# API Centre update
# Open banking

January 2026

apicentre
paymentsnz

# January Update

Our January open banking numbers are in and show a promising start to the year – with a new monthly record in total payments and continued customer growth.

We've now had four consecutive months of over 100,000 customers making open banking payments each month. January showed a 3% lift in customer uptake from December, another positive sign for the year ahead.

We've also seen a massive 40% monthly increase in total payments value, reaching a new record of $68 million – surpassing the previous record of $58 million set in October 2025. That's an impressive signal of an ecosystem continuing to scale.

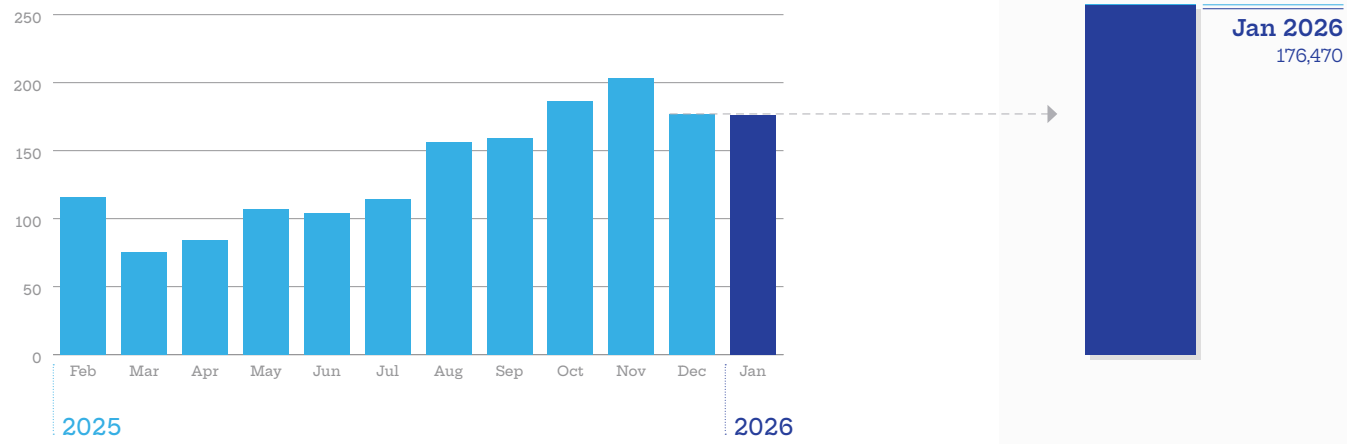
No new accredited recipients under the Customer and Product Data Act have come through for January, but with several applications reported in the pipeline, we're hopeful to see more coming through soon.

Fostering the wider fintech and paytech ecosystem continues to be key to us at the API Centre. We're proud to be supporting the Fintech Lab 2026 as a Lab Partner, with 15 teams mentored by Creative HQ taking on an ambitious 12-week programme.

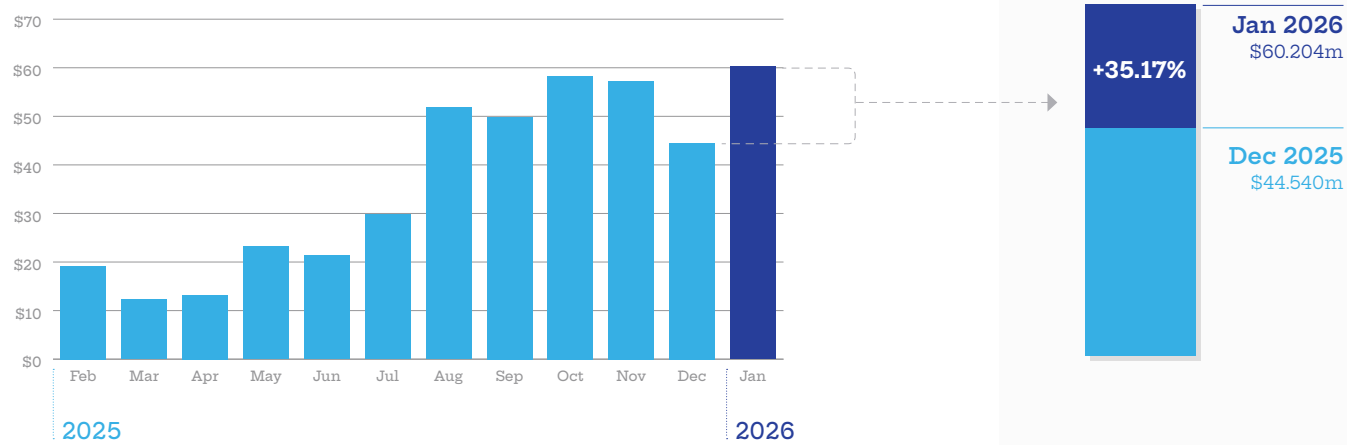
Check out the range of new propositions from the teams.

**Phil Cass**
API Centre Manager, Payments NZ

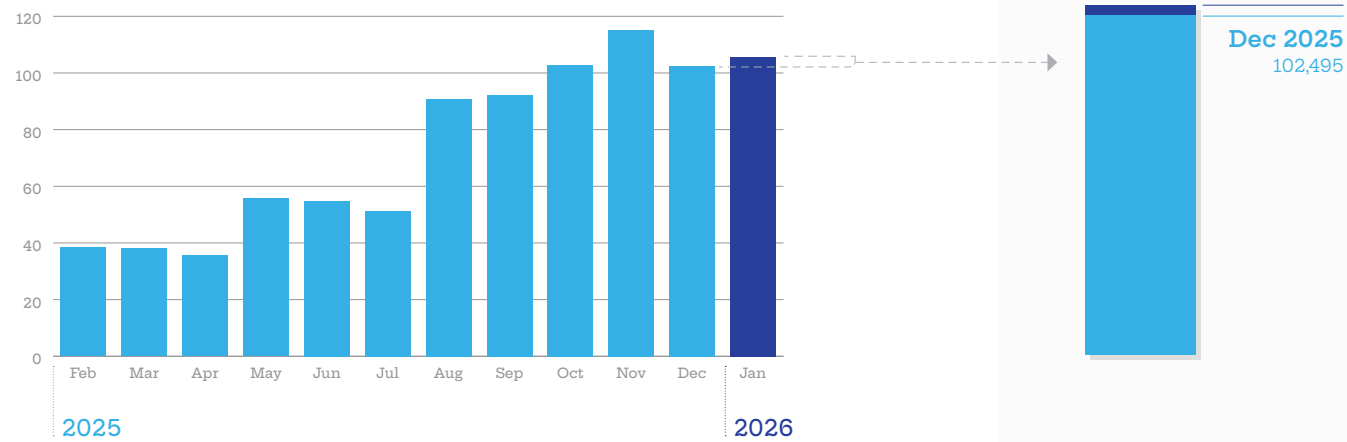
## Total payments completed *(thousands)*




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




## Customer engagement *(thousands)*




ALL REPORTING IS BY CALENDAR MONTH

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