

OPEN BANKING

Open Banking Ltd
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8 August 2024

Daniel Turnbull
Senior Director, Markets
Competition and Markets Authority
The Cabot
25 Cabot Square, London
E14 4QZ

Sent by email.

Dear Daniel,

I am writing to recommend that the final approved CMA Order Roadmap (**the Roadmap**) be considered as fully complete. This recommendation follows my last update to Chris Prevett on [19 October 2023](#) and the letter from my predecessor, Charlotte Crosswell, recommending to Daniel Gordon that the Roadmap be considered substantially complete on [10 January 2023](#).

At the time of my last update, the remaining outstanding items related to AIB and Bank of Ireland's delivery of VRPs for Sweeping (item A10).

I am pleased to confirm that both AIB and Bank of Ireland have now completed implementation of VRPs for Sweeping and have been released from the Managed Roll Out process.

AIB and Bank of Ireland's delivery plans for VRPs for Sweeping were approved and published by the CMA on 27 June 2023. Bank of Ireland delivered the functionality in August 2023, in accordance with its plans, and was released from the Managed Roll Out process in May 2024. AIB delivered the functionality in March 2024, in accordance with its plans, and was released from the Managed Roll Out process in August 2024.

In summary, all nine of the CMA9 have now fully completed the Roadmap.

The CMA9 has ongoing obligations under the CMA Order, including but not limited to the requirement to maintain conformance to the latest OBL specifications and acceptable API performance. OBL will continue to monitor that these obligations are met.

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

Yours sincerely

Marion King
Chair and Trustee, Open Banking Ltd

