

Is openbank.es legit? TrustSniffer's high-trust assessment: 80/100

openbank.es

Verdict

80

OUT OF 100

HIGH TRUST

openbank.es appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 75%.

What this site appears to be

Spanish Openbank homepage promoting regulated digital banking products, including accounts, deposits, cards, payments, investments, and cryptocurrency trading. It includes customer-login fields, account-opening calls to action, detailed promotional conditions, deposit-guarantee and liquidity disclosures, legal registration information, a physical address, support contact details, and cookie controls.

Evidence status and limitations

Evidence completeness:

UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	Not available No registration record was returned	NOTED
Web archive	Archived since 1996 999 snapshots	CLEAR
Certificate	Encrypted connection Issued by Amazon RSA 2048 M04	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Public web-archive history exists since 1996.
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

Openbank.es is an online banking portal presented as part of Grupo Santander, providing customer access and onboarding alongside deposit, payment, card, investment, and cryptocurrency services for the Spanish market.

Scam/Impersonation Risk

No identity contradictions, impersonation indicators, phishing behavior, or adverse threat-reputation findings were observed. The sensitive forms detected are consistent with the site's stated banking function, and no untrusted submission destination, hidden form, credential forwarding, cloaking, or malicious script behavior was identified. The domain's long-established history and substantial archival record further support continuity rather than recent deceptive reuse.

- The homepage contains customer-login and account-onboarding forms, but analysis found no untrusted form destination, hidden form, or externally submitted password form.
- External reputation checks recorded 0 malicious and 0 suspicious detections, no malicious safe-browsing finding, no abuse reports, and no matching threat signatures.
- The domain was registered in 1996 and is approximately 29.6 years old.
- The web archive contains 999 snapshots spanning 1996-12-28 to 2026-07-14, covering 31 tracked years, with no detected suspicious repurposing or semantic drift.

Regulatory Verification Notes

The homepage provides substantive financial disclosures rather than relying solely on promotional claims. It presents legal-registration information, a physical address, support details, representative interest examples, and membership of the Spanish Deposit Guarantee Fund. Product-specific disclosures include a 1/6 risk indicator, deposit protection of up to €100,000 per depositor and institution, a promotional 2.50% TAE offer, and warnings that early deposit redemption may incur charges or penalties. Cryptocurrency trading involving Solana and Polkadot expands the product-risk profile, while custody of customer funds is inherent to the banking model. The supplied evidence does not independently establish a specific supervisory authority or registration number; this is a verification matter, not evidence of illegitimacy. No matching broker-reputation record was identified, which carries no licensing implication.

- The homepage identifies the service as "Banco Online del Grupo Santander" and presents legal-entity, regulatory-registration, deposit-guarantee, address, and contact disclosures.
- The homepage displays a 1/6 product-risk indicator and states Spanish deposit protection up to €100,000 per depositor at each credit institution.

- The homepage advertises 2.50% TAE subject to stated conditions and warns of possible charges or penalties for early deposit repayment.
- The site's transport encryption uses a DV certificate issued by Amazon RSA 2048 M04, valid until 2027-03-01.

What to Verify Next

For institutional onboarding or regulated counterparty use, the displayed legal entity and registration particulars should be matched directly against the relevant Spanish supervisory and company registers. Deposit-guarantee membership and the scope of protection should be confirmed for the intended account type, while current promotional conditions, early-withdrawal provisions, investment risks, and crypto-service terms should be reviewed before commitment. Official contact channels should also be confirmed through an independently sourced corporate route when initiating high-value or privileged account activity.

- The homepage provides customer security guidance, password-recovery functionality, frequently asked questions, and contact and cash-machine navigation suitable for cross-checking official service routes.
- Account access requests a Spanish tax or identity-document number and an access key, making independent domain and channel confirmation appropriate within institutional access-control procedures.
- The homepage supplies detailed promotional conditions and liquidity warnings that require product-specific review rather than reliance on headline terms.
- Cookie controls disclose analytics, personalized-advertising consent, and login-state cookies.

Summary Verdict

Openbank.es is a legitimate, established, and trustworthy banking website. Its longstanding provenance, coherent institutional identity, substantive consumer disclosures, clean external reputation, and benign observed behavior converge on a high-confidence assessment with no contradictory risk signals.

Infrastructure Integrity

The site is delivered through AWS CloudFront, with all observed addresses operating as Amazon edge infrastructure and no origin candidate exposed during analysis. This CDN/WAF architecture reduces direct origin exposure and provides a credible protective layer, although infrastructure protection is not itself proof of institutional legitimacy.

- The site is served from AS16509 by AMAZON-02 — Amazon.com, Inc., US.
- Four observed addresses were AWS CloudFront edge servers; the confirmed address was 18.165.122.102, and no likely origin address was identified.

Closing Assessment

Normal interaction, including customer login, account activity, and standard transactions, is appropriate, subject to ordinary banking security controls and proportionate institutional due diligence.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of openbank.es.

- The request stayed on openbank.es. It was not redirected to another domain. CLEAR
- The earliest public archive of this site is from 1996-12-28. CLEAR
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	Not available
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	18.165.122.103
Name servers	Not available
SSL issuer	Amazon RSA 2048 M04
SSL expiry	2027-03-01
Domain age	Not available (no registration date was returned)
Domain expiry	Not available
Archive first seen	1996-12-28
Archive snapshots	999
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about openbank.es at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that

evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/openbank.es> · assessed 2026-08-03