Account Aggregation: Multi-Bank View

Unified Dashboard

Total Balance: $45,230

All transactions | Spending insights

User

Aggregator

App

(AISP)

API

Hub

Bank A

Bank B

Bank C

Bank D

1. Link accounts

5. Display

Process Flow:
1. User links accounts in app
2. App redirects to each bank for consent
3. User authenticates at each bank (SCA)
4. Banks return access tokens
5. App fetches data via APIs
6. Unified view presented to user

[CONCEPTUAL FLOW DIAGRAM]