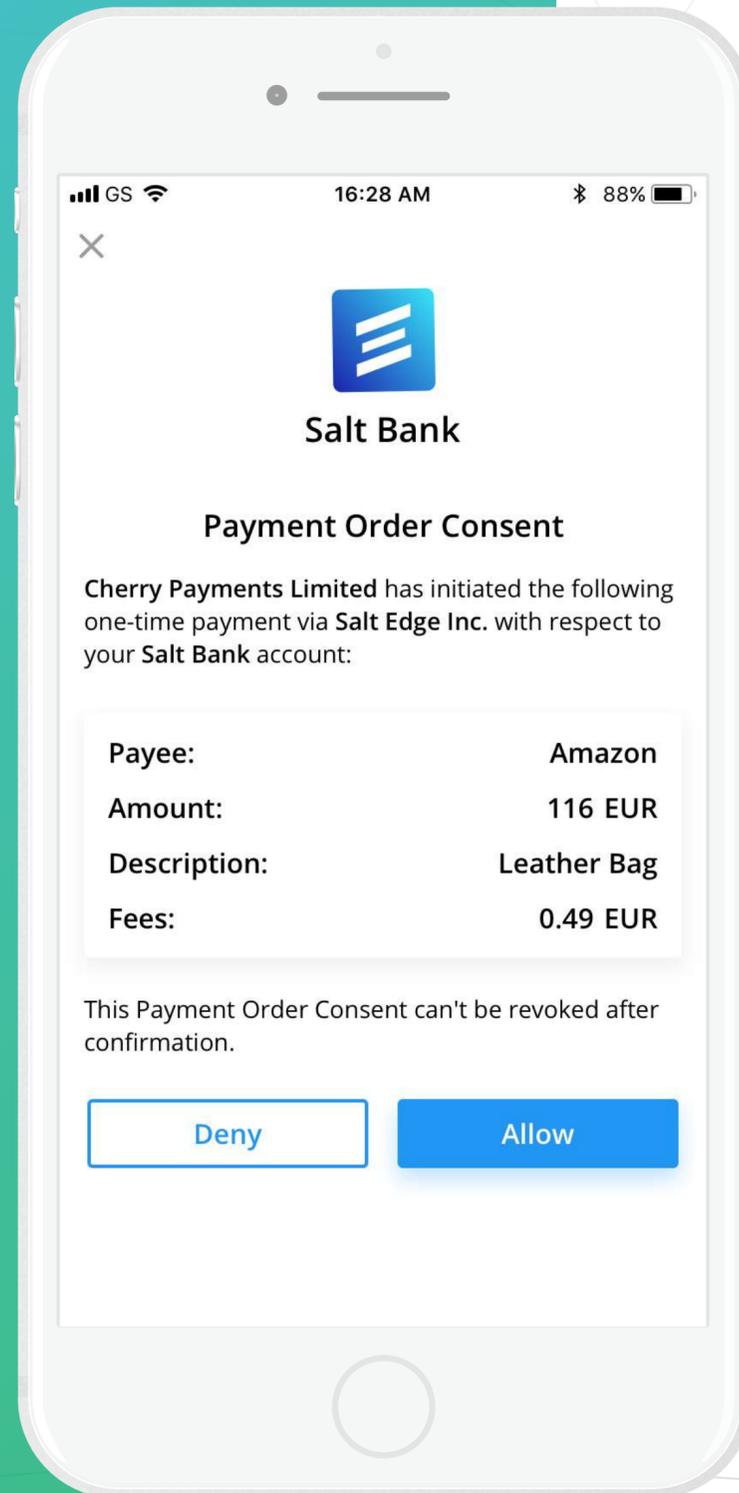
One API to connect to all the users' payment accounts across EU. Gain access to consolidated balances and transaction data to get the full power of Open Banking and PSD2.

## The API enables you to:

- ✔ Connect to AISP channels of all banks within the EU via Salt Edge's API.
- ✔ Access the data directly from banks, while having flexibility over the update schedules.
- ✔ Get actionable insights from user financial behavior by putting transactions into context.
- ✔ Have the users' consents being handled for you by Salt Edge.

