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The state of open finance 2026

Realizing the promise of connected,
permissioned financial data



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01

Competition in financial services is accelerating, creating a moment of opportunity

Competition in financial services is accelerating, and with it comes a powerful wave of possibility

Consumers today are benefiting from an unprecedented expansion of choice. Fintechs and other emerging players are raising the bar with new ideas, intuitive experiences and tools that help people take greater control of their financial lives. As inflation and market uncertainty challenge purchasing power, this broader landscape empowers individuals to seek out providers who deliver clearer value, smarter solutions and more meaningful support – while giving them greater confidence that their data is being handled responsibly.

Collaboration can remove friction from the customer experience

At the same time, the industry's rapid pace of innovation is creating fertile ground for collaboration and improvement. As financial institutions develop new products and services to meet rising expectations, they have a unique opportunity to address a long-standing friction point: fragmented financial data. Open finance supports this shift by giving people more meaningful control over their financial information and enabling services that are more relevant, more transparent and genuinely centered on the consumer. By moving toward more connected, interoperable systems, providers can unlock smoother experiences, deeper insights and more holistic financial well-being for their customers.

In fact, consumers are now prepared to consider cutting ties with their existing providers if they don't offer this new standard of experience and switch to new ones. In our survey of 8,000 consumers in 11 markets:



77%

would switch to gain more transparency over the use of their personal data, and 43% have already done so

76%

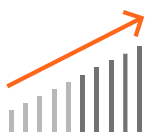
would switch to access digital features that would make managing their finances easier, and 44% have done so

70%

would switch to obtain more personalized insights to make smarter financial decisions, and 42% have done so

18%

would even pay a fee for the ability to open a savings or investment account instantly



three-quarters

of executive respondents say their companies have achieved direct revenue uplift from open finance initiatives

By making convenient new features accessible to consumers, open finance creates new revenue streams for providers and increases customer retention. Our survey of 300 senior finance industry executives shows that many companies are already developing use cases and offering new products based on the open finance model.

Most are getting results, and in forms that really matter: three-quarters of executive respondents say their companies have achieved direct revenue uplift from open finance initiatives.

But they also estimate that their organizations have missed out on millions of dollars in additional revenue because they couldn't access necessary consumer permissions. And 62% say that their organization risks losing customers to competitors if they don't invest enough in making financial interactions more convenient and personalized. With so many consumers happy to switch, we're at a tipping point.

The headlines

Open finance now plays a central role in competitive advantage

Open finance refers to consumers and businesses consenting to securely share their financial data to access convenient, personalized financial services. This data can be shared to facilitate a range of use cases, including account-to-account payments, streamlined application processes for new financial accounts or loans and the aggregation of financial information to manage finances in one place.

76%

of consumers are prepared to switch providers to access digital features that would make managing their finances easier and faster

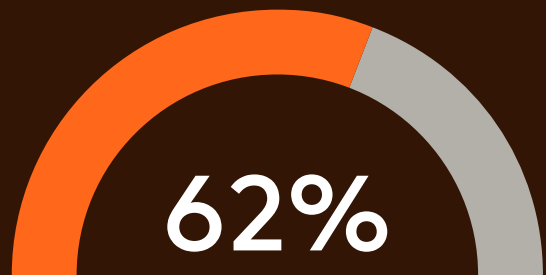
63%

of consumers say the insights and recommendations they're getting from financial providers are more helpful now than they were a year ago




3 in 4

of executives say that open finance initiatives have directly improved their organization's revenue levels in the past year



62%

of executives say that their organization risks losing customers to competitors if they don't invest enough in making financial interactions more convenient and personalized



02

The dynamics of today's open
finance tipping point

Open finance is redefining how companies understand and engage their customers

75%

of executives attributed revenue growth to using customer-consented data to develop new or improved products or services



Organizations adopting open finance — whether financial industry players or merchants — are finding their efforts to be worthwhile. The insights they can get from customer-consented data have improved many organizations' decision-making about how they serve their customers.

In the past two years, many of the companies in our survey have developed the ability to:

- generate real-time artificial intelligence (AI) insights about risk and customer engagement (60%)
- strengthen their security and fraud protocols (57%)
- service thin-file customers (49%)

Expanded access to customer-consented data is also driving revenue growth: nearly half of organizations (49%) have been able to launch new product lines or service offerings, creating new revenue opportunities.

Consumers are noticing: 63% (including 80% in the U.S. and 78% in Australia) believe that the insights and recommendations they're getting from financial providers are more helpful now than they were a year ago. Crucially, 65% say managing their finances has become less stressful in the past year thanks to new features their financial providers have started offering.

Consumer empowerment is a big driver of open finance, says Jess Turner, executive vice president, global head of open finance and developer experience at Mastercard. "Consumers are becoming increasingly digital, and they increasingly expect easier experiences, faster access to their data and better utility in how they use their money," she says. "And the bar keeps getting higher on how to meet those needs."

KPIs are on the up

Companies' open finance efforts are affecting their key performance indicators (KPIs). Most executives tell us

they've been able to use their open finance initiatives to generate more revenue, retain more customers, and increase their share of wallet and cross-sell conversions. And the more actively a company develops its open finance capabilities, the more those capabilities will improve its KPIs, as seen in figure 1 below.

Many companies are also finding that they can expand their customer pools: 51% say that open finance has enabled them to extend credit to a wider range of individual customers, and 40% say it has enabled them to extend credit to a wider range of small businesses.

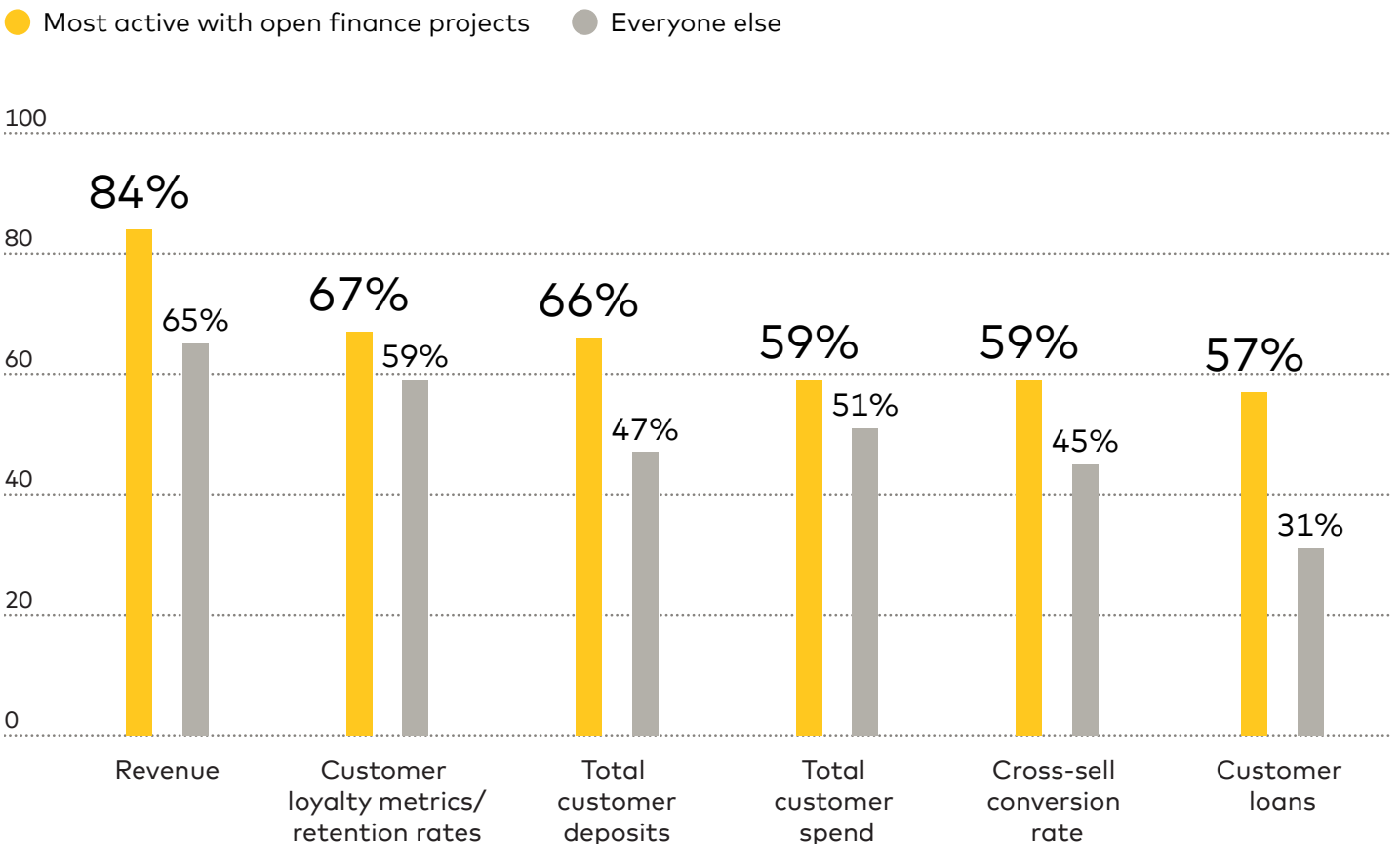
Organizations leveraging open finance capabilities are seeing meaningful commercial impact. With access to connected, customer-consented data, organizations are able to reach new customer segments by expanding loan approval rates, strengthening their risk and fraud models, acquiring customers more efficiently and cross-selling more relevant services to existing customers.

