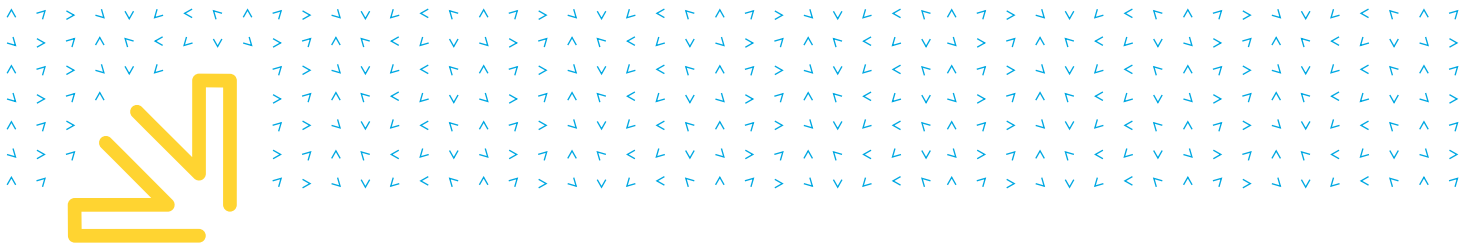


# API Centre update Open banking

April 2026





# April Update

April is often a busy month for businesses and households as we come up to the change of seasons, and this was reflected in the open banking numbers we saw, which continued to maintain momentum.

This was the second busiest month in our reporting so far, with just under 220,000 open banking payments completed by 128,000 unique customers. The numbers were slightly softer than our March record high, but not unexpected given current evolving global and economic headwinds.

While the total value of transactions dipped compared to March, spending remains steady across the longer-term timeline, and we expect to see more fluctuations as the year continues.

The overall trend is that open banking continues to strengthen as businesses offer and customers embrace choice, and accredited parties work on new products and services to bring to market.

We were pleased to support Creative HQ's Fintech Festival in April as a Lab Partner. The festival took place in Te Whanganui-a-Tāra, with the Fintech Lab designed to fast-track ambitious startup founders. When startups succeed, the economy benefits, so we foresee more great things from this cohort in future. [You can read more about the 14 fintechs graduating from the programme here.](#)

As autumn settles in, we continue to be proud of this maturing ecosystem and our part in leading the industry to establish open banking in Aotearoa New Zealand. Let's keep moving forward together and bring consumers even more choice in how they make and receive payments.

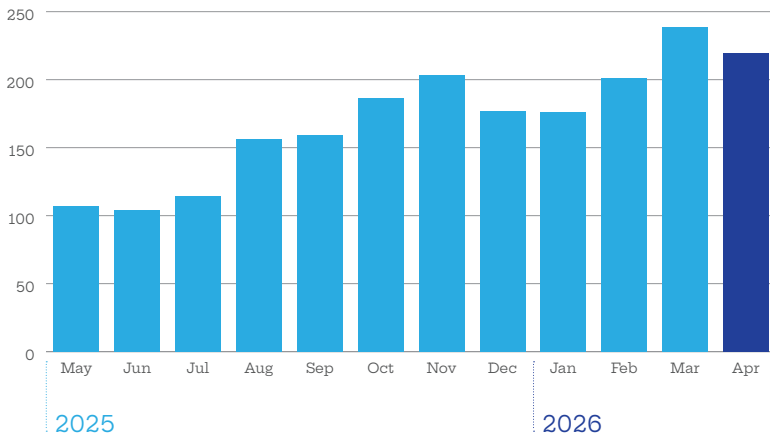


**Phil Cass**

API Centre Manager, Payments NZ



### Total payments completed (thousands)



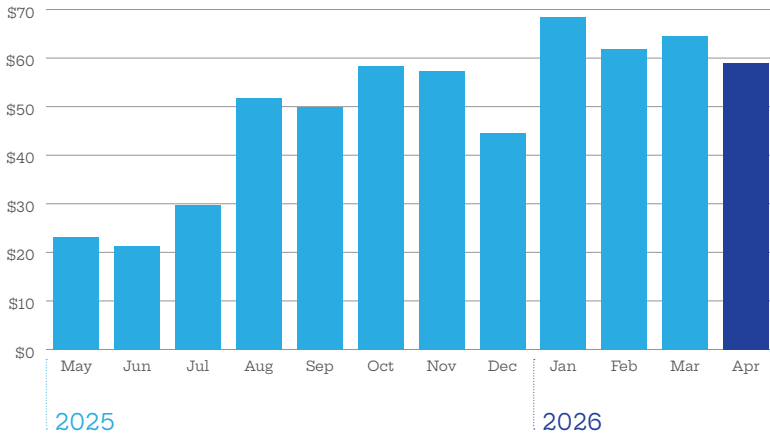
Mar 2026  
238,680



Apr 2026  
219,457

> Total payments completed reflects the total count of payments that reached a status of "AcceptedSettlementCompleted" during the reporting period.

