

# From Open Banking to Open Data

OPEN DATA

OPEN FINANCE

## OPEN BANKING

Payment accounts | Transactions | Payments

\* Mortgages

\* Loans

\* Insurance

\* Pensions

\* Current accounts

\* Savings accounts

\* Transaction data

\* Payment initiation

\* Investments

\* Credit cards

\* Consumer credit

\* SME finance

\* Utilities

\* Telecoms

\* Government

\* Healthcare

\* Education

\* Smart data

Jurisdictions Moving to Open Finance:  
- Brazil: Full open finance since 2022  
- Australia: CDR expanding sectors  
- UK: Open finance roadmap  
- EU: FIDA proposal (2023)

2018  
PSD2

2024  
Open Finance

2027+  
Open Data

Source: Regulatory announcements, OECD frameworks