What does HBCI/FinTS mean?

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**HBCI** is an acronym for Home Banking Computer Interface. This interface is publicly available and independent from banks and providers. Through standardized transfer protocols, message formats and security measures, it enables home banking and mobile banking. Therefore, banks that support HBCI can be integrated in every banking app.

**FinTS** stands for Financial Transaction Services and is a further development of the HBCI standard. Several banks have joined together to facilitate online banking and multi banking. FinTS consists of the FinTS protocol, specific security procedures, business transactions and financial data formats. FinTS messages are transferred between banks and the customer's banking app.

Both banking standards were developed in Germany and are currently only used by banks headquartered in Germany.