

Brand guidelines

2022



Opening
up
finance.

**Changing
the way
the world
pays.**

This is our brand book. Use it as a starting point when thinking, *how do I make people love TrueLayer?*

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**Bold,
brilliant,
human**

Our brand voice

Our voice is how we speak. It's our values, ideas, actions and personality all wrapped up in three neat words. Channel it in everything you write.

Bold

We're original thinkers. Visionaries. Committed doers that want to make change. So we're not afraid of being a bit bold, a bit big — getting people pumped about what's possible. Inspiration? It's in our blood (and our brand book).

Brilliant

Everything we do, we do with hard data, collective brilliance and a little touch of magic. We're smart. Super smart. But the smartest thing we can do is keep it simple, make it make sense — it's how we earn respect and our expert status.

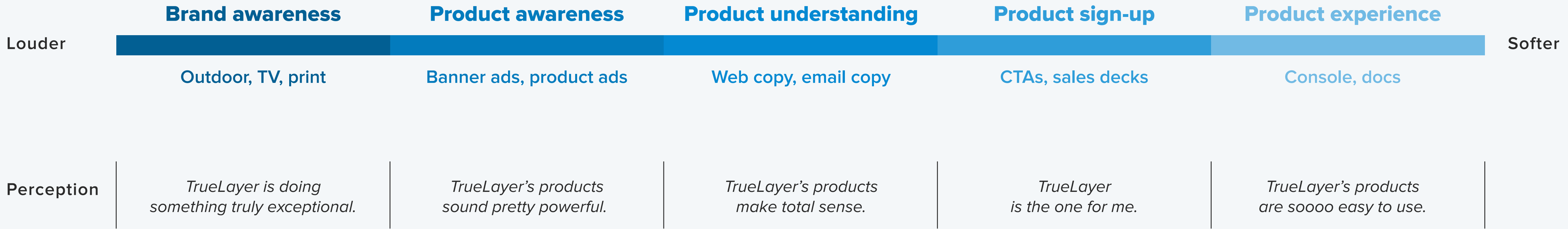
Human

We're conscious. Genuine. Confident. Humble. Sensitive. We're funny, sure. But it's never forced. We don't blag or exaggerate — we respect people's intelligence too much for that. Our mantra: be helpful, be human.

Tone

Our voice stays the same. But our tone changes depending on when and why we’re talking to someone, and what we want them to think about us.

Basically, it’s all about having situational awareness and showing emotional intelligence.



Copywriting

Here are some simple rules to help with your actual writing.
Stick to them sensibly.

Do these

Simplicity
Your writing should be clear, uncomplicated.

Strong actions
Powerful verbs paint colourful pictures.

Punchy punctuation
Short, sharp sentences are nice.

Charm
Conversational cool is the golden rule.

Concision
Got it?

Don't do these

Baseless boasts
Market-defining, game-changing, world-leading...

Corporate noise
Don't *leverage best practices to empower the ecosystem*.

Title case
Headings like this, Not Like This.

Semicolons
They're just too confusing to bother with.

Wackiness
We're not selling fruit smoothies.

Avoid these

Industry jargon
Prefer payments to PIS in most places.

Fancy, formal words
It's better to *help* than *provide assistance*.

Comma overkill
Two commas per sentence is plenty.

Exclamation marks
It's probably not that exciting.

Passive language
Make it clear who is doing what and why.



Design language



Let's start with our logo.

Download our [logo pack](#).

Logo guide

Logos

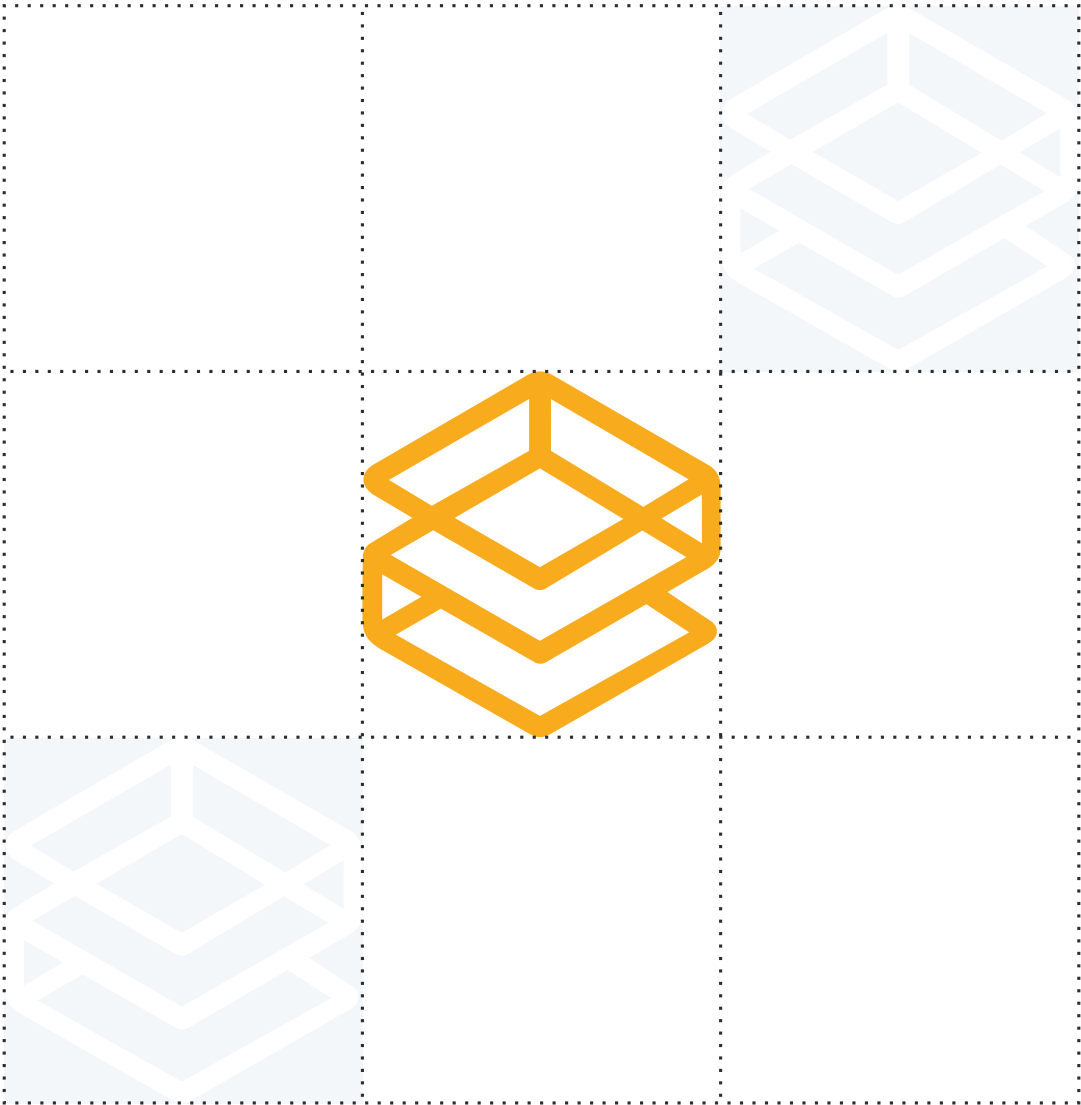
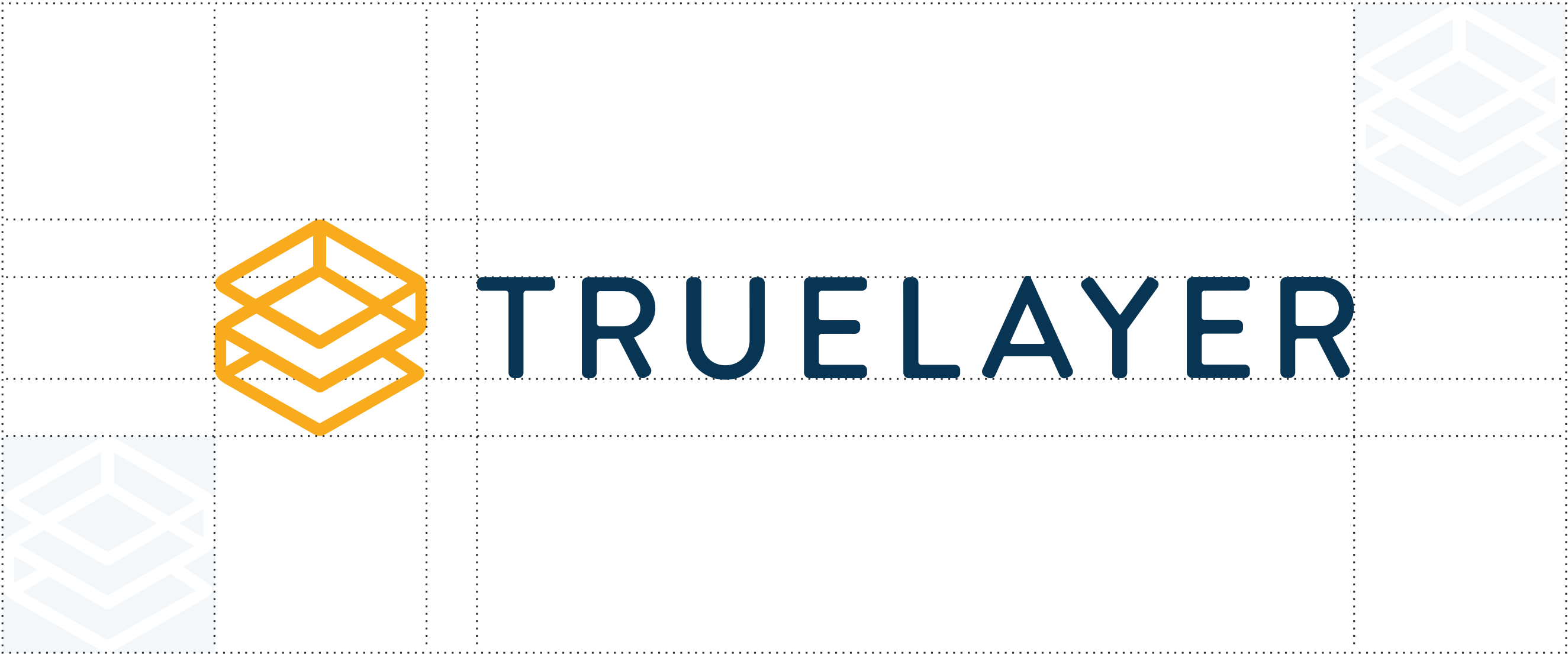
Our logo is made up of the mark and the “TrueLayer” logotype. Set them vertically or horizontally.

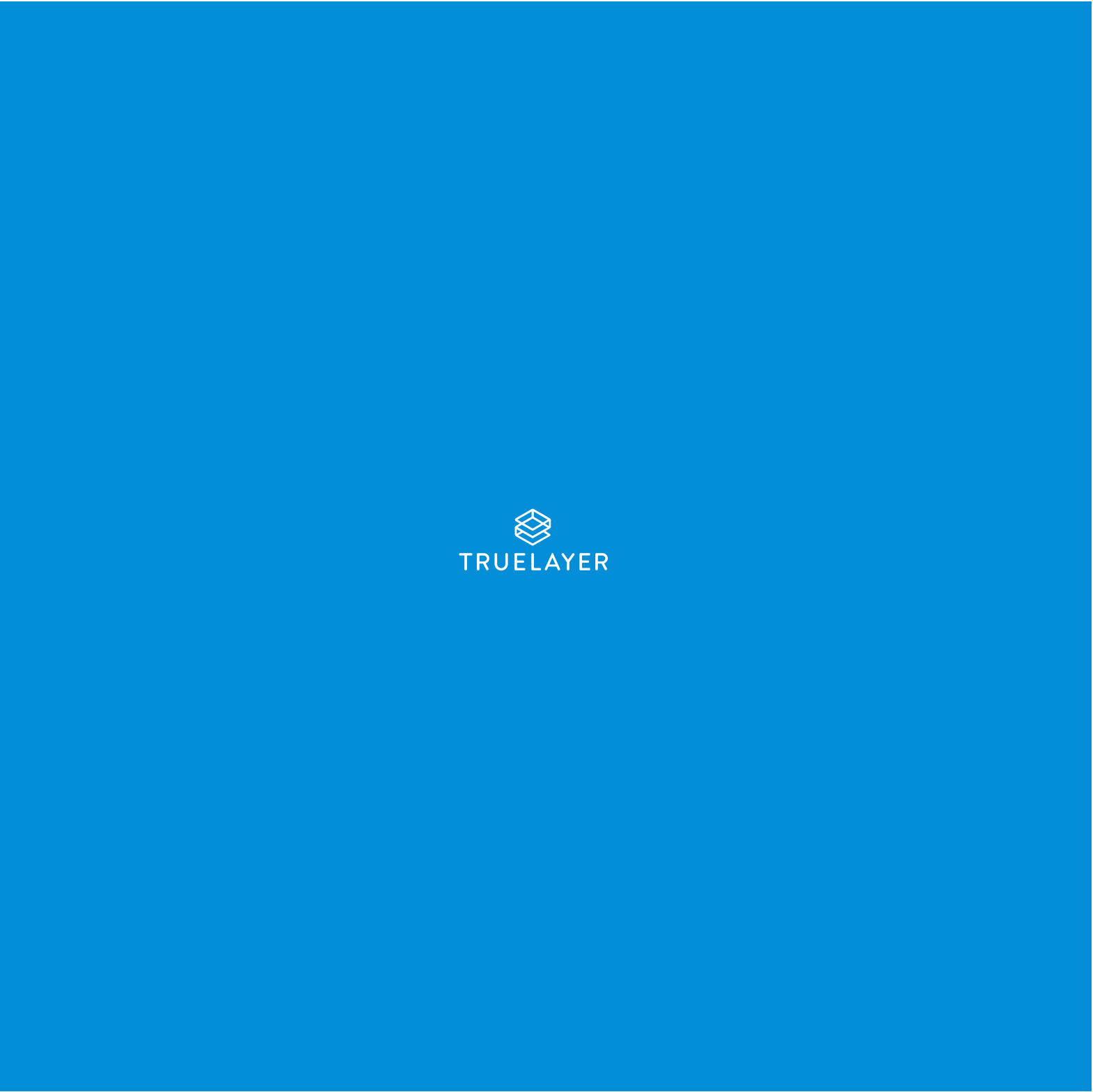
Only use our logo in this colour combination, or the variations on the next page.



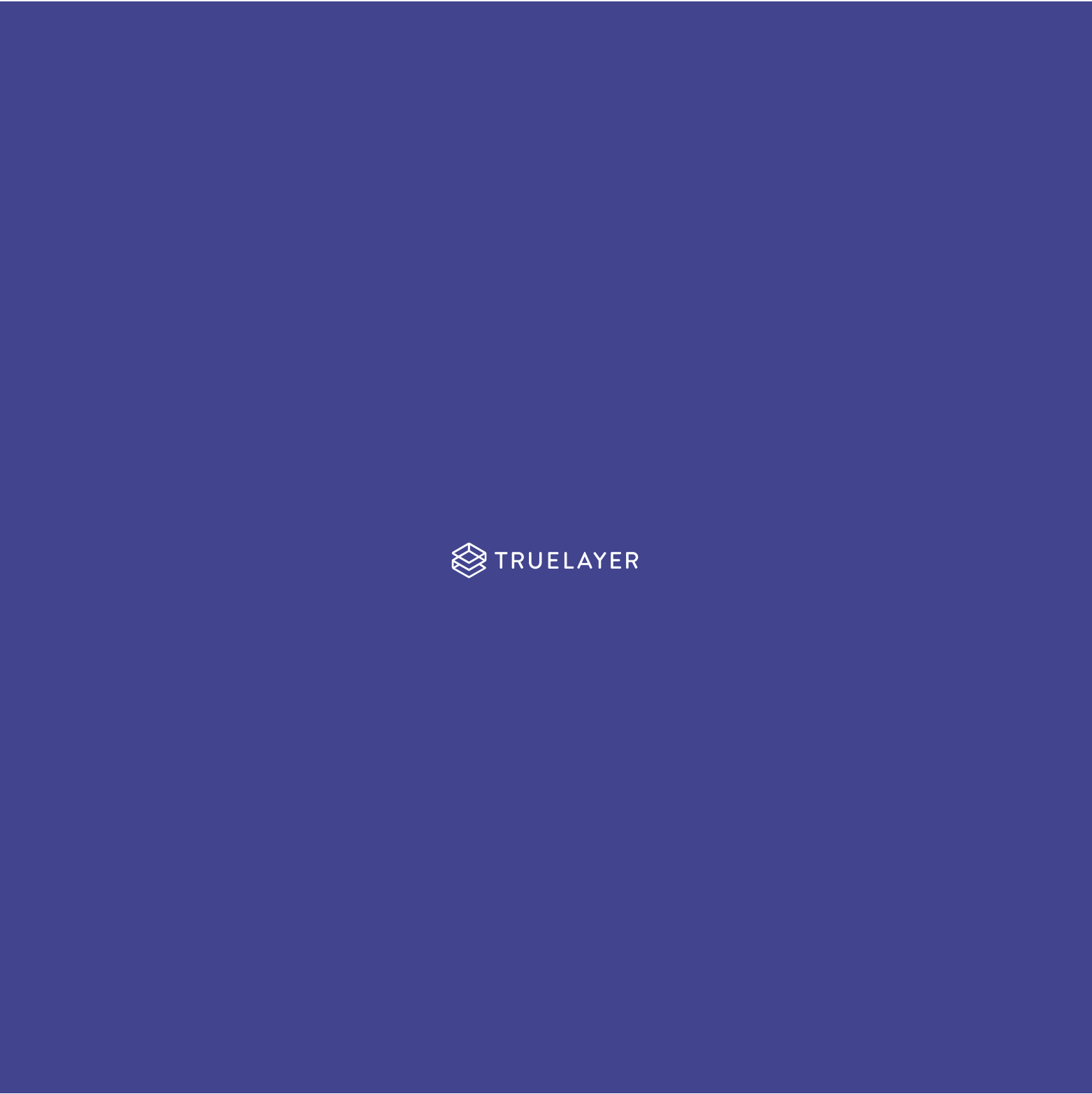


Make sure the logo is easy to read and has space to breathe.
Keep the height and width of the mark clear on every side.

