



# Submitting apps to bunq Apps

## 1. Introduction

So you want to use our public API and you're not entirely sure about what it is you can and can't do? No worries, read this document to know everything there is to know about building your own apps with the bunq API.

When signing up, you have the choice between a free Developer Account and a paid one. With a free Developer Account, you can experiment in our Sandbox and test the API. With a paid Developer Account, you are able to create your own apps.

As such, if you want to create an app, a paid Developer Account is the way to go. Before we give you the keys to the castle, we are legally required to know who you are. Luckily for you, this is really easy at bunq. Simply open up a bunq Premium or bunq Business account and go through our onboarding process, so that we know who you are. The other way to verify your identity only applies if you have a PSD2 license. In that case, you don't need to open a bunq account.

Now that you signed up, the last choice you have to make is whether you want to publish your app or if you just want to use it for private use. Given the fact that you're reading this document, we guess you chose for the public option! As you might have guessed, publishing your app involves some more checks than if you use your app only for private use.

## 2. Your app

So you want to build an app and possibly publish it to our App Directory? Great! There are a few things to take into account. These are the following:

- PSD2 may apply to your app. This can be the case if you offer either Payment Initiation Services or Account Information Services. However, if you have an API-agreement with us and your app is listed in our App Directory, then PSD2 likely does not apply to your app. Please do note that this document's purpose is informative and that we do not in any way guarantee that PSD2 will or will not apply. No rights can be derived from this passage and/or document.
- We require all apps to use OAuth. OAuth ensures the safety of our users and controls which permissions the app has in relation to the user's account.
- Do you process personal data in your app? Please be mindful of the GDPR and ensure that the relevant requirements are followed at all times. We require you to fill out and sign a self-assessment. In some cases, we might require you to produce either a ISO27001-certificate or a SOC2 audit report. We do not allow you to proxy user data to third parties.
- We are unable to endorse your app in any way and as such aren't liable for any damages. As such, we ask that you let the people using your app know that bunq is not affiliated with it.

- We review your app before listing it in our App directory. After approval, we re-review all apps every once in a while. If anything changes between these reviews that you feel we should know about, please contact us at the earliest opportunity.
- Last but not least, please follow both the public API terms and conditions as well as the bunq App Directory terms and conditions when designing and uploading your app.

If you still have some questions, don't hesitate to contact us. You can do so by contacting us via the app or by sending an email to [support@bunq.com](mailto:support@bunq.com).