

Citizens Wins Tearsheet Award for Best New Embedded Finance Platform

PROVIDENCE, RI, UNITED STATES,
December 11, 2025 /

EINPresswire.com/ -- [Citizens](#) has been named winner of Tearsheet's Best New Embedded Finance Platform award for its unified [Open Banking API](#) that serves all customer segments through a single integration.

Unlike most banks that build separate APIs for each customer type, Citizens' platform serves business and commercial clients through one API. The results speak for themselves: 96% reduction in screen-scraping traffic and onboarding times compressed from weeks to minutes for thousands of business and commercial clients.



The platform addresses a critical gap in the open banking ecosystem. Citizens is now one of only four U.S. banks supporting commercial clients with an open banking API, despite 85% of businesses using open banking services.

"This recognition reflects Citizens' dedication to delivering forward-thinking solutions that translate into real client impact," said Michael Cummins, Head of Treasury and Payments Solutions at Citizens. "The Citizens Open Banking API enables businesses to integrate seamlessly, manage cash flow efficiently and unlock new opportunities for productivity and success."

"Citizens has built what the embedded finance industry needed – a unified platform that doesn't force financial institutions and fintechs to maintain separate integrations for different customer segments," said Zack Miller, Founding Editor of Tearsheet. "Their ability to eliminate nearly all screen scraping while dramatically accelerating onboarding demonstrates the power of thoughtful API design that puts the user experience first."

The Open Banking API reflects Citizens' commitment to solving real problems for partners across the Business Banking and Commercial divisions while maintaining the security and reliability



Citizens has built what the embedded finance industry needed -- a unified platform that doesn't force FIs and fintechs to maintain separate integrations for different customer segments"

*Zack Miller, Founding Editor
of Tearsheet*

required for commercial-grade financial services.

The award was presented as part of Tearsheet's flagship The Big Bank Theory awards program, now in its fifth year of recognizing innovation and excellence among top financial institutions and fintechs.

About Tearsheet

Tearsheet is a financial media company that delivers in-depth reported content and analysis for senior executives on how technology is transforming incumbent financial institutions through its newsletters, podcasts, conferences, and working groups. Tearsheet's coverage cuts through the

hype in finance and fintech, focusing on the impact of technology and digitization and on the modernization of money and commerce. The company's audience consists of CEOs, product and technology teams, and senior professionals across banking, fintech, and financial services who rely on Tearsheet to stay informed about the latest developments in their rapidly evolving industry. Visit www.tearsheet.co to learn more.

About Citizens Financial Group, Inc.

Citizens Financial Group, Inc. is one of the nation's oldest and largest financial institutions, with \$222.7 billion in assets as of September 30, 2025. Headquartered in Providence, Rhode Island, Citizens offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. Citizens helps its customers reach their potential by listening to them and by understanding their needs in order to offer tailored advice, ideas and solutions. In Consumer Banking, Citizens provides an integrated experience that includes mobile and online banking, a full-service customer contact center and the convenience of approximately 3,100 ATMs and approximately 1,000 branches in 14 states and the District of Columbia. Consumer Banking products and services include a full range of banking, lending, savings, wealth management and small business offerings. In Commercial Banking, Citizens offers a broad complement of financial products and solutions, including lending and leasing, deposit and treasury management services, foreign exchange, interest rate and commodity risk management solutions, as well as loan syndication, corporate finance, merger and acquisition, and debt and equity capital markets capabilities. More information is available at www.citizensbank.com or visit us on X, LinkedIn or Facebook.

Frank Quaratiello

Citizens Financial Group, Inc.

[email us here](#)

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.