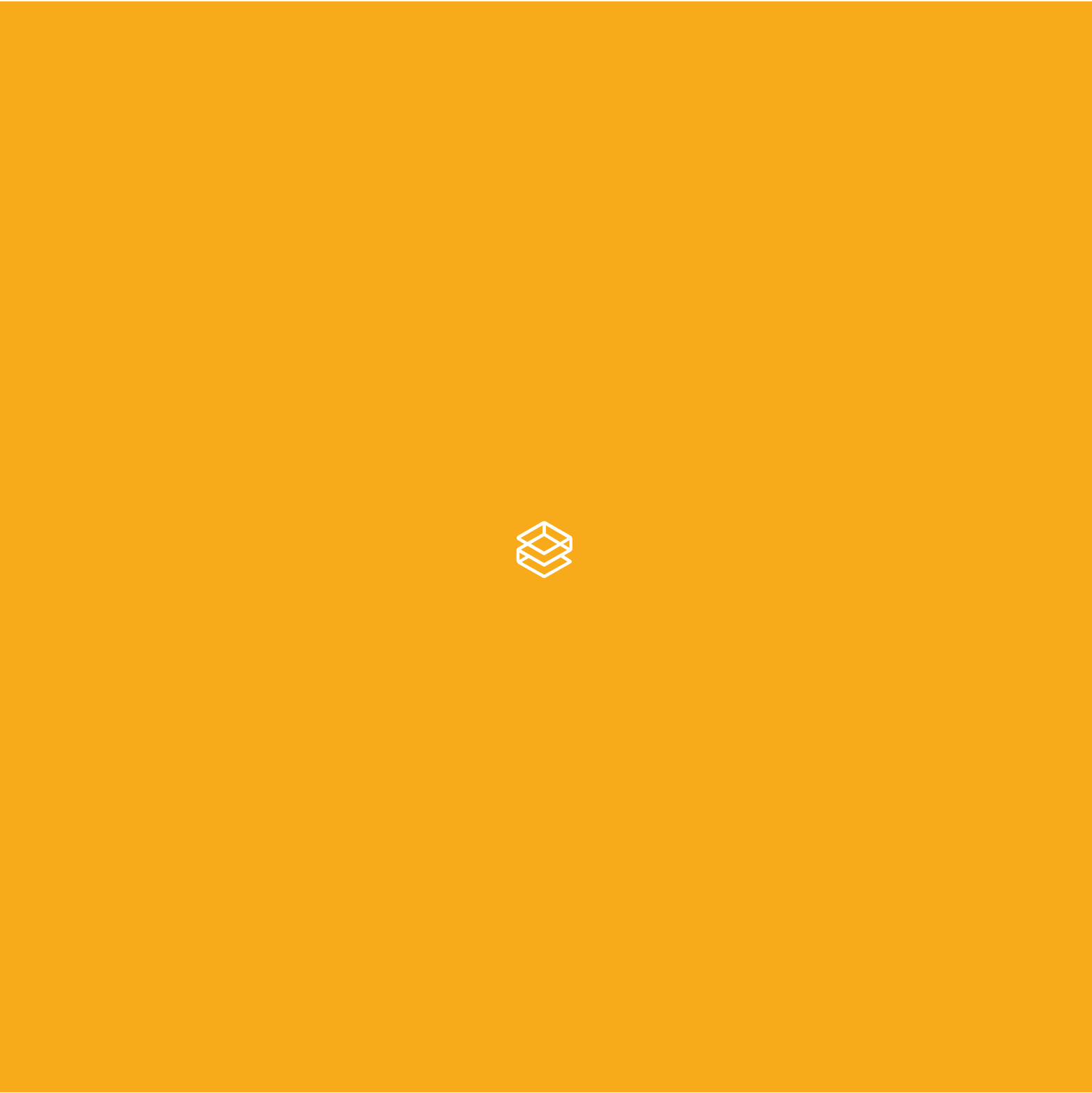




Print 3 cm / Screen 85 px



Print 3 cm / Screen 150 px



Print 8 cm / Screen 32 px



**Our brand colours make an
impression before we say a word.**

Colours

Primary palette

This is our primary brand colour palette.

It communicates optimism, trust and reliability.
We use it everywhere.

Azure

CMYK:
86, 8, 0, 0

RGB:
5, 142, 216

HEX:
#058ED8

Dark violet

CMYK:
97, 100, 0, 18

RGB:
66, 68, 142

HEX:
#42448E

Sun

CMYK:
0, 31, 98, 0

RGB:
247, 171, 27

HEX:
#F7AB1B

Secondary palette

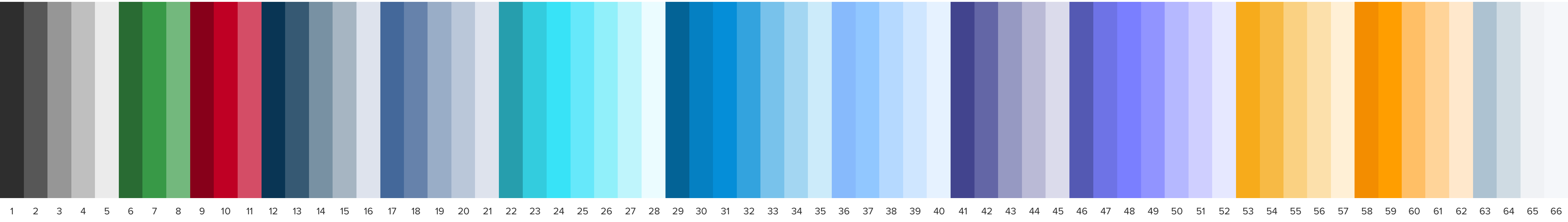
Tertiary palette

<div>Cloud burst</div> <div>CMYK: 100, 48, 12, 58</div> <div>RGB: 9, 53, 84</div> <div>HEX: #093554</div>	<div>Kashmir blue</div> <div>CMYK: 80, 48, 6, 30</div> <div>RGB: 68, 104, 154</div> <div>HEX: #44689A</div>	<div>Cyan</div> <div>CMYK: 54, 0, 8, 0</div> <div>RGB: 56, 226, 248</div> <div>HEX: #38E2F8</div>	<div>Soft azure</div> <div>CMYK: 38, 4, 0, 0</div> <div>RGB: 135, 186, 252</div> <div>HEX: #87BAFC</div>	<div>Electric violet</div> <div>CMYK: 56, 52, 0, 0</div> <div>RGB: 122, 127, 255</div> <div>HEX: #7A7FFF</div>	<div>Burnt sun</div> <div>CMYK: 0, 51, 100, 0</div> <div>RGB: 243, 141, 0</div> <div>HEX: #F38D00</div>	<div>Charcoal</div> <div>CMYK: 0, 0, 0, 82</div> <div>RGB: 45, 45, 45</div> <div>HEX: #2D2D2D</div>	<div>Light grey</div> <div>CMYK: 2, 1, 0, 2</div> <div>RGB: 244, 247, 249</div> <div>HEX: #F4F7F9</div>	<div>White</div> <div>CMYK: 0, 0, 0, 0</div> <div>RGB: 255, 255, 255</div> <div>HEX: #FFFFFF</div>
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Colours

Shades and tints

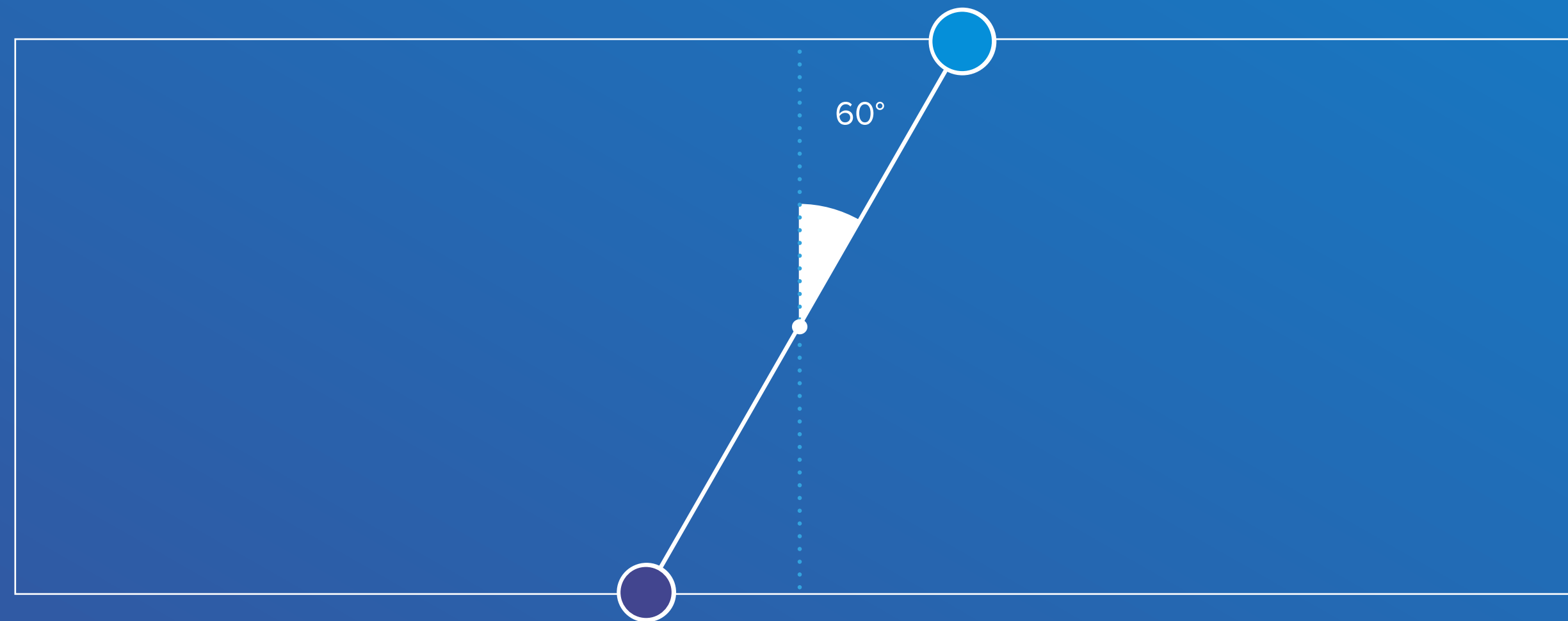
Shades and tints are great for illustrations. They help create visual hierarchy. You'll also find semantic colours here. Use — but don't rely on them — to add information.



1	Charcoal	5	Charcoal 10	9	Red 130	13	Cl. burst 80	17	Kash. blue	21	Kash. blue 10	25	Cyan 80	29	Azure 130	33	Azure 50	37	Soft azure 80	41	Dark viol.	45	Dark viol. 10	49	El. violet 80	53	Sun	57	Sun 10	61	Burnt sun 30	65	Light grey 130
	RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:
	45, 45, 45		234, 234, 234		134, 0, 25		54, 90, 115		68, 104, 154		221, 228, 237		101, 233, 250		3, 99, 151		119, 193, 234		157, 199, 253		66, 68, 142		221, 221, 234		146, 150, 255		247, 171, 27		254, 240, 214		251, 214, 162		239, 243, 246
	HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:
	#2D2D2D		#EAEAEA		#860019		#365A73		#44689A		#DDE4ED		#65E9FA		#036397		#77C1EA		#9DC7FD		#42448E		#DDDDEA		#9296FF		#F7AB1B		#FEF0D6		#FBD6A2		#EFF3F6
2	Charcoal 80	6	Green 130	10	Red	14	Cl. burst 50	18	Kash. blue 80	22	Cyan 130	26	Cyan 50	30	Azure 110	34	Azure 30	38	Soft azure 50	42	Dark viol. 80	46	El. violet 130	50	El. violet 50	54	Sun 80	58	Burnt sun	62	Burnt sun 10	66	Light grey
	RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:
	87, 87, 87		40, 106, 50		192, 0, 35		121, 145, 162		102, 131, 172		39, 158, 174		146, 239, 251		4, 128, 194		164, 214, 241		190, 217, 253		100, 102, 163		85, 89, 178		182, 185, 255		248, 186, 68		243, 141, 0		253, 234, 209		244, 247, 249
	HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:
	#575757		#286A32		#C00023		#7991A2		#6683AC		#279EAE		#92EFFB		#0480C2		#A4D6F1		#BED9FD		#6466A3		#5559B2		#B6B9FF		#F8BA44		#F38D00		#FDEAD1		#F4F7F9
3	Charcoal 50	7	Green	11	Red 30	15	Cl. burst 30	19	Kash. blue 50	23	Cyan 110	27	Cyan 30	31	Azure	35	Azure 10	39	Soft azure 30	43	Dark viol. 50	47	El. violet 110	51	El. violet 30	55	Sun 50	59	Burnt sun 80	63	Light grey 180		
	RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		
	5, 142, 216		57, 152, 71		211, 77, 101		166, 182, 193		153, 173, 200		50, 203, 223		190, 246, 253		5, 142, 216		210, 234, 248		211, 230, 254		152, 153, 193		110, 114, 229		207, 208, 255		251, 209, 131		245, 162, 46		173, 195, 210		
	HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		
	#058ED8		#399847		#D34D65		#A6B6C1		#99ADC8		#32CBDF		#BEF6FD		#058ED8		#D2EAF8		#D3E6FE		#9899C1		#6E72E5		#CFD0FF		#FBD183		#F5A22E		#ADC3D2		
4	Charcoal 30	8	Green 30	12	Cl. burst	16	Cl. burst 10	20	Kash. blue 30	24	Cyan	28	Cyan 10	32	Azure 80	36	Soft azure	40	Soft azure 10	44	Dark viol. 30	48	El. violet	52	El. violet 10	56	Sun 30	60	Burnt sun 50	64	Light grey 150		
	RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		RGB:		
	192, 192, 192		116, 183, 126		9, 53, 84		210, 218, 224		187, 200, 218		56, 226, 248		235,252, 254		50, 163, 223		135, 186, 252		233, 242, 254		186, 187, 214		122, 127, 255		231, 232, 255		252, 224, 172		248, 193, 116		206, 219, 228		
	HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		HEX:		
	#C0C0C0		#74B77E		#093554		#D2DAE0		#BBC8DA		#38E2F8		#EBFCFE		#32A3DF		#87BAFC		#E9F2FE		#BABBD6		#7A7FFF		#E7E8FF		#FCE0AC		#F8C174		#CEDBE4		

Gradients grab attention and add vibrancy to visuals.
Only use gradients for backgrounds.

Gradient sliders go on the edges of a shape (see below).
Set the direction to 60° for **isometric** illustrations.
For **flat** visuals, set it to 60° or 90°.