# PSD2 Payment Initiation API

Initiate payments and transfers from users' accounts across Europe. Deliver new propositions with lower costs and a better user experience using Open Banking and PSD2 Payment Initiation APIs.

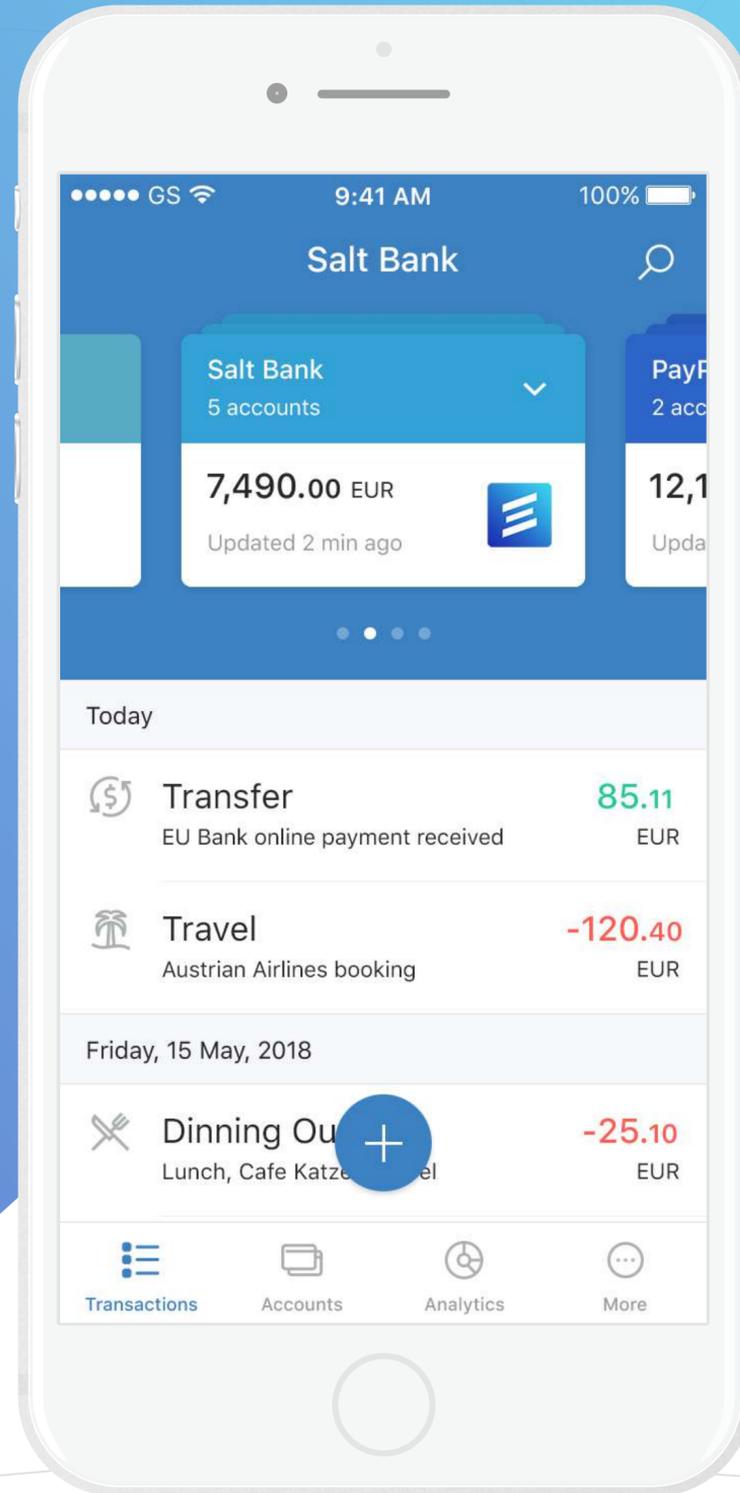


## The API enables you to:

- ✔ Initiate payments on behalf of the user, from any of his bank accounts within the EU, through a single API call.
- ✔ Offer your customers a more secure and friendly payment method.
- ✔ Eliminate intermediaries from payment value chain by using account-to-account instant transfers.
- ✔ Have the users' consents being handled for you by Salt Edge.

