

PayPoint completes acquisition of AperiData, strengthening its Open Banking capabilities

- PayPoint has announced it has completed the acquisition of AperiData following a previous £1 million strategic investment
- The move bolsters PayPoint's Open Banking offering by adding AperiData's real-time financial assessment capabilities, making it easier for organisations to gain high quality insight into their customer's financial circumstances when agreeing payment plans

Welwyn Garden City, 24 June 2026: PayPoint has announced it has completed the acquisition of AperiData, strengthening its capabilities in Open Banking for customers.

AperiData is a real-time credit reference agency and Open Banking platform, focused on modernising the consumer credit market through the use of transaction-level data and advanced financial assessment tools.

Since first partnering in 2023, PayPoint and AperiData have worked closely to deliver innovative solutions that help organisations make faster, more accurate decisions while improving customer outcomes, including the modernisation of the Consumer Credit scoring market.

To date, the two organisations have jointly developed and deployed the Financial Information System (FIS) Customer Support Tool - an award-winning solution recognised as Business Partnership of the Year at the Credit & Collections Industry Awards 2024.

The full integration of AperiData into the PayPoint Group will enhance PayPoint's multichannel payments offering by embedding Open Banking capabilities into its existing services. The move reflects a shared commitment to innovation and financial inclusion, with AperiData's mission focused on placing instant, accurate data at the point of decision to help organisations serve customers more fairly and efficiently.

As part of PayPoint Group, AperiData will continue to scale its solutions and expand its reach across the UK.

Simon Coles, MD for Digital Payments and Open Banking at PayPoint said: *"AperiData joining the PayPoint Group is an important step in broadening the services offered by the Digital Payments and Open Banking business unit. Combining AperiData's expertise in transaction categorisation and financial analysis with PayPoint's payments platform will enable us to better support payment collection and arrears management for clients across multiple sectors, including financial services, social housing, local government, utilities and charities."*

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About PayPoint Group

PayPoint Group is a leading UK-listed technology, payments, and services business, operating critical national infrastructure that supports millions of consumer and business transactions every day. Organised around four

scaled business units, the Group delivers community services, digital payments, rewards, gifting and merchant payment solutions that make millions of people's lives a little easier.

PayPoint works with corporates, financial institutions, government bodies, fintechs, retailers and consumer brands, delivering secure, resilient and regulated services at scale. Its digital capabilities span multichannel payments, Open Banking, Confirmation of Payee and API-led platforms, underpinned by an unrivalled national retail network of over 30,000 convenience stores and more than 65,000 retailer partner and SMB locations.

By combining the reliability of a national infrastructure operator with strong digital innovation, PayPoint enables payments and essential services to be delivered securely and at scale to consumers, businesses, and communities across the UK.

PayPoint operates through four core business units:

Network Services

Delivering essential community services through a fully integrated retailer network, including banking services for consumers and SMEs, parcel services, government services and bill payments, alongside digital and consumer engagement solutions.

Digital Payments & Open Banking

A high-growth, technology-led platform combining digital payments, Open Banking and real-time data services, enabling secure payment, funds disbursement and data-sharing solutions for organisations across housing, government, utilities, and financial services.

Love2shop

The UK's leading rewards, gifting and prepaid savings platform, providing employee reward and recognition, customer engagement, consumer gifting and savings solutions through both digital and physical channels.

Merchant Services

Delivering merchant payment solutions, terminal rentals and business finance to thousands of businesses across the UK, with a strategic focus on supporting sustainable, profitable growth for SMBs and mid-market merchants.

Across the Group, PayPoint is focused on delivering sustainable growth, operational excellence and long-term value for customers, partners, communities and shareholders