

# Apple Pay's open banking integration could shake up consumer banking habits

Article

**The news:** Apple Pay's open-banking integration is now available to all UK users, [per](#) a press release.

Consumers can [view up-to-date balances](#), spending history, and other details for debit and credit cards connected to the wallet. Supporting banks include **Barclays, HSBC, Lloyds, RBS, Monzo, and NatWest**.

**Why this matters:** This integration brings the Apple Wallet a step closer to being the centerpiece of consumers' financial lives.

- It's trying to supplant banks as the go-to mobile app for various financial activities, like tracking monthly spending. It could remove an important touchpoint for banks.
- It builds on Apple's growing reach in financial services—including through the launch of [Apple Savings](#) and [Apple Pay Later](#).

**What's next?** A US launch should follow shortly.

- [Discover partnered with Apple](#) last month to bring its card balances and transaction history to the wallet in the US.
- While still in beta testing, this integration will likely launch soon, and we expect other banks to follow suit and partner with Apple.
- This could change how the [projected 60.2 million active US Apple Pay users in 2024](#) will check their accounts and interact with their banks.
- The change in habits will likely be most noticeable in younger consumers: **Adult Gen Z digital banking users are more likely to trust Apple for financial services than their primary bank or credit union**, per our [June 2022 US Banking Digital Trust Benchmark survey](#).