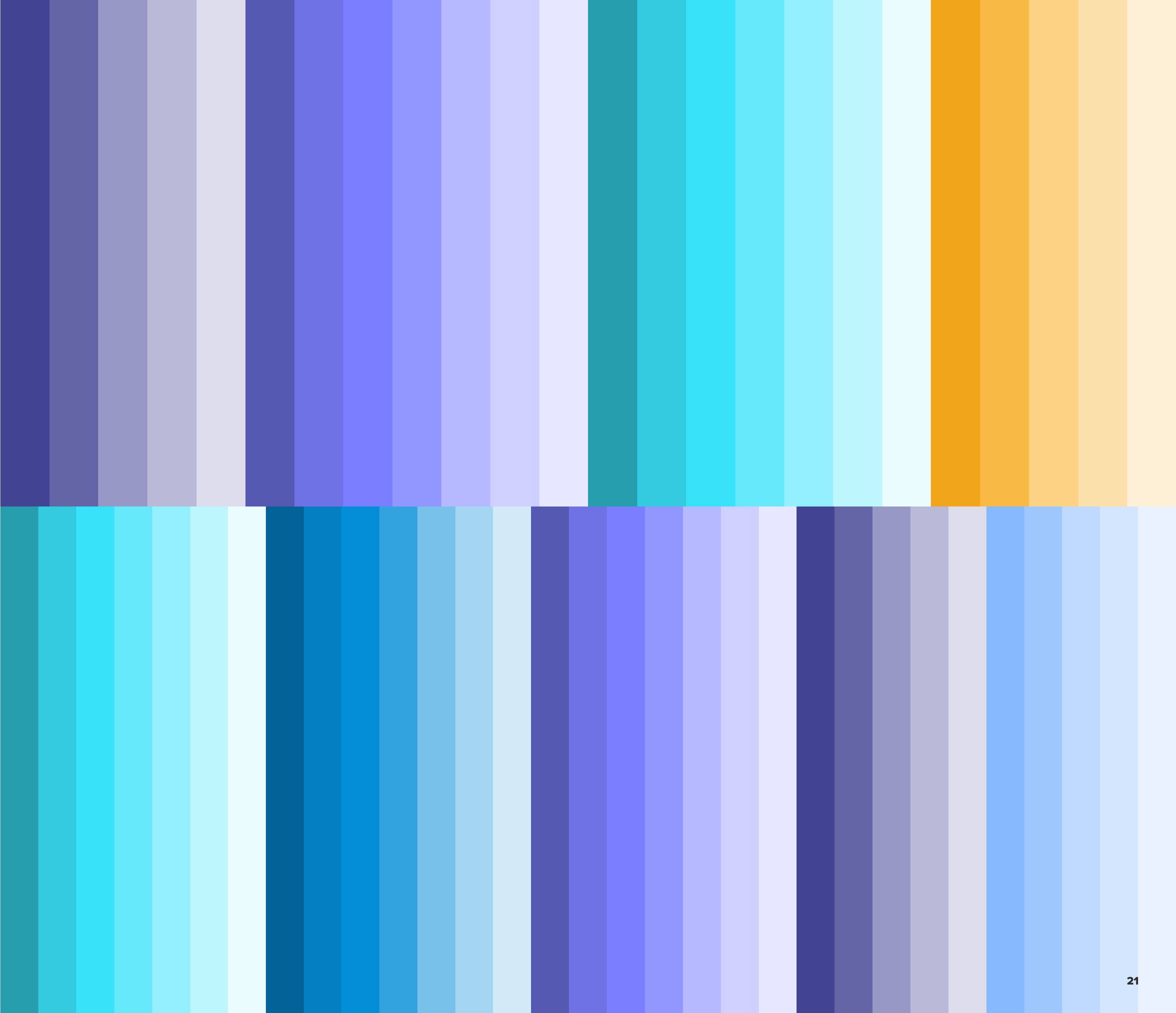


Colours

Product colours

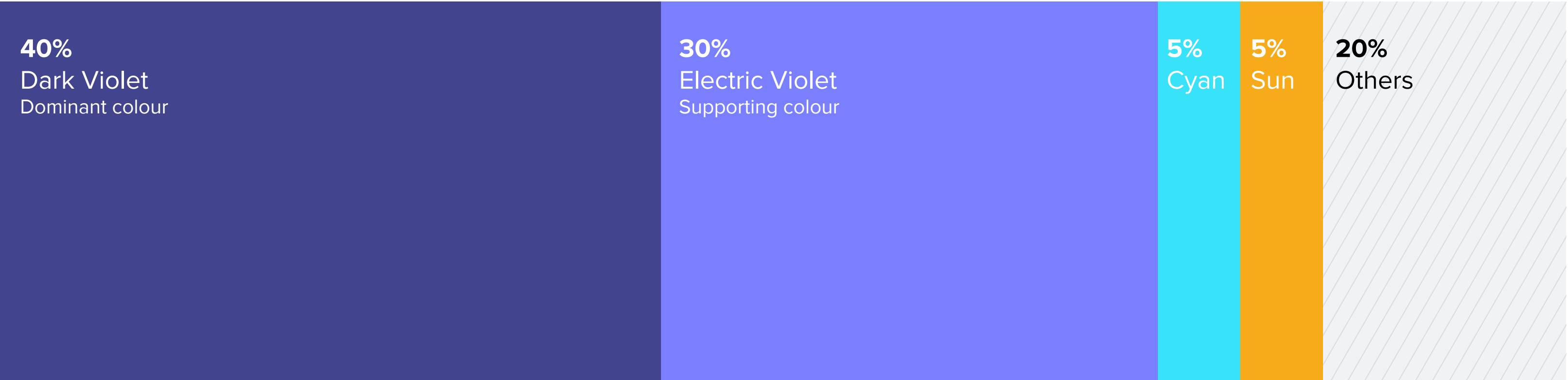
Each product type (Data and Payments) has its own palette, including a main colour for icons and labels.

Use the tables on the next few pages to guide colour distribution.



Colours

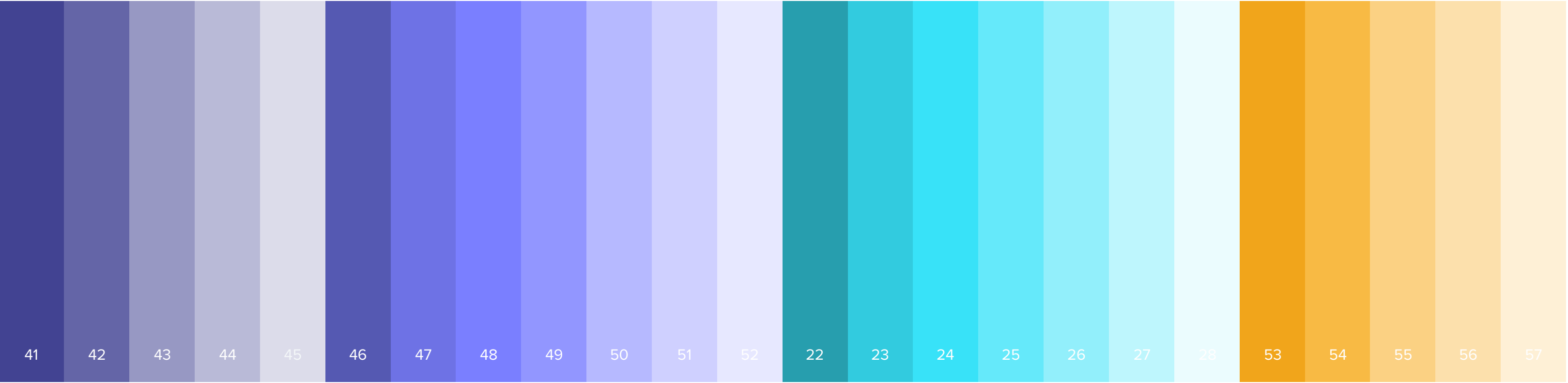
Product colours



Data products

The violet-heavy data palette conveys transparency and reliability.

It’s used on the Data API and Verification API.



Main colour



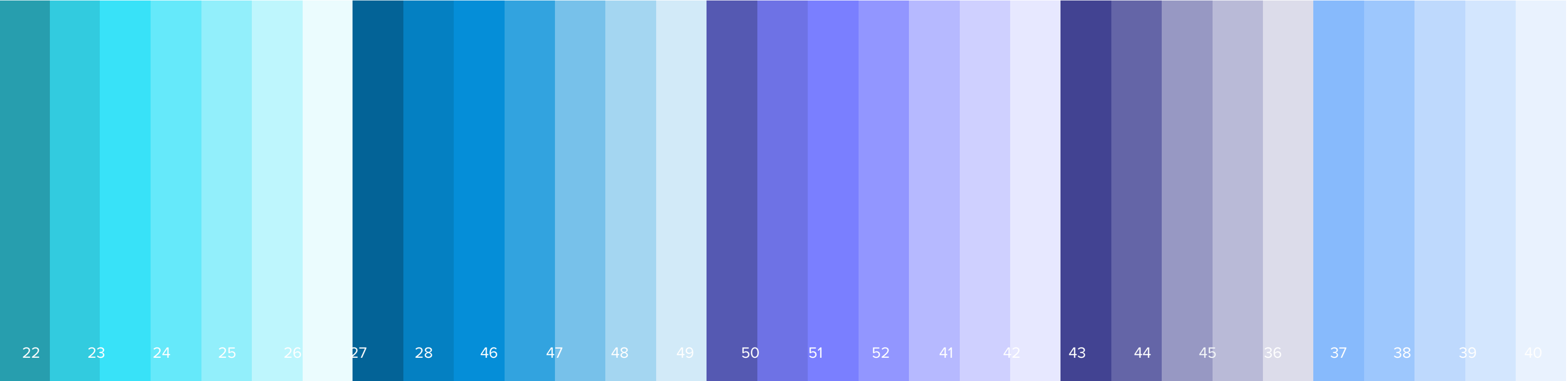
Colours

Product colours



Payments

Payments has an impactful colour palette that’s designed to suggest speed and innovation.



Main colour





**Consistent typography makes
content clean, clear and readable.**

The right type makes sure all of our writing looks like us as much as it sounds like us. It helps guide the reader's eye and makes information beautifully digestible.

Proxima NOVA Font *Family*

Typography

Primary font

Use Proxima Nova in most places — from our website to ads to presentations.

It helps people recognise when we’ve written something, no matter how or when we’re communicating to them.

Proxima Nova

Regular

Regular Italic

Semibold

Semibold Italic

Bold

Extrabold

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
abcdefghijklmnopqrstuvwxyz
0123456789 . , : ; - – — ! ? \$ # % @ & * () [] + = / \ > <

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
abcdefghijklmnopqrstuvwxyz
*0123456789 . , : ; - – — ! ? \$ # % @ & * () [] + = / \ > <*

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
abcdefghijklmnopqrstuvwxyz
0123456789 . , : ; - – — ! ? \$ # % @ & * () [] + = / \ > <

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
abcdefghijklmnopqrstuvwxyz
*0123456789 . , : ; - – — ! ? \$ # % @ & * () [] + = / \ > <*

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
abcdefghijklmnopqrstuvwxyz
0123456789 . , : ; - – — ! ? \$ # % @ & * () [] + = / \ > <

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
abcdefghijklmnopqrstuvwxyz
0123456789 . , : ; - – — ! ? \$ # % @ & * () [] + = / \ > <


Typography

Titles and subtitles

Set titles in Proxima Nova Extrabold, for extra impact. Subtitles go in Proxima Nova Regular.

See the references below for leading and tracking. For captions, use Proxima Nova Bold in all caps.

Banner ad



Title
Proxima Nova Extrabold

Subtitle
Proxima Nova Regular


CTA
Proxima Nova Bold
Tracking 100

Experience the world of instant payments

Instant pay-ins. Instant payouts. Instant verification.

LEARN MORE >

LinkedIn carousel



Title
Proxima Nova Extrabold

Subtitle
Proxima Nova Regular

CTA
Proxima Nova Bold
Tracking 100

How to build a better investor experience

The payment innovations your customers want

In partnership with:
YouGov

GET THE REPORT >

Typography

Body copy
and captions

Make sure there’s plenty of space around blocks of copy, so
it’s easy to read. Set body copy in Proxima Nova Regular.
For captions, use Proxima Nova Bold in all caps.

Report pages

Caption
Proxima Nova
Bold

Title
Proxima Nova
Extrabold

Heading
Proxima Nova
Extrabold

Subheading
Proxima Nova
Bold

PRODUCT OVERVIEW

Instant Account Verification

Verify account ownership by
matching your user's name with
their name on file at the bank.
Simplify payments setup and
make onboarding intuitive.

- 90%+ of good actors verified in 3 clicks
- Reduce payment fraud
- Instant name-matching logic

Benefits

Make onboarding intuitive

Allow users to instantly confirm account
ownership with a simple fingerprint or
face ID. Automate verification checks
through a single API call.

Slash your fraud risk

Guarantee source and destination of
funds. Introduce SCA checks from the
bank into your verification flow to
eliminate identity theft.

Lower operating costs

Instantly and accurately verify users
through bank-grade security checks,
without having to process streams of raw
bank data yourself.

How it works?

We redirect users to their banking app
where they confirm account ownership
using their fingerprint or faceID. At the
same time, we crosscheck your user's
name with their bank records to make
sure everything matches up.

Why Verification Matters

1 in 20

accounts are connected
to a fraudster.

15 - 20%

of checks fails when relying
solely on credit bureaus.

Up to 10 days

to verify users manually, costing your
business high operational inefficiencies.

Ready to get started?

Click [here](#) to contact our team, or [visit our documentation](#) to start building.

truelayer.com

Title
Proxima Nova
Extrabold

Foreword from TrueLayer

Body copy
Proxima Nova
Regular

One of the key motivations behind [open banking](#) has been to enable the growth of
alternative payment methods to cards. This report demonstrates that the policy
drivers, the industry development and the innovation have all worked together to
deliver that alternative in the form of open banking payments.

The simplicity of the open banking payment chain, made possible by API
technology, is key to the cost savings, reduced fraud and improved conversion for
merchants. It also increases convenience for consumers, who increasingly want to
make and receive all payments instantly and seamlessly.

The development of capabilities for instant refunds, such as TrueLayer's own
PayDirect, will enable open banking to be used successfully in ecommerce.

At the same time, the [growth of ecommerce](#) is beginning to show merchants'
reliance on card payments creates problems of its own.

Card schemes and the chargeback approach, which is the target of increasing fraud
and which suffers from slow resolution, will only further impact merchants if they are
unable to add new payment methods to their checkout as ecommerce payments
continue to grow.

[Strong customer authentication \(SCA\)](#), while seamlessly integrated into open
banking payments, is also creating issues for merchants who collect card payments,
as SCA is retro-fitted onto an existing and ageing infrastructure.

So while ecommerce merchants will continue to feel the pain of collecting card
payments, open banking payments are truly ready for launch.

[TrueLayer](#) is excited to see many merchants across ecommerce and other industries
develop new payment experiences using open banking. We believe open banking
payments will become the default way to collect money online in the coming years.



Francesco Simoneschi
CEO & Co-founder



THE FUTURE OF ECOMMERCE PAYMENTS 3
WHY OPEN BANKING WILL CHALLENGE CARD DOMINANCE

Typographic alignment

Most of the time, left align type. But sometimes text just looks better when it's centred. Use your judgement.

That said, never ever right align copy.


LinkedIn carousel

 TRUELAYER

Verify users in three clicks, initiate refunds and withdrawals in seconds, and automate paying out at scale.


truelayer.com/payouts

Banner ad

 TRUELAYER

Power up player payments

Verify, top up and cash out. In seconds.



TrueLayer.
How players want to pay.

LEARN MORE >



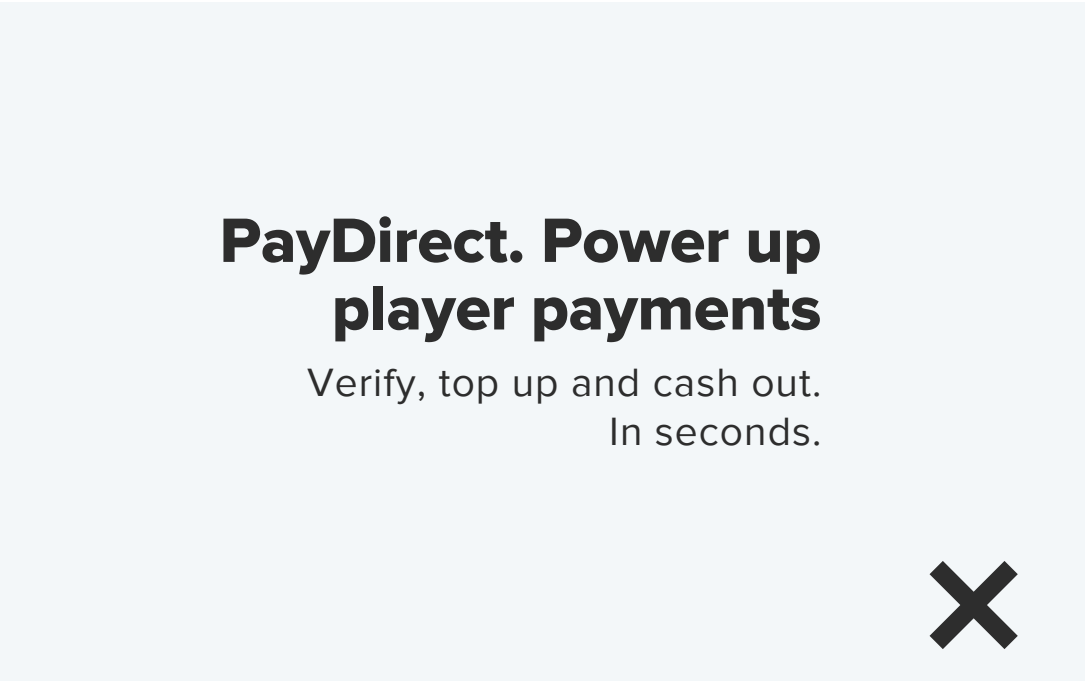
Initiate a Payment

```
1 # Request:
2 curl -X POST \
3     -d grant_type=client_credentials \
4     -d client_id=${client_id} \
5     -d client_secret=${client_secret} \
6     -d scope=payments \
7     https://auth.truelayer-sandbox.com/connect/token

1 // Response:
2 {
3     "access_token": "eyJhbGciOiJSUzI1NiIsImtpZCI6IjE0NTk4OUJwNTdDOUMzMzg0MDc4MDB-BOEJBnkNCOUZlMmRRTk1MTBSUzI1NiIsInR5cCI6ImlF0K2p3dCIsIng1dCI6IkZGZDUpZRMZkd3poQWVtBQ291bXkxX3JNLWxsSQSJ9.eyJuYmYiOjE1OTk4NDc1NTAsImV4cCI6MTU5OTg1MTE1MCwiaXNzIjoiaHR0cHM6Ly9hdXRoLnRydWVsYX11ci5jb20iLCJhdWQiOiJwZXltZW50c19hcGkiLCJjaGVhbnRfaWQiOiJzZWxmcmVudmUtYTTh1MiIsImp0aSI6IjBBNzlcQTBNjmMwQTlDNjEwNUVEMTYyOEZFbkI3OEMzIiwiaWF0Ij
```



Don't rotate body copy. No one should need to tilt their head.



