



POSTMAN

2025

State of the API

for Financial Services



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The financial services sector has long been characterized as an industry slow to adopt new technologies. Regulatory constraints, legacy systems, and risk-averse cultures have historically positioned financial services as followers, not leaders, in technological transformation.

We surveyed over 800 developers, architects, and technical leaders across financial services and what they revealed is an industry amidst massive transition, embracing innovation.

The financial services industry isn't just keeping pace with emerging technologies. It's leading the charge.

On AI agent readiness, API-driven business models, and governance at scale, financial services firms are out-innovating, out-investing, and out-executing their counterparts in technology, retail, healthcare, and every other sector we measured.



The financial services industry leads others in three major areas

Our analysis concludes that there are three areas where the financial services industry has established decisive momentum:

1. AI agent readiness is a key outcome of an API-first strategy

56% of financial services firms are already evaluating APIs for AI agent compatibility, putting them 17 percentage points ahead of other industries. (The largest differential in the entire survey.) While other sectors debate whether AI agents will matter, financial services firms are preparing infrastructure today.

2. Treating APIs as products boosts API-driven revenue

34% are generating new revenue streams from APIs (versus 24% average across industries), and 55% are increasing investment in the next 12 months. The financial services industry has moved beyond treating APIs as technical infrastructure. It's building API-powered business models, through an API-first approach, that drive competitive advantage.

3. Governance at scale proves that security is a business enabler

43% rate API governance as "very important"—11 percentage points more than other industries. But rather than viewing governance as a burden, the financial services industry is achieving measurable business outcomes: 42% report improved governance as a tracked KPI, proving that modern governance enables velocity rather than hindering it.

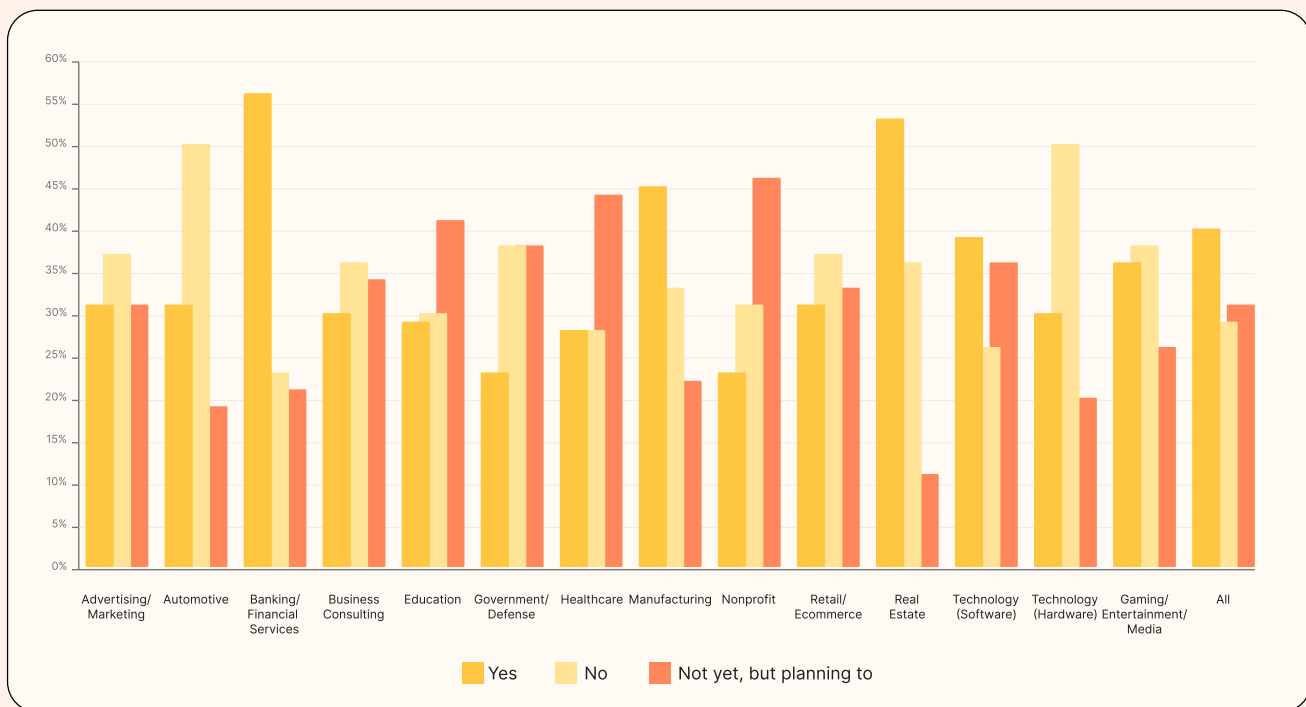
The question now isn't whether to invest in APIs. The question is whether your organization will lead or follow.

