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Open Banking Services

Pricing Document



Overview

We pride ourselves on our agile nature and proprietary technology, enabling us to deliver competitive pricing and exceptional value for our Public Sector clients.

Our pricing approach is structured to accommodate the varying needs of the Public Sector, consisting primarily of transaction and additional feature fees. Additionally, we offer maintenance and support services to ensure ongoing reliability and continuous improvement. We can also accommodate requirements for segregated environments at an additional cost.

Implementation

At Trustly, we are committed to supporting our clients every step of the way, from initial onboarding to full implementation. The implementation fees will apply on a Time and Materials (T&M) basis if additional features are required such as Fraud Mitigation solutions and Eligibility and Affordability assessments.

Maintenance and Support

Additional maintenance and support costs may apply, particularly where the client's requirements incorporate the need for a segregated environment which will be a fixed monthly fee of £15,000.

Service Fees

A minimum monthly fee of £5,000 applies to the provision of Trustly Open Banking services. This fee is not a standing charge; it acts as a service credit that includes the first £5,000 worth of transaction and service fees (PIS and AIS) consumed within that calendar month. Monthly usage is calculated using the unit rates defined in transaction pricing table below.

If total monthly usage is less than or equal to £5,000, the total fee for that month remains £5,000.

If total monthly usage exceeds £5,000, the minimum monthly fee is fully offset against the total, and the surplus usage is billed at the standard unit rates set out below on top of the minimum monthly fee.

Service	Description	Fees
Payment Initiation Service (PIS)	One off Pay by Bank payments, Pay by Link and QR Code	£0.2 per transaction (PIS-only) £0.50 per transaction (Collections)
Direct Debit Solutions	Direct Debit Mandate population	£0.8 per mandate creation
Account Information Service (AIS) <i>Note: The core AIS fee applies to each initiated request to facilitate a secure connection between the end-user and their selected financial institution. Any value-added analytical services or advanced insights layered upon the resulting data are charged separately as set out herein.</i>	Core AIS fee	£0.2 per transaction
	Financial transaction data insights	£1.2 per account
	Fraud mitigation	£0.8 per account
	Open Banking powered identity insights	£1.2 per account

All costs herein are exclusive of VAT.

Day Rates

Day rates set out below are applicable for the implementation support, any additional project, development work or additional solution design. These services are charged on a Time and Materials (T&M) basis and cover the expertise of our multi-disciplinary team to meet specific client requirements.

Resource	Day Rate
Chief Technical Officer (CTO)	£2,000
DevOps Team Lead	£1,400
DevOps Engineer	£900
Head of Software Engineering	£1,400
Software Engineer	£900
Head of Product	£1,400
Product Manager	£900
Chief Commercial Officer (CCO)	£2,000
Commercial Lead	£1,200
Account Manager	£900

Pilots

At Trustly, we appreciate the innovative and constantly evolving nature of open banking. It is for that reason, we actively encourage pilots, proof of concepts, and other exploratory initiatives to help our clients build robust business cases based on evidence.