Don't right align copy. (We said it before, but it bears repeating.)



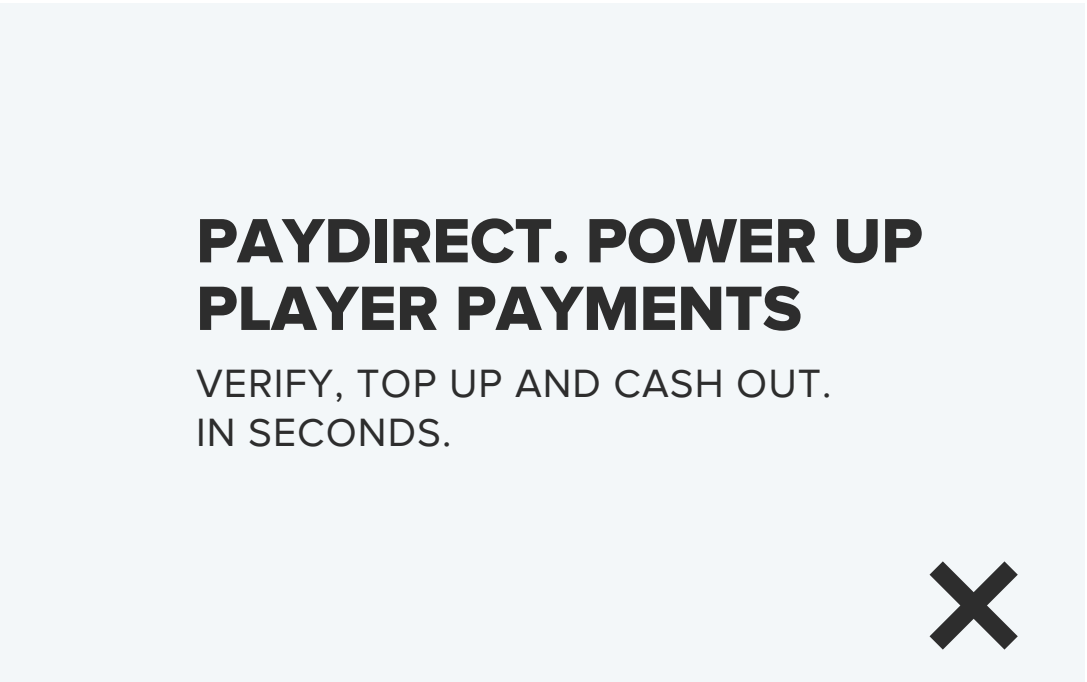
Don't use font weights that aren't Regular, Semibold, Bold or Extrabold.



Don't use fonts other than Proxima Nova or Consolas.



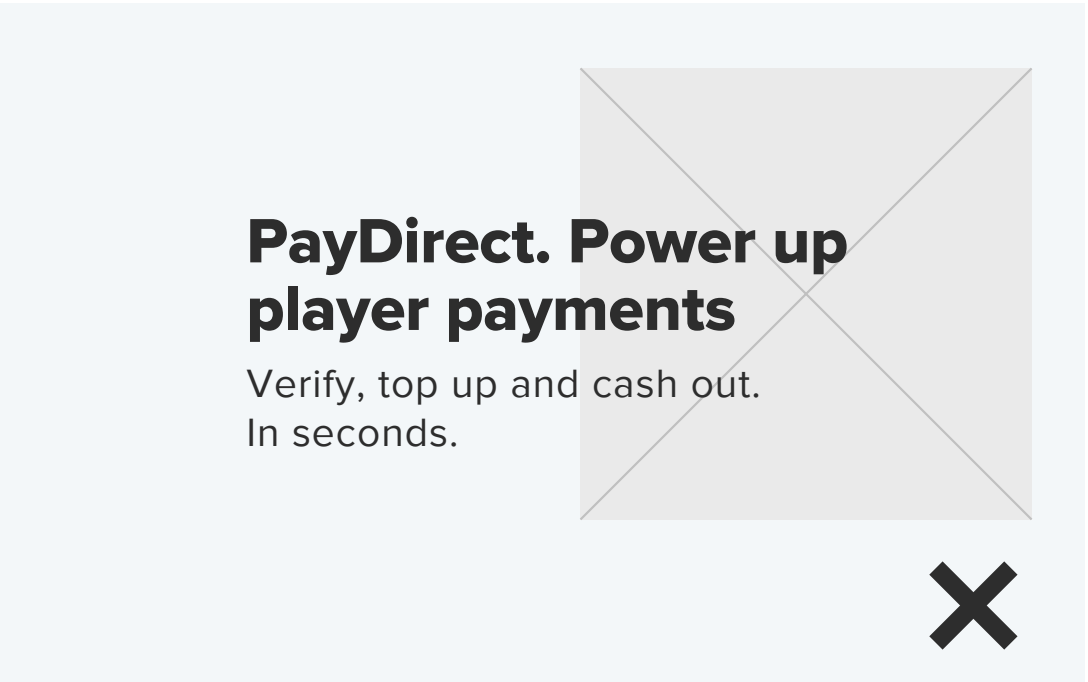
Don't put too much space between each letter. It can make things hard to read.



Don't use all caps in titles, subtitles or body copy. It's a bit shouty.



Don't put type on top of more than one colour. Gradients are fine.



Don't put type on top of images — it looks way too busy.



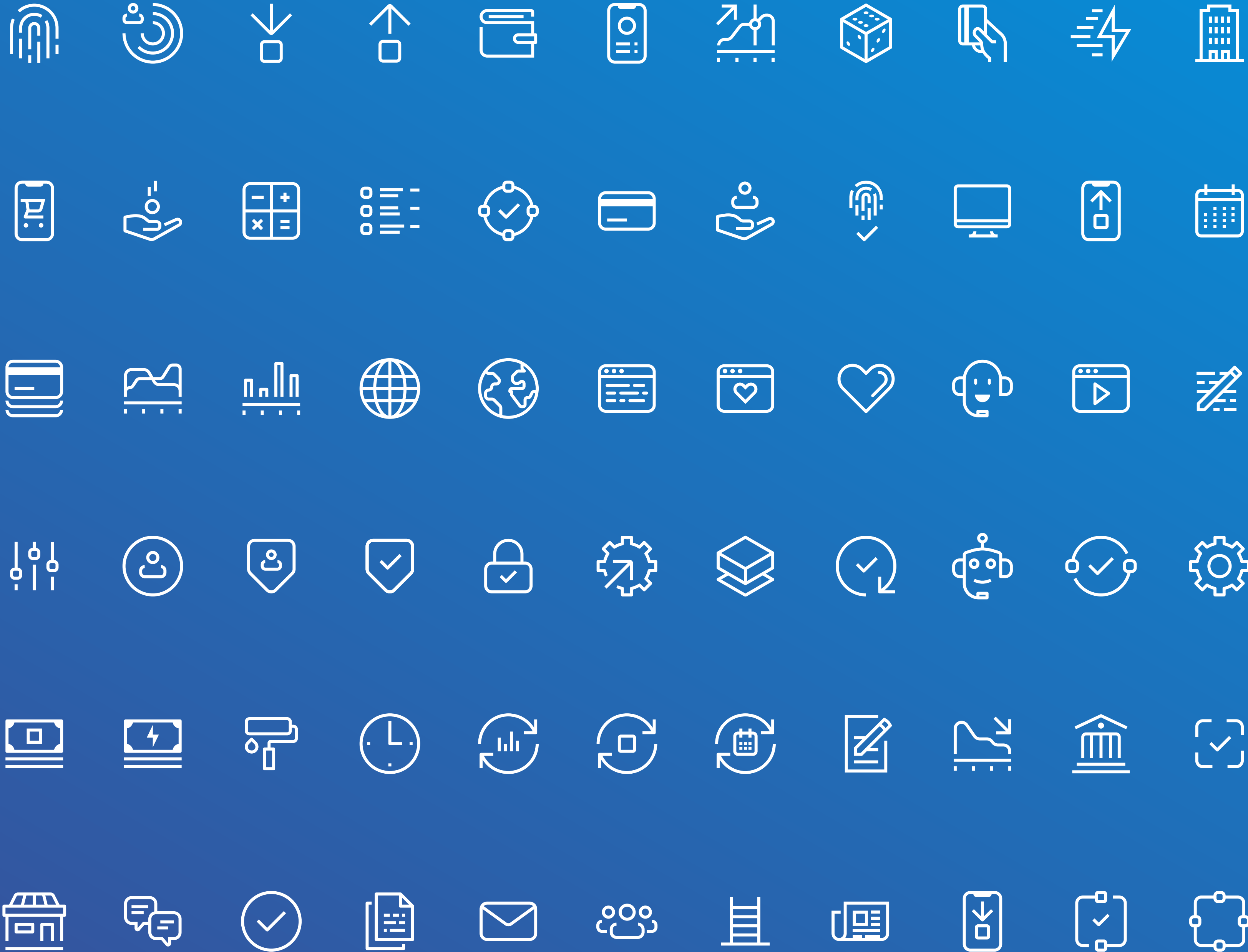
**Iconography distils complex ideas
into simple symbols.**

Iconography

Icon family

We pride ourselves on making the complex, simple.
And visualising an idea makes it much easier to understand.
So icons are really useful.

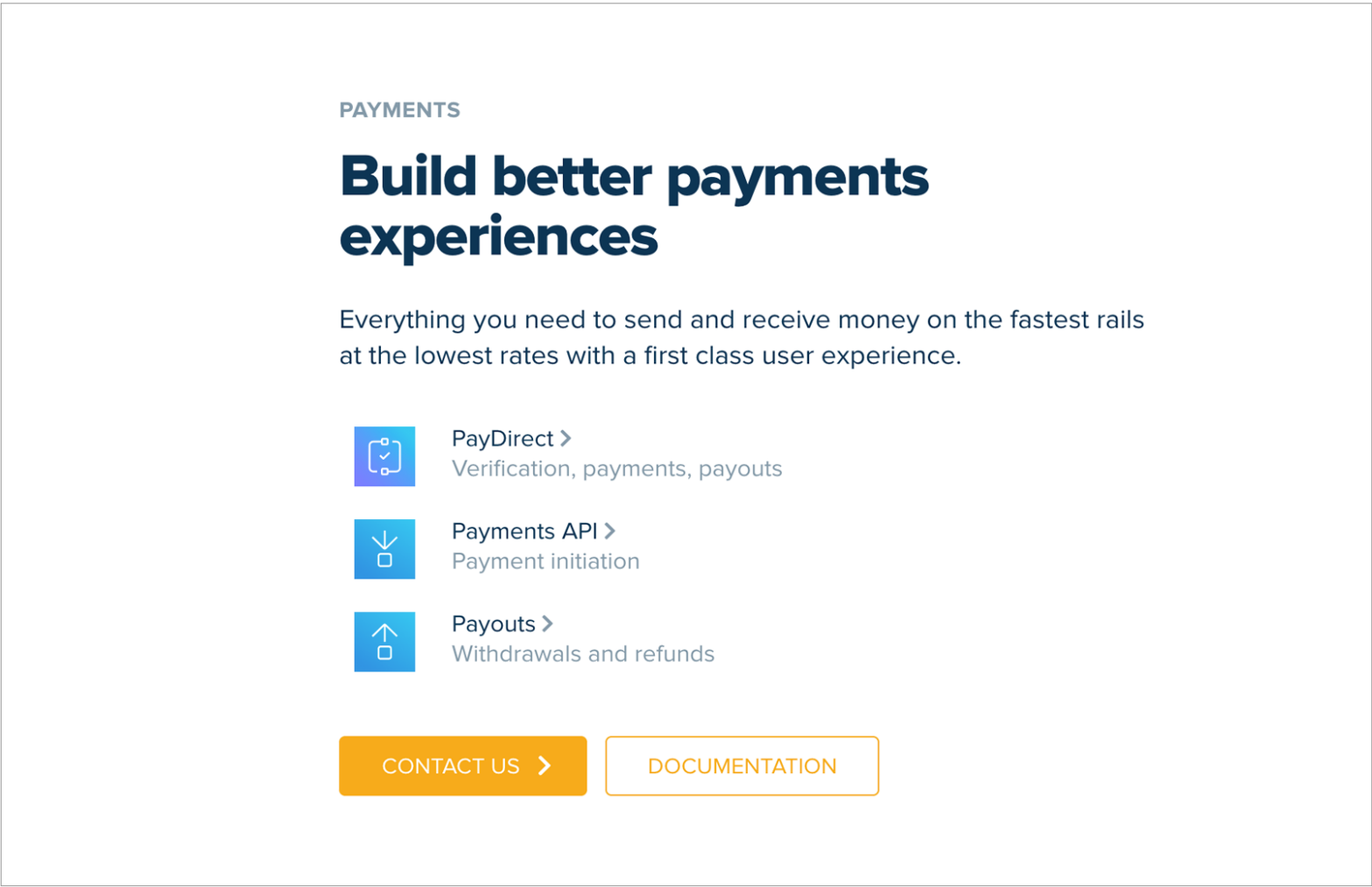
They convey products, industries, and other concepts in
a simple snapshot.



Iconography

Icon family

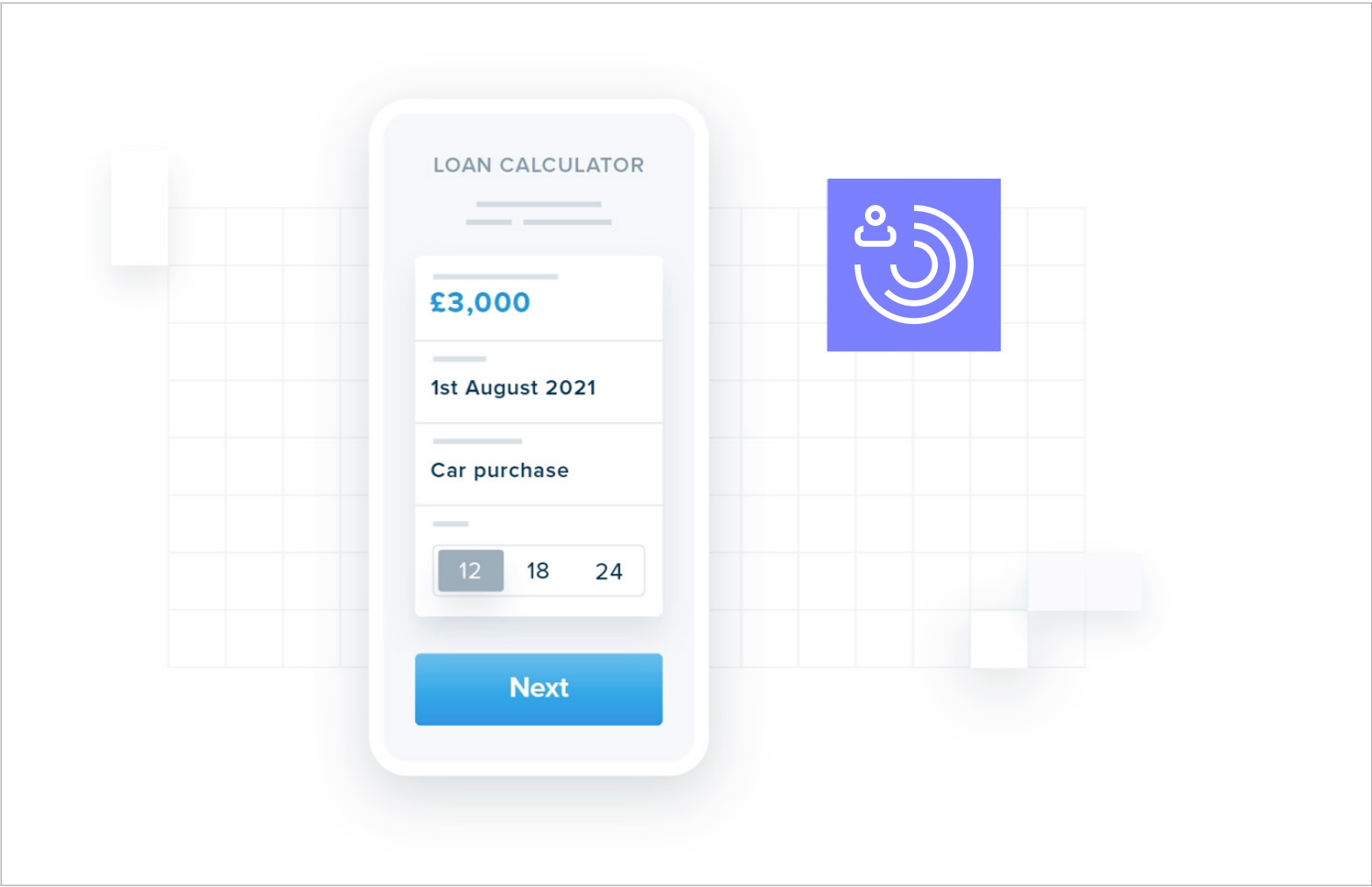
Put icons on a transparent background, or on a solid colour or gradient.



