

Marion King
Trustee
Open Banking Implementation Entity (OBIE)

From: Chris Prett
General Counsel

By email only

18 October 2023

Dear Marion

OBIE update on remaining Roadmap items

Thank you for your letter of 18 October 2023, in which you provided an update on the latest status of the final approved Roadmap (the [Roadmap](#)).

Danske Bank – Roadmap completion

The CMA welcomes the update that Danske Bank has been allowed to exit the Managed Roll Out (MRO) process and its functionality is available for general use by third party providers. Following this update, the CMA has determined that Danske Bank has implemented all the requirements of the Open Banking Roadmap. We note that Danske Bank is now the seventh banking provider in the UK to complete the implementation phase of the Roadmap. This follows the CMA announcement in [January 2023](#) that six banking providers (Barclays, HSBC, Lloyds, Nationwide, NatWest and Santander) had completed the Open Banking Roadmap.

Each of the CMA9, including the seven banking providers that have completed the Roadmap, are required to continue to fulfil their obligations under the Order to ensure customers can benefit from Open Banking services, including releasing and making continuously available without charge and without any restriction as to its use the required information under Article 12 of the Order in accordance with the Read-only data standard.

Implementation of remaining Roadmap items by Allied Irish Bank and Bank of Ireland

The CMA notes that:

- Bank of Ireland has now delivered the APIs for VRPs for Sweeping and is progressing through the validation phases of the MRO process; and

- Allied Irish Bank plans to complete its implementation of VRPs for Sweeping functionality by the end of the first quarter of 2024.

The CMA also notes that OBIE will continue to monitor Allied Irish Bank and Bank of Ireland to ensure that they implement these remaining Roadmap requirements as soon as feasible. Please keep the CMA updated on their progress. The CMA will only deem Allied Irish Bank and Bank of Ireland to have completed the implementation of the Roadmap when the CMA is satisfied, on advice from the Implementation Trustee, that the MRO process is complete.

Access Dashboard Changes

The CMA welcomes the update with respect to Access Dashboard Changes and notes that this Roadmap item is now complete for Bank of Ireland, Danske Bank, NatWest Group brand Mettle and Santander subsidiary Cater Allen.

Yours sincerely

Chris Prevett
General Counsel
Chris.Prevett@cma.gov.uk