

Customer Stories

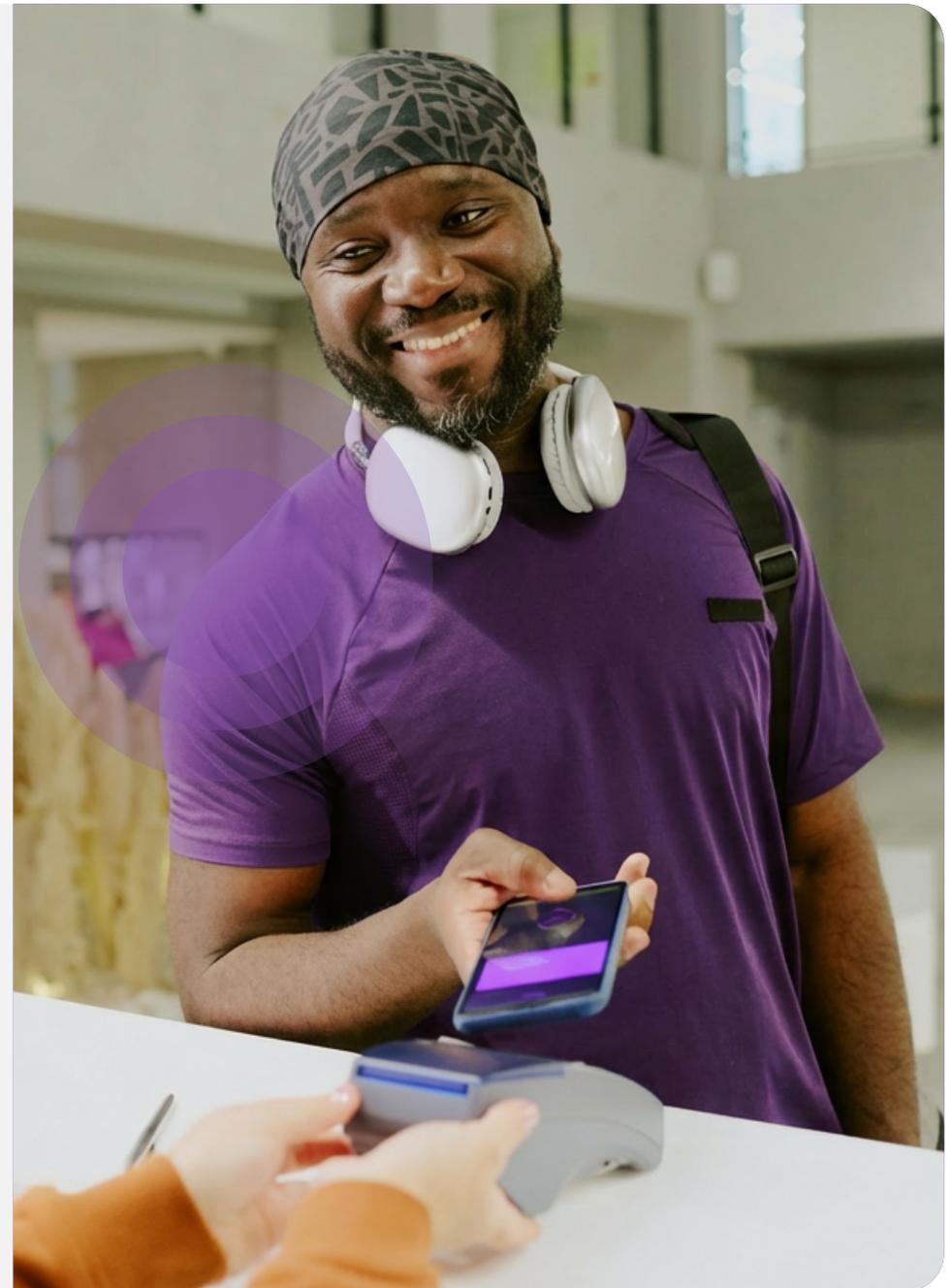
EBANX

Ebanx prepares the future
of **Pix in one click**

Payments giant focuses on more fluid, frictionless experiences by utilizing the Redirectless Journey, impacting millions of Brazilians

EBANX, a **global technology company specializing in payments for emerging markets**, is a benchmark in Pix* processing for cross-border e-commerce transactions and a key player in instant payment operations for global merchants. **More than 40 million Brazilians have already made Pix payments through EBANX**, representing 26% of the system's users. With a strong international presence, the company understands the needs of merchants seeking fluid, frictionless checkout experiences for consumers in emerging markets.

