

Factsheet

Experience a single API connection with Finstra's Financial Messaging API Platform

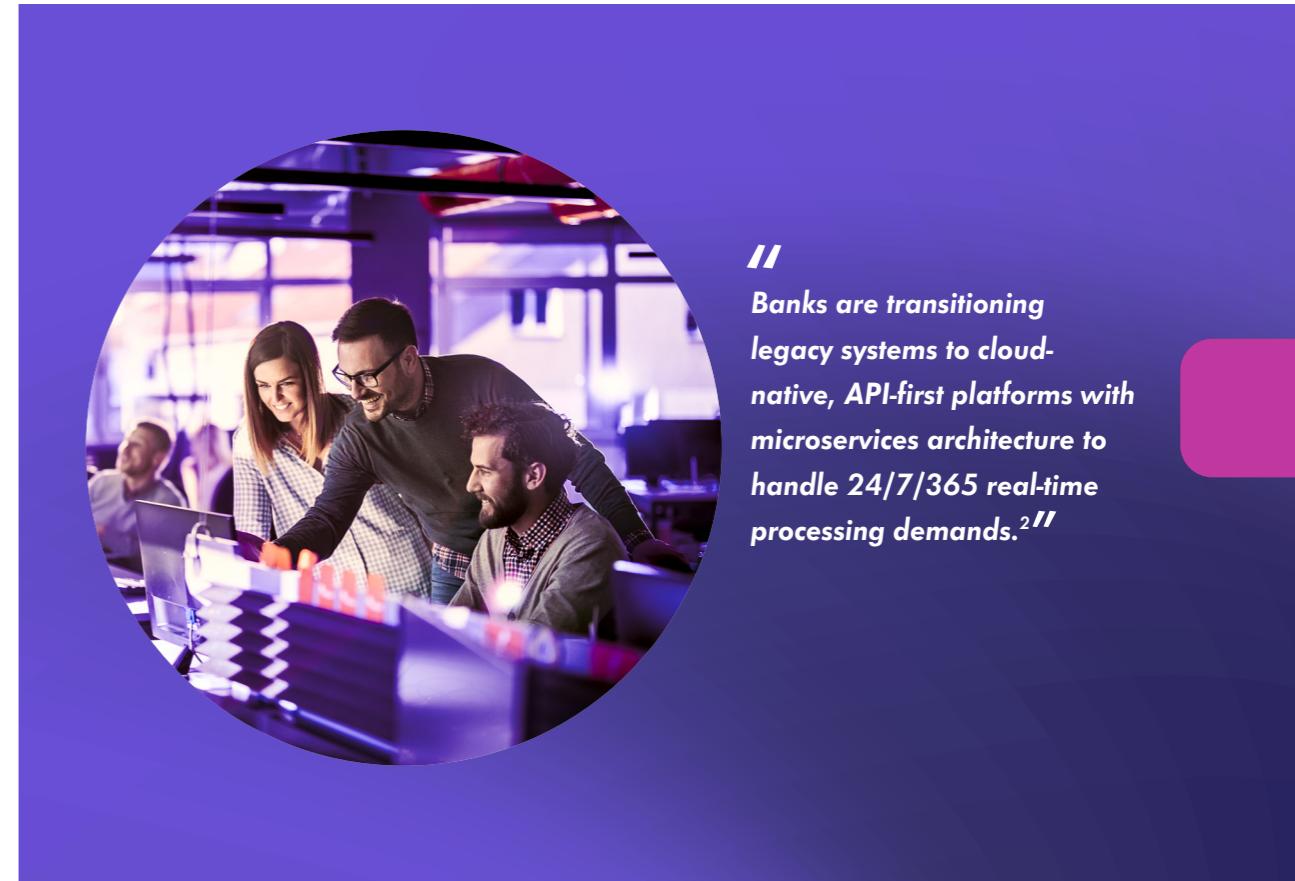
Accelerate your organization's API journey and bring scalability to your business

API adoption is rapidly accelerating across the payments industry, driven by the need for real-time, scalable and cost-effective connectivity for cross-border and instant payment rails. API-driven strategies are no longer optional – they have become foundational to how modern financial institutions operate, compete and innovate. In fact, over 80% of financial institutions are currently investing in an API-first approach to enhance customer experiences and remain competitive.¹

Traditional models often struggle with scalability and performance limitations, particularly for institutions handling high-volume flows, making API adoption a critical priority.

According to a recent report from Datos Insights, financial institutions are increasingly moving toward hosted Software-as-a-Service (SaaS) platforms to simplify access to multiple payment rails and reduce time-to-market for regulatory changes. Banks are transitioning legacy systems to cloud-native, API-first platforms with microservices architecture to handle 24/7/365 real-time processing demands.

Therefore, providers need to prioritize integration capabilities that leverage flexible connectivity options supporting APIs, MQ and file-based integration to create opportunities for future-proof gateway connectivity and last-mile optimization.²



“Banks are transitioning legacy systems to cloud-native, API-first platforms with microservices architecture to handle 24/7/365 real-time processing demands.”

