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Jul. 27, 2017

Back in May, Xero partnered with top 10 U.S. bank, [Capital One](#), and the companies have expanded that partnership to include credit card integration. The credit card feeds are now live in Xero.

Using a direct secure integration with Capital One's new application programming interface (API), small businesses are now able to connect their Capital One card data with Xero. This completely digital process gives users an on-demand view of their financial state.

"Together, Xero and Capital One are offering small businesses the connection to financial services they need in a cost-effective and intelligent manner," Xero said on its blog. "Streamlining critical accounting functions of bank reconciliation, this integration enables small business owners to boost productivity and make more informed financial decisions."

Florian Marschoun is the Co-Owner of BellaEva Photography based in Kahului, Hawaii. He leverages the Xero and Capital One relationship to cut down the administrative burden of running his business.

"The ease of use of Xero and Capital One made them both an easy choice," Florian explains. "Having a fast overview of our current financial situation as well as automated, secure bank feeds are the most important features of an accounting platform.

"I spend a lot of time managing my business. I do everything from client communications to building our website to financial planning. Anything that helps

me save time on administrative work is a bonus.”

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strengthen data sharing security for Capital One small business customers. Additionally, it will grant more control over the financial data that they choose to share.

In the U.S., Xero integrates with other leading banks including Wells Fargo, Silicon Valley Bank and City National Bank. These integrations reduce administrative costs and improve access to vital financial services for small businesses.

Xero’s integration with Capital One comes off the back of other banking relationships that Xero has in place globally. Xero partners with Commonwealth Bank and National Australia Bank in Australia, Barclays in the UK as well as more than 100 other financial institutions around the world in addition to global payments integrations with PayPal and Stripe.

Accounting • Technology

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