Let's examine what your peers shared in our survey.



Financial services firms are building for AI agents, right now

Fifty-six percent of financial services organizations are already evaluating their APIs for AI agent compatibility, compared to just 40% across the average of all other industries. That’s not a modest difference.



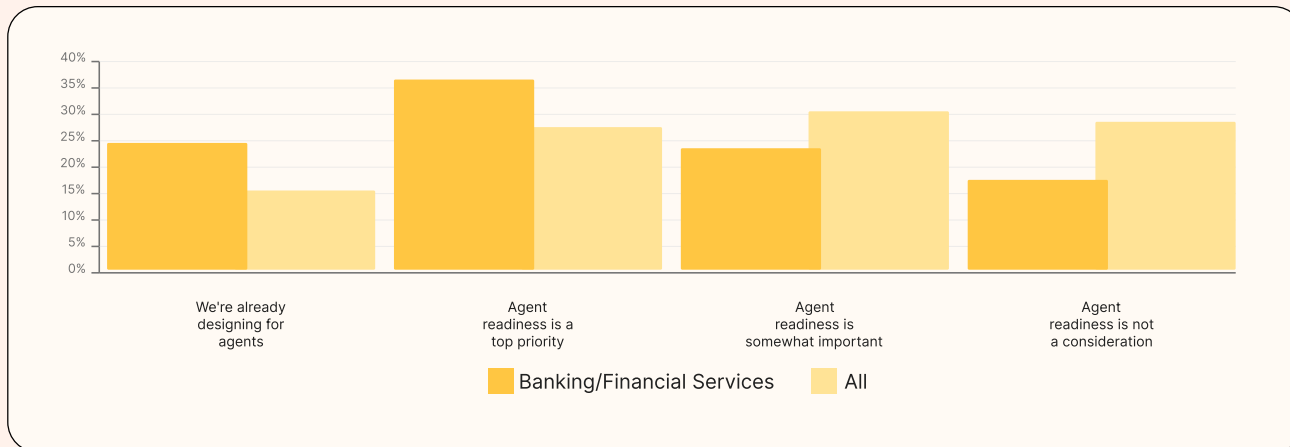
But it goes deeper than evaluation. When we look at the full spectrum of AI agent readiness, the lead becomes even more pronounced:

- **24% are already designing specifically for agents** vs. 16% (+8 percentage points)
- **36% consider agent readiness a top priority** vs. 27% (+9 percentage points)



Financial services firms are building for AI agents

While it's promising to see that roughly a quarter of the industry is embracing AI agents, there's still plenty of room for adoption in the financial services space. Modern financial technology companies are paving the way, but embracing AI is made easier through an API-first approach.



Embracing AI begins with an API-first approach

When we asked about business outcomes, 44% of financial services organizations reported achieving "improved AI readiness" as a measured result in the past 12 months. This isn't a future goal; it's a KPI they already tracked.

And it's connected to broader business strategy:

- **37% say APIs are critical to their AI development strategy** (vs. 31% across all industries)
- **28% say APIs already help power AI agent workflows** in production today

In our **2025 State of the API report**, 82% of organizations have adopted some level of an API-first approach, with 25% operating as fully API-first organizations, a 12% increase from 2024. This represents a strong signal that APIs are no longer seen as byproducts of engineering but as durable products that are the foundation for adopting AI agents.

When APIs are treated as long-lived products with roadmaps, feedback loops, and SLAs, they unlock scale in ways code-level abstractions never could. Instead of brittle handoffs and repeated rewrites, teams start designing for reuse.