1. API in Financial Services Statistics 2026: [Discover Game-Changing Growth](#), CoinLaw (November 17, 2025)

2. Datos Vendor Evaluation: [Financial Messaging](#) (November 2025)

Scale your business with a single API connection

Finastra's Financial Messaging API Platform provides a single, unified interface for real-time access to financial messaging services and market infrastructures. This scalable, messaging-as-a service solution provides connectivity to both Swift and non-Swift³ market infrastructures, designed for financial institutions to support their API strategy and scale their business. The platform provides single API access to Finastra's financial messaging services, including payment, reporting and more.

While the platform initially supports Swift connectivity, it is designed for future extensibility to other market infrastructures. By eliminating the complexity of multiple integrations and legacy on-premise components, it offers a developer-first experience that accelerates the API journey.

The solution delivers low-effort and cost-effective access to Swift, combining higher scalability and resilience with end-to-end visibility of processing and automated exception handling. This approach enables institutions to simplify operations, reduce compliance burdens and future-proof their API connectivity strategy and investment.

The Financial Messaging API Platform addresses the critical need for scalability through a new technology platform that serves as the foundation for next-generation customer experience. It enables real-time access to data, advanced querying capabilities, and the automation of back-office flows, marking a fundamental shift from manual processes to fully automated operations. This transformation enhances the customer experience and operational efficiency while preparing organizations for future growth.

Key features



Single API connection

Real-time access to financial messaging services and connectivity to multiple market infrastructures and rails – via a single API connection



Scalable SaaS model

Scalable, multi-tenanted platform model that supports high-volume STP flows



Developer-friendly tools

Introduction of tools to enable the developer experience – API documentation, staging environment and tutorials



Transparent, monitored service

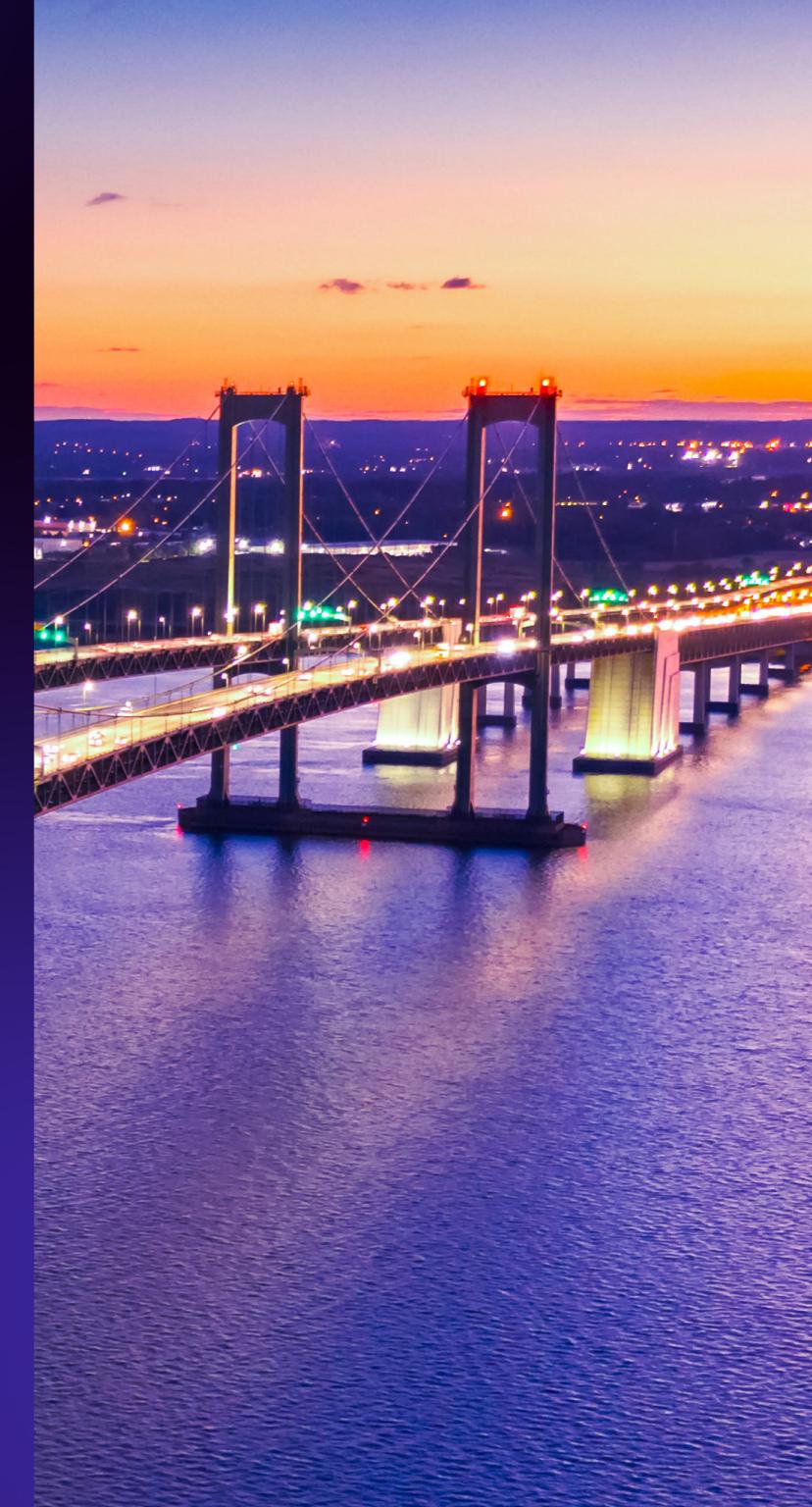
Fully managed service with end-to-end traceability of message processing