### Total value of payments (NZ\$ millions)



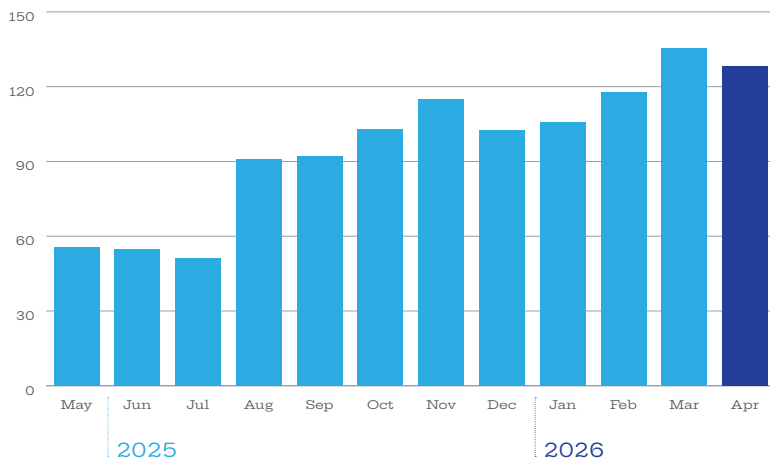
Mar 2026  
\$64.635m



Apr 2026  
\$59.088m

> Total value of payments is the total, in NZD, of payments that reached a status of "AcceptedSettlementCompleted" during the reporting period.

### Customer engagement (thousands)



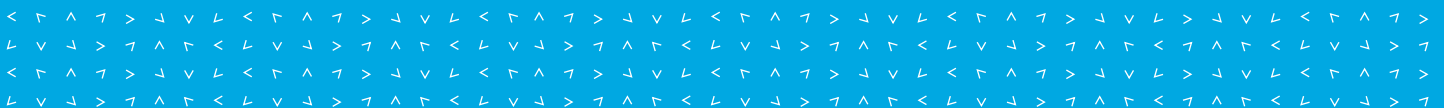
Mar 2026  
135,616

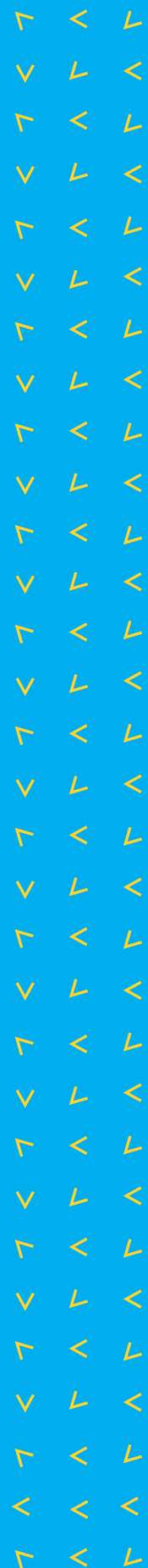


Apr 2026  
128,135

> Customer engagement is the number of unique customers per bank who authorised at least one payment consent during the reporting period.

ALL REPORTING IS BY CALENDAR MONTH





+64 4 890 6750  
apicentre@paymentsnz.co.nz  
www.paymentsnz.co.nz

**Disclaimer**

Payments NZ has prepared the API standards usage reports (Reports) by aggregating usage data reported to it by API Standards Users. The Reports are published for informational purposes only.

Payments NZ makes no representation or warranty as to the completeness or accuracy of the data contained in the Reports and, to the extent permitted by law, excludes all liability arising from use of the Reports.

The Reports are subject to change at any time if an API Provider advises Payments NZ of any error in the usage data that it has reported, or Payments NZ otherwise identifies any other error in a Report.