Open finance is boosting revenue

Seventy-five percent of executives (including 83% in Australia) attributed revenue growth to using customer-consented data to develop new or improved products or services. Among organizations investing more actively in open finance, that proportion rises to 84%. Financial services providers are slightly more likely than merchants to report these benefits (77% versus 73%), underscoring the breadth of use cases emerging across the ecosystem.

Based on the overall annual revenue reported by our surveyed companies, we calculate that open finance was responsible for an average of 3.3% revenue growth in the past year. This equates to an average of about \$312 million in additional revenue across the various organizations we surveyed.

Figure 1, B2B insights: **Open finance is having a positive impact on KPIs**



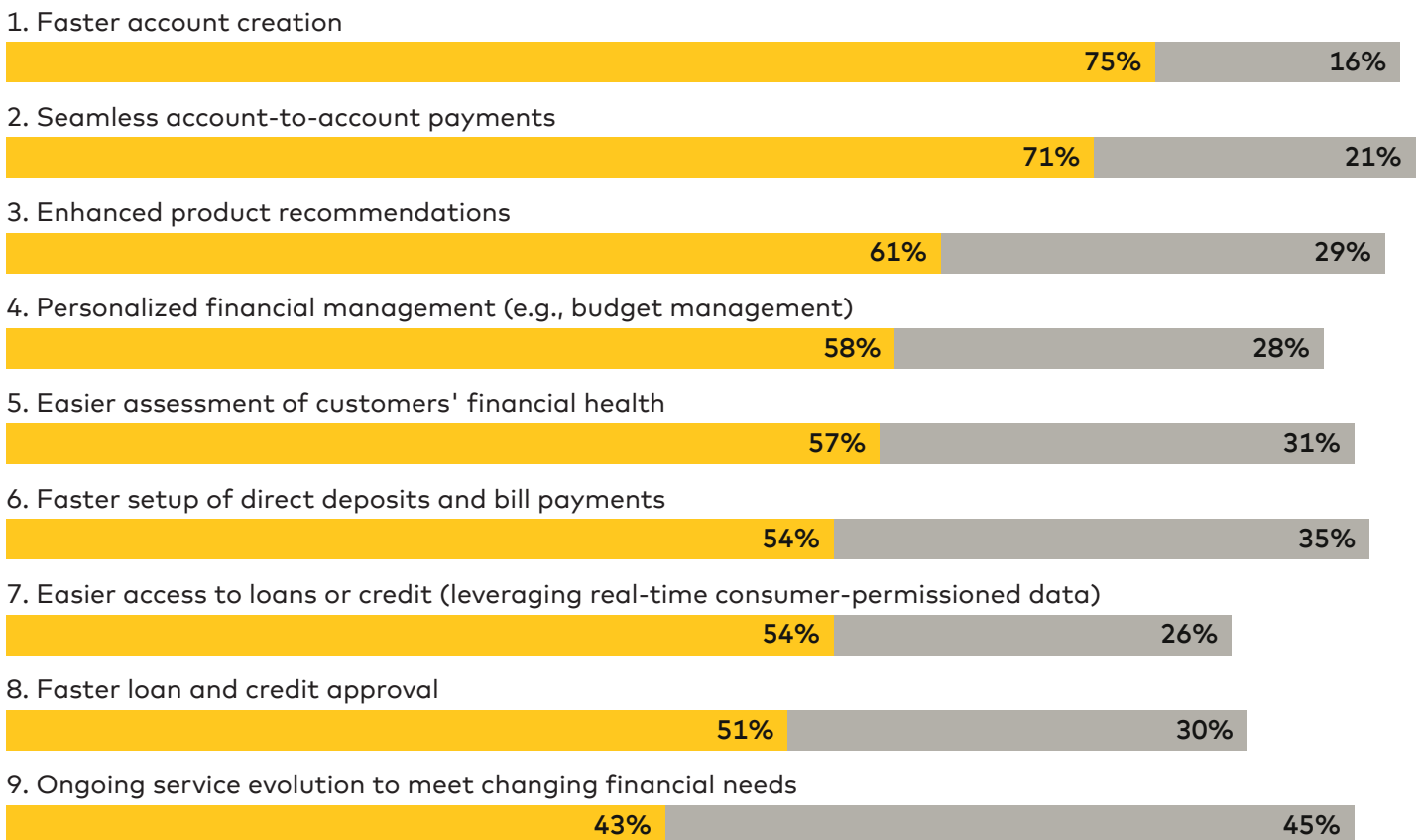
Open finance's role in creating competitive advantage is set to intensify

Most financial service providers and merchants in our survey are starting to realize the scale of the open finance opportunity. Of the nine core functionalities (Figure 2) enabled by open finance that our study measured, the surveyed organizations provide an average of five, with faster account creation and account-to-account payments being the most commonly provided. And organizations that are providing a higher number of open finance capabilities are seeing a higher uptick on the KPIs measured than the rest of the pack. This indicates that, while many providers are rising to the open finance challenge, there remains significant upside to be won by adopting more use cases. The surveyed organizations are planning to do just that over the next two years, and Figure 1 suggests they are likely to see additional uplift in revenue and other KPIs as a result.



Figure 2, B2B insights: **Open finance use cases enabled by companies**

● Already offer ● Plan to offer in the next one to two years



● THE DYNAMICS OF TODAY'S OPEN FINANCE TIPPING POINT

As more providers develop these use cases, organizations can't afford to get left behind.

Most consumers are ready to switch providers to access:

