API Centre update
Open banking

September 2026



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paymentsnz

September Update

Open banking continues to go from strength to strength.



September has delivered another fantastic month for open banking in Aotearoa New Zealand, with growth across every key measure of usage. It's a fitting way to conclude the API Centre's monthly reporting, highlighting the continued momentum of an ecosystem that the industry has worked so hard to establish.

A total of 592,075 open banking payments were completed during September, an increase of 8.5% on August, with the total value of payments reaching $165.3 million, up 8.1%.

The number of unique customers surpassed 300,000 for the first time, reaching 306,285, an increase of 6%. Successful account information data requests also continued to climb, reaching 23.8 million, up 5% on August.

These results demonstrate the growing adoption of open banking, with more New Zealanders benefiting from innovative products and services built on secure, standardised APIs.

As we share our final monthly update, it's worth reflecting on just how far we've come. What started as an industry ambition has become a fully functioning, growing ecosystem delivering real value. That is something everyone involved should be incredibly proud of.

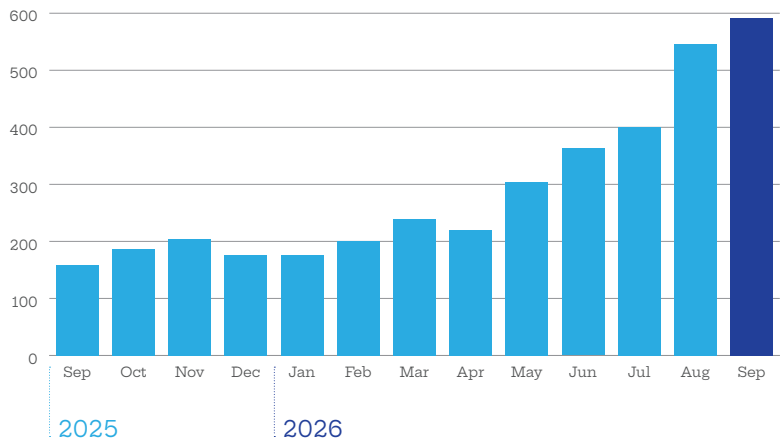
None of this would have been possible without the commitment, expertise and willingness of banks, fintechs, payment service providers and the wider industry to work together. Collaboration has been at the heart of our success, enabling us to overcome challenges, innovate and turn a shared vision into reality.

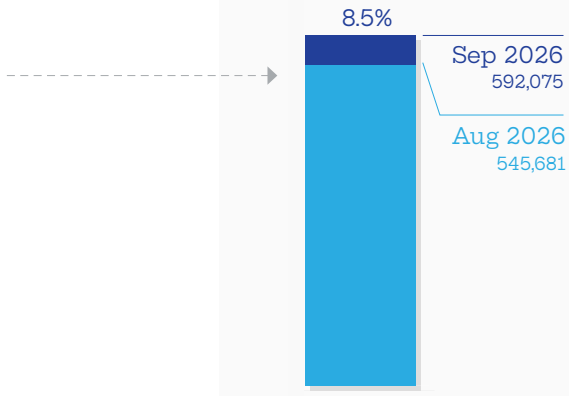
A huge thank you to everyone who has contributed to this journey. While the API Centre's chapter has come to an end, the opportunities for open banking are only just beginning.

We look forward to seeing the ecosystem continue to grow, evolve and deliver even greater benefits for New Zealanders. Most importantly, we hope the spirit of industry collaboration that got us here remains a defining feature of its future.

