



# Global Data Aggregation

One integration, thousands of connections

# Salt Edge Introduction



**2013**

Foundation Year



**Global**

Offices in London,  
Toronto, Chisinau



**60+**

Employees



**1,000,000+**

Connected Clients'  
End-users



# Salt Edge Platform

**Global Data  
Aggregation**

PSD2 Account  
Information API

Strong Customer  
Authentication

PSD2 Compliance  
for Banks

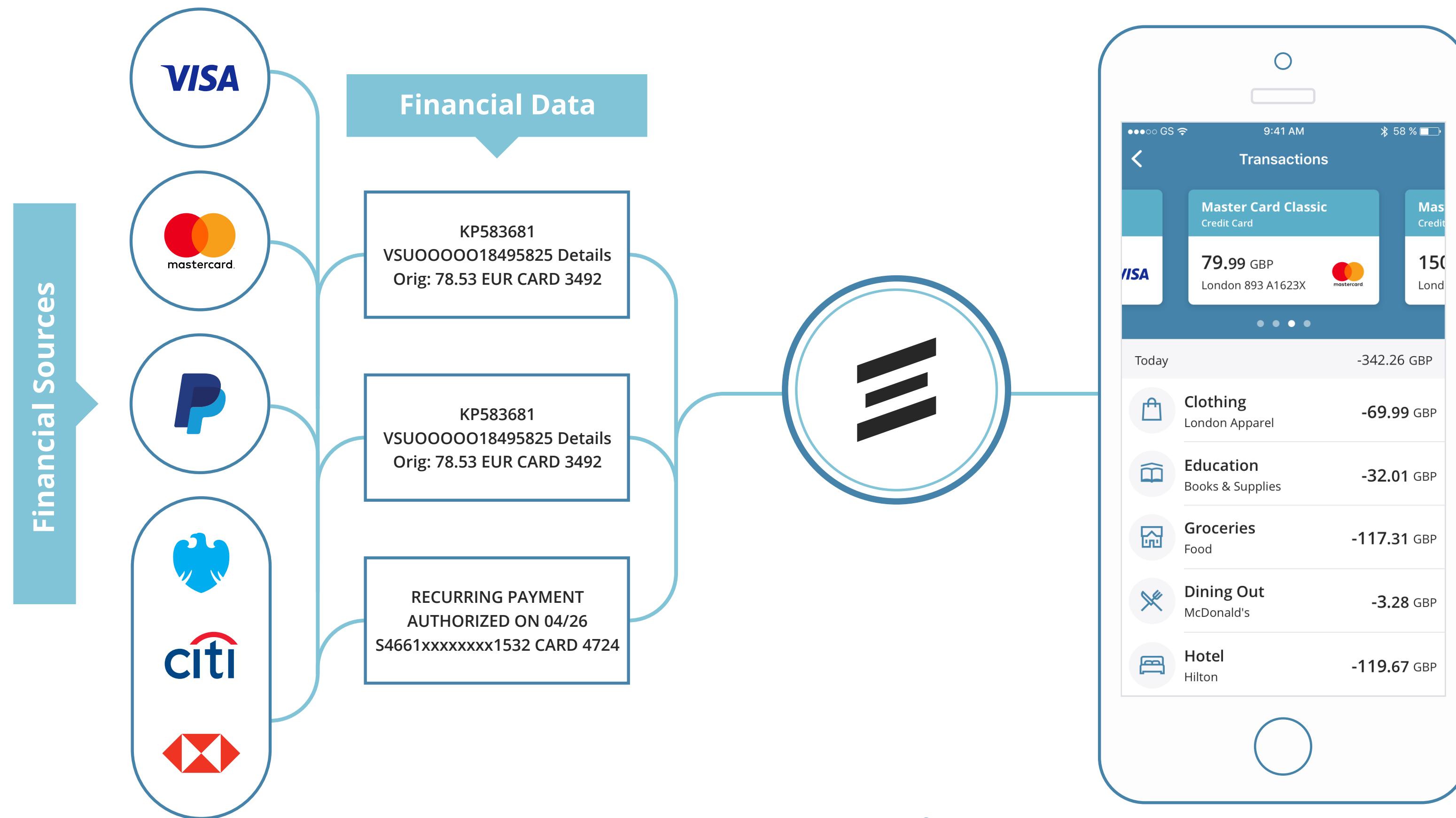
PSD2 Payment  