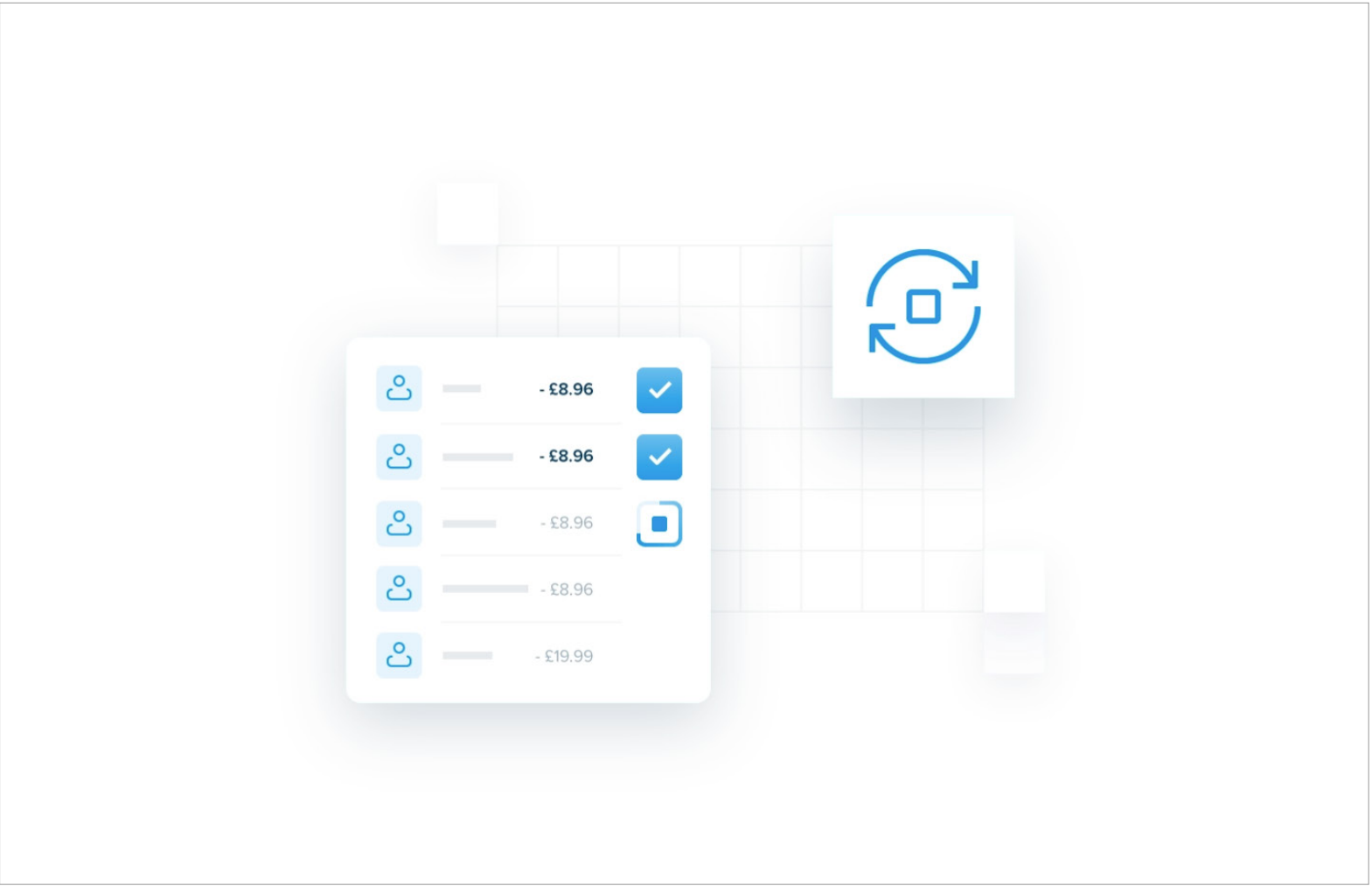
White product icons on product gradients



White icon on a transparent background

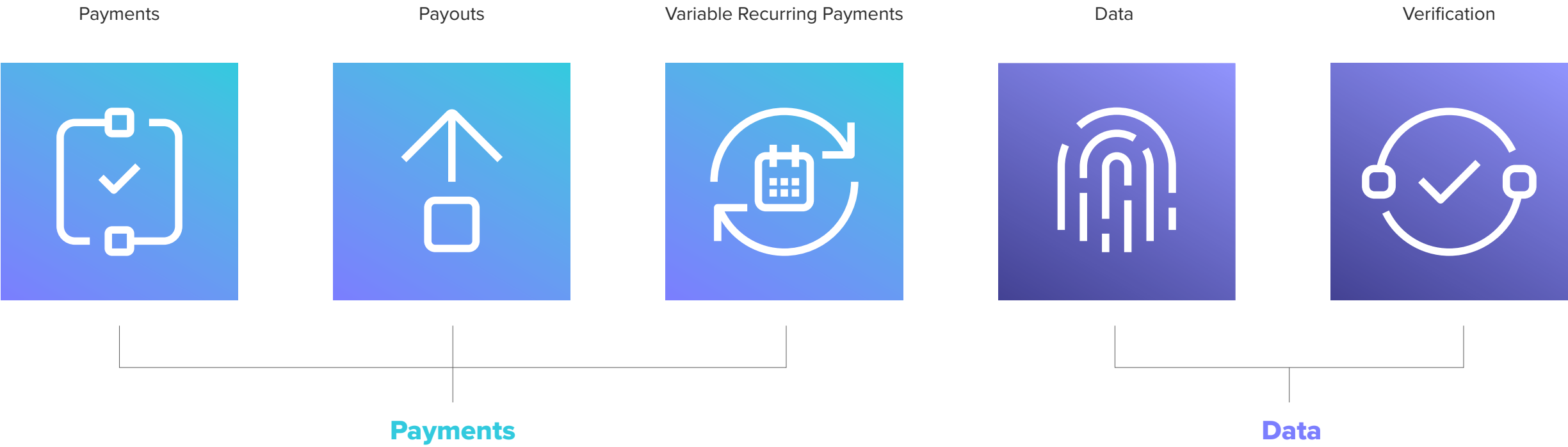


White icon on a solid colour square



When combined, icons convey information intuitively

If you're using an icon to talk about a product, make sure to use its product colour or gradient.





**Powerful illustration tells
compelling stories.**

When our illustrations are recognisably ours, we boost brand recognition and awareness.

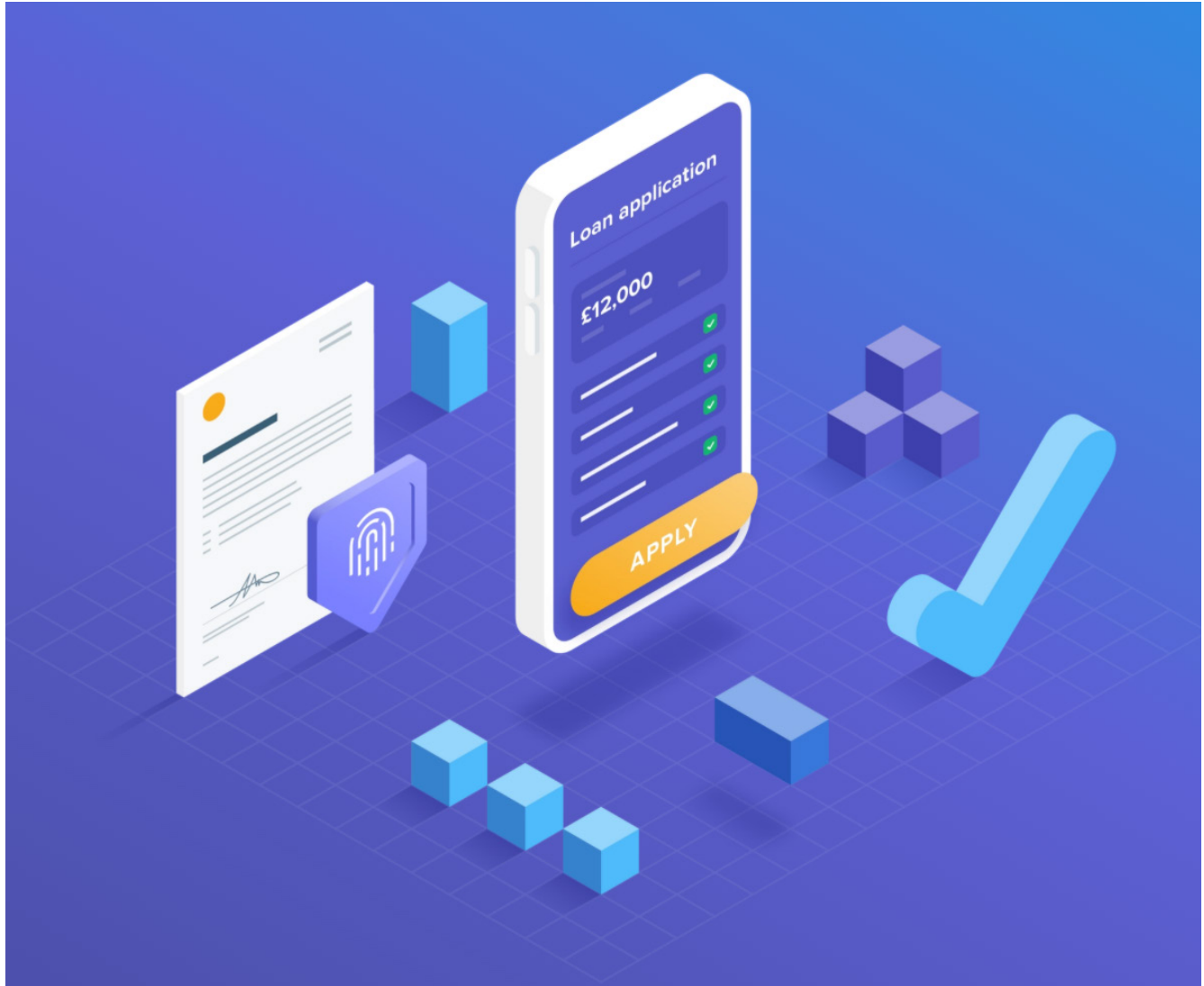
We use two illustration styles — isometric and flat. Each for slightly different things. There are examples of both on the next few pages.



Illustration

Isometric style

Most of the time, the isometric style is the one to go for.
Here are some examples.





The universal isometric guide

The universal isometric guide acts as a base layer to help you craft consistent, modular, scalable illustrations.

The guide itself isn’t resizable. But you can adjust the size of your artboard to fit what you’re designing.



Illustration

Isometric style

The Illustrator file contains three grids in three layers: small, medium and large. Pick whichever one best suits the size of your artwork.



Illustration

Isometric style

Building blocks are key to our visual identity and we use them a lot in isometric illustration. Built on top of the universal guide, they are modular and come in small, medium and large.

We have a whole library of them ready and waiting for you to slot into any design.

Building blocks library



Illustration

Light and shadow

Light

Light and shade give objects weight, texture and volume.

Light **always** travels from top right to bottom left.



Shadow

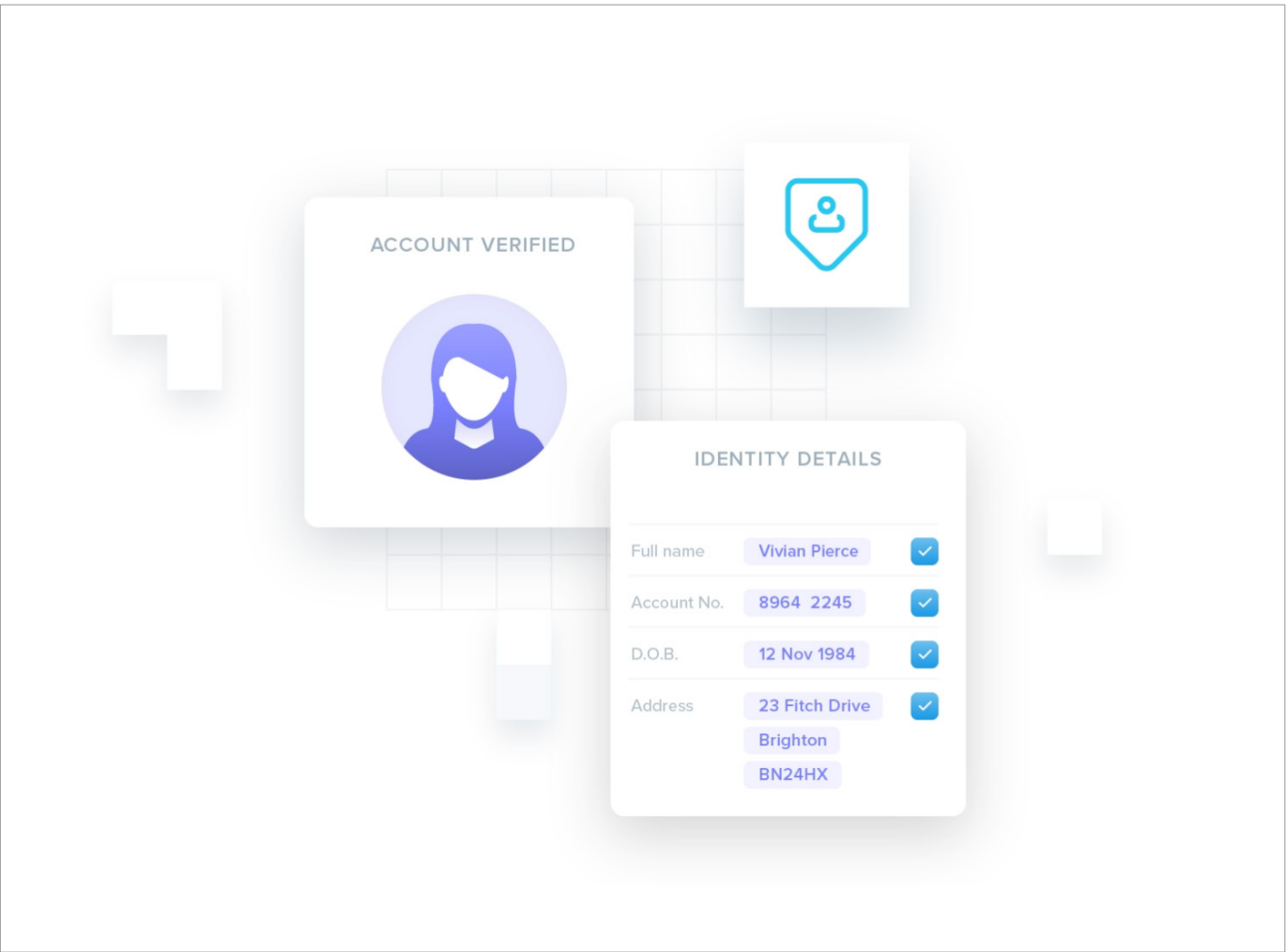
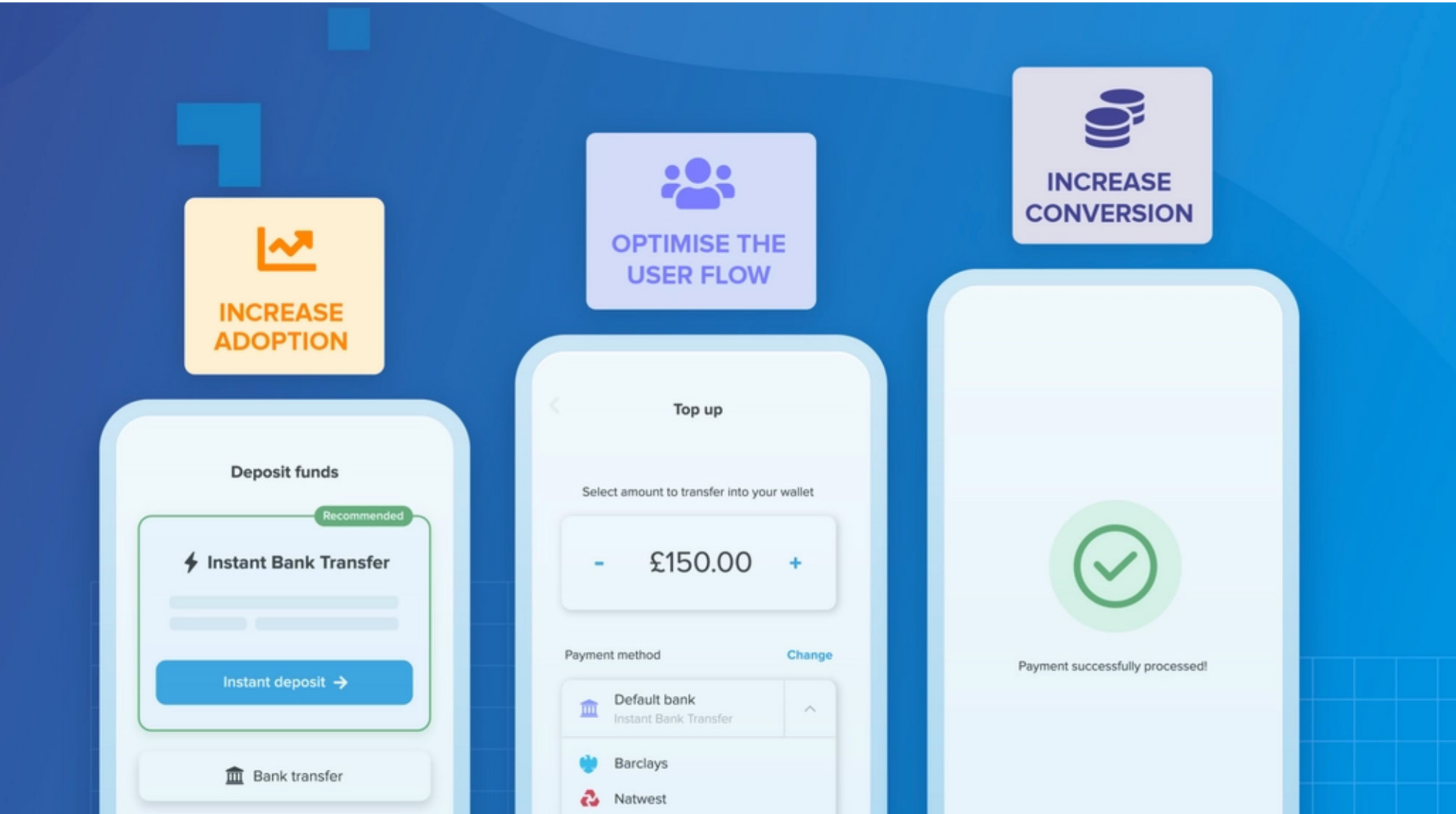
The position of the light source in the image determines the shadow.