Phil Cass
General Manager API Centre, Payments NZ

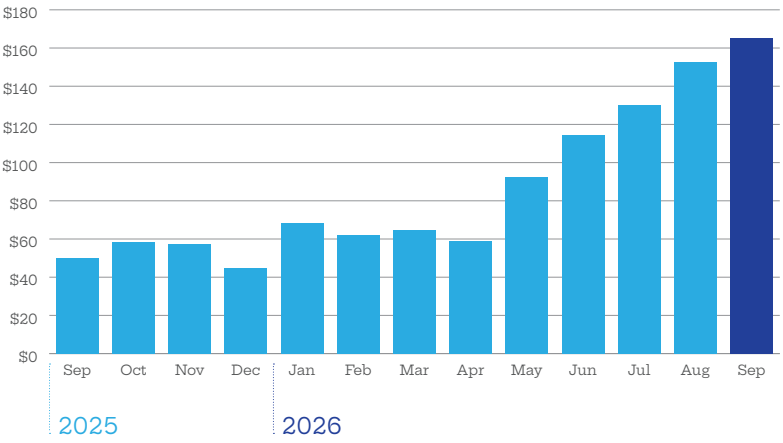
Total payments completed *(thousands)*

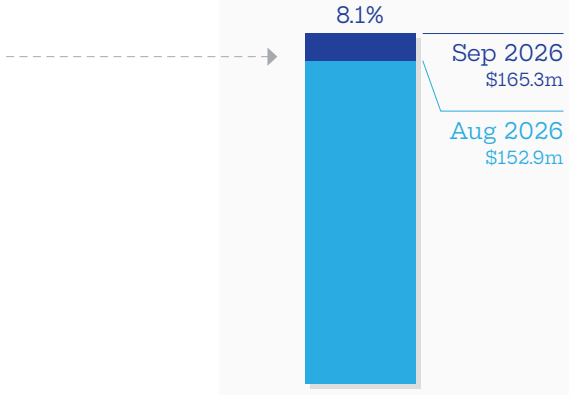




> Total payments completed reflects the total count of payments that reached a status of "AcceptedSettlementCompleted" during the reporting period.

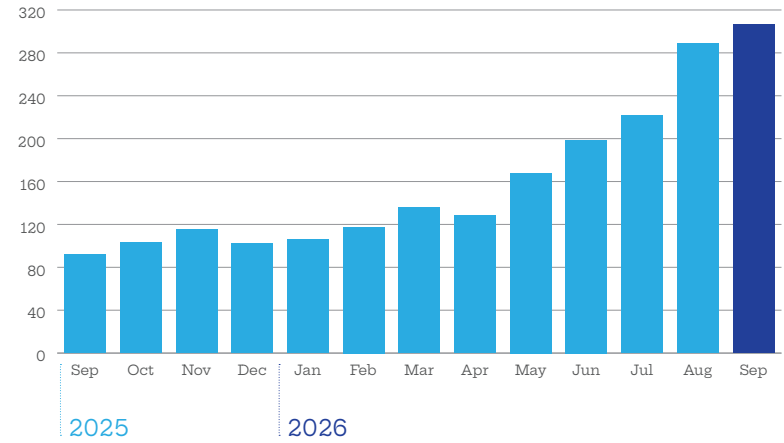
Total value of payments *(NZ$ millions)*

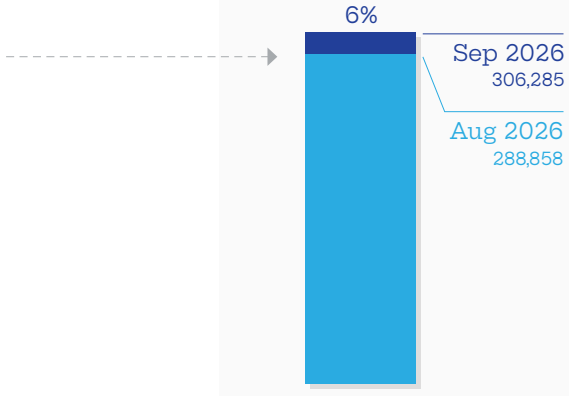




> Total value of payments is the total, in NZD, of payments that reached a status of "AcceptedSettlementCompleted" during the reporting period.

