

Qwist

Open Banking, Elevated

**Break past the limits of
legacy systems**

**Seize opportunities faster, build smarter,
and scale** with a partner engineered for
what's next

| Built on a decade of Open Banking expertise.

Since 2012

Over 10 years powering European financial infrastructure

Qwist 3 Pillars

With the **Qwist 3 Pillars Approach** you can Connect to the customers' financial data and harmonize the information for better risk and opportunity Assessment and use that information to orchestrate your customer journey at the Activate stage.

CONNECT

Safe and compliant access to your customers' financial data

ASSESS

Decision-relevant insights extracted from the raw financial data

ACTIVATE

Orchestrate your customer journey to enable business growth

Qwist Product Suite

Each product sits under the relevant pillar; the pillars help consolidate your customer's journey. **Qwist products are all accessible separately** as well as an entire flow. They are modular, allowing your business to create a product stack that fits your current needs.

CONNECT

Financial Data

Access real-time financial data

Open Finance Compliance

Reliable compliance with PSD3, PSR and IPR

PSD2 API

Safe and seamless integration that meets the needs of TPPs and regulatory authorities (NCAs)

Consent Management Security

Account information service and payment submission service for Switzerland

ASSESS

Data Enrichment

Making the most out of raw transaction data

Income Verification

Data base calculation of end-user's liquidity

Risk Insights

Real-time financial insights

ACTIVATE

Account Switch

Efficient and quick transfer of the customer's account

Portfolio Switch

Efficient and quick customer's portfolio transfer

Account Verification

Real-time user verification

Pay-by-bank

Faster and cheaper payments alternative. Available for licensed and non-licensed institutions.

Open Finance Unlocks Commercial Possibilities for any Business Model Operating with Customer Data

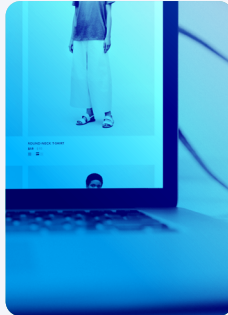
PAYMENTS



Cheaper than cards 0 chargebacks

- ✓ Pay-by-bank – fast, low-cost payments
- ✓ Start processing instantly with precise onboarding and compliance
- ✓ Proactively detect fraud and cut chargebacks

ECOMMERCE



Improved buyer journeys and increased revenue

- ✓ Turn buyer behavior into revenue streams
- ✓ Expand your reach with instant payments
- ✓ Enable high-value sales with integrated financing

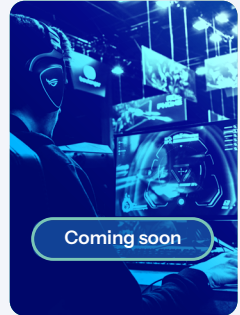
LENDING



Fast and confident decisions

- ✓ Make confident risk decisions and increase upsell
- ✓ Verify customers in minutes
- ✓ Operate real-time data where speed translates into revenue

IGAMING



Fast onboarding less fraud

- ✓ Instant, secure player approval at scale
- ✓ Strengthen fraud prevention to protect revenue integrity
- ✓ Higher engagement and volume with instant settlements

Transactions
retrieved every day

1,000,000+

Account Switches

2,156,424+

Financial Institutions
Connected

3,600+

Active Regions

18

Countries =
Pan-European Reach

30+

Active Customers

~100

About Qwist

Qwist is a pan-European Open Finance provider that takes banking data capabilities to the next level.

Our three pillar solution: CONNECT, ASSESS, ACTIVATE gives businesses a competitive advantage by enabling them to operate securely and compliantly while turning raw data into actionable models, and activating the new revenue streams. We are the DACH regulated Open Finance platform, headquartered in Berlin with offices and teams across Europe's major financial hubs. Our solution is locally hosted in Europe, allowing our customers to operate at highest regulatory standards while supporting economic independence.

With over a decade of PSD2 API expertise powering 3,600+ financial institutions across Europe, **Qwist has the proven foundations to take Open Finance further — faster.**

2026 marks a year of significant expansion for Qwist as we enter new regions and reposition our platform to support the growth of additional business verticals, including Payments, Lending, and eCommerce. We are also preparing to launch our iGaming offering and several new products—so stay tuned for what's next.

Do you have more questions? Get in touch!



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We can't wait to hear from you!

Qwist Team 