Initiation API

Data Enrichment  
Platform

White Label  
Retail Banking

# How does the Solution work

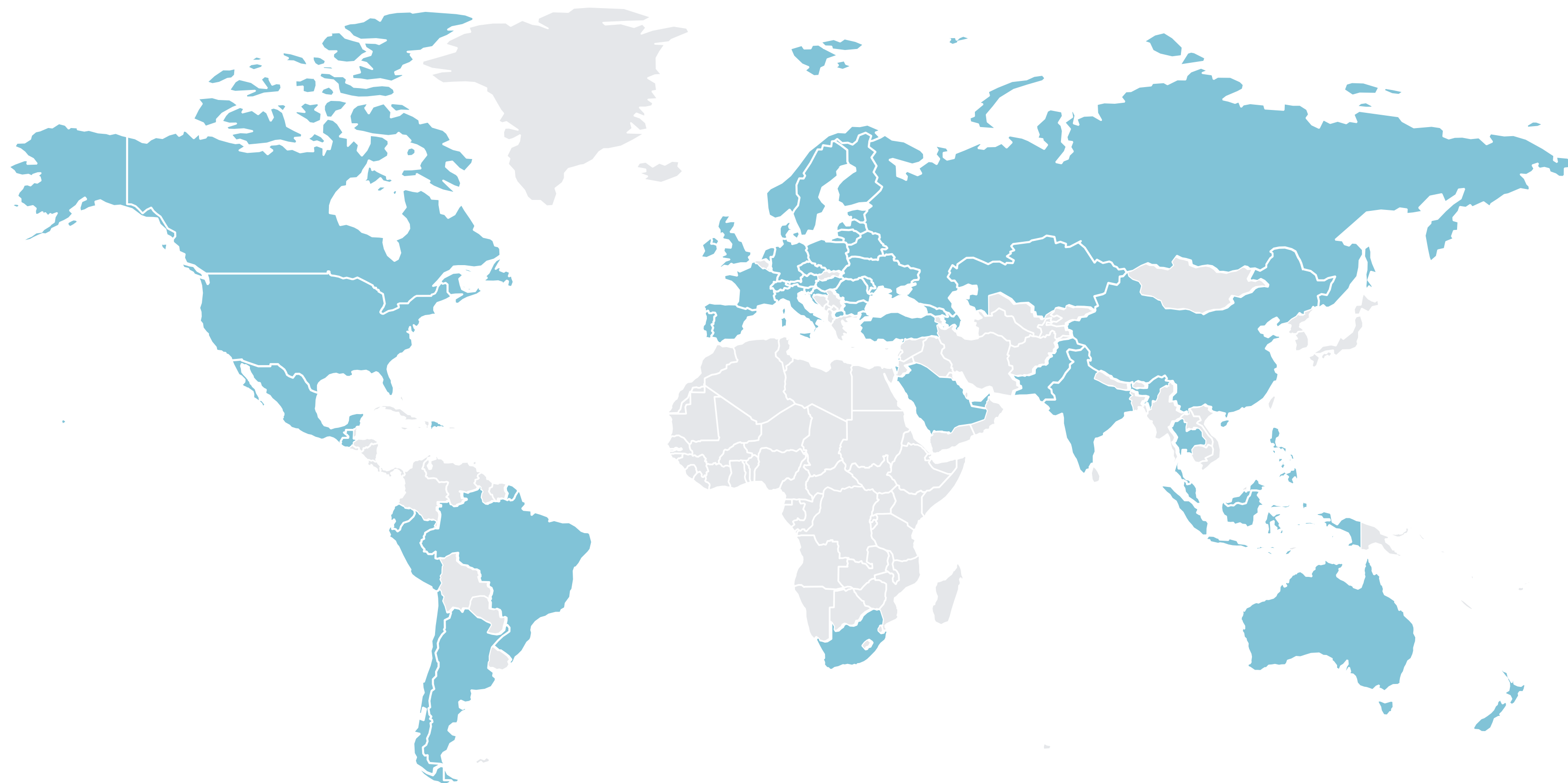
Salt Edge API enables data aggregation from various financial institutions to offer a holistic overview of end-users' financial wellness



- ✓ Unified Information
- ✓ Normalized Data
- ✓ Categorized Transactions
- ✓ Identified Merchants
- ✓ Verified Customer's Identity
- ✓ Obtained Customer's Financial Health Scoring



