



### Business challenge

Moneytree K.K. sought to develop a financial services delivery ecosystem allowing consumers to choose and use financial services and products as easily as they do apps for smartphones

### Transformation

Using IBM Bluemix platform and IBM API Management—now API Connect—software Moneytree created an API-based ecosystem serving multiple verticals, offering customers one-stop access to specialized financial services providers.

## Business benefits

### Monetizes

consumer financial data by connecting to third-party products/services through APIs

### Protects

the privacy of financial data by enabling consumers to control who sees and uses their data

### Extends

customer value by expanding access to leading banks and financial services providers

# Moneytree K.K.

## Using API management to simplify a financial services ecosystem

Founded in 2012 and headquartered in Tokyo, Japan, [Moneytree K.K.](#) offers personal financial management applications for iPhone, iPad, Apple Watch, Android and the web. The company's offerings include Moneytree PLUS, a mobile expense management solution, Moneytree PRO, a mobile corporate account aggregation solution, and Moneytree Link, an API platform.

*“We’ve created an ecosystem in which the APIs serve multiple verticals, allowing our partners to do what they’re really good at and us to focus on what we’re good at.”*

— Ross Sharrott, CTO & co-founder, Moneytree KK

Share this



## Streamlining personalized interactions

As is true in virtually every sector of the modern economy, traditional financial services delivery models are failing to meet the individualized needs of today's digitally sophisticated consumers. No longer are customers satisfied with choices limited to a few standard financial products, and their tolerance for lengthy application and approval processes is plummeting.

Moneytree K.K. sought to capitalize on that dissatisfaction, envisioning a future where consumers choose

financial services and products in much the same way they shop for and install apps from their smartphones.

As a financial technology platform and personal financial management application developer, Moneytree focuses on creating and streamlining personalized interactions between financial institutions and services, and any consumers or businesses that use financial data. "We're exploiting a widespread move to a consumer centric, private model for financial services delivery, one that simplifies peoples' lives," says Ross Sharrott, CTO & co-founder, Moneytree KK.

"We didn't want to make another app for people who are already quite sophisticated with their finances," he says. "We want to go to a younger audience, people that don't have experience with their finances or access to outside resources to help them. Our ultimate goal is to monetize our customer financial data in a way consistent with their privacy expectations and our privacy promises. We strive to be the most trusted platform in the world."

## Building an API-based ecosystem

Utilizing IBM Bluemix and API Connect, Moneytree is delivering its Moneytree Link API platform to

financial service customers. Moneytree Link leverages in-house-developed APIs that expose Moneytree customers and their data to a range of financial services from select companies through a secure Moneytree account, using a single password.

This business model doesn't rely on advertising, selling data or taking any action that would violate the company's privacy promise. Instead, APIs directly connect financial service providers with Moneytree customers. More than ever, those customers' financial data and their financial decisions flow through APIs.

## Succeeding in the API economy

APIs are the building blocks of the financial services delivery transformation that next-generation companies, like Moneytree, are leading. For instance, in the future, using Moneytree Link, individuals may search for a credit card that delivers a particular set of benefits and services aligning with their personal needs, connect their selected service(s) to their Moneytree account, gain

approval and have the card delivered in a fraction of the time it used to take.

In other words, control remains in the consumers' hands. While Moneytree makes a wide range of financial services available through APIs, the customer chooses who sees their data and who they ultimately do business with through an opt-in model developed by Moneytree.

"By using an API we're able let each business we partner with do what they do best, and that obviously

benefits our customers," Mr. Sharrott says. "Working with several different accounting software vendors, banks and credit card companies we're creating an ecosystem in which the APIs serve multiple verticals. Our partners to do what they're really good at and we focus on what we're good at—data aggregation and being a secure portal for the consumer."

Moneytree's biggest success in the API economy to-date is an agreement with one of the largest banking

institutions in the world—Mizuho Bank. The Bank now uses APIs to deliver a more comprehensive range of financial services and data to centralize access to the bank's multiple card and bank brands through their mobile application.

"We're building our business and a comprehensive financial services ecosystem for our customers—all while keeping our promise of privacy and data security," says Mr. Sharrott. "That's something we're extremely proud of."

## Solution components

- IBM® API Connect
- IBM Bluemix®

---

### Connect with us



---

### Take the next step

To learn more about IBM API Connect and IBM Bluemix software please contact your IBM marketing representative or IBM Business Partner, or visit the following websites: [ibm.com/bluemix](http://ibm.com/bluemix), [apim.ibmcloud.com/](http://apim.ibmcloud.com/)

---

© Copyright IBM Corporation 2016. IBM Systems, Route 100, Somers, NY 10589.

Produced in the United States of America, August 2016. IBM, the IBM logo, ibm.com, and Bluemix are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the web at "Copyright and trademark information" at [ibm.com/legal/copytrade.shtml](http://ibm.com/legal/copytrade.shtml). This document is current as of the initial date of publication and may be changed by IBM at any time. Not all offerings are available in every country in which IBM operates. THE INFORMATION IN THIS DOCUMENT IS PROVIDED "AS IS" WITHOUT ANY WARRANTY, EXPRESS OR IMPLIED, INCLUDING WITHOUT ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND ANY WARRANTY OR CONDITION OF NON-INFRINGEMENT. IBM products are warranted according to the terms and conditions of the agreements under which they are provided.



APC12352-USEN-01

