

Bizcuit uses the bunq API to automate payments and extract bunq account information.



Bizcuit is a swiss-army knife business management solution for entrepreneurs. Back in 2018, the company was looking to quickly integrate their product with platforms businesses use to both expand the range of features and reach more customers. bunq was a perfect candidate, since it offered both an excellent business package and an open API.

Implementation that works like a charm

The integration with bunq was quick and fun. The development team managed to build a working integration in just 12 hours and refine it within 2 weeks.

With the implementation live, Bizcuit offers its business solution to thousands of freelancers and SMEs that use bunq. Moreover, the integration enabled Bizcuit to build features that are real-time exclusively for bunqers such as the following:

1. Share their business information with other users.
2. Scan & Pay invoices.

"We use the bunq API to look up users transactions and create draft payments from within our application. We also use notification filters to subscribe to callbacks and show transactions in real-time."

- Hessel Kuik, CEO at Bizcuit

Apart from the features that require a connection with their bank account, bunq users can also enjoy the following Bizcuit features:

- Create and send out invoices and quotes.
- Automatically upload receipts to the connected accounting system.
- Receive documents via scan, upload, mail, API, Peppol, or Digibon.

Outcome

Hundreds of bunq Business users trust Bizcuit to facilitate their business administration. The company hasn't encountered issues with the live implementation since its launch in February 2018.

In the process of adaptation to the PSD2 standards, Bizcuit switched to the OAuth authorization flow of the bunq API and thus is a fully PSD2-compliant solution with the AISP and PISP licenses.

"As our application is completely JavaScript based, and there is currently no SDK for JavaScript, we looked through the source code of the official SDKs for inspiration. From what we have in production at the moment, the API is stable."

- Hessel Kuik, CEO at Bizcuit

Quick facts

Adoption	February 2018
Integrated in	2 weeks
Languages	JavaScript
bunq tools	bunq SDKs
Available on	Desktop, iOS, Android
Goals	Synchronize the information from customers' bank accounts Automate payments
Features built with the bunq API	Export of transactions Automated payments Real-time bank account updates notifications Ability to invite other bunq users to share a bank account Mapping of receipts and transactions
Results	Hundreds of bunq businesses are happy with Bizcuit

"The bunq API is different because it's all realtime! You scan an invoice, pay it and immediately see the account balance updated. Your administration is automatically updated in real time as well. Magic!"

- Hessel Kuik, CEO at Bizcuit

Endpoints used

```

/v1/user/monetary-account/payment -- Read
/v1/user/monetary-account-bank -- Read, List
/v1/session-server -- Create
/v1/user/certificate-pinned -- Create, Delete, List
/v1/user/monetary-account/payment -- List
/v1/user-company -- Update
/v1/user/monetary-account/draft-payment -- Create
/v1/user/draft-share-invite-bank -- Read, Create
/v1/user/draft-share-invite-bank/qrcode-content -- List

```