# Global Coverage of Data Providers



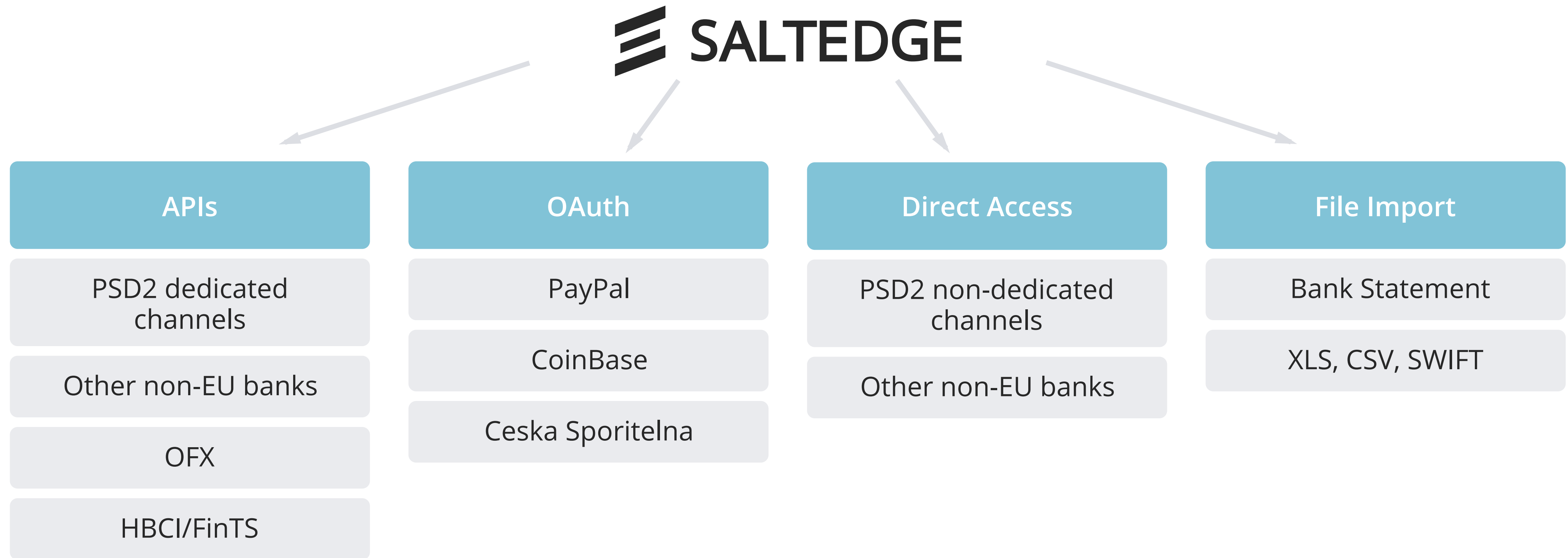
**60+** Countries

**160+** Currencies

**3000+** Financial Institutions

# How do we connect to Financial Institutions?

Salt Edge API uses OAuth, Public and Private APIs, Direct Access and File Import to get the end-users data. 77% of connected banks are working via APIs and OAuth.