Illustration

Flat styles

If you're creating something technical, like a product mock or diagram, use the flat style. Here are some examples.



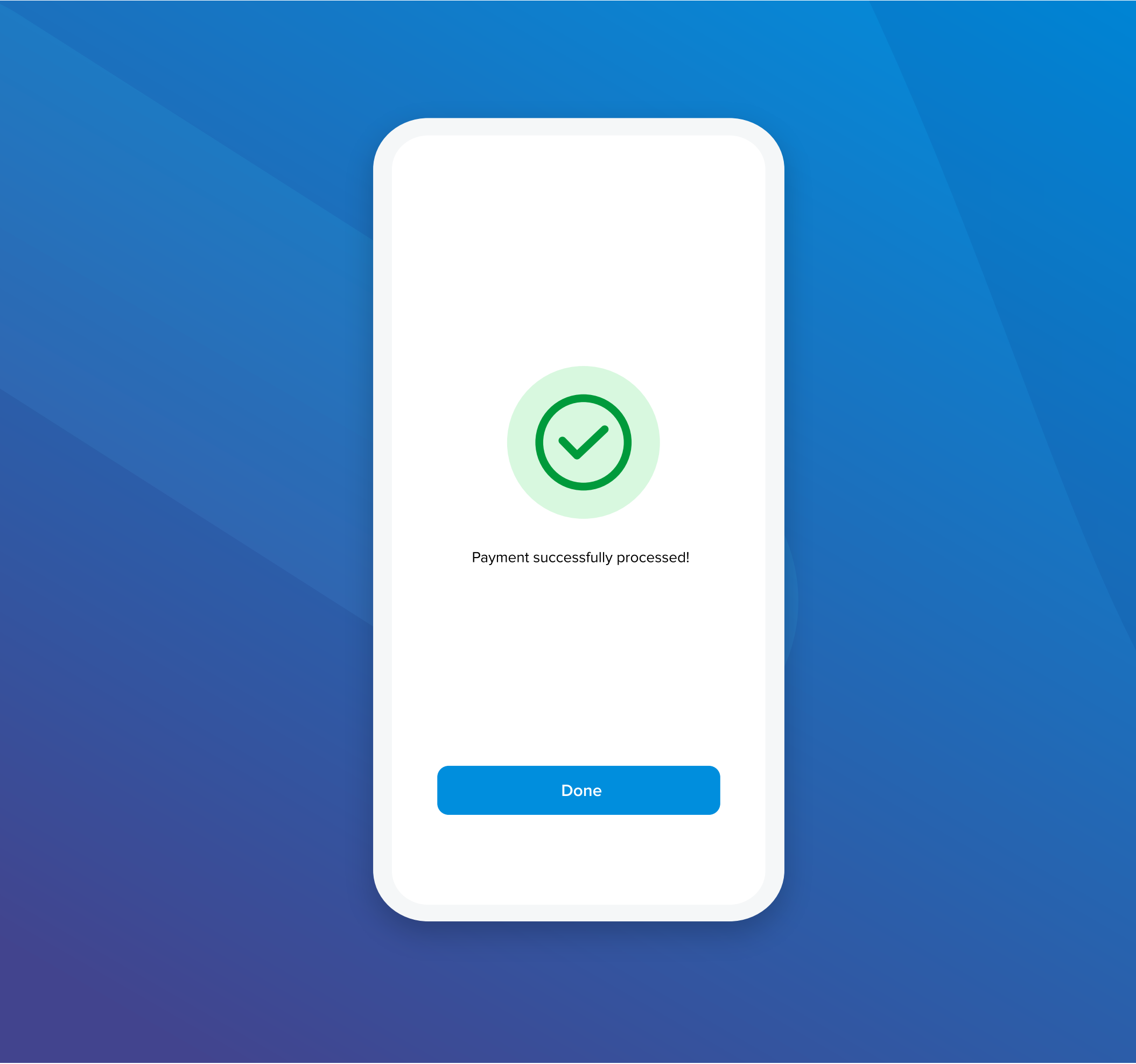


**Dip into our components libraries
for finishing touches.**

Components

Confetti
and organic shapes

Confetti and organic shapes create rhythm, depth of field,
and leading lines to points of interest. Use them intentionally
to add movement to your image.



Components

Confetti
and organic shapes



 TRUELAYER

The future of Open Banking in Ireland

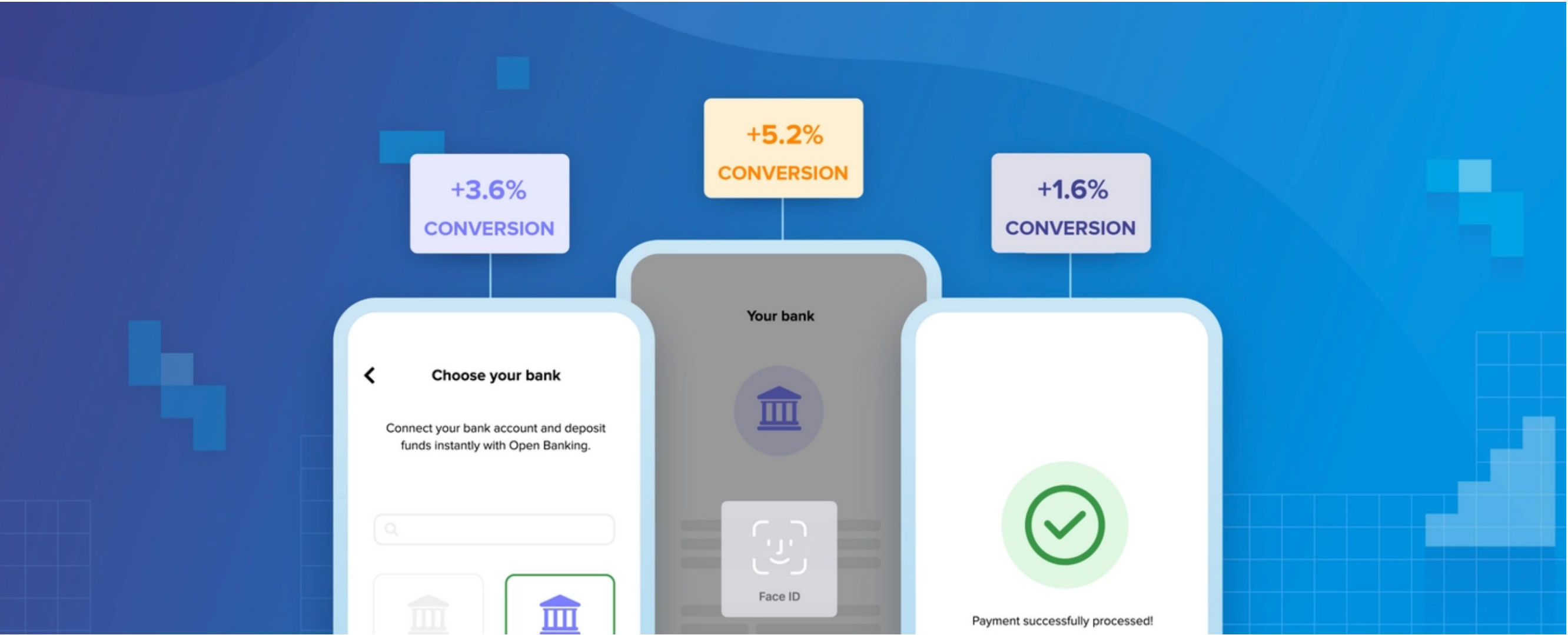
Speakers: Matt Parish (TrueLayer), Jamish Vekeria (TrueLayer), Rosalie Dowding (TrueLayer), Firas Said (Olivia AI) and Paddy McHugh (Irish Life).

SEPTEMBER 29, 3-4PM (BST)

REGISTER FREE >

 Olivia

 Irish Life



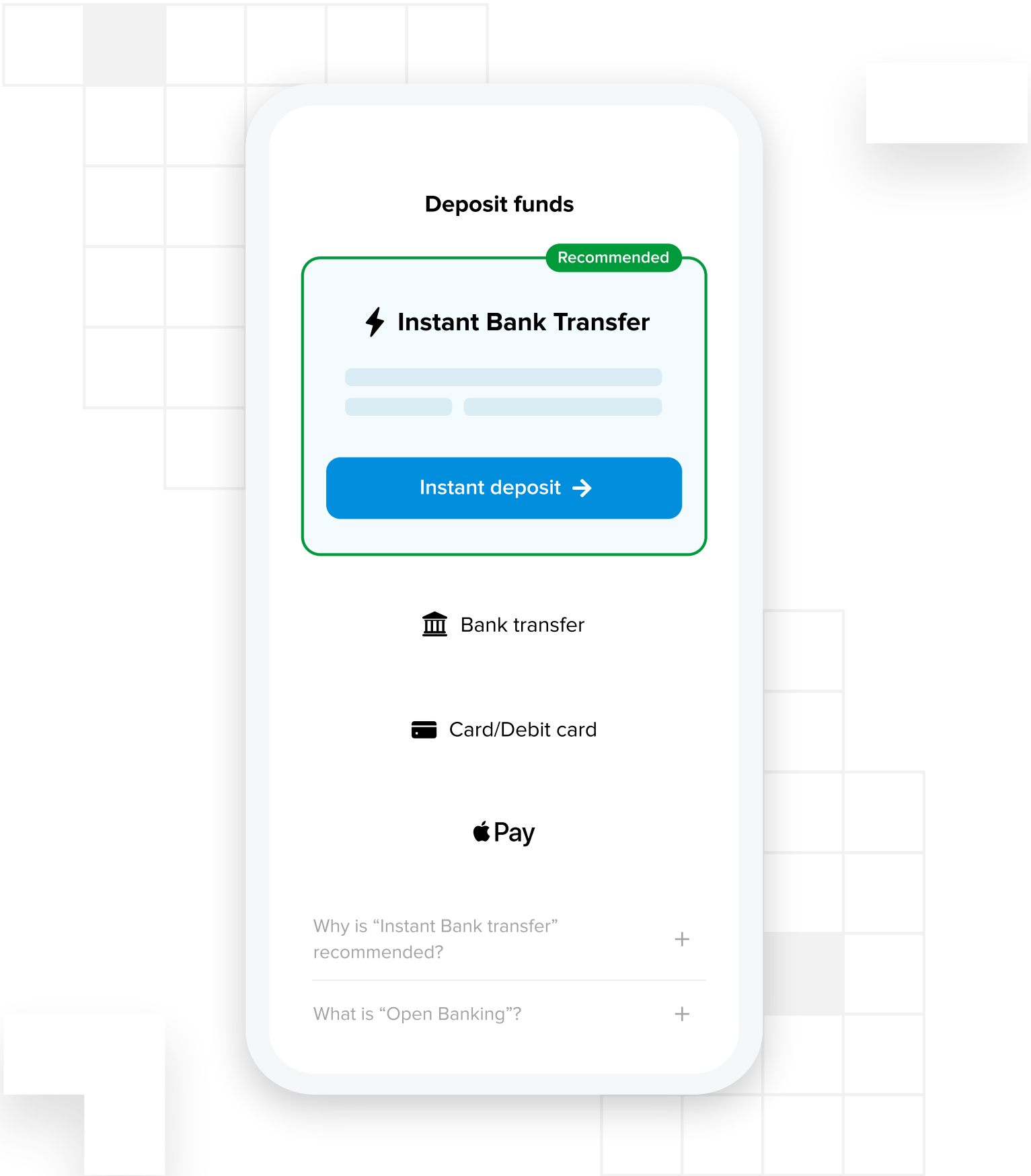
Components

Flat grid and flat building blocks

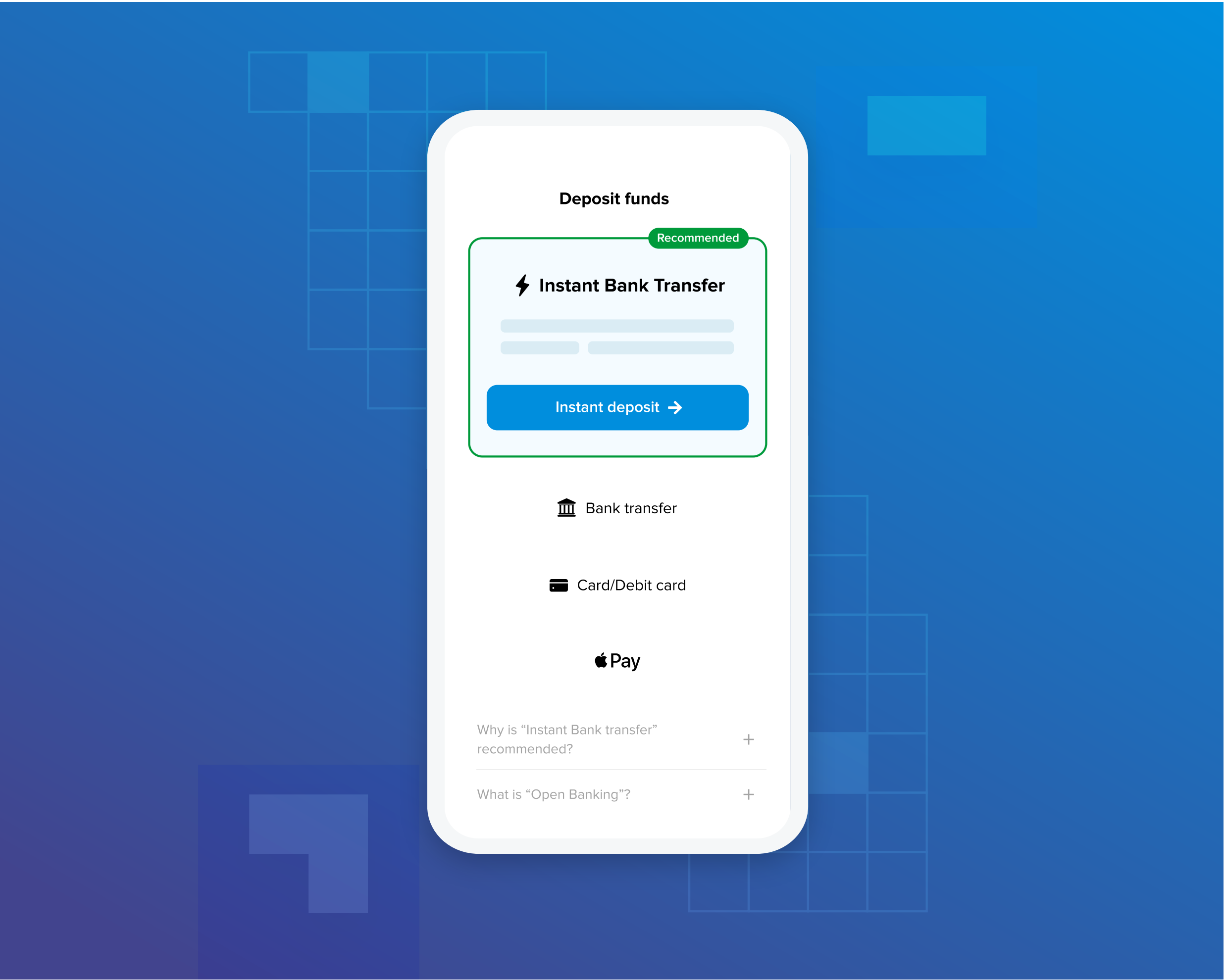
The flat grid and blocks give images a technical feel. We've got some that work on white, and some that work on themed backgrounds.