Better loan or credit terms



81%

of consumers would switch providers for this reason

More control over their data



77%

of consumers would switch providers for this reason

Digital features that would make managing their finances easier



76%

of consumers would switch providers for this reason

More personalized insights for making smarter financial decisions



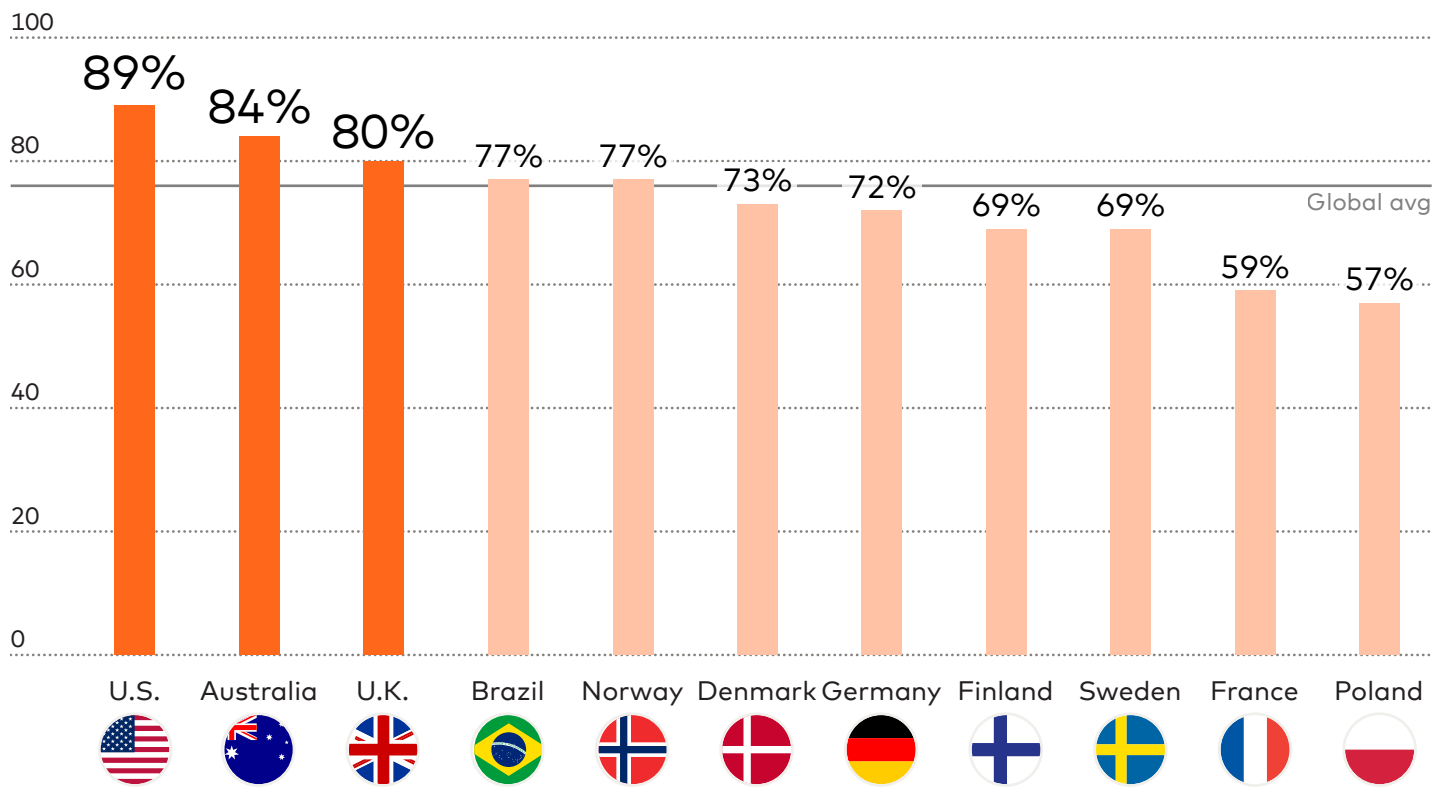
70%

of consumers would switch providers for this reason

In each of these cases, more than half of the respondents have already switched. And consumers based in the U.S. are even more willing to switch to access the open finance features they want.



Figure 3, B2C insights: A pronounced consumer willingness to switch (selected countries)



Customers are prepared to make bold moves

This willingness to switch is a risk for any provider that doesn't develop its open finance offerings quickly enough, but it's a huge opportunity for providers that are faster.

Nothing highlights this more than consumers' willingness to give companies permission to share their personal financial data in order to access new features. For example, 82% say they would consent to sharing intelligence to simplify loan and mortgage applications, improve approval outcomes and get better interest rates. And 78% would consent to access a new banking feature that helps them keep track of their finances and analyzes their spending patterns. To access instant account

opening, 18% would consent not just to sharing data but also to paying a fee. And 6% would pay a fee for a simplified loan and mortgage application process.

These findings signal that open finance is moving into the mainstream. But financial services providers have much to do to ensure that they'll be net winners in that transition. Their success will hinge, among other factors, on the companies they choose to partner with to develop open finance use cases. Partners should bring to the table not just innovative product features but also the ability to scale those features globally, across different verticals and with watertight security.

Regulation in the spotlight

Open finance innovations have spurred a wave of new regulations in recent years. The open banking model, for instance, can be driven by regulations just as much as demand. In fact, regulators in major markets have set out rules and standards for how banks can securely share consumers' data with third parties. Now, many of those regulators are taking a similar approach to open finance to foster competition and innovation and empower consumers.

Most regulators and lawmakers in the markets covered by our research are contemplating or already extending their existing open banking rules to cover open finance, and some are even reexamining

existing frameworks to make them more commercially viable. The EU, for example, has proposed a framework governing financial data access. Australia is extending its Consumer Data Right (CDR) framework to additional (non-banking) sectors such as energy and telecoms. The U.K. Financial Conduct Authority, meanwhile, plans to publish an open finance road map in the next year.

While the final outcome of such activity remains to be seen, it suggests that regulators want to see open finance succeed and are looking to establish and adapt regulatory guide rails to accomplish their goals.



03

**Open finance:
Big upside,
tall hurdles**

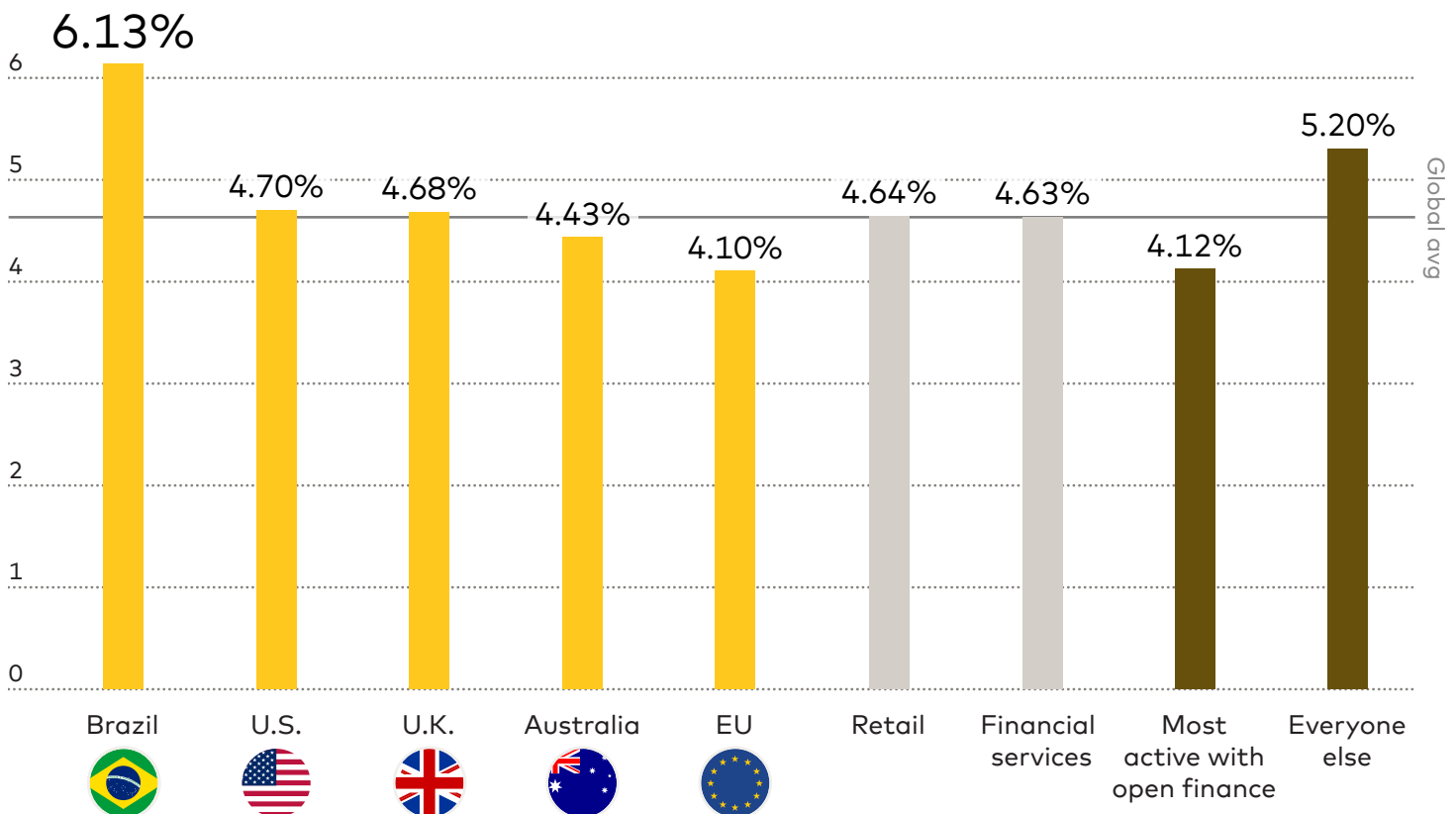
Organizations are leaving revenue on the table

Our research finds that many organizations are missing out on the full potential of open finance. Unsurprisingly, the less active open finance companies are losing a lot more than the more active ones. The surveyed executives estimate that their organizations lost out on an average of 4.6% in additional annual revenue last year because of consumers not granting permissions to more sources of financial data. That's millions of dollars in missed revenue.

The figures are highest in Brazil. Companies in the U.S., U.K. and Australia, meanwhile, are leaving more revenue on the table than companies in the EU.



