

# SFTI Common API | Update Q1 2026

Reporting period: December 2025 – March 2026

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## Executive Summary

*For management, decision-makers and all those who want to stay informed.*

### **New working group leadership and changes in the leadership team**

Sven Biellmann (Oepfelbaum IT Management AG) took over as head of the Common API Working Group at the start of 2026. Fabian Gotzen (SIX) took over as stream lead of the Security stream, Simon Meyer (SIX) has joined as co-lead of the Payment stream and Mike Mathys (M&S Software Engineering) as co-lead of the Pension stream.

### **Multibanking for individuals is live**

On 25 November 2025, the industry-wide multibanking offering went live. The launch generated broad media coverage (SRF, Blick, 24heures) and immediately triggered strong demand from fintechs and software platforms. Switzerland's market-driven approach has achieved tangible public visibility for the first time.

### **Federal Council mandates industry to measure Open Finance progress**

In December 2025, the Federal Council tasked the Federal Department of Finance (FDF) to develop precise indicators for measuring Open Finance progress together with the industry. According to Michael Manz (Head Financial System & Financial Markets Division, SIF) at the Open Banking Exchange 2026, these indicators shall be defined by the end of the year.

### **AI agents and Open Finance APIs – reference architecture published**

SFTI has published a white paper on the reference architecture for AI agent access to SFTI APIs. AI agents are rapidly evolving into autonomous systems capable of planning and executing complex financial tasks. Therefore, they will soon require structured, secure access to financial APIs. The white paper examines how the Model Context Protocol (MCP) can extend SFTI Common APIs for agentic use, illustrated through cross-pillar pension advice. If you want to understand how Open Finance and agentic AI will intersect and what your organization should do about it this paper is essential reading (read [here](#)).

### **SFTI takes position on SIC Instant Payment Bridge**

The second consultation on the SIC Instant Payment Bridge was extended with a new 'payment initiation' action area (Payment Initiation API). SFTI submitted a formal statement, as this represents a potential overlap with one of the streams in the Common API Working Group.

→ *For details on all topics, see below.*

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## Detailed Stream & Topic Updates

*For technical specialists, stream participants and active contributors.*

### **New working group leadership and changes in the leadership team**

Sven Biellmann (Oepfelbaum IT Management AG) takes over as head of the Common API Working Group from Jürgen Petry, who has led the body since its founding. Simon Meyer (SIX) moves up as co-lead in the Payment stream. In his closing address, Jürgen Petry highlighted the cross-industry collaboration and the multibanking go-live as outstanding achievements. We would like to thank Jürgen Petry for his extraordinary dedication and commitment over many years. In the Pension stream we warmly welcome Mike Mathys (M&S Software Engineering) as the new co-lead. Mike will continue to drive the fortunes of the Pension stream together with Marco Seitz (Acrea AG). Finally, Fabian Gotzen (SIX) is taking over the lead from Michael Brandmaier (CURA Business Solutions AG) in the Security stream. Many thanks also to Michael Brandmaier for his commitment to the security topic.

Contact working group: [info@common-api.ch](mailto:info@common-api.ch)

### **Multibanking for individuals – go-live details**

The launch on 25 November 2025 on the bLink platform marks the first productive use of SFTI Common APIs in retail banking. Since go-live, bLink has recorded measurable increases in consents and API calls. Several platforms with large user bases have submitted enquiries for integration.

→ [bLink Multibanking](#)

### **Measurable indicators for Open Finance progress**

The Federal Council has tasked the Federal Department of Finance (FDF) with working with the industry to develop precise indicators that can be used to measure progress. These indicators must be based on a use-case perspective to answer the question: What actual added value does Open Finance provide for customers? We will get in contact with all parties involved to anchor the work done by the Common API working group accordingly.

### **SIC Instant Payment Bridge – SFTI statement**

The rough concept SIC Instant Payment Bridge Implementation now includes a new chapter regarding payment initiation. SFTI and especially the Common API Working Group sees a direct overlap with its core mandate and the already standardized Payment API. Therefore, SFTI submitted a formal statement during the second public consultation to consider the work already performed by the XS2A/Payment API stream.

→ [Instant Payment Bridge](#)

### **Purpose and responsibilities of the Common API working group**

The purpose and responsibilities of the Common API working group have been sharpened and adapted to the current circumstances. This was done to better define the working group's activities and to clearly outline the expected outcomes.

→ [SFTI Common API working group](#)

## AI agents & SFTI APIs

The SFTI White Paper 'Reference Architecture for AI Agent Access to SFTI APIs' has been published. Key messages: AI agent access is becoming reality in the short term; the Model Context Protocol (MCP) is a promising standard. A copilot-instructions.md file has been introduced in the Card API stream to improve collaboration with AI agents. Based on this, we also added a more generic instruction file, which is applicable across all streams, designed as an initial best practice for all contributors.