The question for financial services firms is no longer "should we build for AI agents?" but "how do we scale this?" approach.



AI-ready APIs in 90 days

Get the resources you need for AI-ready deployment in 90 days, with APIs that are structured, tested, and trusted by both humans and agents.

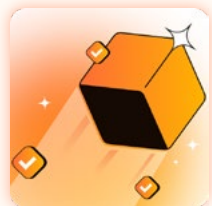
[Learn more →](#)



Here's what your APIs need to support AI agents

Based on what the leading 56% are already doing, AI-ready APIs require eight core capabilities:

1. **Machine-consumable metadata:** Complete OpenAPI specifications with explicit schemas, authentication methods, and rate limits—AI agents need everything spelled out, they can't "fill in the gaps" like humans
2. **Rich error semantics:** Error messages that explain exactly what went wrong and how to fix it, with expected vs. received values so agents can self-correct
3. **Complete introspection capabilities:** Queryable schema definitions, available endpoints, and relationships that let agents discover and understand your API's full capabilities
4. **Consistent naming patterns:** Standardized naming conventions (snake_case or camelCase) and RESTful standards that allow AI to predict how your API works across unseen endpoints
5. **Predictable behavior:** Uniform field naming and no undocumented edge cases that confuse agent reasoning
6. **Comprehensive documentation:** Auto-generated docs with request/response examples and usage patterns centralized, where agents can access them
7. **Speed and reliability:** Low latency and high availability to keep up with AI agents orchestrating rapid, sequential API calls
8. **Discoverability:** Published specifications in accessible formats with searchable metadata so AI agents can find and integrate your APIs



Your checklist for AI-ready APIs

Access our practical guide that shows you exactly how to prepare your services for AI workloads.

[Learn more →](#)

The financial services industry's 17-point lead on AI agent readiness isn't just about being early adopters of emerging technology. It's about recognizing a fundamental shift in how APIs create business value.

