

SFTI Common API | Update Q3 2026

Reporting period: July 2026 – September 2026

Executive Summary

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

Pension API in production: ZKB and Profond go live with Open Pension

On 14 September 2026, Zürcher Kantonalbank (ZKB) and the pension foundation Profond launched their Open Pension solution. Customers of both institutions can now display their 2nd pillar data (retirement assets, disability and death benefits) directly in ZKB online banking, activated digitally with explicit consent and revocable at any time. The solution is based on the openly available concepts and interface standards of SFTI Open Pension. It is the first productive banking use case of the Pension API in Switzerland.

OpenWealth MCP: standardised wealth APIs become tools for AI agents

At the OpenWealth Event 2026 on 24 September, the OpenWealth Association released the beta of OpenWealth MCP. It exposes the standardised OpenWealth Custody, Trading and Customer APIs via the Model Context Protocol (MCP), so that AI assistants can query portfolio data, manage orders and onboard customers. The solution is open source. In parallel, the OpenWealth Agentic AI Circle was launched to address consent, agent identity, security and legal questions.

Future direction of the working group: adoption and trust before breadth

Over the summer, SFTI asked its members about the future focus of the Common API working group (15 of 32 members responded). The message is consistent: the greatest shared value over the next 12 to 24 months lies in the consistent implementation and adoption of the existing standards and in strengthening the consent and trust layer, not in broadening the API scope. The resulting proposals are currently with the SFTI management for decision. We will report on the outcome in the next update.

Open Finance progress in Switzerland

At the OpenWealth Event 2026, the Innovation Desk of the State Secretariat for International Finance (SIF) stated that, with agentic AI, implementing Open Finance in Switzerland is no longer optional: if users pass their financial data to AI chatbots for convenience, the risk of uncontrolled data outflows grows. Following the Federal Council's decision of December 2025 to continue the market-driven approach, SIF encourages financial institutions to keep driving the opening of their interfaces instead of waiting for the authorities, while regulation remains an option.

AI-assisted contributions on GitHub

An AI-supported "Issue to Pull Request" workflow has been introduced in the ca-payment and ca-mortgage repositories. Humans remain in charge: stream leads trigger the workflow, and humans review every AI-generated proposal before it is merged. Furthermore, stream-specific AGENTS.md files are being rolled out to all stream repositories to support the work and contributions of community members who want to collaborate with AI agents on SFTI repositories.

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

Detailed Stream & Topic Updates

For technical specialists, stream participants and active contributors.

Member sounding – Focus on maintenance, adoption and consent

The member sounding “Open Finance & AI” (July/August 2026) evaluated six possible development directions. Strongest support went to maintenance and adoption excellence of the existing APIs, backed by all responding banks and without any objection. A majority also asked for a stronger demand orientation: before a new API is specified, implementation commitments from both service providers and service users should be in place (“use case gate”). Security, consent and trust was identified as the topic to address now, in particular delegation, mandates and machine-to-machine consent. Agentic Open Finance is seen as strategically relevant but will be addressed through the consent and trust work rather than as a separate stream. A broadening of the scope beyond banking is deferred, with the exception of Open Pension.

Proposed next steps include an adoption overview showing which institution uses which standard, a formalised use case gate for new specifications, and a new lead for the API Security & Consent Management stream.

Open Finance progress in Switzerland – SIF: agentic AI makes Open Finance unavoidable

At the OpenWealth Event 2026 on 24 September, the SIF Innovation Desk took part in a panel on “Agentic Wealth Management”. Andrea Luca Aerni (SIF) made the point clearly: with agentic AI, implementing Open Finance in Switzerland is no longer optional. If users pass their data to AI chatbots for convenience, the risk of uncontrolled data outflows increases. Financial institutions should therefore not wait for the authorities to open their interfaces but continue to pursue the market-driven approach, even though, according to the Federal Council, regulation remains an option.

For the working group, the message ties in with this quarter’s developments: standardised, consent-based interfaces give customers a controlled way of handing their data to AI tools. OpenWealth MCP shows how existing API standards can serve AI agents, and the member sounding puts the adoption of the standards and the consent and trust layer at the top of the agenda (see above and Wealth API below).

→ [SIF LinkedIn post](#)

AI agents & SFTI APIs – From instruction files to an Issue-to-PR workflow

Building on the shared AGENTS.md in ca-shared (refined in July and September), stream-specific AGENTS.md files have been proposed for all repositories. The file has been merged into ca-payment; pull requests for ca-card, ca-mortgage, ca-pension and ca-wealth are ready for review.

In addition, an AI-supported “Issue to Pull Request” workflow has been merged into ca-payment and ca-mortgage (September 2026). It works as follows: (1) an issue is created using the structured issue template; (2) the stream lead checks the issue for open decision points and missing information; (3) the stream lead starts the workflow, either manually or via an issue label; (4) the AI agent proposes an implementation as a draft pull request; (5) after review and adjustments by a human, usually the issue raiser, the draft is converted into a regular pull request. The same workflow can be run locally with coding agents such as Codex or Claude Code. First draft pull requests have already been created this way in ca-payment and ca-mortgage. The contributing guidelines of each stream continue to apply.