→ [White Paper \(PDF\)](#) | [copilot-instructions.md](#)

## Account information on retirement accounts

Initial clarifications as to how account information regarding retirement accounts can be made available via existing or new APIs have been started. At the same time, bLink has launched a survey in its community (service providers and service users) to clarify the need for this additional information.

## Account / Payments API – v6 released

A new major release (v6) was released at end of 2025, incorporating corrections and enhancements based on the Swiss Payment Standards (SPS). The community survey regarding the further development of the APIs revealed the following top topics: Notifications, payment initiation and instant payments. Notifications will be a key topic of further development this year. For the topic to be comprehensively analyzed and implemented, the working group relies on active input from interested parties.

→ [GitHub ca-payment](#) | [Account API v6 Swagger](#)

## Mortgage API – minor release & loan API

A minor release extending additional properties with 'Usage type' is imminent. The idea of a read-only loan API, e.g. to supplement the multi-banking offer or for a comprehensive financial cockpit, has been developed since the kick-off on 15 December 2025. In the meantime, we have been able to engage additional prominent organizations outside of SFTI to actively contribute to this initiative. Nevertheless, we continue to rely on additional active participation from interested parties.

→ [GitHub ca-mortgage](#)

## Pension API – QR code in the wild

Several pension funds have introduced the QR code on the pension statements for 2025. This is the first wide-spread adoption of the pension API scheme in practice and anchors the standard in the industry.

→ [GitHub ca-pension](#)

## **Card API – level 2 goes to review**

All remaining entities for level 2 have been defined (card-accounts, persons, statements, card-contracts, card-accountbundles). It is planned to launch the community review in May 2026. The next topic will be the definition of notification events. Two cross-stream topics are also in discussion: (1) combination of debit card transactions and bank account transactions in the Account / Payments API, (2) consent management alignment with ca-security and proper definition of the consent for the Card API levels.

→ [GitHub ca-card](#)

## **Wealth API – OpenWealth roadmap 2026**

Trading API v3 (July 2025): additional asset classes, quoting, multi-leg instruments. Custody Services v4 (H2 2026): digital assets, structured products, credit limits, notification pattern. Customer Management v3 (H2 2026): kick-off completed.

→ [GitHub ca-wealth](#) | [OpenWealth Association](#) | [GitHub OpenWealth](#)

## **API Security / Consent Management – consent flow 3.0**

Consent Flow 3.0 is being specified as a FAPI 2.0-aligned implementation. Key improvements include the adoption of PKCE (RFC7636) and PAR (RFC9126) standards, the removal of proprietary permission models, and a simplified onboarding path for new ecosystem participants. In addition, event-based notifications and grant-management capabilities are being discussed to support real-time updates and more granular consent management.

→ [GitHub ca-security](#) | [ca-security consent management](#)

## **Examples (Sample Request and Responses)**

If you are using one of the SFTI ca-APIs and have technical examples for specific use cases (sample requests in URL format, JSON responses, or ideally both), the stream leads would appreciate it if you could submit them in order to enrich the API specs with real world examples.

## **Bundle workflow & API spec sorting**

The automated bundle workflow (Redocly) is documented and rolled out across all streams. Goal: easier contributions, changes on dedicated locations, minimal diffs for reviews, consistent formatting, quality assurance via GitHub Actions.

→ [Bundle Workflow Documentation](#)

## How to contribute

Interested in supporting the Common-API working group as an active contributor? Please follow the instructions below.

→ [How-to-Start-&-Contribute](#)

For stream specific instructions please refer to the contributing guidelines of your desired stream.

→ [ca-payment](#) | [ca-card](#) | [ca-mortgage](#) | [ca-pension](#) | [ca-security](#)

## On our own behalf

10 years ago, SFTI was founded. What started as a simple idea – a vision to strengthen collaboration and drive innovation within the Swiss financial ecosystem – has grown into a dynamic and impactful network. If you would like to become part of our community and help shape the future of finance together, we warmly invite you to join us.

Contact SFTI: [office@sfti.ch](mailto:office@sfti.ch) | [10 years of SFTI](#)

## Next Dates

- Stream Lead Meeting: 13 April 2026, 4:00–5:00 PM (MS Teams)
- Mortgage API Stream Meeting: 15 April 2026, 4:00–5:00 PM (MS Teams)
- Account / Payment API Stream Meeting: 7 May 2026, 4:00–5:30 PM (MS Teams)
- Mortgage API Stream Meeting: 27 May 2026, 4:00–5:00 PM (MS Teams)
- Stream Lead Meeting: 1 June 2026, 4:00–5:00 PM (MS Teams)
- SFTI General Assembly: 4 June 2026, 1:00 – 5:00 PM
- Next Working Group Update: before the summer holidays (mail)

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→ [info@common-api.ch](mailto:info@common-api.ch) | [github.com/swissfintechinnovations](https://github.com/swissfintechinnovations) | [swissfintechinnovations.ch](https://swissfintechinnovations.ch)