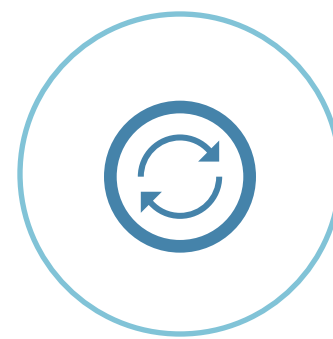
# Types of Aggregated Information\*

Seamless and secure aggregation of data derived from diverse sources



## ACCOUNT

Name  
Type  
Balance  
Currency



## TRANSACTION

Date  
Amount  
Currency  
Description



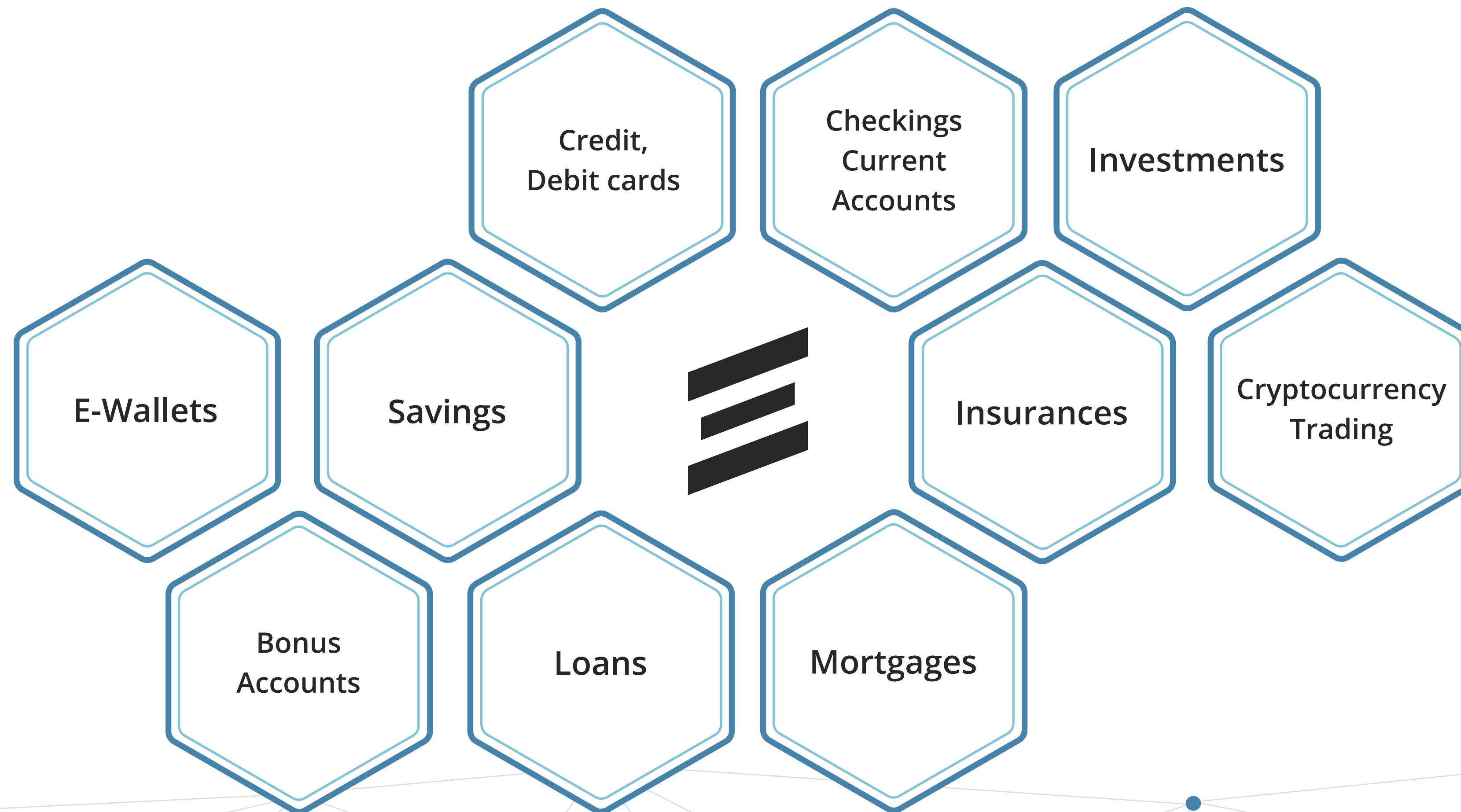
## ACCOUNT HOLDER

Name  
Address  
Phone Number  
E-mail

\* Additional information can be retrieved depending on the provider and client's request

# Supported Accounts

Salt Edge API retrieves the same information that a user would receive from his Internet Banking or E-wallets. The API supports a wide variety of accounts:





# Consent Management

## Consent to Read-Only Access to Data

My Company has requested read-only access via Salt Edge Inc. to the following information relating to your HSBC account:

- **Account information**  
(number, balance, currency, etc.)
- **Transactions details**  
(amount, currency, date, description, etc.)

The Consent to Access that you're giving will be valid until deletion of the access connection to your HSBC account.

The information relating to your HSBC account may be updated several times a day when you are offline.