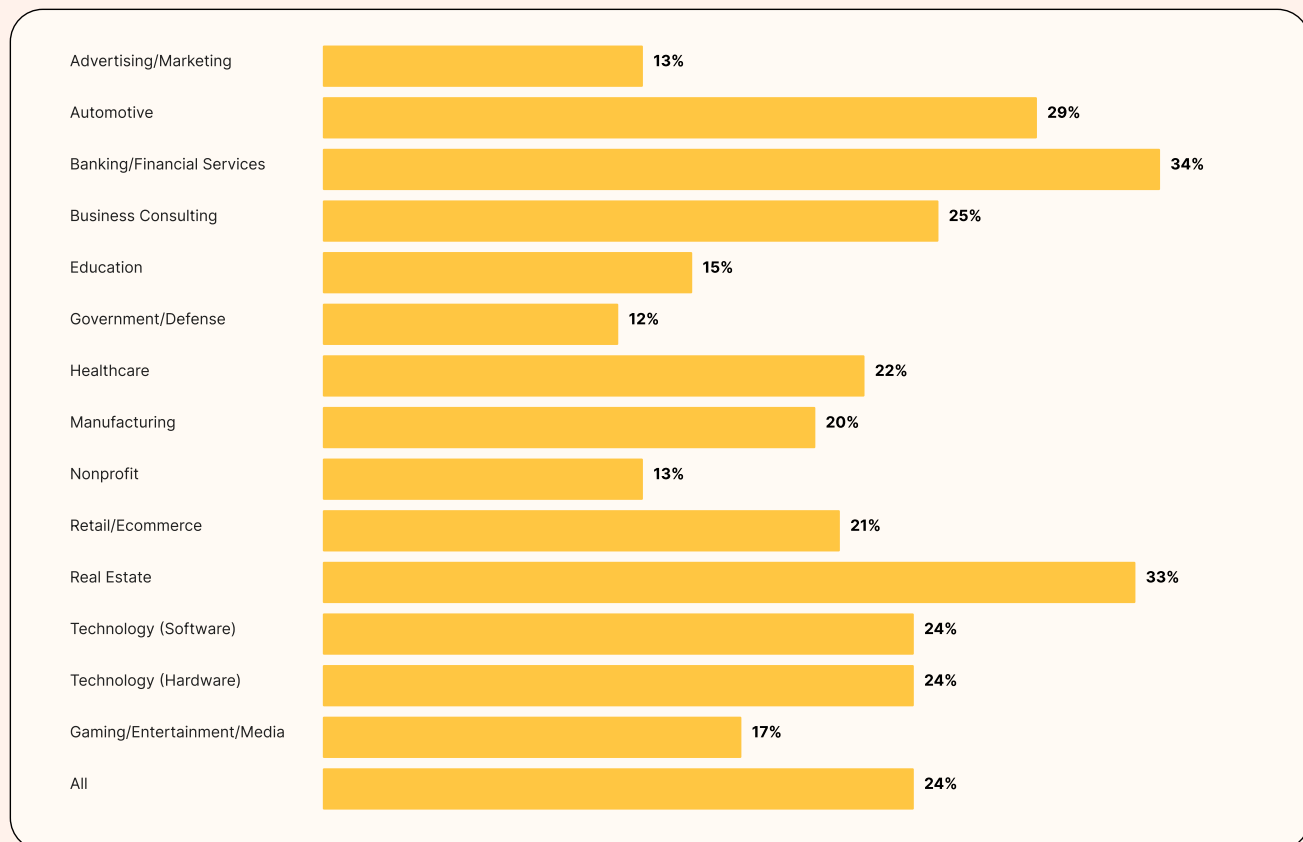


APIs don't just enable revenue, they generate it

For years, APIs were line items in the infrastructure budget. They were necessary expenses that enabled digital products but didn't directly generate revenue. Of course, that's changed, but the financial services industry is truly redefining that.

According to the data, 34% of financial services organizations generated new revenue streams from APIs in the past 12 months—compared to just 24% across the average of all other industries.

That's a ten percentage point lead, making this the second-highest business outcome differential we measured (after AI agent readiness).





APIs generate revenue

! Did you know?

Organizations like PayPal and Plaid use **Postman's Public API Network** to monetize their APIs and make them discoverable and consumable to a global collaborative community of developers.

But revenue generation is just one dimension of the story. When we look at the full spectrum of API-driven business outcomes, financial services lead across the board:

The financial services industry achieves superior business outcomes from APIs:

- **49% expanded their partner ecosystems** to enable B2B relationships that drive business
- **54% use APIs to provide data and insights** that drive better business decisions and generate strategic intelligence
- **40% achieve cost advantages over competitors** to create operational efficiencies that improve margins
- **41% say APIs enable unique ecosystem partnerships** that competitors can't match

! Did you know?

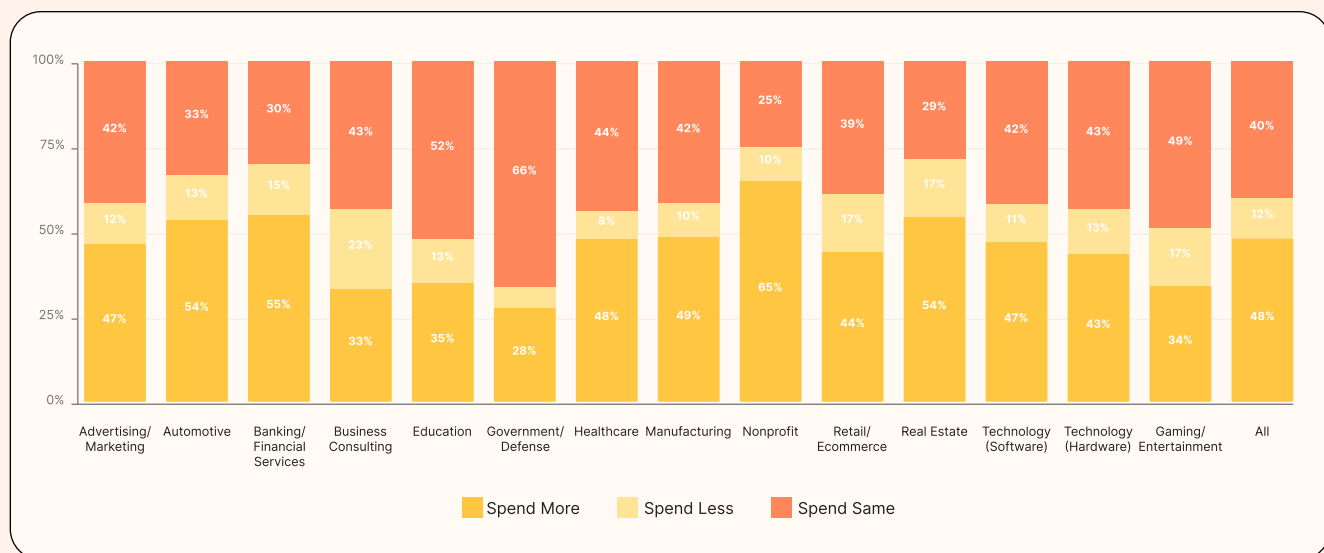
Canopy's API-first approach and use of **Postman Partner Workspaces** allowed them to reduce API activation time from three weeks to five days.