If you need to, morph the square grids into more interesting shapes. Examples are on the next few pages.

White background

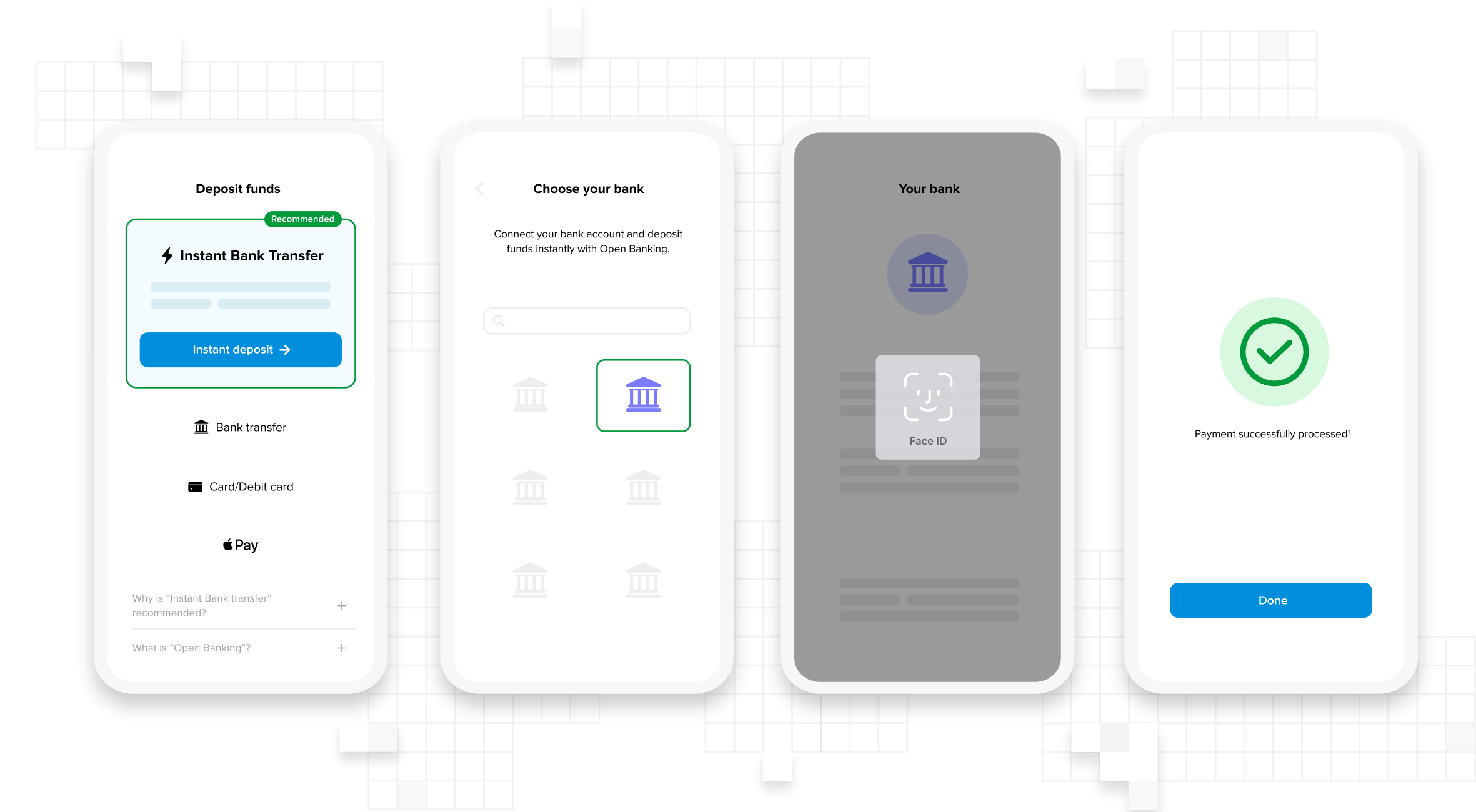


Themed backgrounds



Components

Flat grid and flat building blocks



5

ABOUT TRUELAYER

TrueLayer provides global financial connectivity through open APIs.

Businesses use our global network, built on open banking and PSD2 rails, to securely access financial data and offer instant payments to customers. Our platform empowers innovators in every industry to create smarter financial services, and build powerful products that customers love.

PROVEN INDUSTRY EXPERTS

50% + Of all UK open banking traffic flows through TrueLayer, the UK is the world-leader in open banking technology

8M + Businesses and consumers trust TrueLayer to access their financial data.

SUPERIOR TECHNOLOGY

100% Open API based. No screen scraping, just secure, reliable, permissioned access to financial data.

90% + Conversion rates for both data and payments using our authentication flows.

Building faster payments with TrueLayer:

plum **Revolut** **nutmeg** **TRADING 212**

Freetrade **AJBell** **ZOPA** **Numbros**

Ready to get started?

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[truelayer.com](#)

TRUELAYER

Goodbye
to manual
onboarding!

LEARN MORE >



A handy gallery of examples.

Here are some of the things we've designed in the past.
Use them as inspiration.

TrueLayer

32,895 followers

1mo • Edited •

Hey retailers. You don't need the same clout as [Amazon](#) to make changes to your checkout. With TrueLayer as part of your payments mix, you'll get:

...see more

Oops. Card payments have failed.

card ending in 2354

Sky-high fees

card ending in 0886

Slow settlement

card ending in 4379

Stolen CVVs

Upgrade your checkout now.

Try open banking payments. Pay less. Sell more.

TRUELAYER

You and 84 others

1 comment

Like

Comment

Share

Send

TrueLayer

32,895 followers

10mo •

Coffee

To Do list

...see more

TRUELAYER

Vote for TrueLayer at the British Bank Awards 2021

18

1 comment

Like

Comment

Share

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TrueLayer

32,895 followers

7mo •

Introducing Verification API

We've combined open banking with machine learning to help you sec

...see more

TRUELAYER

Verify users in 3 clicks, not 3 days

65

4 comments

Like

Comment

Share

Send

TrueLayer

32,895 followers

10mo •

TrueLayer has been named a leader in The [Forrester](#) New Wave™: Open Banking Intermediaries Q1, 2021. Here's what it means for us

...see more

TRUELAYER

Forrester recognises TrueLayer as an open banking leader

40

1 comment

Like

Comment

Share

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Can you use open banking for ecommerce payments?

Here's how it works.

...see more

TRUELAYER

Ecommerce payments with open banking

No card details, no manual data-entry. Enable instant, high converting payments.

Ecommerce payments with open banking

45

3 comments

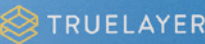
Like

Comment

Share

Send





Instant access to open banking

Easily integrate next-generation payments and financial data into any app. Build powerful products your customers love.



Building with TrueLayer: **Revolut** **TRADING 212** **Freetrade**

THE TRUELAYER PLATFORM

Your toolkit for financial innovation

Data API	Payments API	PayDirect
Get real-time access to account balance, transaction, and identity data using open banking.	Send money on the fastest rails at the lowest rates with a first-class customisable user experience.	Combine one-click verification with instant payments and payouts. All from your App.
<ul style="list-style-type: none">Account aggregationAccount verificationIdentity verificationFinancial insights	<ul style="list-style-type: none">Instant depositsOne time paymentsBill payments	<ul style="list-style-type: none">Account verificationInstant depositsOne time paymentsInstant payouts
+90% Conversion through our authentication flows	+22% Conversion vs other open banking providers	All core benefits from Payments API, plus:
3x Faster onboarding with instant account verification	20% Higher conversion than cards	+30% Higher deposit values and 3x more often than cards
1 in 5 Users expect personalised financial insights	96.5% Payment success rates	+60% Of users will trust more a provider that offers instant withdrawals

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CASE STUDIES

Use cases that reinvent financial services across any industry

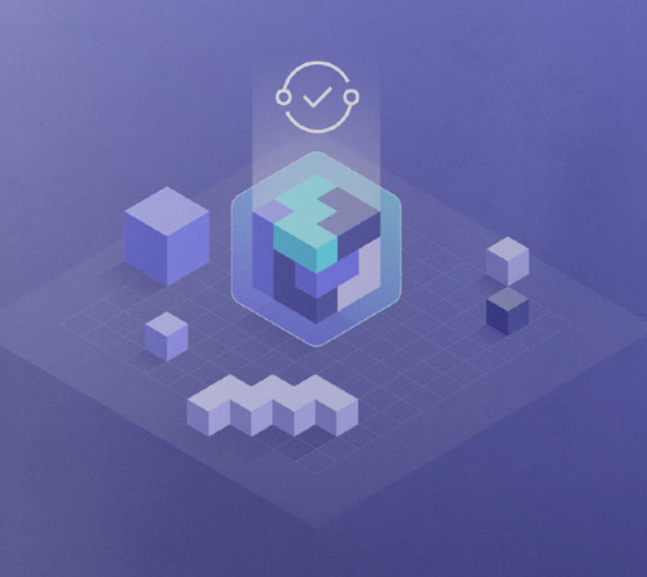
Account Ownership Verification	
Automatically onboard customers with real-time account verification	
<p>“The Data API instantly provided a seamless and safe way to verify account ownership and transaction history. This helps us to onboard new customers quickly while they are most engaged.”</p> <p>Sheraz Dar CEO, CreditLadder</p>	
Account Aggregation	
Build a unified view of your customers finances.	
<p>“We wanted to contextually introduce users to our new financial products in a way that was tailored to each of their needs. TrueLayer allowed us to instantly leverage Open Banking to do this.”</p> <p>Joshua Fernandes Product Owner, Revolut</p>	

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Verification API

Verify bank account ownership and get instant match results



Building with TrueLayer: **Revolut** **ZOPA** **CreditLadder**

PRODUCT OVERVIEW

Instant Account Verification

Verify account ownership by matching your user's name with their name on file at the bank. Simplify payments setup and make onboarding intuitive.

- 90%+ of good actors verified in 3 clicks
- Reduce payment fraud
- Instant name-matching logic

Benefits

Make onboarding intuitive
Allow users to instantly confirm account ownership with a simple fingerprint or face ID. Automate verification checks through a single API call.

Slash your fraud risk
Guarantee source and destination of funds. Introduce SCA checks from the bank into your verification flow to eliminate identity theft.

Lower operating costs
Instantly and accurately verify users through bank-grade security checks, without having to process streams of raw bank data yourself.

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How it works?

We redirect users to their banking app where they confirm account ownership using their fingerprint or faceID. At the same time, we crosscheck your user's name with their bank records to make sure everything matches up.

Why Verification Matters

1 in 20 accounts are connected to a fraudster.	
15 - 20% of checks fail when relying solely on credit bureaus.	
Up to 10 days to verify users manually, costing your business high operational inefficiencies.	

PRODUCT OVERVIEW

How account verification methods compare

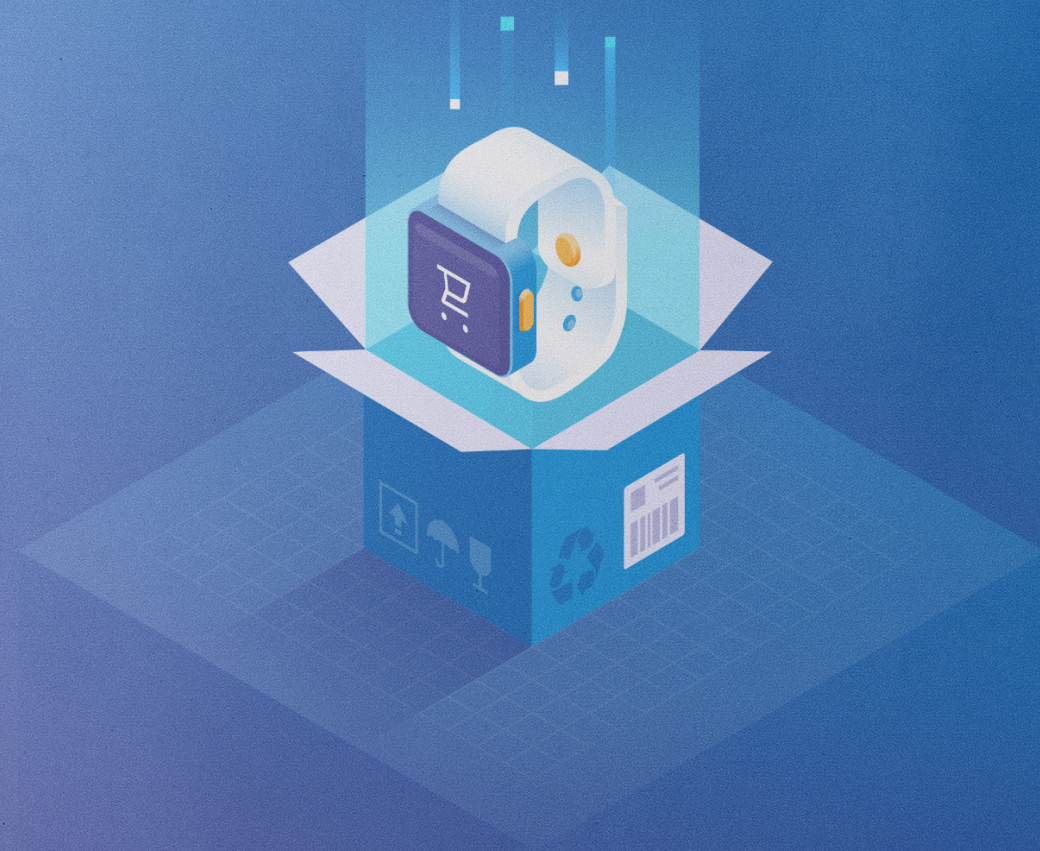
	Micro Deposits	Sending Bank Statements	Credit Bureaus	TrueLayer's Account Verification
Devolution	Two small test deposits sent from one bank to another to verify the second account info and ownership.	Users send in copies of their bank statements, as a way to prove they're listed as the account owners.	Compares the customer account information entered with the records held by the credit bureaus.	Instantly matches account information and account name with what's on file on your user's bank.
Time Taken	1 - 2 days	Up to 10 days	Instant	Instant
Conversion	Low	Low	Medium	High
Security	Only validates that the account can accept a payment, not who owns the account.	High risk of fraud - easy to falsify documents	10% - 20% verification checks fail. Information can be outdated.	Real-time accurate data sourced from the user's bank. Near impossible to fraud.
Effort	Subject to human error e.g. incorrect details submission	Time consuming, costly and subject to human error.	High effort for customers or customers will have to be verified manually.	Minimal - users share their account info directly within your app.

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Ecommerce payments with open banking

No card details, no manual data entry.
Enable instant, high converting payments.



Building with TrueLayer: **Revolut** **TRADING 212** **Freetrade**

PRODUCT OVERVIEW

Better online payments for every checkout

Never lose a sale due to friction at the checkout. Combine instant bank transfers with instant refunds to the same account.

- ✓ 40% higher conversion than other payment methods
- ✓ No card processing or interchange fees
- ✓ Eliminate chargebacks and slash fraud

Benefits

Boost your online sales

Capture every transaction with 95%+ payment success rates that convert 4x higher than cards.

Combat fraud to protect margins

Eliminate chargebacks. Bank authentication means that once a payment is approved, it's fully guaranteed.

Increase retention with faster refunds

No more waiting time. Refund customers in seconds so they can make new purchases sooner.