In a first exchange with olymp.swiss on AI assistants using APIs, ways to further improve our API documentation for AI consumption were discussed.

→ [ca-shared AGENTS.md](#) | [Workflow PR ca-payment](#)

Monthly GitHub report – New layout

Since July 2026, the monthly GitHub report has been published in a new layout in the SFTI wiki. It provides organisation-wide indicators (pull requests, issues, contributions, wiki activity) and a compact overview per stream repository. As of August 2026, SFTI maintains 12 API specifications across 6 stream repositories.

→ [Monthly report July 2026](#) | [August 2026](#)

Notifications & webhooks – A cross-stream topic

Several streams are working on event notifications. The approach was discussed in the stream lead meeting and the shared repository has been updated. The main challenge now is the definition of the notification events per domain and the implementation of the Notification API.

Account / Payment API – Version 7 takes shape

Several changes for the upcoming major version 7 have been merged: the new Notification API feature for AIS and PSS, the alignment with the bLink API specification, and the alignment of the PSS status model with the SPS status report. Outdated webhook specification files have been removed.

Still under review are the alignment of remittance information with SPS 2026 and a PSS alignment based on the SPS mapping table. Following a request from bLink, the HTTP 202 response body of the balance and transactions endpoints will be removed so that each endpoint has exactly one success response. A broader discussion proposal suggests merging the four parallel payment detail objects (ibanDetails, isrDetails, otherDetails, qrDetails) into a single object and aligning the PSS API more closely with the SPS guidelines for credit transfer initiation. A draft OpenAPI specification with open decision points is available; feedback is welcome.

The request to link debit card transactions with account bookings was analysed together with the Card API stream over the summer. As there is no stable identifier across all debit card issuers today, the topic will be taken forward in the bLink Card API working group.

→ [GitHub ca-payment](#) | [Proposal PSS restructuring \(#200\)](#)

Mortgage API – Towards ISO and a Loan API

The Mortgage stream is working towards the adoption of the Mortgage API as an ISO standard: the stream lead will join the ISO 20022 API Standards Evaluation Group (API SEG).

Collaboration on the Loan API has started, with the first implementation use case currently being defined within the stream. This work is progressing in parallel with the regular Mortgage API stream meetings. Additional companies interested in contributing are very welcome to join the initiative.

Interested? Please get in touch via info@common-api.ch.

→ [GitHub ca-mortgage](#)

Pension API – First productive bank integration

With the launch at ZKB and Profond, the Pension API has moved from specification to production. The technical implementation was carried out together with M&S Software Engineering AG. Customers of ZKB who are not insured with Profond can continue to enter their pension data manually.

The timing is relevant: the Ettlin motion, adopted by both chambers of Parliament in 2025, calls for standardised and interoperable access to pension data across all three pillars. At the same time, this first go-live is a bilateral connection. With around 1,300 pension institutions and more than 200 banks, bilateral integrations will not scale on their own. The key question now is who connects next and via which infrastructure, whether bilateral APIs or centralised platforms. A common standard keeps these options open and avoids lock-in to a specific infrastructure.

→ [GitHub ca-pension](#)

Card API – Level 2 review closed, consolidation ongoing

The community review of Level 2 closed on 21 August 2026. The feedback received is now being consolidated. Once all feedback has been incorporated, version 2.0 of the Card API standard will be published. Next, the core team will work on notification events before sharing them with the community.

→ [GitHub ca-card](#) | [Pull request review level 2](#)

Wealth API – OpenWealth MCP released as beta

OpenWealth MCP consists of three MCP servers bundled in one Python package: a Custody server with 10 read-only tools (v3.2.0) for customers, accounts, positions and transactions; a Trading server with 18 tools (v3.0.1) covering the full order lifecycle, executions, quotes and subscriptions; and a Customer server with 26 tools (v2.0.6) for customers, persons, contacts, addresses, documents and KYC processes. The initial contribution came from Synpulse8; the project is open to contributions from the whole community. A possible use case: an agent detects a deviation from the investment strategy based on standardised data and triggers a rebalancing via MCP.

The working group also received a request to develop a Document API. As the topic is equally relevant for OpenWealth, coordination with the OpenWealth Association has been initiated to avoid parallel standards.

→ [OpenWealth MCP on GitHub](#) | [OpenWealth Association](#)

API Security & Consent Management – Looking for a stream lead

The member sounding confirmed security, consent and trust as a priority for the coming months. Topics such as delegation, mandates and machine-to-machine consent, which are also key for AI agents acting on behalf of customers, need to be addressed while the Consent Flow 3.0 work is still open. To move forward, the stream is looking for a new lead.

Interested? Please get in touch via info@common-api.ch.

→ [GitHub ca-security](#)

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](#)

Contact working group: info@common-api.ch

Next Dates

- Digital Finance Day 2026: 3 November 2026
- Mortgage API Stream Meeting: 11 November 2026, 4:00–5:00 PM
- Account / Payment API Stream Meeting: 12 November 2026, 4:00–5:30 PM
- bLink Business Working Group Meeting: 18 November 2026, 3:30–5:00 PM
- SFTI General Assembly: 26 November 2026
- Account / Payment API Stream Meeting: 10 December 2026, 4:00–5:30 PM
- Next Working Group Update: early January 2027

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