Customer engagement *(thousands)*

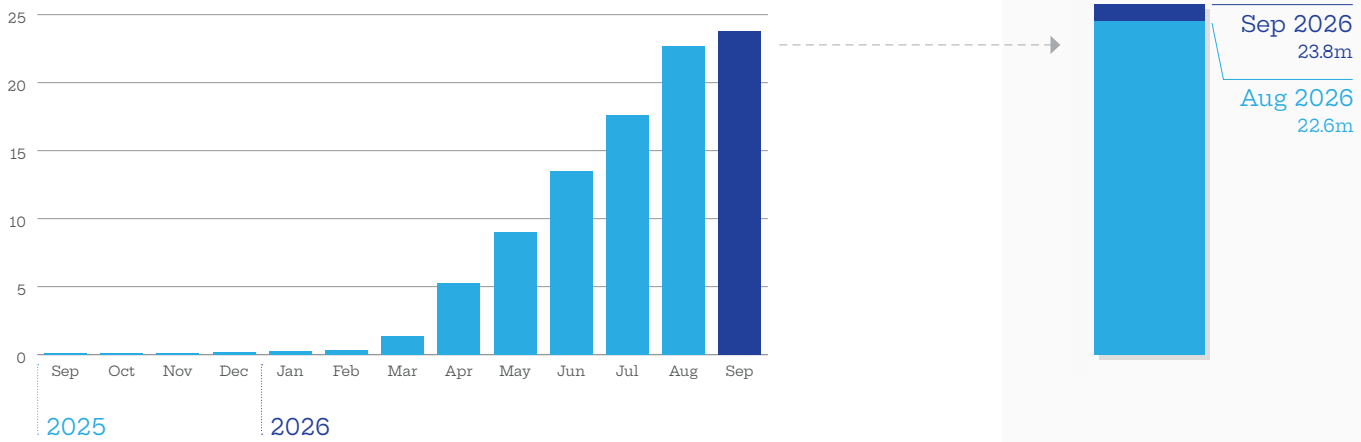




> Customer engagement is the number of unique customers per bank who authorised at least one payment consent during the reporting period.

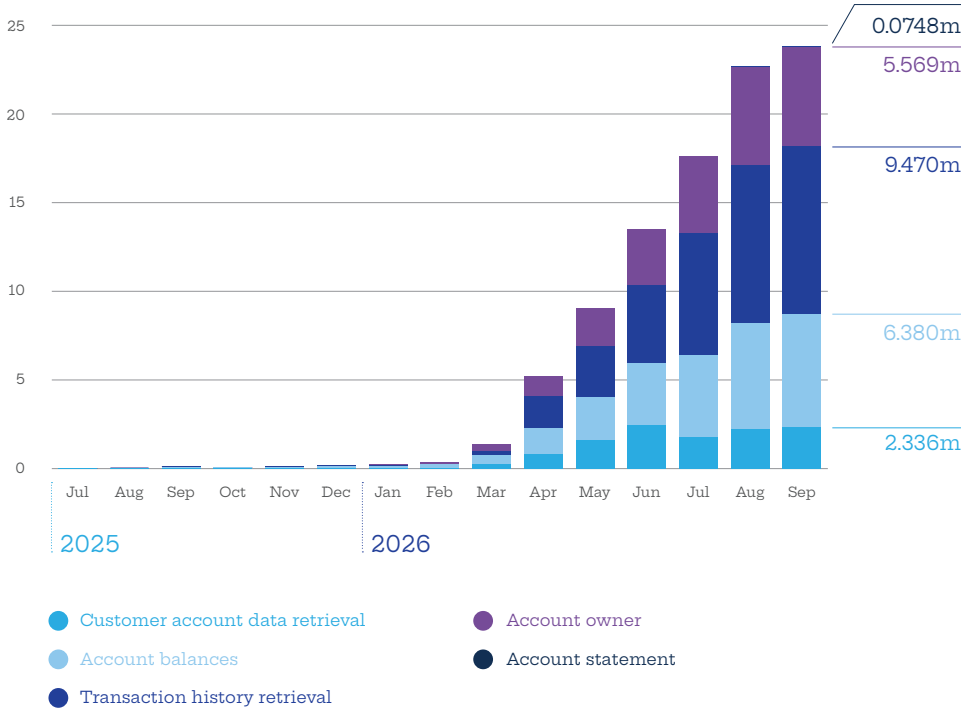
ALL REPORTING IS BY CALENDAR MONTH

Total successful data requests *(millions)*



> September still recorded growth across all key metrics, although the increases were more moderate than previously reported.

Successful data requests by type *(millions)*



> Successful data requests increased by 1.14 million, or 5.0%, in September.

ALL REPORTING IS BY CALENDAR MONTH

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