By the end of 2024, the Open Finance Payment Initiation market was still operating significantly below Pix in terms of volume and adoption. EBANX, however, had already identified the potential of this sector. **With the announcement of the No-Redirect Journey (JSR)****, the company decided to make it a priority.



*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.

**The No-Redirect Journey (JSR) is an 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.



The expectation is that JSR will be a milestone for **Open Finance in Brazil**. The tool is expected to drive improvements in the consumer experience and enable a **payment flow similar to "one-click Pix"**: a payment made with just one click by the user, without leaving the checkout page. For EBANX, JSR is poised to be a product capable of expanding the already successful Pix system, adding value and meeting the market demand for frictionless instant payments.

EBANX's Challenges in Open Finance

With the anticipated arrival of JSR, it became clear that prioritizing the development of a solution to integrate it into EBANX's product portfolio was essential. **Integrating the Redirectless Journey became a strategic priority for the future of Pix within the company.**

The central challenge was achieving the agility needed to keep pace with the complex regulatory agenda of the Open Finance ecosystem. **It was necessary to be prepared to implement JSR—a key component for the future of Pix and e-commerce in Brazil—in an agile and effective manner,** granting global merchants access to the solution as soon as it becomes available.

Strategic objectives

With this, EBANX was looking for:



Ensuring **readiness for the new Open Finance landscape**



Maintaining a **leading role in the operation of Pix** for cross-border transactions



Implementing JSR with agility, mitigating the risk of launch delays



Meeting the explicit demand from global companies for “Pix in one click” without checkout friction

The decision to invest in JSR was qualitative, based on merchant demand and the need to stay at the forefront of the continuous evolution of the Brazilian payment system.

Why Sensedia?

The partnership was established at the end of 2024, at a crucial moment. The choice of partner provider was strategic: it needed to be someone up to the task, capable of offering a solid technological platform and high-level service delivery.



What Sensedia brought?

- **Technological integration infrastructure**
For Open Finance (Open Finance module of the API management platform)
- **Support**
For managing the complexity of the ecosystem, which requires a high volume of operational and regulatory interactions
- **Regulatory knowledge**
Specialized in the sector
- **Partnership in daily operations**
With dedicated technical experts

