

# bunq opens banking-as-a-service to industry

- 'bunq-as-a-Service' enables other businesses to integrate the neobank's industry-leading infrastructure in their products.
- The platform allows partners to build on bunq's open API, leveraging its security and speed
- The service allows bunq to make life easier for millions of additional users across the European tech ecosystem.

**Amsterdam, 23 June 2026** — bunq, Europe's second-largest neobank, today announced "bunq-as-a-Service" is open to businesses across the EU. Its comprehensive Banking-as-a-Service (BaaS) offering enables companies to use bunq's powerful technology to solve real-world problems and make their users' lives easier.

Having launched in April 2026 with its anchor partner, Dutch Bitcoin platform Blockrise, bunq-as-a-Service allows businesses to build upon bunq's developer-ready open API, leveraging its security and speed while reducing their time-to-market, as well as issuing virtual cards and processing instant SEPA transactions. Now extended to mid-size and enterprise companies looking to embed financial services quickly, simply, and efficiently, bunq-as-a-service can help handle complex compliance and security requirements, enhancing user experience and unlocking new revenue streams.

The platform is designed to serve as an integrated financial infrastructure for European companies across industries, including retail, e-commerce, SaaS, mobility, the gig economy and crypto. It helps companies manage funds and issue cards, while also managing loyalty programmes and instant subscription functionalities that are fully embedded in payment services. Additionally, the BaaS platform deploys instant on and off ramping of fiat, and serves as an all-in-one financial operating system for their users. These capabilities deliver an enhanced experience users have come to expect.

bunq-as-a-Service modernizes payments by offering instant settlements and globally accepted payments via Mastercard, Google Pay, Apple Pay, and more. Additionally, all fiat deposits are protected up to €100,000 through bunq's European banking license and the Dutch Deposit Guarantee Scheme, ensuring user safety and trust.

The launch signals bunq's commitment to fostering a more collaborative and efficient tech ecosystem. By making its technology accessible to other businesses, the neobank aims to drive innovation and improve financial services for users across Europe, even beyond its own app. The results speak for themselves: in just the first month of Blockrise leveraging bunq-as-a-Service, 40% of its eligible users chose to migrate to their own personal bunq IBAN.

*"For years, we've been obsessed with building technology that simplifies life for our users. With bunq-as-a-Service, we're taking that mission a step further by empowering the most innovative companies in Europe to do the same,"* said **Joe Wilson, Chief Evangelist at bunq**. *"It's our license, our compliance, our infrastructure but the partners own the user journey and focus on what they do best: creating exceptional experiences for their users."*

Businesses interested in integrating bunq-as-a-Service can find out more at <https://www.bunq.com/en-es/business-account/banking-use-cases/baas>

## About bunq

bunq, Europe's second-largest neobank, has built the first user-centric bank. By developing a product rooted in its users' wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest. As the world's first GenAI-powered bank, bunq offers its users safe, secure and simple 24/7 financial support—user-centricity at scale.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer license and applied for its US and Mexican banking license, with more global expansion to follow. Learn more:

[www.bunq.com](http://www.bunq.com)



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