

Charlotte Crosswell  
Implementation Trustee  
The Open Banking Implementation Entity (OBIE)  
By email only

From: Daniel Gordon  
*Senior Director, Markets*

14 April 2022

Dear Charlotte

**Roadmap progress report – OBIE further update**

Thank you for your letter of 12 April, in which you provided an update on the status of Roadmap items further to your letter in March and discussion at the March IESG.<sup>1</sup>

The CMA welcomes this update which reflects progress made following publication of the final version 3.1.10 of the Open Banking standard within the [final Roadmap](#). We also note your clarification regarding the status of the delivery of the enhanced management information (MI) submission mechanism within the Roadmap – namely that this is not a mandatory item with implementation requirements for the CMA9. However, given the benefits of automated MI, the CMA encourages the CMA9 to continue to work to deliver this.

The CMA's position on determining completion of the Roadmap remains as set out in our letter of 23 March, with the exception that delivery of the enhanced MI submission mechanism will not be considered as a requirement for the CMA9.

As requested, and for the purposes of transparency, we will publish the updated Roadmap status update alongside this letter.

Yours sincerely

Daniel Gordon  
*Senior Director, Markets*

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<sup>1</sup> Previous correspondence between OBIE and the CMA on this matter and the March Roadmap update were published on the CMA's retail banking market investigation [case page](#).