

Customer Stories

Rendimento/

Banco Rendimento expands B2B banking infrastructure portfolio with **Sensedia's Open Finance**

A benchmark in Full Banking and Pix infrastructure for the B2B market

Banco Rendimento is a financial institution with a strong presence in **B2B infrastructure**, providing a comprehensive **'full banking' framework** consolidated within the Pix* transactions and payments market.

Serving primarily B2B clients such as fintechs and payment institutions, it offers a **complete hub of banking services**, enabling its partners to deliver these solutions to their end users.

**Pix is an instant payment system that allows users to transfer money, pay bills, and make purchases in seconds, 24/7. It is fast, practical, secure, and free of charge for individuals.*



This infrastructure includes the following services:



Issuance of billing slips (with or without Pix QR Codes)



Pix transfers



Authorized Direct Debit for aggregates



Automatic debit for agreements



Card Settlement Service (SLC)



Escrow Accounts



Investment in government bonds for payment institutions and authorized Direct Credit Companies



Bill payments (bank slips, utility bills, taxes, online vehicle fees, and mobile top-ups)

For the management of its partners' funds, Banco Rendimento uses **Correspondent Bank Account** or **Settlement Account** structures.

Recognizing the strategic value of **Open Finance** for the expansion of its portfolio, the bank decided to participate in the ecosystem as account holders and **Payment Initiating Institutions (ITPs)**.





Partnership with Sensedia

Due to its nature as a banking infrastructure provider, Rendimento identified an opportunity to bring its services directly into the contexts where users are active. To achieve this, it was essential to complement its portfolio with Open Finance payment solutions, maintaining a strategic focus on business and customer relationships without getting lost in regulatory and technical complexities.

Choosing Sensedia was a natural decision. The bank had been using Sensedia long before Open Finance, utilizing its API solutions to support its entire operation. With 80% of transactions passing through Sensedia's gateway, processing over 3 billion operations annually, trust was already established.



Clayton Lombardi
Technology Manager at
Banco Rendimento

“Sensedia is a very well-established company in the market. This only reinforces that we chose the right partner. We already know the company's structure, we have a good business relationship, and we are aware of the security and comfort that Sensedia provides.”

The role of Sensedia in Banco Rendimento's Open Finance

When the bank decided to expand its presence in Open Finance, Sensedia was there from the very beginning, taking on a role that went far beyond mere regulatory compliance:



Freeing up the Strategy

By resolving technical and regulatory complexities, Sensedia enabled Rendimento to focus on business development, customer acquisition, and revenue generation.



Business Structuring

Structured the monetization model and the go-to-market strategy, acting as a channel and connecting potential clients to the bank.



Market Bridge

Sensedia constantly provides benchmarks, best practices, and ecosystem references, keeping the bank connected to the market's leading initiatives.

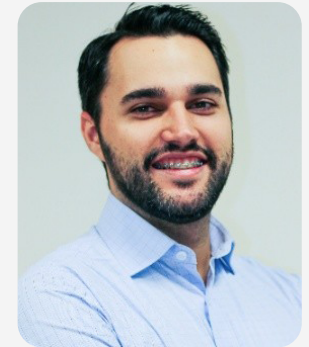
Implementation and Results

The prior partnership was decisive for agility: **the full implementation was completed in less than 3 months**, including the portal, Open Finance APIs, and all solutions required to offer No-Redirect Journeys (JSR)* to B2B clients.

“Sensedia hit all the marks we needed—those we considered mandatory, and even went beyond the requirements—to fulfill our payment transaction needs here.”

Clayton Lombardi

Technology Manager at Banco Rendimento



The primary result was the complementarity of the offering through portfolio expansion. By adding Open Finance payments (ITP), Banco Rendimento significantly elevated its value proposition. Today, it offers a comprehensive **B2B banking services hub—a full-banking** solution that differentiates the bank in the market.

Payment Initiation operations are currently in the pilot phase, with a focus on quality. Partner clients have praised the project's agility, the ease of API connectivity, and the completeness of the offering with integrated Open Finance.

*The No-Redirect Journeys(JSR) are Open Finance innovation that allows users to complete payments (such as Pix) directly within a store's environment or a digital wallet, without needing to switch to their bank's app. This makes the experience faster and more seamless.

Building the Future Together

The partnership has evolved into a collaborative model. The bank and Sensedia organize strategic off-sites with executives and non-competing partner banks to discuss the future of Open Finance, exploring credit offerings, portability, fundraising, and data strategies for 2026–2028. Sensedia acts as a facilitator for these connections, providing benchmarks, sharing best practices, and connecting institutions to strengthen the entire ecosystem.



Continuous monitoring ensuring success

The partnership exemplifies how Open Finance, with the right partner, becomes a business accelerator. Banco Rendimento expanded its **B2B Banking Infrastructure portfolio** quickly and efficiently, providing B2B clients with a complete solution featuring JSR (No-Redirect Journey).

Sensedia proved it goes far beyond regulatory requirements: it structured the commercial model, defined the go-to-market strategy, and connected the bank to the market, strengthening its position.

Want to learn more about Sensedia's Open Finance solutions?

Visit our website and get all your questions answered!

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