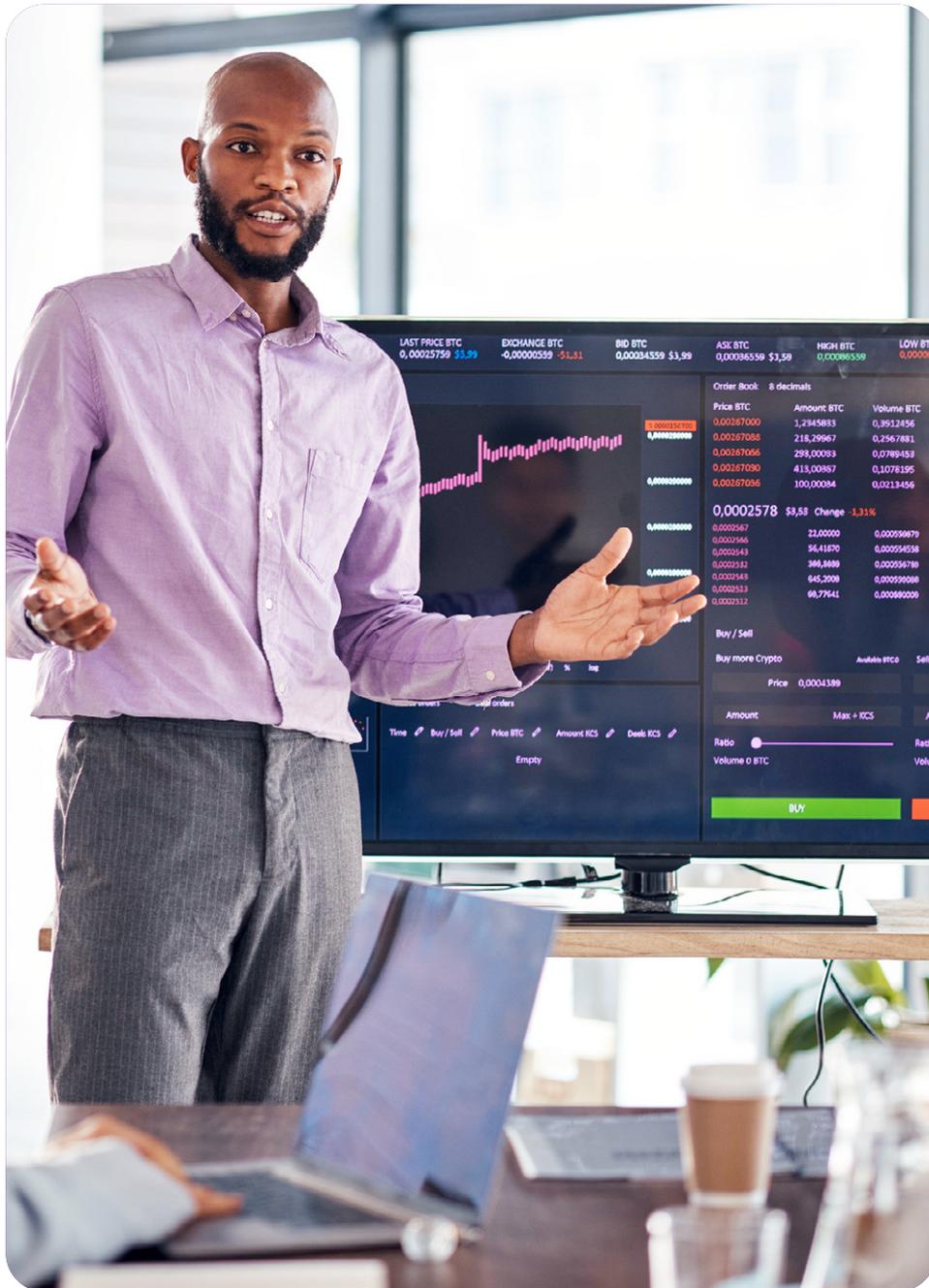
Implementation model: synergy between services and product

The implementation is being conducted in two phases. The first focused on compliance and the legal basis for the operation, addressing regulatory and technical requirements. Subsequently, the execution shifted to product development, focusing on JSR implementation.

Strategic Choice of Control

EBANX opted to have significant control of the operation with Sensedia, ensuring the ability to manage the Open Finance operation internally and reducing external dependencies. Sensedia acts as a collaborative partner, willing to meet specific demands.





Results

Technical Readiness Achieved

Although the JSR product has not yet been launched, EBANX is already seeing significant internal and qualitative results. The company's engineering team is fully supported by the new solution, which translates into increased confidence and operational security. Regulatory challenges have been successfully overcome.

Operational Control

The primary gain has been direct control over the operation. With this, EBANX can more precisely manage demands and ensure that products like JSR are implemented with the agility and stability required for future growth.

Evolving Knowledge

The dynamic collaboration with Sensedia's dedicated technical experts is actively helping EBANX learn and evolve within the Open Finance operation. Sensedia's specialized ecosystem knowledge and fluid workflow have stood out as key differentiators.

