SFTI Common API | Update Q2 2026

Reporting period: April 2026 – June 2026

Executive Summary

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

SFTI General Assembly 2026

At the General Assembly on 4 June 2026 (hosted by Ergon Informatik AG), SFTI welcomed two new associate members – bvg-digital and Oepfelbaum IT Management AG – and elected Martin Prater from Zürcher Kantonalbank to the Board. The Common API Working Group presented its track record across all streams and positioned the standard as shared infrastructure for Swiss Open Finance: built once by the industry, used by everyone, instead of every bank solving the same integration problem twice.

IFZ report "Serving Machine Customers"

The Institute of Financial Services Zug (IFZ/HSLU) published the report "Serving Machine Customers", content-related supported by SFTI among others. Autonomous AI agents, IoT devices and digital twins are emerging as a new customer segment that independently requests financial services and triggers transactions. Banks must become machine-readable. API quality, semantic clarity and real-time capability turn into strategic competitive factors. The report introduces "Know Your Machine" (KYM) as a new obligation and argues that existing regulation should be selectively adapted rather than rebuilt.

Digital pension certificate (digVA) extended (for further details see Pension API below)

VVS (Verein Vorsorge Schweiz) initiated together with bvg-digital and the SFTI working group Open Pension the extension of the digital pension certificate (digVA). The extension goes beyond the 2nd pillar to include vested benefits (Freizügigkeit) and pillar 3a accounts. This broadens the application of the Pension API scheme and anchors the standard further across the Swiss pension landscape.

Strategic outlook 2026+

At the General Assembly, members ranked potential new focus areas potentially affecting the current setup of the Common API working group. Mario Ruppen is coordinating the discussions and the process. Due to these discussions, the planned in-person SFTI Common API Working Group update scheduled for August 27 has been canceled for the time being. We will provide an update as soon as the future direction has been clarified.

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

Detailed Stream & Topic Updates

For technical specialists, stream participants and active contributors.

SFTI General Assembly 2026 – Common API working group highlights

The Common API working group presentation at the general assembly reiterated Switzerland's market-driven approach: a neutral, open standard (Apache licence, published on GitHub), maintained with clear governance by the working group. The published track record now spans 12 published APIs covering the domains Payments, Wealth, Mortgages, Pension, Cards and Shared. A read-only Loan API was highlighted as the next priority. We continue to look for active contributors.

→ GitHub Common API

IFZ "Serving Machine Customers" – Implications for our APIs

The IFZ report uses the STEP framework (social, technological, economic, political/regulatory) and includes a blockchain-based prototype for buyer- and provider-side machine customers. Gartner expects machine customers to account for up to 20% of revenue by 2030. For the Common API working group the message is concrete: structured, semantically unambiguous, real-time-capable and well-governed APIs are the precondition for serving machine customers. Directly reinforcing our white paper "Reference Architecture for AI Agent Access to SFTI APIs" and the semantic-clarity work below.

→ IFZ report (download) | White Paper

Syntax vs. semantics – Making APIs safe for AI agents

A key topic in the Common API stream lead meeting was the gap between syntactic correctness and semantic meaning. Example: a CLBD (closing booked) balance is standardized in ISO 20022, but the point in time it represents (cut-off handling, whether instant payments are already included) is not – an AI agent acting on such a balance can be systematically wrong without receiving any error. Conclusions: context-dependent semantics, implicit context without 4xx feedback, deviations from HTTP conventions and terminology inconsistencies between streams. Based on these conclusions, we have derived the following two recommendations: a) explicitly document implicit assumptions, and b) provide comprehensive, use-case-based examples. The stream leads are urged to take these recommendations into account in the further development of the APIs.

AI agents & SFTI APIs – Shared AI agent instruction file

Building on the white paper "Reference Architecture for AI Agent Access to SFTI APIs", a generic AGENTS.md file has been added to the ca-shared repository to improve collaboration with AI agents across all streams. Contributors are invited to refine it via pull request.

Such AI agent files are already piloted in the card and pension streams and will be distributed across all streams to facilitate better collaboration with AI agents. The CA Working Group encourages collaboration among members, including with the help of AI; however, the guidelines of the contributing.md in each stream must still be followed, which specifically means that proposed changes must be documented as issues, presented at a stream meeting, and taken responsibility for the implementation by the contributor.

→ ca-shared agents-instructions

Account / Payment API – Preparing upcoming major version 7

In Q2, the working group focused on preparing the upcoming major version 7. Several pull requests were created to update the specification, covering the alignment with the Swiss Payment Standards (SPS) 2026 through the adjustment of remittance references, as well as the alignment with the SPS status report and the bLink specification. In addition, a pull request was created to introduce the notification feature for both the account and payment APIs. The focus is now on defining the notification events.

→ GitHub ca-payment

Mortgage API – New minor version released

A new minor version of the Mortgage API (4.2.0) extending additional properties with 'Usage type' has been released.

→ GitHub ca-mortgage

Pension API – Enabling additional use cases with releases 4.0.0 and 4.1.0

Digital pension certificate (digVA) extends to vested benefits and 3a. Several pension funds already introduced the QR code on the 2025 pension statements. Together with VVS and bvg-digital, we have published new compact schemes extending the QR code to vested benefits and pillar 3a accounts. The work supports bvg-digital's digVA initiative and the broader goal of digitally available pension data across all three pillars.

Furthermore, two temporary compact schemas have been added, they allow direct transfer from a pension institution portal to a pension tracking system while respecting today's regulation limits. The first (Psmicro) is a highly reduced pension statement and the second (PsPensionAndLumpSum) is a schema for a minimal financial analysis concerning pension and lump sum.

→ GitHub ca-pension

Card API – Level 2 available for review

The Card API standard continues to progress: Level 2 is now available for community review. Feedback can be submitted via the GitHub pull request (see link below) until 21st August 2026.

In parallel, findings from the ongoing assessment of making the Card API (Level 1) available via bLink will be incorporated into the review process, helping to ensure strong alignment with market needs and adoption opportunities.

Next, the focus will shift to notification events, which will be developed within the core team before being shared with the community for review.

→ GitHub ca-card | Pull request for review level 2

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 | ca-shared

Contact working group: info@common-api.ch

Next Dates

- Mortgage API Stream Meeting: 19 August 2026, 4:00–5:00 PM
- Account / Payment API Stream Meeting: 10 September 2026, 4:00–5:30 PM
- OpenWealth Event – 6th Edition: 24 September, 4:30-8:00
- Next Working Group Update: early October 2026
- Digital Finance Day 2026: 3 November 2026
- SFTI General Assembly: 26 November 2026

→ info@common-api.ch | github.com/swissfintechinnovations | swissfintechinnovations.ch