Ecommerce payments after the pandemic:



3 in 4

merchants said open banking payments are in their long-term strategy



69%

of shoppers deserted a payment over security concerns



2 in 3

shoppers consider time taken to receive a refund an important factor to shop again

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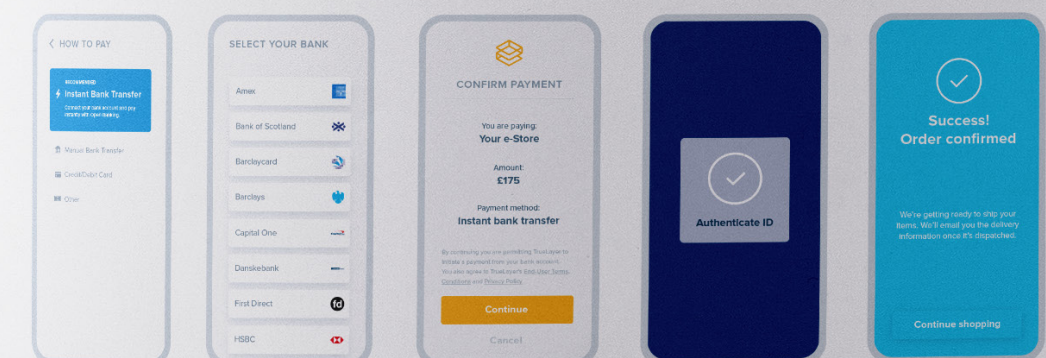
PRODUCT OVERVIEW

How does it work?

Pay in a few clicks with instant bank transfers

No more having to key in card details at checkout, customers pay straight from their bank account using open banking. The customer authenticates the payment directly with their online banking app, making it safe and secure.

Instant bank transfers work for both mobile and desktop Ecommerce journeys. Here's how it works on mobile:



- 1 Shopper selects 'Instant bank transfer'
- 2 Shopper selects their bank
- 3 Consent screen to initiate the payment
- 4 Shopper approves transaction via banking app, usually with fingerprint or face ID
- 5 Payment is sent and the shopper is redirected back to the e-store. Funds settle into the merchant account instantly

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Instant access to open banking

Easily integrate next-generation payments and financial data into any app. Build powerful products your customers love.

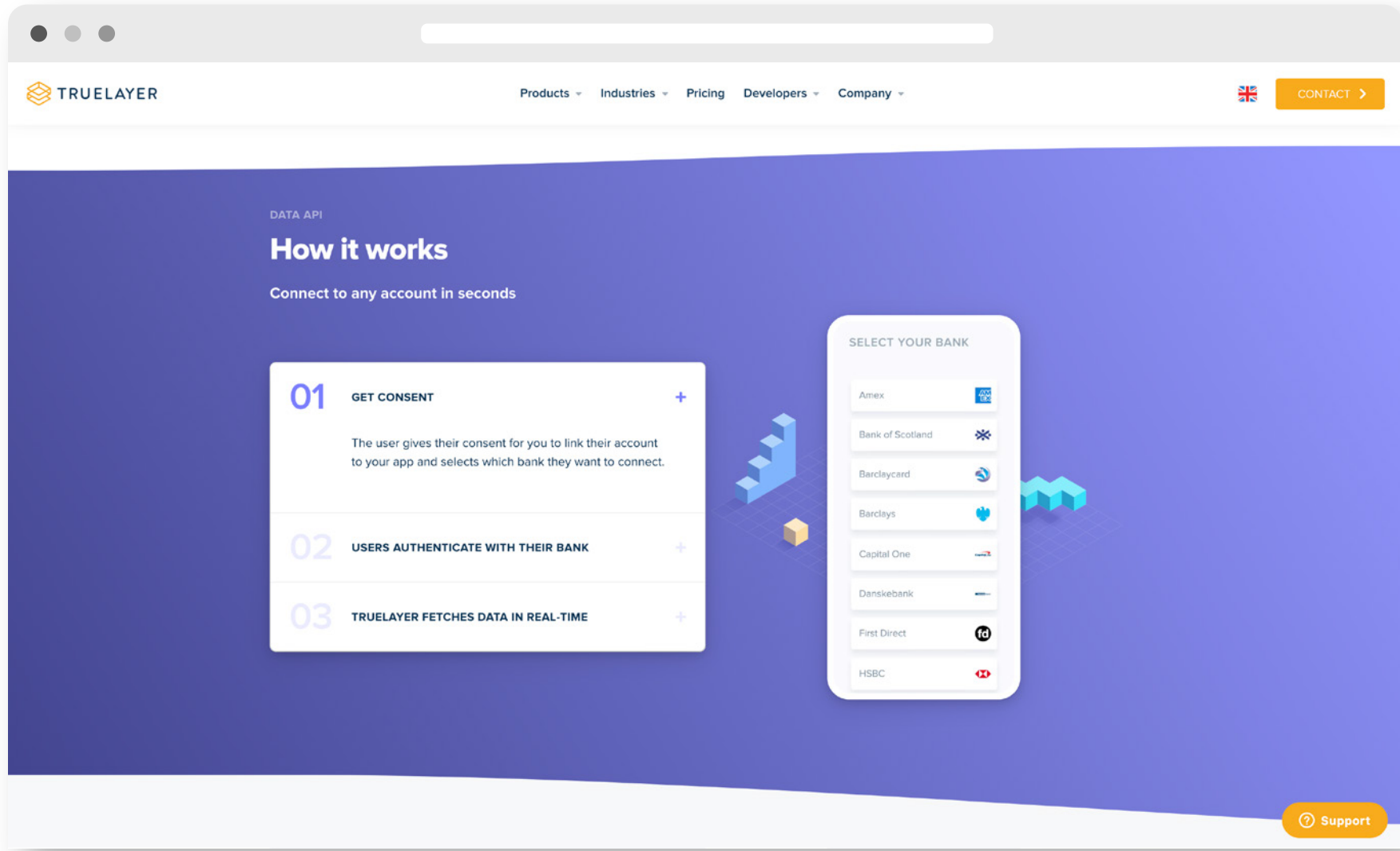
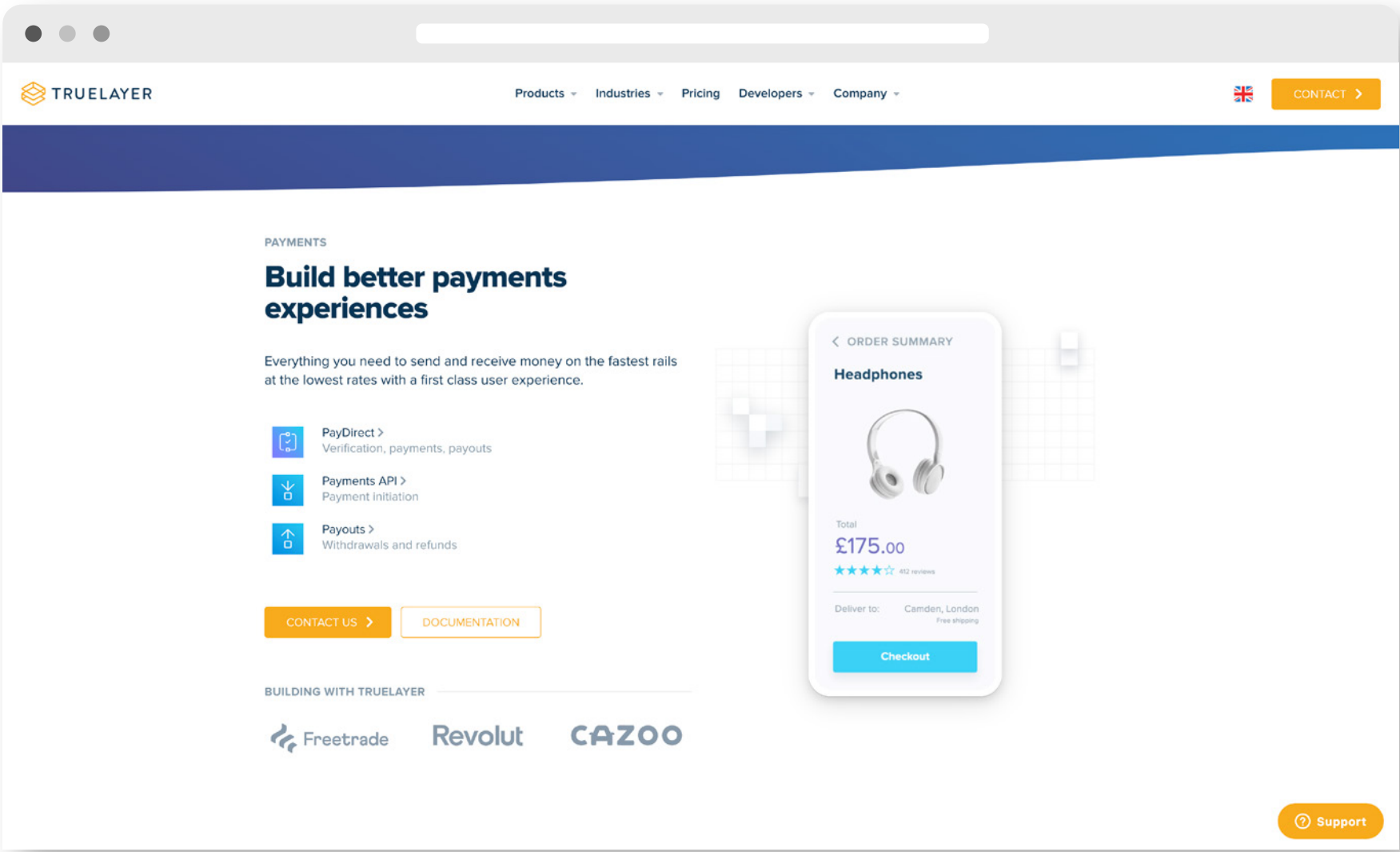
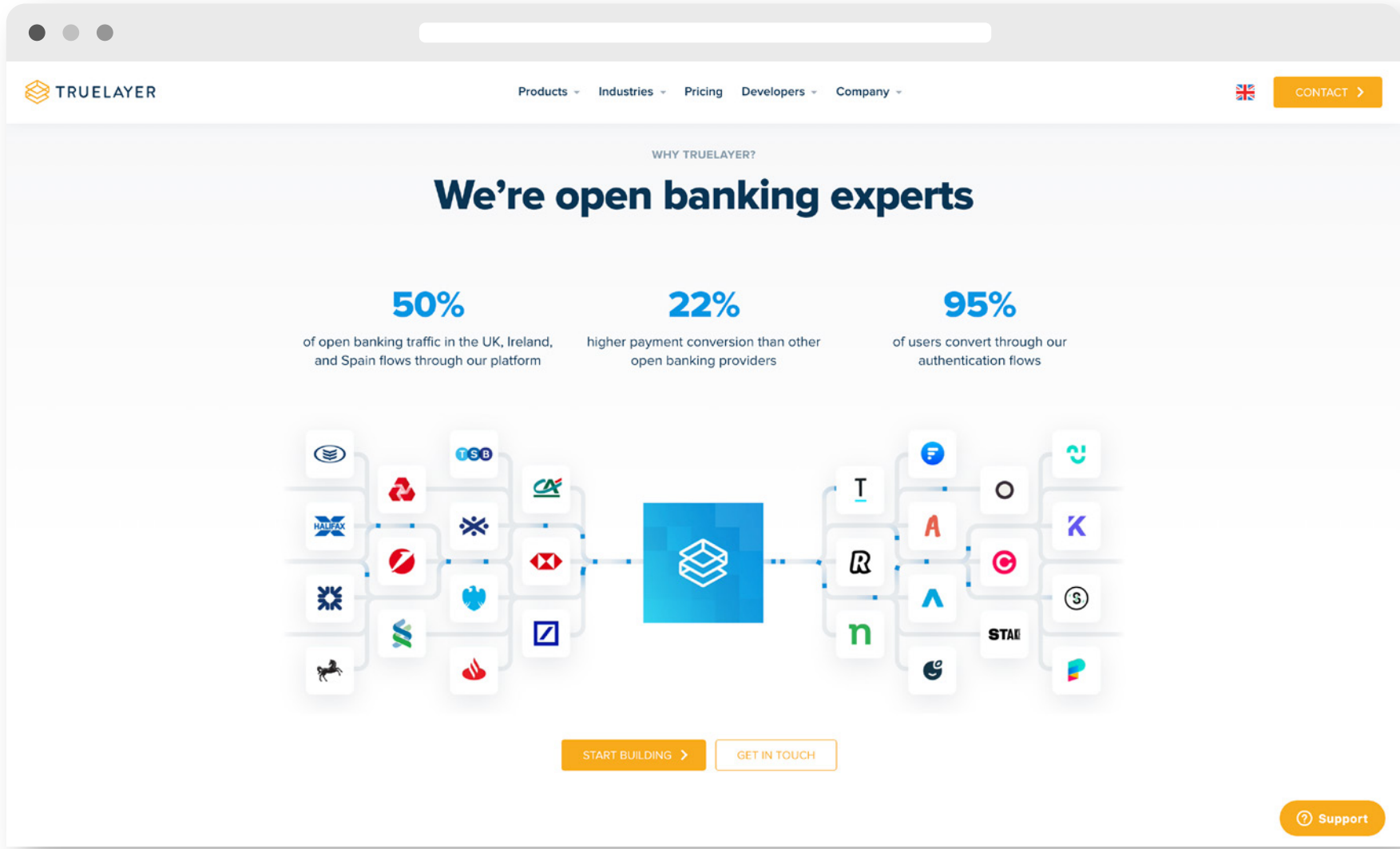
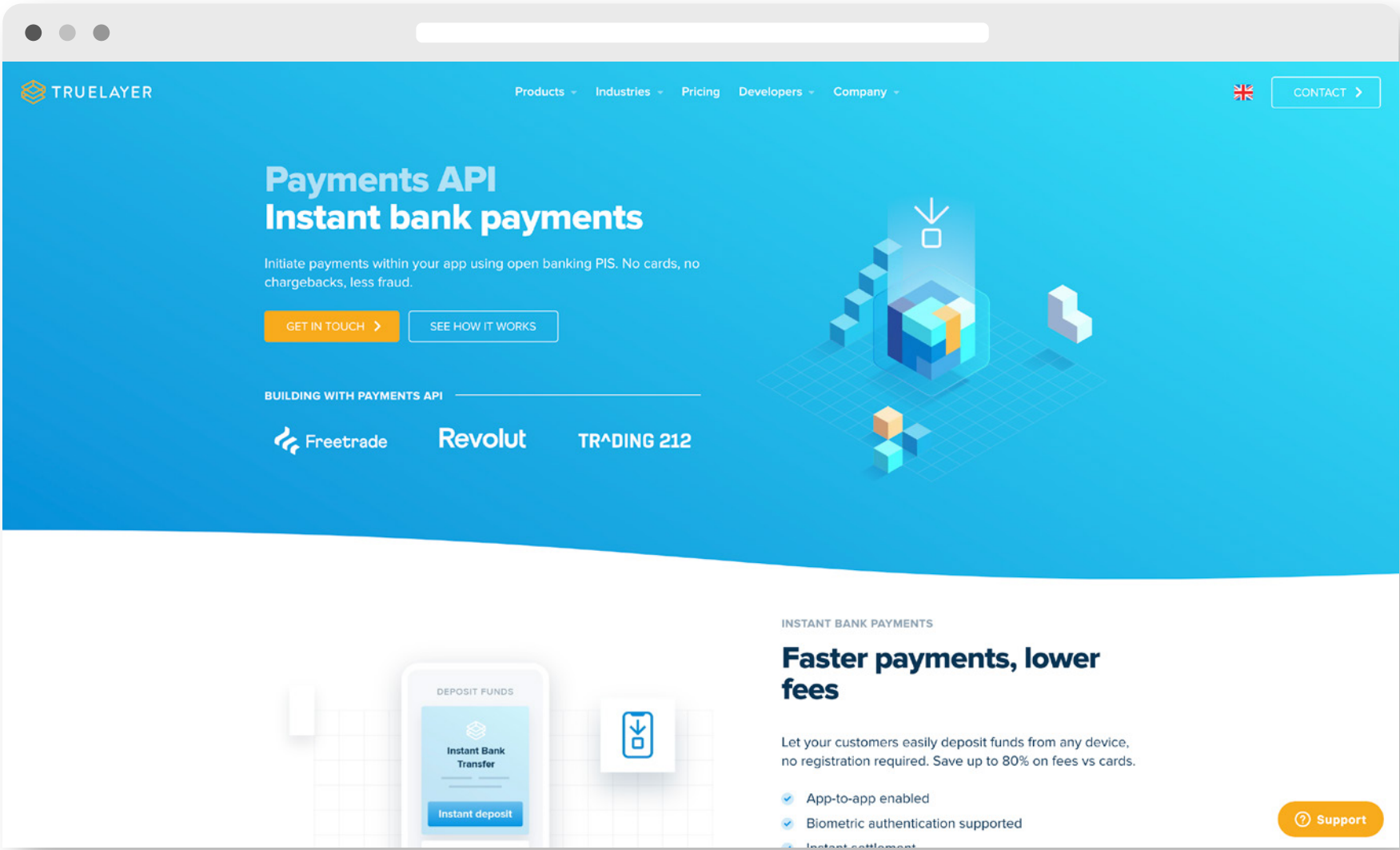
START BUILDING >

GET IN TOUCH

PAYMENTS

Build better payments experiences

? Support











**That's it. That's the brand book.
We hope you liked reading it as
much as we liked creating it.**



**You could send us a carrier pigeon.
But it's easier to email us.**

Got any questions? Want more info on the TrueLayer brand?
Just want to have a chat? Reach us at design@truelayer.com