Deny

Allow

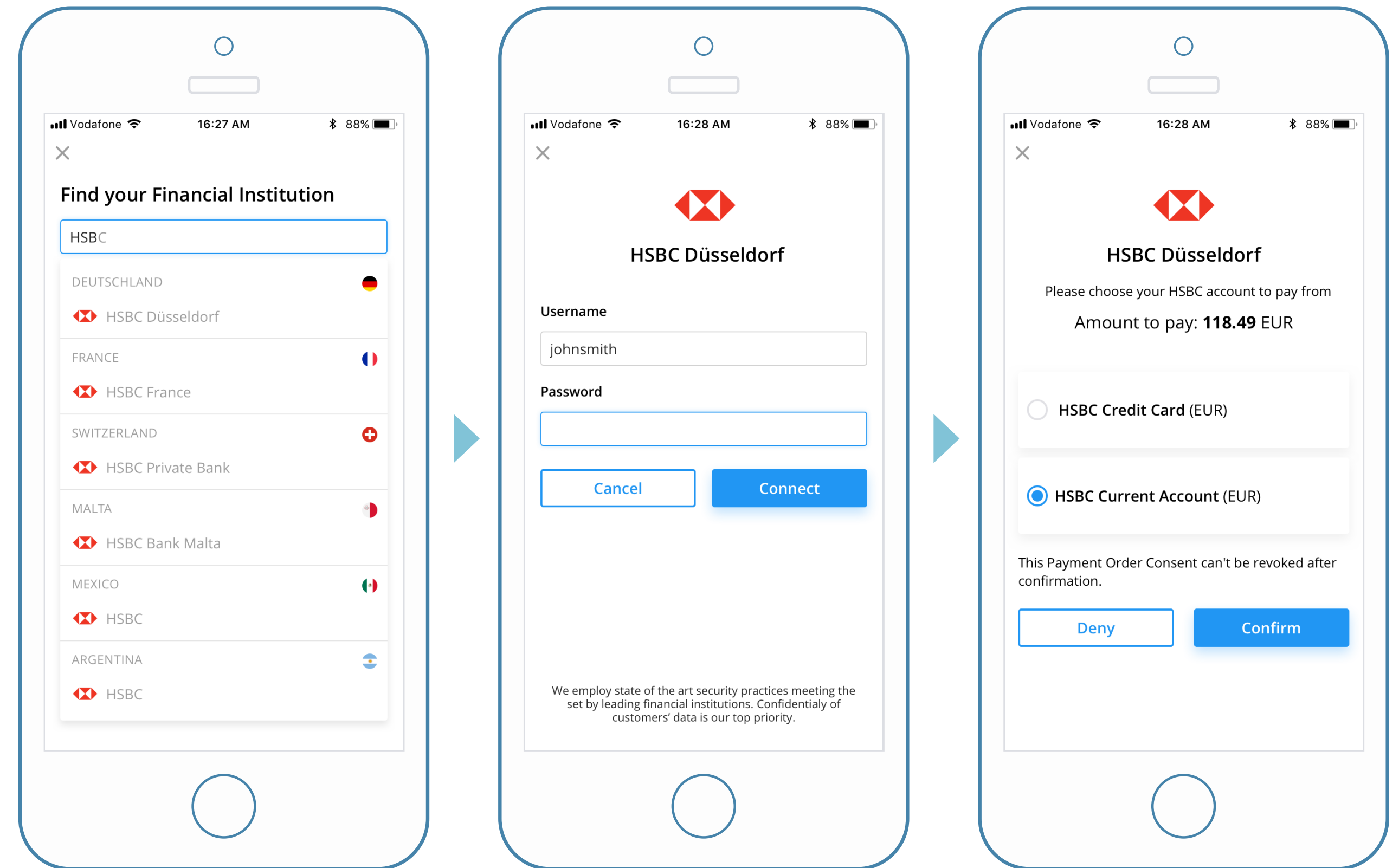
Clients can either build their own consent system to manage all the requests from the end-users, or they can rely on Salt Edge platform.

They get notified about the consent expiration date, so they can ask the user to reconfirm the access to continue enjoying the service.

# Salt Edge Connect Widget

A widget where the User can select and connect to his/her payment accounts.

- ✓ Effortless integration process;
- ✓ Salt Edge handles credentials;
- ✓ Supports multi factor authentication flows;
- ✓ All and any error that might appear during connection are handled by Salt Edge;
- ✓ User Interface customization;
- ✓ Mobile friendly.



1. Search for your bank

2. Authenticate with the same credentials

3. Consent & Get access to accounts

# PSD2 Access to Accounts



Get access to end-customer accounts of **all EU banks** through a **single API** for **account information** and **payment initiation** purposes.