Figure 4, B2B insights: **Companies worldwide are missing out on open finance revenue**



● OPEN FINANCE: BIG UPSIDE, TALL HURDLES

Failure to secure consumers' data consent hampers providers in several ways. It can lead to delays in onboarding or account opening, an inability to make fully informed lending decisions, errors or failed transactions caused by incorrect account details, or consumer drop-off due to frustration with payment processes.

Consumers are feeling the pain of these issues. For example, 78% are prepared to switch providers due to frustration when using websites or apps to make payments. Executives acknowledge that customers get frustrated when their website or app is difficult to use, but 68% say these issues are usually caused by the customer not providing the right data permissions. Over one-third of executives (38%) say this happens frequently.

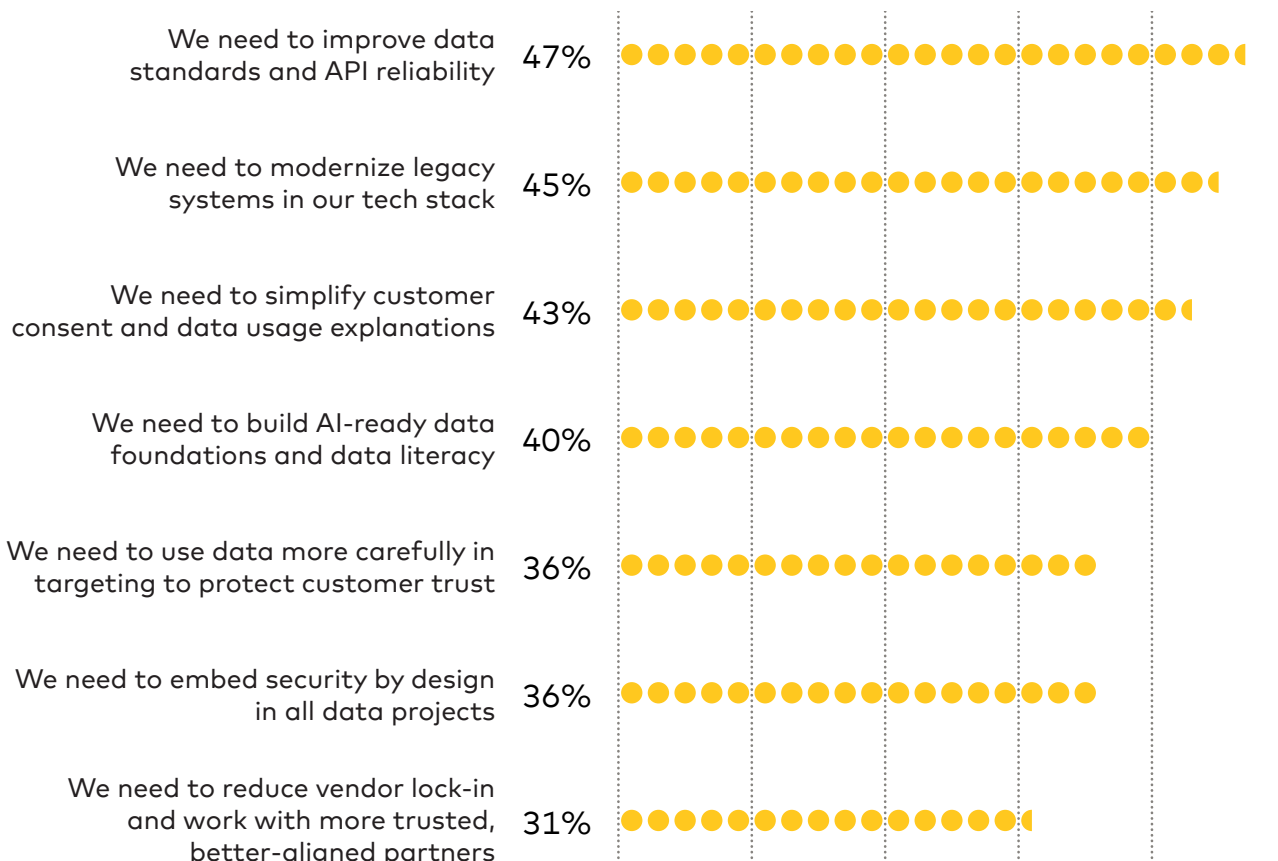
Barriers blocking data consent

One reason that consent is withheld, executives acknowledge, is the friction consumers encounter during the consent process. Another is that providers do not

make sufficiently clear how the permissioned data will be used. Among the chief lessons their organizations have learned from the open finance experience, say 43% of executives, is that they need to simplify customer consent and data usage explanations.

Providers also need to make clearer to consumers why they're being asked to provide consent and what benefits they'll gain from doing so. "If a consumer doesn't know why they should agree to sharing highly sensitive personal financial information, they'll probably refuse to do so," says Ryan Beaudry, executive vice president, global product and operations at Mastercard. "If the context isn't clear up front, we see significant consumer drop-off at that step."

Figure 5, B2B insights: **Biggest lessons learned from open finance projects in the past 12 months**



Without personalization, customers will walk

Limited access to customer-consented data is a root cause of companies' struggles to fully meet customers' personalization demands. And over two-thirds (67%) of executives say they've seen customer churn because their organization couldn't offer the desired level of convenience or personalization. It's especially pronounced in the U.S.: 78% of executives there have seen this churn, compared with 61% in Europe.

This is a weakness that providers need to rectify. "After all," says Ryan Beaudry, "open finance is all about putting consumers and small businesses in control of their data, ultimately to deliver more personalized, relevant experiences for the use cases that they're looking to enable."

More than six in 10 executives (62%) say that if their organization fails in the next year to invest in systems that make financial interactions more convenient or personalized for consumers, it risks even more customer churn.

Four data-sharing attitudes: Meet our consent personas

Most consumers will consent to sharing their financial data in exchange for specific service offerings that are enabled by open finance.

The majority (89%) state their willingness to share data as a general principle, but almost half of them (these are the "**value seekers**" in our research) say that this depends on them understanding what their data will be used for. The remaining portion of the consumers who are willing to share their data as standard are the "**trusting sharers**" (27%), who are comfortable to share their data regardless, and the "**confused compliers**" (18%), who feel somewhat forced to share their data in order to access certain functions. Lastly, the smallest portion of consumers we surveyed (11%) are the "**avoidants**," who avoid sharing even if they need to miss out on certain features.

Consumers in the U.S. and Australia (both 87%) are the most open to sharing, and those in France (53%) and Poland (51%) are the least open to it.



Figure 6a, B2C insights: Consumer willingness to consent to sharing (total)