Next step: JSR launch and even more prominence

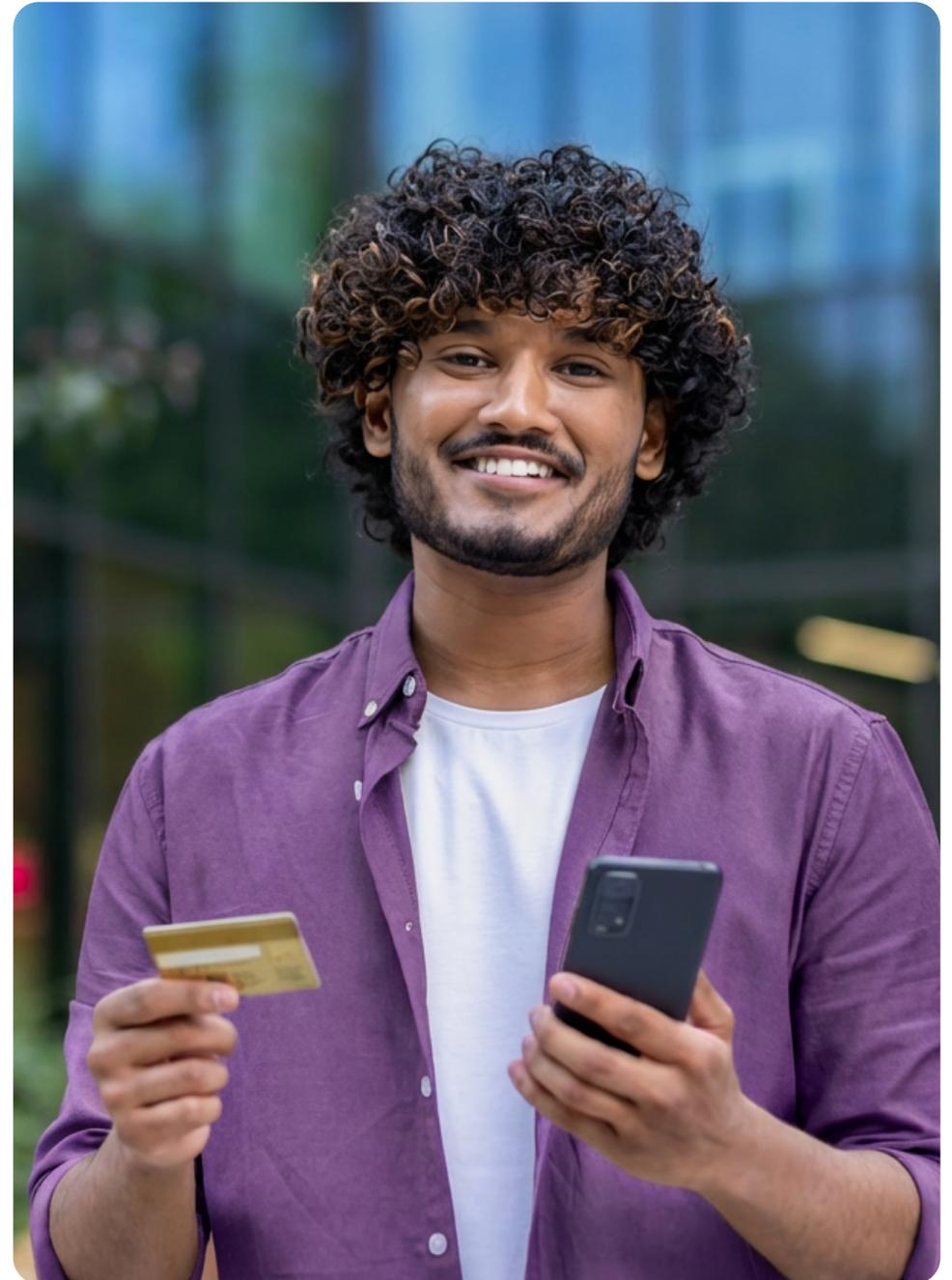
The main outcome is the effective launch of the No-Redirect Journey in EBANX's portfolio. The objective is to consolidate the company's position as a leader in Payment Initiation via Open Finance, maintain its leadership in Pix operations, and continue innovating. Success will be measured by two strategic results: the adoption of the new product by merchants with healthy and profitable volume, and the maintenance of EBANX's leading role in Pix operations for cross-border payments.

"Sensedia played a key role on three fronts: it provided the technological infrastructure for Open Finance integration, essential for the No-Redirect Journey; it acted as a partner in daily operations, helping EBANX manage the complexity of the ecosystem; and it contributed regulatory expertise in the sector."



Sebastian Fantini

Product Director at EBANX



Less complexity leads to greater autonomy for innovation

EBANX demonstrates strategic vision by **anticipating the impact of the No-Redirect Journey on the Brazilian payments market**. With the partnership formalized at the end of 2024, the company ensures technical and regulatory readiness to accelerate its implementation in its portfolio and capture the impact of this new payments experience in Brazil.

Choosing Sensedia as a partner allowed EBANX to overcome the complexities of the Open Finance ecosystem while maintaining operational control. The robust technological infrastructure, specialized regulatory knowledge, and close collaboration model added a high level of service and confidence to the engineering team.

With a consolidated regulatory base and a product in advanced development, EBANX is positioned to maintain its leading role in Pix operations and deliver to global merchants the “one-click Pix” solution that the market demands, without friction and with the fluid experience that defines the future of instant payments in Brazil.



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

Visit our website and get all your questions answered!

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