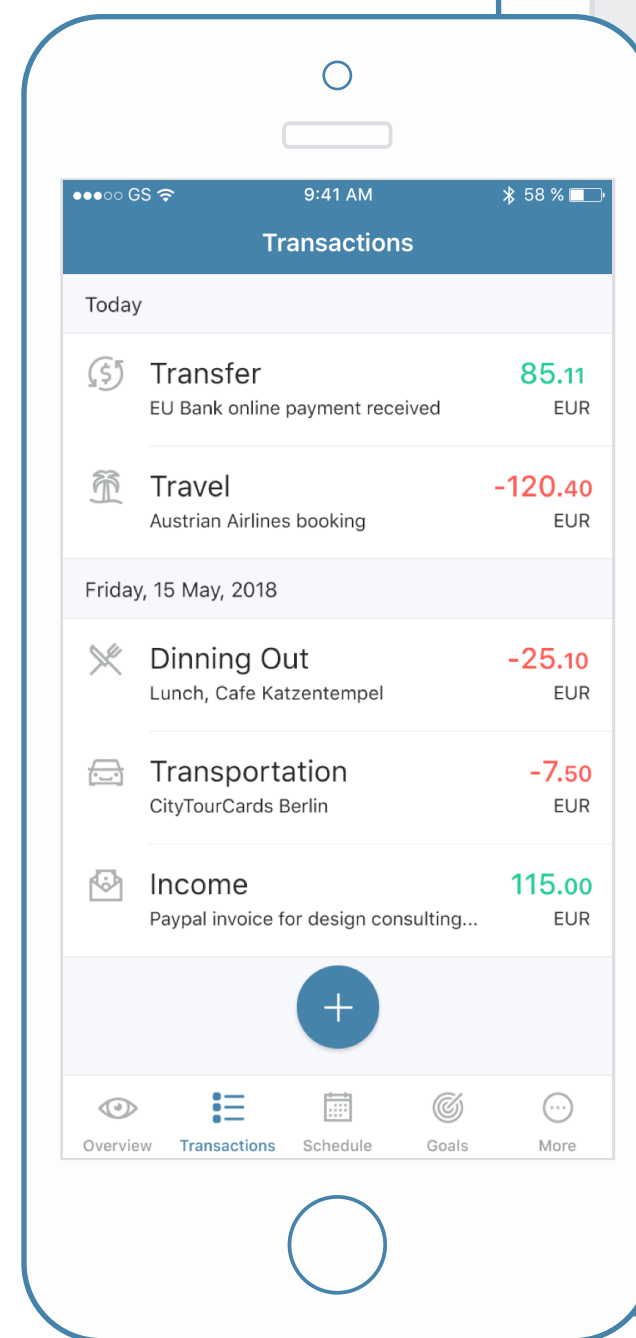
The Solution is compatible with all cross-bank and pan-European API standards (Open Banking, The Berlin Group, STET, Bank consortiums, etc.)

# Data Enrichment Platform

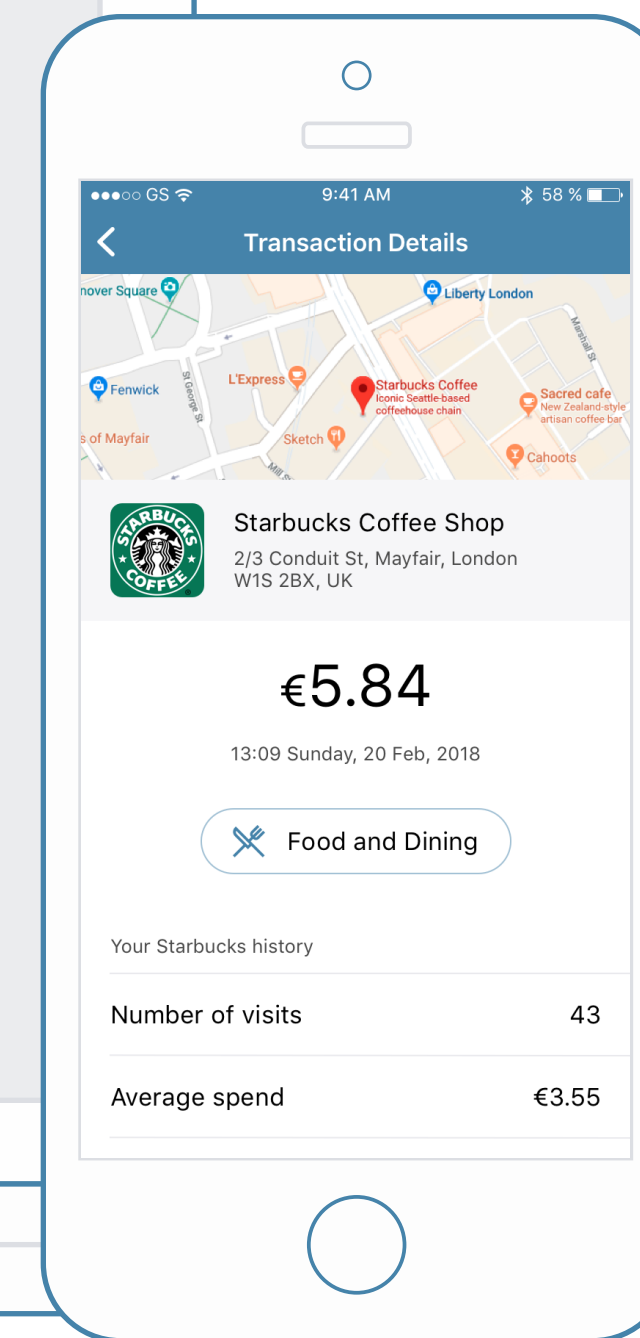
Value-Added Services for complex financial behavior analysis