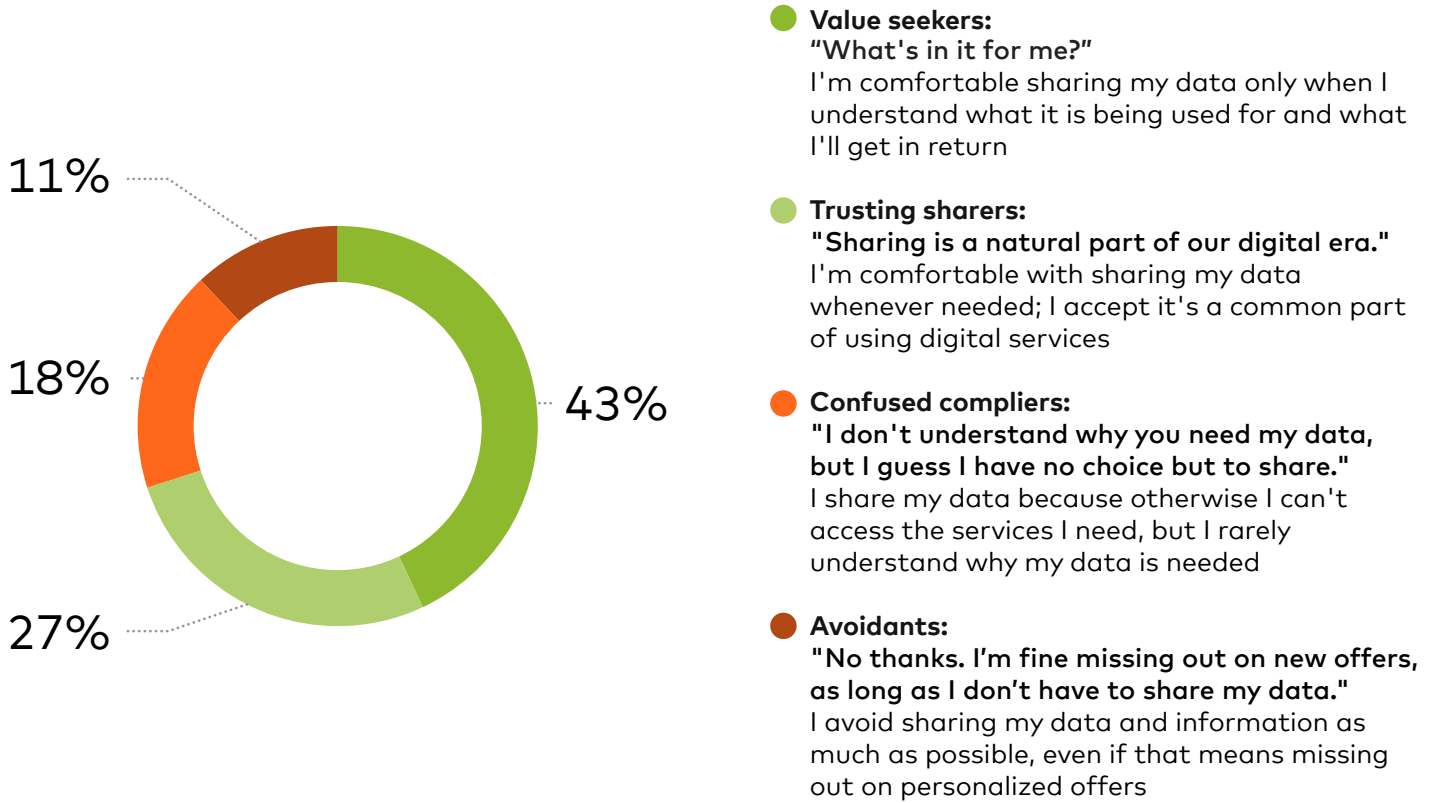
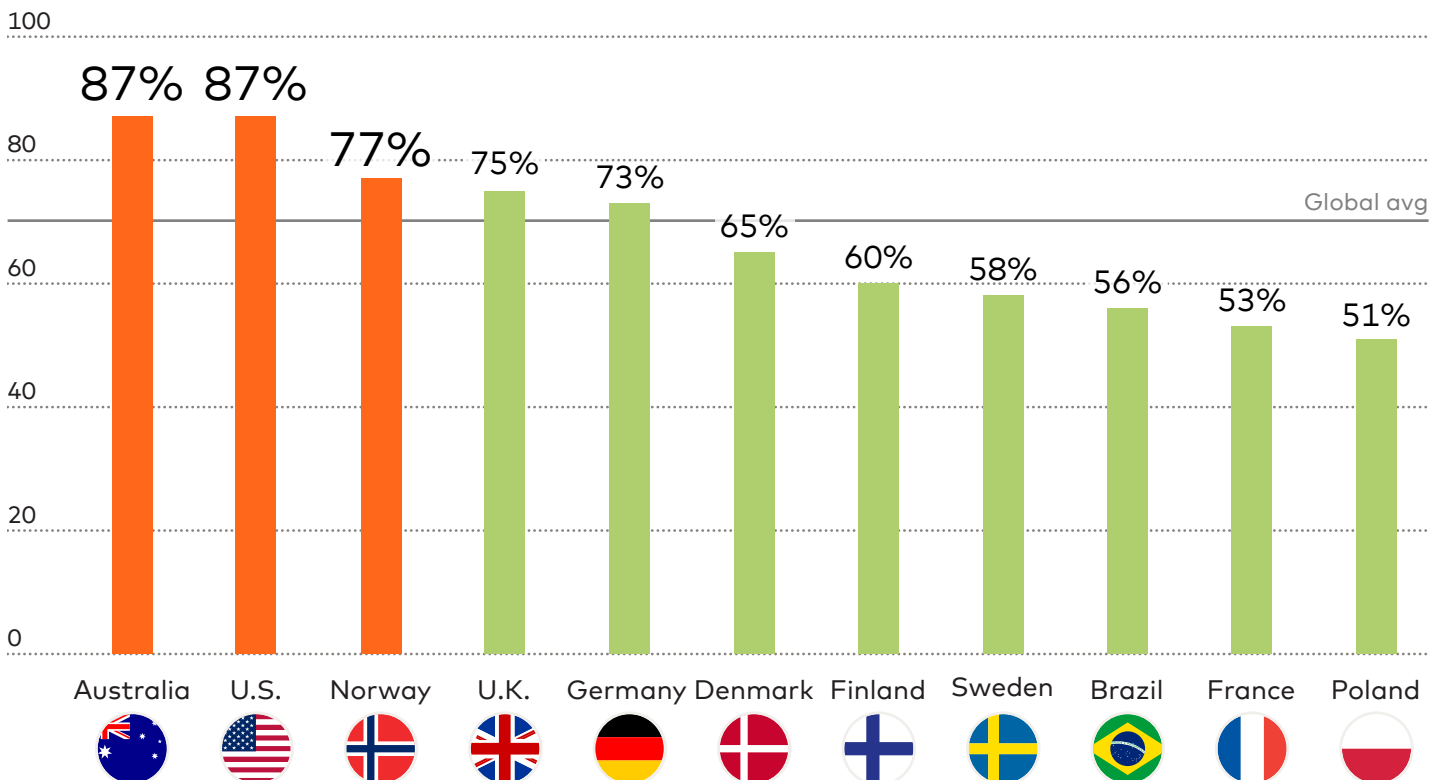


Figure 6b, B2C insights: Consumers comfortable with sharing data (selected countries)



Avoidant consumers have trust issues

The views of the avoidants, who are the 11% of consumers who refuse to share data at all, are worth a closer analysis. This group is much more likely than the average consumer to be skeptical of financial providers than they were a year ago. And they're considerably more likely to have lost trust in a provider because of a data breach. Most say they're unclear how providers will ultimately use their data.

But many avoidants are suffering from withholding their permission. Far fewer than the average consumer say they feel that their personal financial management has become less stressful over the past 12 months or that they receive more helpful insights and recommendations from their providers.

So although they're not comfortable sharing their data, most avoidants crave the benefits: 71% say they would be open to features that provide financial improvements. But to reach these customers, organizations will need to overcome their trust issues.

Companies must become better communicators

Clear communication is the first step, according to Ryan Beaudry. "The provider must articulate very clearly what the customer is consenting to," he says. Clear, digestible communication tied to the brand will do more than other factors to convince skeptical customers, he believes.

Consumers, meanwhile, say they will switch providers to get more transparency and control over how their data is used. And the relative majority say their consent depends on whether they understand what their data will be used for. So if companies fail to clearly explain their intentions when they request consent, there is a high risk they will not be given access to the data they need to provide open finance service upgrades.

"In the technology field, we often talk about security by design and privacy by design. Today, we increasingly have to think about transparency by design," says Roshni Joshi, vice president and technical general manager for field engineering at Databricks. "If consumers don't understand how their data is being used, it's difficult to build the trust open finance depends on."



The background features a large circular cutout on the right side, revealing a tunnel-like structure composed of numerous parallel, curved light rays in shades of gold and brown. The rays appear to converge towards the right, creating a sense of depth and movement. The overall color palette is a mix of soft pinks and warm, metallic tones.

04

**Designing trust-building
programs to reassure
consumers**

Create a data-consent flywheel



The primary way to build the trust and reassurance consumers need to feel confident sharing their financial data follows a fairly logical equation. When the value of data sharing is clear and meaningful, consumers feel more confident choosing to share their financial data.

To streamline this process, companies should speak to the priorities that matter most to consumers. When it comes to connecting their bank account to another digital service, consumers say that saving time is their highest priority. This is followed by simplicity and real-time insights to inform their financial decision-making.