Future value-added services

Additional services (e.g., enhanced tracking and other Swift messaging types) to be made available to users, as well as extended support to corporate customers, based on demand

3. Future availability

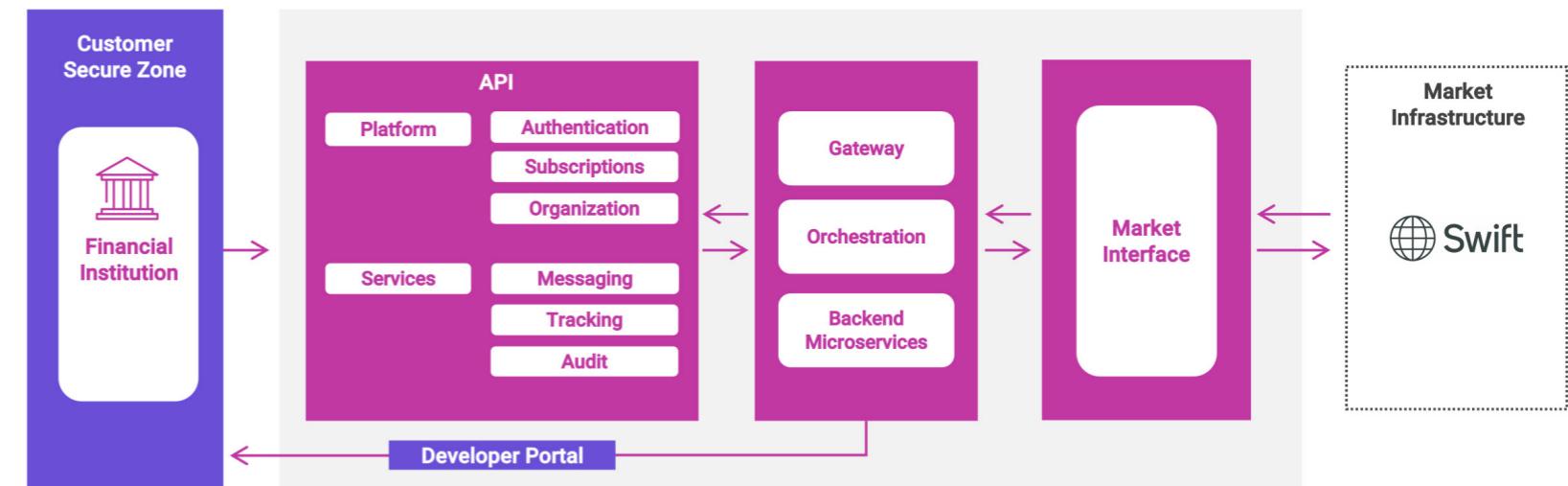


Scale your business with a single API connection

The Financial Messaging API Platform offers access to Swift Interact messaging only (MX) via a single JSON REST API based on ISO 20022 messaging format for Payments and Cash Management. Looking ahead, it will provide the flexibility and extensibility to add future gateways and rails that are designed to work seamlessly using the same integration – a capability no other provider currently offers. And Finastra plans to continuously expand the model to include new services and alternative payment rails (e.g., Thunes, Mastercard, Circle), thus future-proofing your investment.

The goal is to achieve ubiquitous connectivity across rails, delivering a truly unified experience. Additionally, the platform incorporates advanced security measures, including message-level signing that secures every individual message. This approach ensures end-to-end integrity and confidentiality, offering next-gen messaging and gateway technology.

How it works



Key benefits to support your API journey

Finastra's Financial Messaging API Platform can reduce your on-premise footprint or maintain legacy components for institutions directly connected to Swift. It also allows newer entrants to access traditional market infrastructures as their business grows.



High availability and performance

Built for high-volume throughput and 24/7 operations with low latency.



Cost effective

Lower total cost of ownership, with reduced compliance and infrastructure costs.



Robust compliance and security

Meets Swift's Customer Security Program (CSP) requirements with reduced burden on your internal resources.



Speed to market

Faster onboarding with developer tools and sandbox environments for testing



Scalable and reliable

Scales for volume growth without compromising on reliability or performance.



Future extensibility

Harmonized access across real-time and cross-border rails as needed in future.

Contact us

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