## Financial Health Check API

### Financial Categorization API



### Merchant Identification API

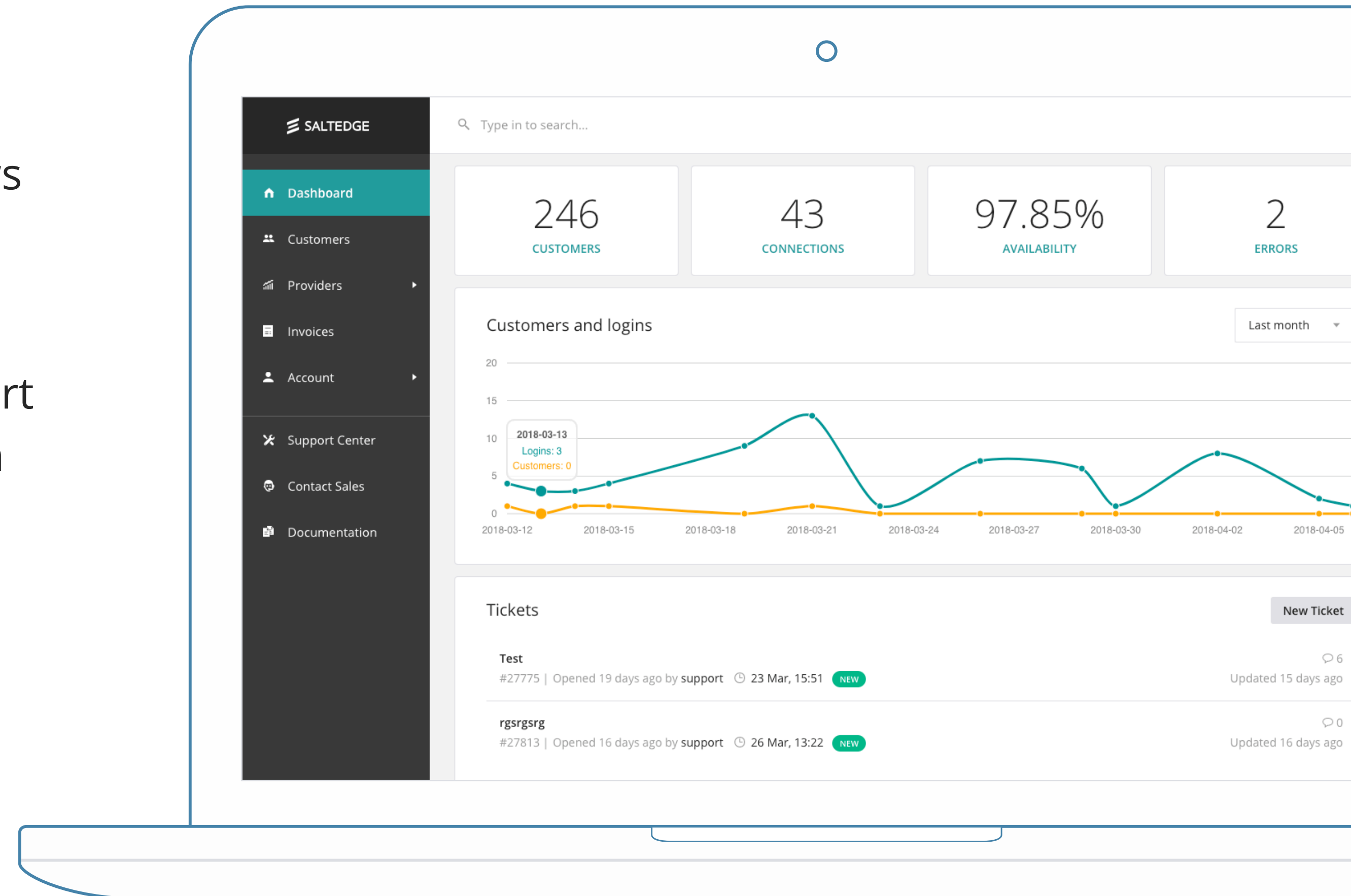




# Client Dashboard

The easy-to-use and intuitive Client Dashboard allows to monitor all User activities, bank connections together with their availability.