Figure 7a, B2C insights: Increased speed is the benefit consumers desire most (total)

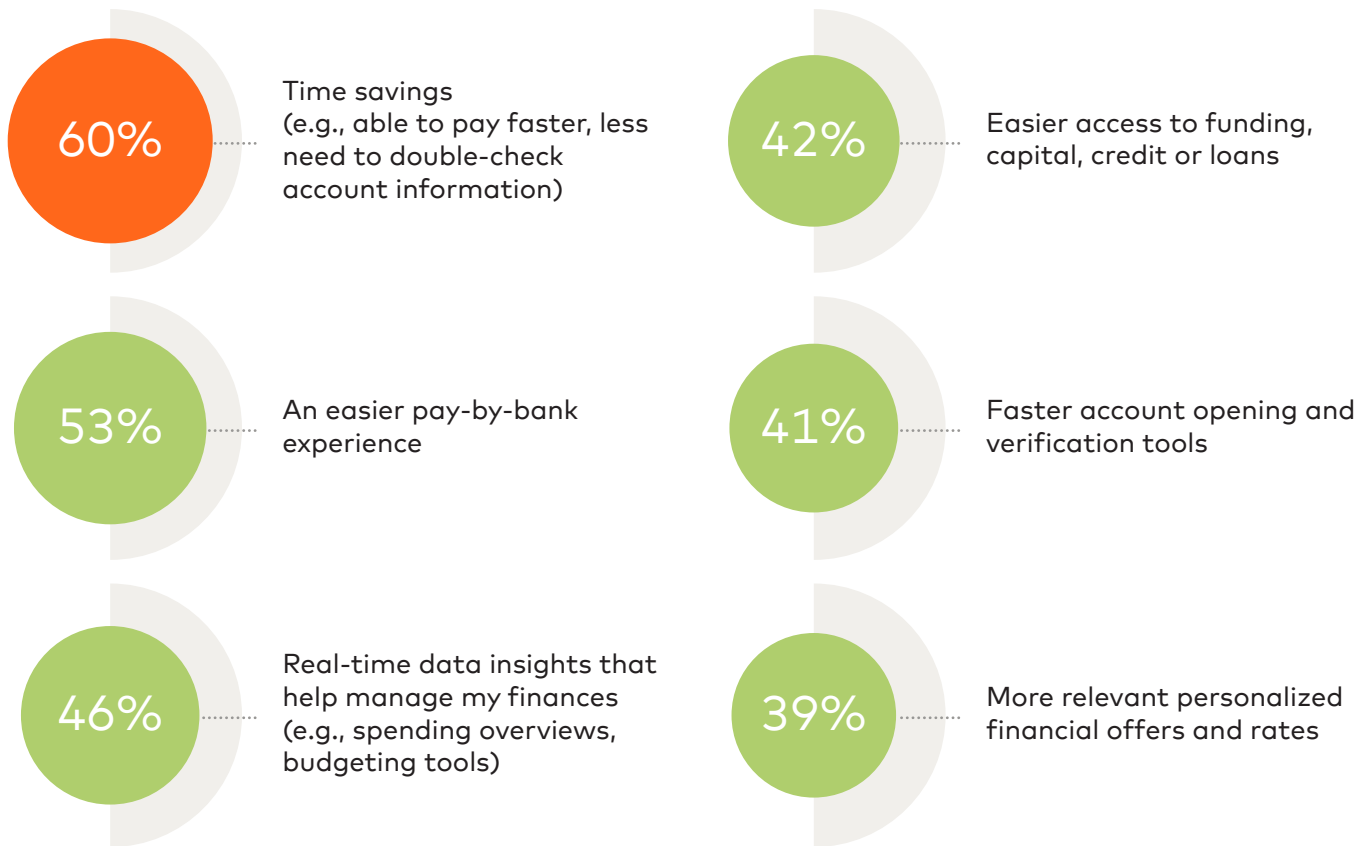














Figure 7b, B2C insights: Increased speed is the benefit consumers desire most (selected countries)

	Global 	Australia 	Brazil 	Denmark 	Finland 	France 
1st	Time savings	Time savings	Time savings	Time savings	An easier pay-by-bank experience	Time savings
2nd	An easier pay-by-bank experience	Real-time data insights that help me manage my finances	An easier pay-by-bank experience	An easier pay-by-bank experience	Time savings	Real-time data insights that help me manage my finances
	Germany 	Norway 	Poland 	Sweden 	U.K. 	U.S. 
1st	An easier pay-by-bank experience	Time savings	An easier pay-by-bank experience	Time savings	Time savings	Time savings
2nd	Time savings	Real-time data insights that help me manage my finances	Time savings	An easier pay-by-bank experience	Real-time data insights that help me manage my finances	Real-time data insights that help me manage my finances

● DESIGNING TRUST-BUILDING PROGRAMS TO REASSURE CONSUMERS

Time savings is also one of the top two reasons why consumers have accepted a new product or service offer from their providers (38%). And it's a more important factor for consumers in the U.S. (58%) and Australia (54%) than for consumers elsewhere. Their other main reason is that the new feature or service offers clear financial gains, such as better interest rates (40% overall, but 56% in the U.S. and 55% in Australia).

The value of saving time

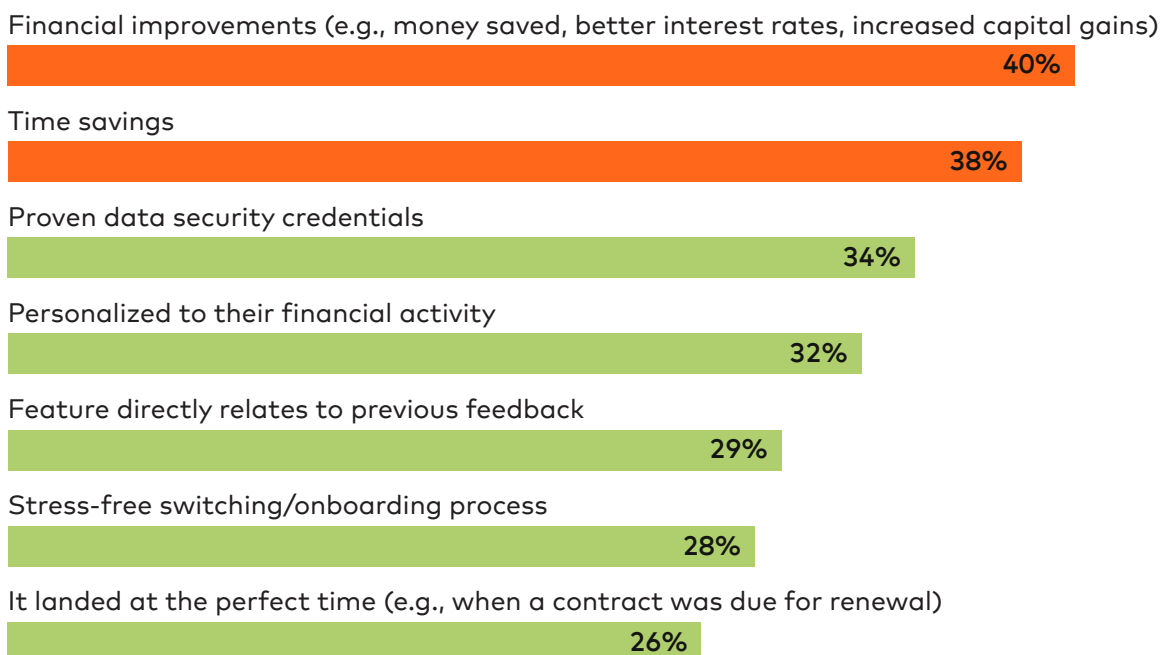
Open finance can save valuable time for consumers and small businesses searching for capital. Jess Turner says, "Getting a mortgage in the U.S. is hard, requiring a lot of documentation. Digital mortgage reports really cut down the amount of time, not only for the consumer but also for the mortgage underwriter." She adds that digital reports also contribute to higher-quality applications, which can reduce the chances of consumers being declined prematurely.

Streamlined loan applications are especially valuable for time-constrained business leaders. "Our mission is to provide business owners with frictionless, transparent access to the best credit options," says Brock Blake, co-founder and chief executive officer of Lendio, an AI-driven origination platform. "In order for our models to analyze a

small business's profile and create accurate performance predictions that qualify them for capital, transaction data is critical. [With consented open finance data we can] instantly ingest their last 6 to 12 months of bank transaction data allowing us to deliver faster, smarter funding options."



Figure 8, B2C insights: **Benefits that have persuaded consumers to accept a new product/service from their provider**



Reassure customers

Better communication with consumers about the value and safety of open finance is a vital part of securing their consent. The executives in our survey say it's all about reassurance.

We asked the executives to give us the phrases or terms their organizations have used to reassure consumers that a functionality is worth giving data consent for. Their responses fit into three categories.

Organizations can complement these messages with other steps that reassure consumers. According to our executives, one effective measure is to promote the organization's collaborations with other trusted brands to offer enhanced products and services. Another is displaying icons, badges or other trust symbols on websites and apps. Or promoting customer case studies that demonstrate the benefits of sharing data. More than half of the organizations (80%, 79% and 81% respectively) we surveyed employ these tactics.

