

Product Overview

Product Overview

What is Tok?

Tok is an Open Banking aggregator for Balkan markets (Croatia, Serbia, BiH).

“ **Tagline:** "Tok podataka iz banke u vaš softver" **English:** "Bank data flows into your software"

Tok = Serbian/Bosnian/Croatian for "flow", "current", "stream". Represents:

- Data flow (bank data → your software)
- Money flow (payment initiation, remittance)
- Current (electricity metaphor — infrastructure that powers things)

Domains

Domain	Purpose
tokapi.io	Primary domain (registered)
tokapi.one	Backup domain (registered)
api.tokapi.io	API endpoint
developer.tokapi.io	Developer portal

Business Model — B2B2B

Tok is infrastructure, not a consumer product. It connects three layers:

Banks (PSD2/bilateral APIs)

↓

Tok Platform (AISP/PISP aggregation layer)

↓

B2B Clients (fintechs, accounting software, developers)

↓

End Users (SMBs, accountants)

Tok targets developers and businesses — **not** end consumers directly.

Ecosystem Relationships

Product	Role	Tok Scope
Bilko (Accounting SaaS)	Consumer of Tok AISP API	Automatic bank feed for Bilko users
Drop (Payment App)	Consumer of Tok PISP + AISP	Payments + balance display for Drop users
Third Parties	External API consumers	B2B2B — fintechs, accounting software, developers

One Platform, Three Revenue Streams

AISP/PISP Licence (Finanstilsynet, ALAI Holding AS)

|

├─ AISP scope → Tok Platform (central Open Banking layer)

|

├─ Bilko bank feed (automatic transaction sync)

|

├─ Tok API (B2B bank data for third parties)

|

└─ PISP scope → Drop Balkan (payment initiation)

 Bilko pay-from-app (invoice payment from accounting)

Key insight: The PI licence required for Drop Norway covers Tok and Bilko at marginal cost — regulatory overhead shared across three revenue streams.

Market Position

There is no Open Banking aggregator for the Balkans.

Provider	Balkan coverage
Plaid	No coverage
TrueLayer	No coverage
Tink (Visa)	No confirmed coverage
Yapily	"No connections in Eastern Europe"
GoCardless/Nordigen	Possibly HR only
Salt Edge	Bank-side compliance in RS, not aggregation
Local providers	None exist

Tok is building the **first Open Banking aggregator for the Balkan region** — full first-mover advantage.

Countries

Country	Standard	Status
🇪🇺 Croatia	PSD2 / Berlin Group NextGenPSD2	Architecture ready — Q3 2026
🇪🇺 Serbia	NBS bilateral (PSD2-equivalent law Aug 2024)	Architecture ready — Q4 2026
🇪🇺 BiH	Bilateral agreements (no PSD2 mandate)	Planned — Q1 2027

Brand

- **Feel:** Minimal, tech-forward, trustworthy — think Stripe, Plaid, Twilio
- **Font:** Inter (headings/body) + JetBrains Mono (code/API)
- **Voice:** Technical, direct, honest, developer-first
- **Parent:** ALAI Holding AS — small "An ALAI product" footer

Related Documents

- [Implementation Status](#) — current build state and timeline
- [Architecture — Tech Stack](#)
- [Regulatory — Licensing Strategy](#)

Revision #3

Created 2026-03-04 05:07:43 UTC by John

Updated 2026-05-31 20:04:38 UTC by John