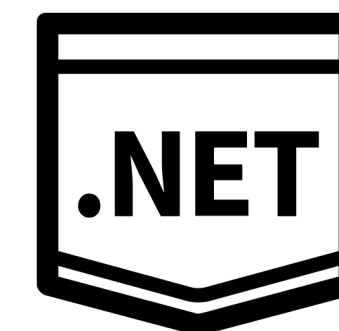
It has role-based access control, and a built-in support channel for secure and fast communication between the Client and Salt Edge.





# Developer Friendly

- ✓ Clean and Simple [API](#)
- ✓ Explicit API [docs.saltdge.com](https://docs.saltdge.com)
- ✓ Mobile SDKs for [Android](#) and [iOS](#)
- ✓ [Examples](#) in various Programming Languages
- ✓ Testing Environment, [Demo Providers](#)
- ✓ Quick [How-To Guide](#) for lightning fast integration
- ✓ Technical Support: [support@saltdge.com](mailto:support@saltdge.com)



# Salt Edge Security



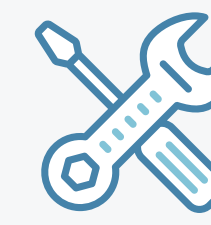
## Security

- ✓ ISO/IEC 27001:2013 Certified
- ✓ PCI DSS Compliant
- ✓ Asymmetric Encryption
- ✓ Tokenization



## Privacy

- ✓ PSD2 Compliant
- ✓ GDPR Compliant
- ✓ Incident Reporting



## Maintenance

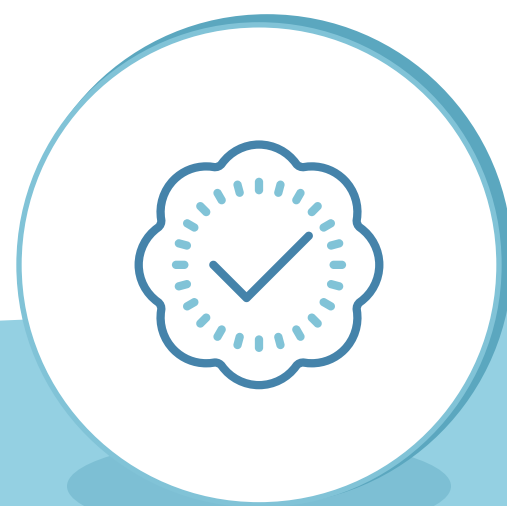
- ✓ Business Continuity Plan
- ✓ Disaster Recovery Plan
- ✓ 24/7 Monitoring
- ✓ Constant Updates

# Data Aggregation Client Use Cases

- ✓ Loan Validation
- ✓ Financial Advisory
- ✓ Finance Management
- ✓ Accounting
- ✓ Invoice Factoring
- ✓ Real estate background check
- ✓ Saving Assistant
- ✓ Credit Scoring
- ✓ Investment, insurance analysis
- ✓ Loyalty Programs

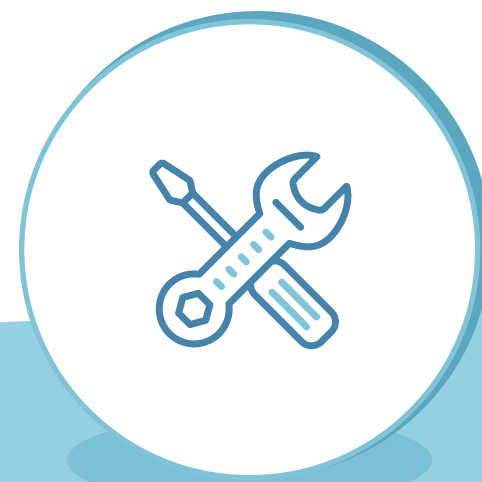


# A seamless journey to Global Data Aggregation



Step 1

Connect to Salt Edge  
API Sandbox for  
testing\*



Step 2

Integrate the  
Service



Step 3

Sign the agreement  
with Salt Edge



Step 4

**GO LIVE!**  
Unlock the  
power of Data

\* A **complete testing environment** before signing the agreement

# Startup Friendly



Are you an early stage startup and just at the very beginning of your development journey?

Avail yourself of our Startup Program and benefit from it.

More information at [www.saltege.com](http://www.saltege.com)

Contact us [sales@saltege.com](mailto:sales@saltege.com)



# Unlock the Power of Data



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