[Read the case study →](#)

Leading financial services organizations are investing in APIs

If APIs are truly becoming strategic business assets rather than infrastructure costs, we should see that shift reflected in budget priorities. And we do, decisively.

Fifty-five percent of financial services will increase API investment in the next 12 months, compared to 48% across the industry average.

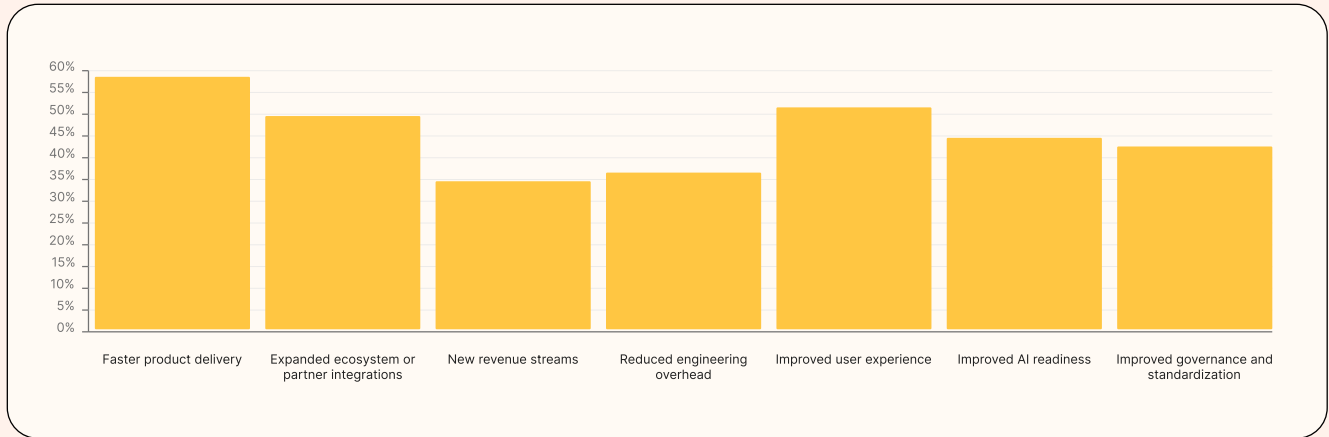


APIs generate revenue

Only 30% of financial services organizations are maintaining current spending vs. 40% across industry averages. This signals a decisive strategic commitment, suggesting:

- **Executive sponsorship:** budgets approved because APIs deliver ROI
- **Proven success:** organizations scaling what already works
- **Strategic urgency:** acting now creates advantages competitors can't easily replicate

Here are the ways financial services companies prove the value of their APIs:





How to get ahead with Postman

In order to pull ahead, Postman provides financial services organizations the tools they need to treat APIs like business assets instead of engineering artifacts:

- **Revenue-grade reliability:** Postman supports testing, monitoring, and CI/CD integration to ensure APIs are always available and performant. Teams can automate regression and functional tests with **Postman CLI** and run them in pipelines, reducing the risk of unintended breaks.
- **Partner management:** Postman offers **Partner Workspaces**, where companies can securely expose APIs to select external partners with granular RBAC controls. Enterprises can also enforce onboarding flows (auth guides, tiered collections, and flows) and monitor usage in controlled environments.
- **Business intelligence:** With Postman, usage can be instrumented through Private API Network and **Postman Insights**. Teams can see not just whether an endpoint works but also how partners, products, or lines of business are consuming it, where failures happen, and what's being reused.
- **Scalability:** Postman helps organizations design APIs as reusable assets (not one-off integrations). This reduces duplication, consolidates services, and ensures one API can scale across thousands of consumers.
- **Support:** Postman Enterprise provides dedicated support, onboarding services, and success managers, plus governance and compliance capabilities that meet enterprise requirements.

Postman enables organizations to run APIs as products with revenue accountability. That means reliability, secure partner collaboration, metrics tied to business impact, efficiency at scale, and enterprise safety nets.



Governance is the financial services industry's biggest investment and challenge

Traditional thinking says you have to choose between speed and security—move fast or maintain governance. But is that true?

The financial services data proves something remarkable. A pattern that initially seems contradictory actually reveals the path forward. Forty-three percent of financial services organizations rate API governance as "very important," compared to just 31% across all other industries.

And this isn't just talk. It's resulting in operational choices:

- **37% actively perform API governance work**
vs. the 27% industry average
- **42% achieved "improved governance" as a business outcome**
vs. the 34% industry average
- **38% produce APIs specifically to improve security/governance**
vs. the 30% industry average

Despite this heavy investment in governance and security, 39% cite "managing security risks" as their #1 obstacle to collaboration, compared to 28% across other industries.



Governance

How Postman helps modern financial services organizations solve for governance

These two findings tell us that the very thing financial services invests in most (security/governance) is also the biggest barrier to moving fast. But that's not a contradiction. It's a signal.

The problem isn't governance itself. The problem is traditional governance approaches that rely on manual reviews, after-the-fact audits, and approval workflows that block developers for days or weeks.

Postman bakes governance into the workflows developers already use, so standards are enforced without slowing them down:

- **Automated rules at design time:** **Postman's API Governance** engine applies Spectral-based rules to API specs or collections in real time. Developers see inline annotations as they design, instead of waiting for audits.
- **Continuous checks in CI/CD:** Governance rules run automatically in pipelines via Postman CLI, ensuring every build is compliant before merge. No more manual review boards. Compliance is built into the dev loop.
- **Spec Hub as a single source of truth:** Teams store and version API specs in **Spec Hub**, where governance policies are automatically applied. This eliminates drift and ensures consistent standards across app-specific and reusable APIs.
- **Contextual collaboration, not bureaucracy:** Instead of long approval queues, Postman integrates feedback via inline comments, forks, and pull requests in workspaces. This makes governance collaborative and iterative, not gatekeeping.

“ The key aspect [of Spec Hub] is simplicity. All I have to do is go to Postman, hit the Specs tab, and I immediately get the editor right there. While I'm coding, I can see how I'm doing against governance rules, and at the same time I can see the documentation side of the spec. When I'm done, I just hit generate collection and voila—I have a collection I can use for my workflows, GenAI, or even publish to a public workspace.

Housseem Gharssallah, API Architect, Moneris

[Watch the webinar →](#)

With Postman, governance is invisible but effective. Developers keep moving fast, every API is consistent, and the result is secure, scalable, business-ready APIs.



Future outlook

The organizations leading the way aren't waiting. They're investing in complete platforms (not point solutions), preparing for AI agents, treating APIs like products, and building automated governance.

Sixty-nine percent of financial services organizations surveyed already use Postman because complete platforms deliver AI-ready infrastructure, revenue enablement, and governance at scale together. And this isn't just talk. It's resulting in operational choices:

So ask yourself:

1. Are we preparing for AI agents now, or will we retrofit later?
2. Are our APIs strategic business assets or infrastructure costs?
3. Does our governance enable velocity or hinder it?

These three capabilities are interconnected. You can't enable AI agents without governance. You can't monetize APIs without trust. You can't generate revenue without investing in advanced capabilities. Here's your chance to close the gap and join the leading financial services organizations reaping the benefits cited above.