# White Label Retail Banking

A white label solution that offers the banks' and lenders' end-users a holistic overview of all their financial assets. Besides user interfaces, the solution includes an admin dashboard that allows to monitor all end-customer activities and gather statistics. The Solution can be used both as a replacement for the bank's current mobile or web solution, as well as an add-on.



## Main Features:

- ✔ Multiple bank accounts management
- ✔ Budgeting & financial planning
- ✔ Saving goals
- ✔ Day-to-day advice and notifications

# Why Salt Edge?

Salt Edge has developed its services in a way that provides you maximum comfort and minimum friction, empowering your business along the way.



## Customization

Every solution can be subjected to customization upon your request.



## Monitoring

Our advanced monitoring and prevention systems makes it close to impossible for a security breach to occur.



## Support

Our technical support team will assist you during each step of the integration, and provide 24/7 support, upon your request.



## Expansion

We are keen to expand our coverage and can [integrate any bank](#) you are interested in.

# What makes Salt Edge unique

Salt Edge offers a unique blend of security, compliance, and value-added services, essentially eliminating the need to collaborate with multiple vendors. Unlike some other data aggregators, Salt Edge guarantees that it will never, under any circumstances, sell any end-customer data.

## Global Coverage



Connection to over 3100 financial institutions worldwide, through a single API, for you to easily reach a wider range of customers.

## Compliance



Focus on the solution's compliance with important regional and global regulations, to give clients peace of mind.

## Value-Added Services



The wide variety of additional APIs enables you to maximize profits and open new revenue streams.

## Security



The company's ISO 27001 and PCI DSS certifications are guarantees that your data is handled according to the highest security standards.

# Security, Privacy and Performance

An ever-expanding number of leading FinTech companies, banks, and other financial institutions trust Salt Edge to deliver PSD2 compliance solutions, data aggregation API services, and white-label products.

The company is ISO 27001 and PCI DSS certified, which represents a guarantee of high-security requirements and standards. Salt Edge is regularly performing internal and external penetration tests in order to identify all the risks related to its network, services security, processes around the networks and applications.

Salt Edge employs advanced data protection and security techniques to safeguard users' personal information against identity theft and/or other related illicit access, use or disclosure. Salt Edge is a reliable partner that has earned the trust of hundreds of thousands of end-users, who use the company's channels on a daily basis.



# OUR CLIENTS

## What they said about us



We are always putting the customer experience first. Launching this instant lending proposition requires to have all parts of the puzzle fit. Salt Edge's solution is an important part of the seamless and instant solution we're now offering to SME customers.



We are a bank that not only moves with the times but also tries to outpace them. And we are very glad that in this times outpacing mission we have succeeded to find such a reliable and innovative partner as Salt Edge Inc. Thanks to the possibilities provided by Norvik Banka's digital banking app e-Norvik, currently we are the only bank in Latvia that offers management of various bank accounts in one application. It allows us to provide our clients not only with the best service but also with unique user experience.



The data aggregation service allowed us to expand to a broader market and at the same time increase our retention within the existing user base. Looking back, I can only regret not doing it sooner.



**Benoit Legrand,**

Global Head of FinTech of ING Group



**Oliver Bramwell,**

CEO of Norvik Banka



**Iliya Yordanov,**

CEO of Silverwiz



**LISA  
TERZIMAN**



Business Development Officer



**DMITRII  
BARBASURA**



Chief Executive Officer

## OUR TEAM

# Our experience is your power

Our team members have different professional backgrounds, bringing an incredible amount of knowledge and experience to the table. Combining these bright minds and channeling their abilities and skills into a common goal, guarantees a constant stream of innovative ideas and continued excellence of execution. We leverage our combined experience to empower your business.

**60+**  
professionals

Working together to deliver a seamless experience for you and your customers.

**5**  
years

Of market experience in API development and intercommunication between banks and third parties ensures the stability and scalability of the system.

# OUR CONTACTS

## Let's get in touch

You're one email away from elevating your business.



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**THANK YOU FOR YOUR INTEREST  
IN SALT EDGE INC.**

Are you ready to power up your business?

**Contact Us**