

# OPEN BANKING

Open Banking Implementation Entity  
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**18 October 2023**

Chris Prevelt  
General Counsel  
Competition and Markets Authority  
The Cabot  
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By email [Chris.Prevett@cma.gov.uk](mailto:Chris.Prevett@cma.gov.uk)

Dear Chris,

I am writing to provide you with an update on the latest status on the final approved Roadmap (the Roadmap). This update follows the letter from my predecessor, Charlotte Crosswell, to Daniel Gordon on [10 January 2023](#), recommending that the Roadmap was substantially complete.

I am pleased to confirm that Danske Bank has now completed implementation of their remaining Roadmap requirements.

At the time of the last update, the remaining outstanding items related to:

- VRPs for Sweeping (item A10); and
- Access Dashboard Changes (item A2(b)(iii)).

For VRPs for Sweeping, Danske Bank has since been allowed to exit the Managed Roll Out (MRO) process and its functionality is available for general use by third party providers. The two remaining CMA9 firms' (Bank of Ireland and Allied Irish Bank) delivery plans have been approved and were published by the CMA on 27 June 2023. Bank of Ireland has now delivered the APIs and is currently in the MRO process and progressing through the validation stages. Allied Irish Bank plans to complete its implementation of VRPs for Sweeping functionality by the end of Q1 2024.

For Access Dashboard Changes, Bank of Ireland, Danske Bank, NatWest Group brand Mettle and Santander subsidiary Cater Allen have all now satisfactorily implemented this item. This Roadmap item is now fully completed.

In summary, seven of the CMA9 have now fully completed the Roadmap (i.e. Barclays, Danske Bank, HSBC UK Bank plc, Lloyds Banking Group, Nationwide Building Society, NatWest Group, and Santander). Full delivery by all of the CMA9 is expected by the end of Q1 2024.

OBL will, of course, continue to monitor the two remaining CMA9 firms' delivery of the outstanding Roadmap item, as well as the ongoing requirements under the Order as described in the January 2023 letter.

I would be grateful of the CMA's confirmation of this update and believe that it would be appropriate to publish this letter on the CMA's website.

Yours sincerely

**Marion King**  
Chair and Trustee, Open Banking



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