

Factsheet

Experience an API connection with Finastra's Financial Messaging API

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 the demand for 24/7/365 real-time processing.

Therefore, institutions need to prioritize integration capabilities that leverage flexible options to create opportunities for future-proof gateway connectivity.²



// Banks are transitioning legacy systems to cloud-native, API-first platforms with microservices architecture to handle the demand for 24/7/365 real-time processing.²//

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 an API connection

Finastra's Financial Messaging API provides a unified interface for real-time access to financial messaging services and market infrastructures. This scalable messaging 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 solution provides API access to Finastra's financial messaging services, including payment messages and other future services.

While the solution initially supports Swift connectivity, it is designed for future extensibility to other market infrastructures. By eliminating the complexity of multiple disparate 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 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.

³ Future availability

Key features



API connection

Access financial messaging services through one modern API integration, simplifying connectivity and reducing the need for multiple integration methods.



Scalable SaaS model

Benefit from a scalable, multi-tenant platform built to support high-volume straight-through processing and 24/7 operations.



Developer-friendly tools

Enable faster onboarding and development with API documentation, a staging environment and tutorials designed to support a developer-focused experience.



Robust compliance and security

Support Swift's Customer Security Program (CSP) requirements with a platform designed to reduce the burden on internal resources while helping institutions maintain a secure operating model.



Future extensibility

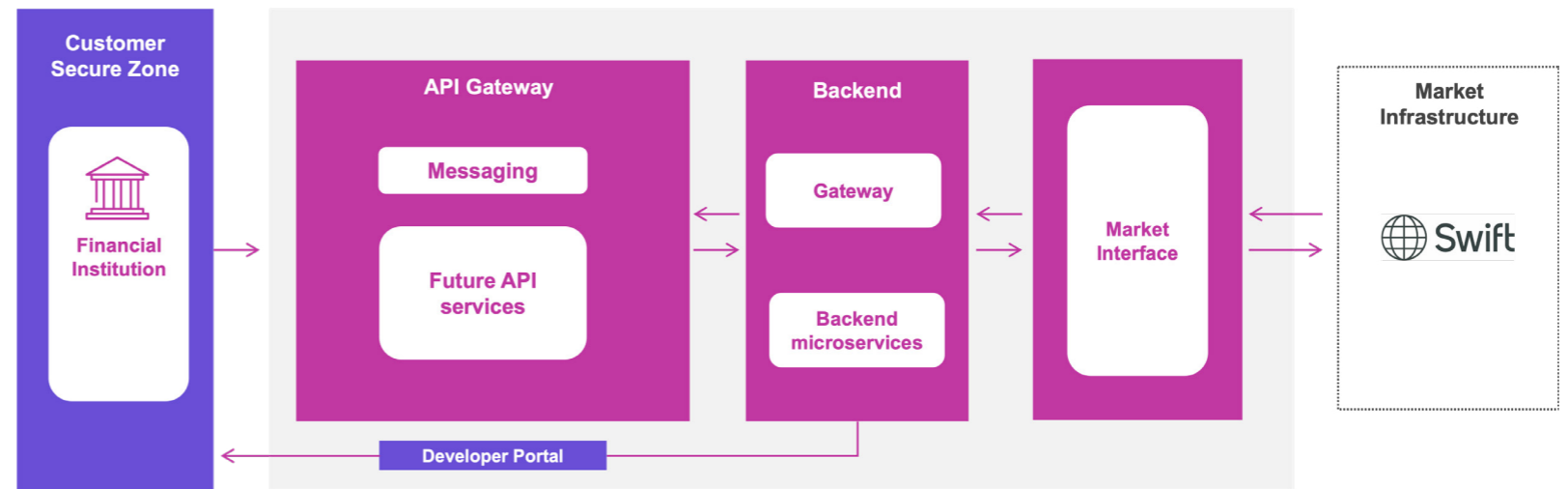
Extend to additional services, messaging types, market infrastructures and rails over time, based on demand and roadmap priorities.



Access Swift and more via an API connection

The Financial Messaging API offers access to Swift messaging (MT/MX) over Swift FIN+ and Interact via our API for payment messaging. 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 method. And Finastra plans to continuously expand the model to include new services and alternative payment rails (e.g., Thunes, Mastercard), thus future-proofing your investment. The goal is to achieve ubiquitous connectivity across rails, delivering a truly unified experience.

How it works



Key benefits to support your API journey

Finastra's Financial Messaging API can reduce your on-premise footprint and limit the need to 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, real-time processing and 24/7 operations with low latency.



Speed to market

Accelerate onboarding and implementation through modern APIs, documentation and a staging environment that supports faster development and testing.



Lower total cost of ownership

Reduce compliance and infrastructure costs by moving away from complex, fragmented integration models and legacy, on-premise components.



Scalability and resilience

Support business growth without compromising reliability or performance, using a modern architecture designed for evolving transaction volumes and service needs.



Operational efficiency

Improve automation, simplify message processing workflows and increase visibility with a fully managed service model.



Future-ready connectivity

Create a foundation for broader access to additional financial messaging services, market infrastructures and rails through the same API-led model.

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