1. There's a payoff

Make it clear to the consumer what the functionality does and how it will improve their experience. For instance, use phrases such as:

- This feature "reduces manual form-filling."
- This feature "enables quicker approvals."
- This feature "makes it easier to access your account from multiple devices."

2. They're in control

Explain that the consumer is in charge of their data and that they can make changes whenever they want to. For instance, use phrases such as:

- "You can change consent at any time."
- "Permissions are under your full control."

3. It's safe and secure

Tell consumers about the security safeguards that are in place to protect their data rights. For instance, use phrases such as:

- "Your data is securely encrypted."
- "Access is restricted to authorized teams only."
- "We monitor continuously to detect misuse."



Build momentum

Once organizations obtain consent, they can build consumers' appetites for more features to create somewhat of a data-consent flywheel. "If I'm applying for a loan, for example, I first want to ensure that I have a fair opportunity to secure an appropriate line of credit," says Ryan Beaudry of Mastercard. "But I may also want to get additional cash flow insights, verifying income, verifying employment in a different way so that the loan I'm applying for is personalized to my financial needs." Open finance functions that go beyond delivering insights and perform actions on consumers' behalf are also a good way to build momentum.

Gilmar Hansen, senior vice president at RecargaPay, says the Brazilian fintech is seeing this flywheel effect happen firsthand. Customers who use its open finance onboarding service are considerably more engaged long-term. "Customers that use this feature to onboard [faster] on average are 38% more active in using our platform's products and services."

Transparent consent is, of course, just the start

But open finance rests on more than just the act of obtaining consented data. Companies have learned in the past year that they also need to address two technology imperatives.

The first is to improve data standards and application programming interface (API) reliability. APIs are the network connectors that make data sharing possible and enable companies to innovate with third-party data. Without them, there's no open finance. As data sharing and volumes rise, an organization's APIs must meet the demands of availability, scalability and security. Enhancing API quality and consistency is a top open finance priority for financial services providers over the next year — more than for merchants. In this mission, banks and retailers will need to hold their API providers to account to tackle the reliability issues that are undermining their open finance efforts.

The second imperative is to modernize their organization's technology stack (again cited more frequently by financial services providers than merchants). Improved APIs are part of this and so is the wider integration of AI into data operations, both of which are 2026 priorities.

"APIs are hugely important," says Mastercard's Jess Turner. "But if the data quality isn't good, if the underlying integrations, technology and trust factor aren't strong with the entities that have the data, having great APIs won't matter."

In enhancing API quality and upgrading other parts of the technology stack, companies must follow the core security and privacy principles of the open finance model. These



● **DESIGNING TRUST-BUILDING PROGRAMS TO REASSURE CONSUMERS**

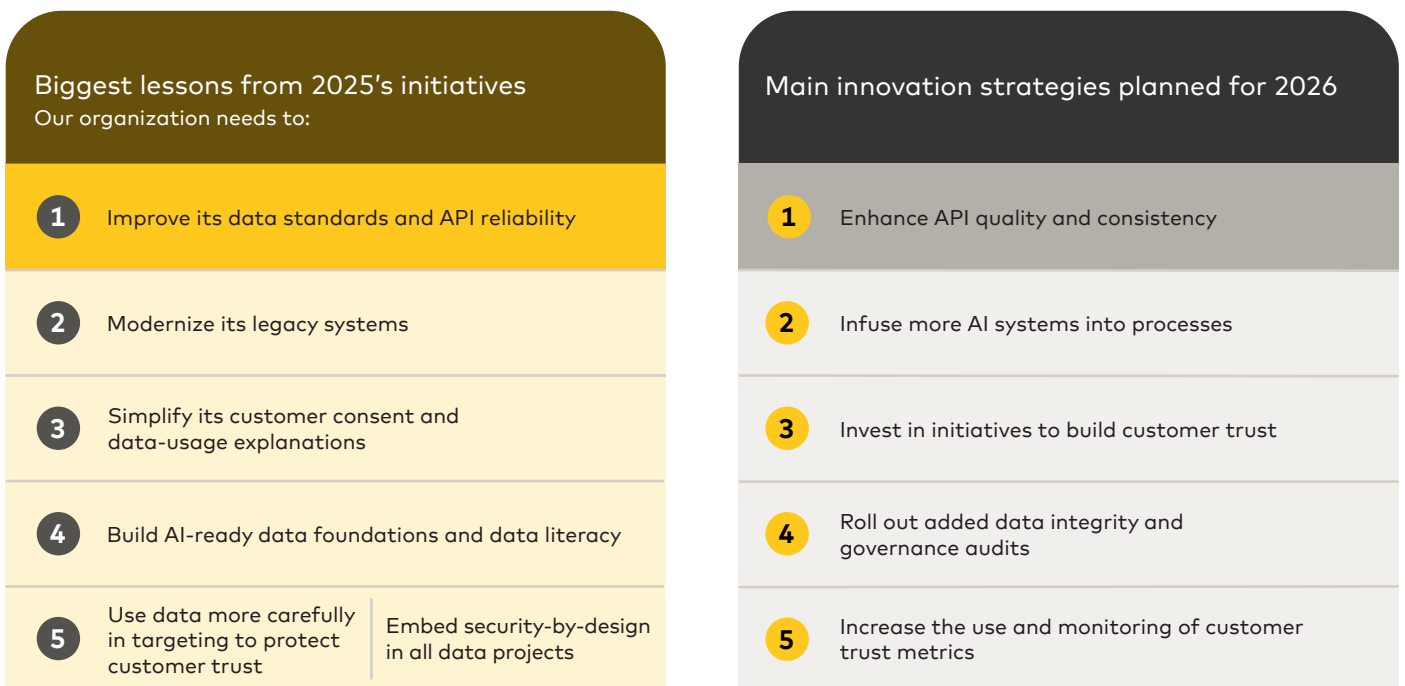
include security-by-design, an approach that ensures that security controls are embedded into financial technologies at the outset of the latter's development. Data privacy principles are those that flow from existing data protection frameworks, such as the EU's General Data Protection Regulation, in which consent, transparency, specific purpose use and data minimization are important requirements.

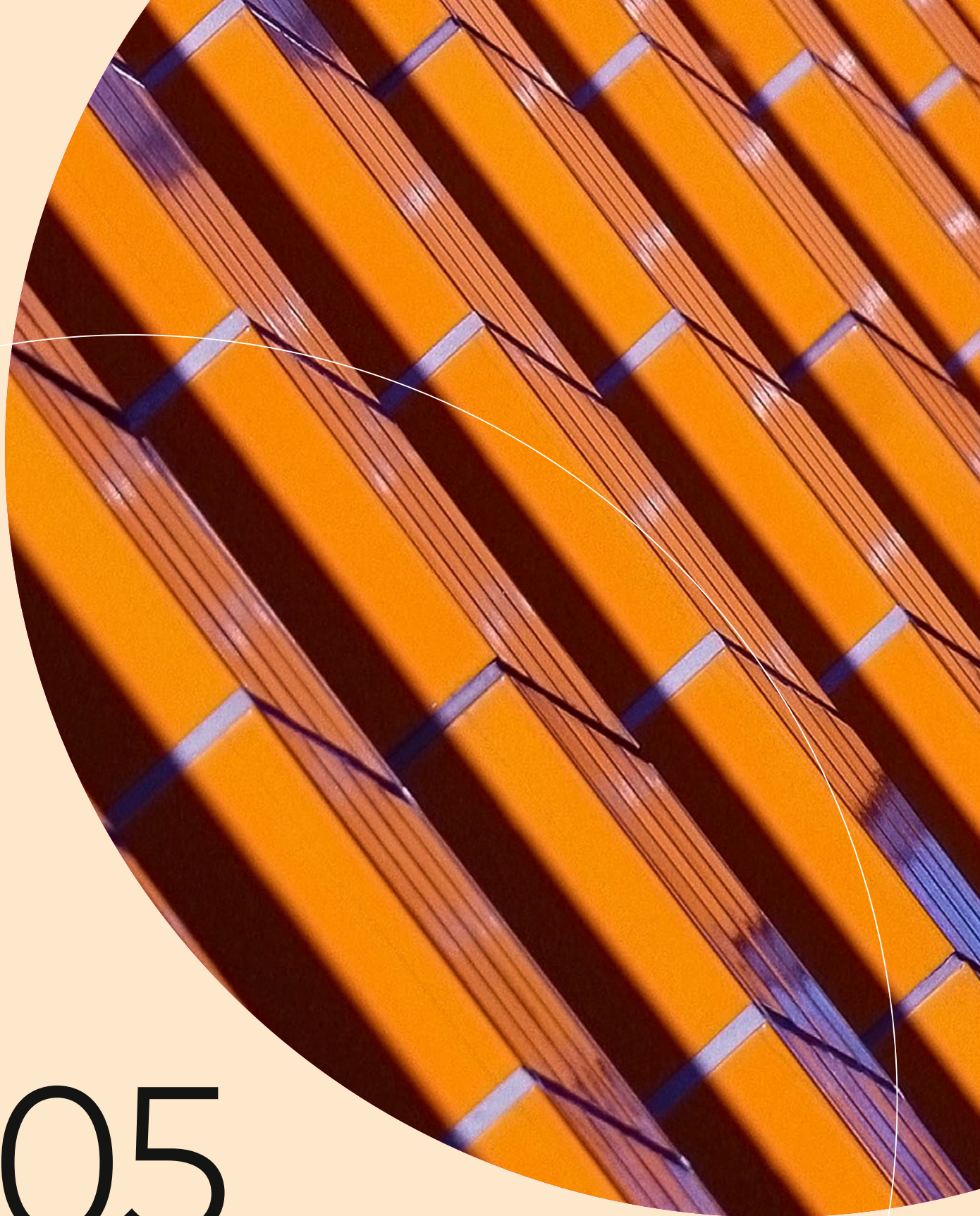
Roshni Joshi of Databricks points to one more technology imperative for companies providing open finance services. "There must be a unified governance solution across all of a company's data assets, whether it's first-party or third-party data. This provides it with strong access control as well as automated lineage so that it can track that data control for its customers."

