

# 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

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

- \* Utilities
- \* Telecoms
- \* Government

- \* Healthcare
- \* Education
- \* Smart data



Source: Regulatory announcements, OECD frameworks