All in all, investments in trust building and technology will go a long way to helping companies compete effectively in the dawning open finance era.



Figure 9, B2B insights: **Executives' initiatives for 2026 come from 2025's lessons**





05

Closing remarks

Realizing the promise of connected, permissioned financial data



Regulation will influence the growth trajectory of open finance in the next three years. By setting clear guidelines and promoting standards, regulators will ensure that financial services providers and merchants can innovate and compete fairly. And advances in technology, notably in AI, will enable those companies to give consumers the smarter, faster, more personalized financial services they crave.

But it's consumers who are in the driving seat. They now have more choice of providers as well as the tools to switch easily, and they will choose the providers that give them convenience and responsiveness. They're also becoming increasingly knowledgeable about the value of their personal financial data. As long as they're confident that it'll be used safely, that it will remain under their control and that they will gain value from sharing, many are happy to allow their providers to share that data with third parties — banks, insurers, retailers, consumer goods firms and technology companies.

Getting data consent is what will ensure a company's position in the open finance ecosystem. To really compete, however, companies must use it to give customers the innovative features and services they demand. Open finance presents a major opportunity for organizations, and those that win consumer trust will lead the next wave of growth.

But companies will only be able to do this if their open finance is embedded in their growth strategy. That may feel like a complex task given the fragmented competitive landscape and the internal and external influences (such as regulation and macroeconomic developments) that can shape strategy. That's why choosing a consultative partner with global scale and proven expertise in financial data and technology management can help companies build a strategy that will stand the test of time.

Five open finance imperatives for companies

1. Up the pace of implementing new use cases; there is considerable opportunity on the table, and some ecosystem players are moving fast to tap into it.
2. To earn consumer consent, organizations must show the personal value of sharing data and guarantee its secure, customer-controlled handling.
3. Choose your open finance partners carefully; their products should be innovative, be able to scale and have watertight security.
4. Leave no stone unturned in enhancing personalization and convenience; the research shows that customers will leave if providers fall short on these.
5. Ensure the company's APIs are fully fit for purpose, and can meet today's demands for availability, scalability and security.

About the respondents

The study is based on a survey of 300 executives and 8,000 consumers from 11 countries:

- Australia
- Brazil
- Denmark
- Finland
- France
- Germany
- Norway
- Poland
- Sweden
- U.K.
- U.S.

For the B2B respondents:

There are representatives from across the following sectors:

Acquirers, card networks, digital wallet providers, fintechs/neobanks, issuers, merchants/retailers, payment facilitators, payment processors.

In terms of size, the companies the executives are from have over \$100m in revenue or over \$10 billion in assets under management (AUM).

The entire sample is composed of senior leadership, with 25% of respondents at C-level and 75% at C-1.

For the B2C respondents:

We have representation from a range of generations:

- Baby Boomers
- Generation X
- Millennials
- Generation Z

And from a range of income levels (USD):

- Low - under \$25,000 pa
- Mid - \$25,000-\$74,999
- High - \$75,000+ pa

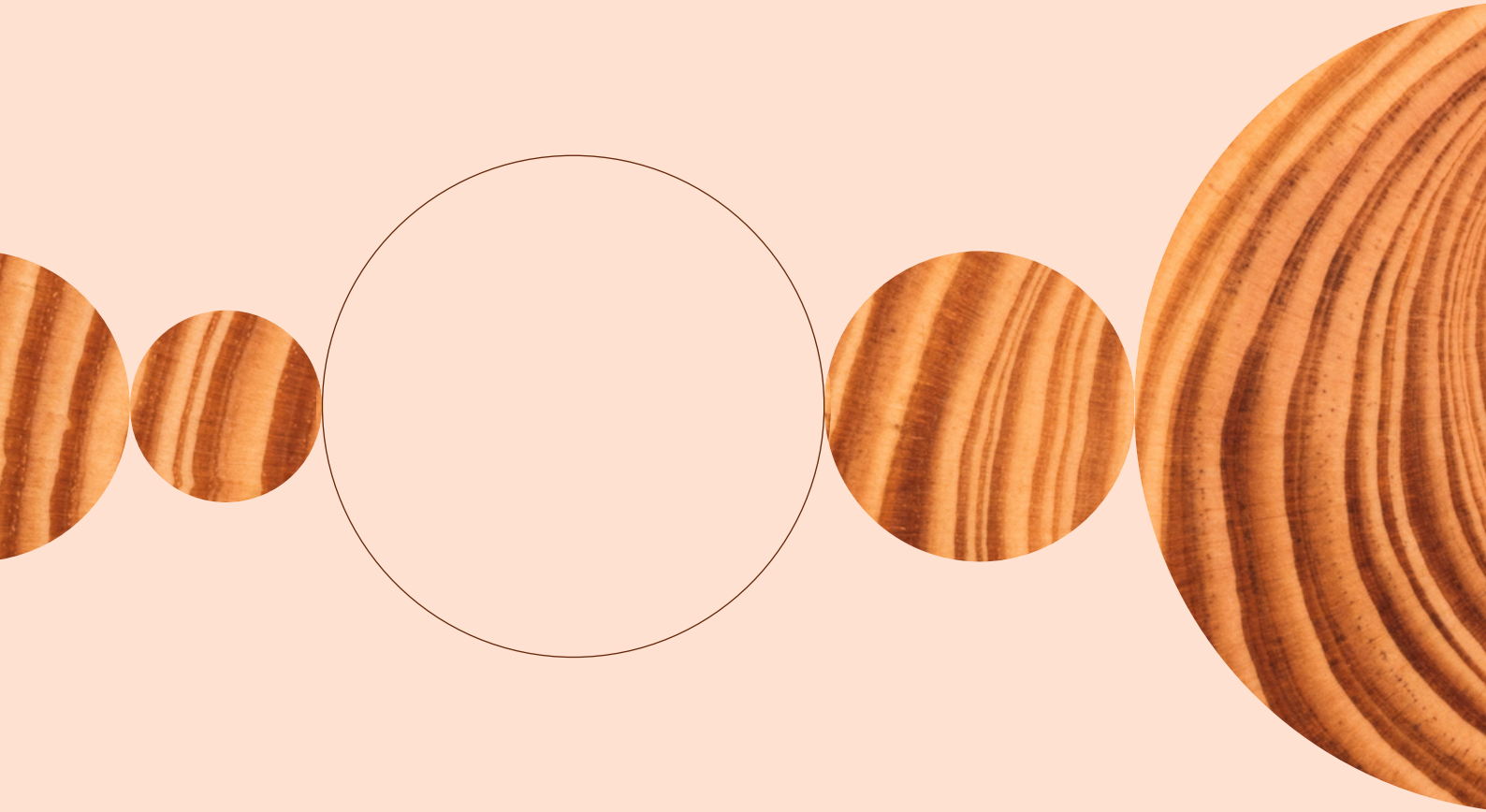
Note that percentages in the figures of this document have been rounded for clarity. So the percentages may not sum exactly to 100% due to rounding.





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