

Enrolling onto the Open Banking Directory

How To Guide

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1. Introduction

Overview

Open Banking enables Account Servicing Payment Service Providers (hereinafter referred to as ASPSPs) including banks and building societies, to allow their personal and small business customers to share their account data securely with Third Party Providers (TPPs). This enables those third parties to provide customers with services related to account information such as product comparison or payment initiation using the account and product information made available to them.

To facilitate this, Open Banking Limited owns and maintains the Directory of Open Banking Participants (also referred to as the Directory), which provides a “whitelist” of participants who are able to operate in the Open Banking Ecosystem.

The process of requesting to join the Open Banking Directory is known as enrolment and this document provides a “how to” guide for a potential participant to:

- Sign onto Open Banking for the first time.
- Submit the Open Banking Enrolment Form.

Open Banking Directory

The Open Banking Directory is the key architectural component that enables TPPs to enrol with Open Banking and participate in payment initiation and account information transactions through APIs with ASPSPs. At its core the Directory is an identity and access management service providing identity information supporting natural persons, entities and software identity classes.

The Open Banking Directory will provide the necessary functional capabilities required for TPPs that have been registered / obtained authorisation with their national competent authority to enable them to identify and to facilitate on-boarding with ASPSPs so that they can use the APIs provided by the ASPSPs.

The functional capabilities can be broken up broadly into three capability groups:

- Manage identities and access: The ability to issue and manage identity records for organisations and natural persons that interact with the Open Banking Directory.
- Manage certificates: The ability to issue, manage and revoke digital certificates.
- Manage directory information: The ability to update and find information maintained in the Directory, either through APIs and / or a UI delivered as a web application.

2. Getting started checklist

Before you begin, it is highly recommended to go through this section first to ensure that you have all the relevant details to hand.

Signing up to access Open Banking for the first time

- Identify the individual in your entity that will be signing onto Open Banking and submitting the Open Banking Enrolment Form. This individual must have the authority to agree to the declaration on behalf of your company. This includes being authorised to make the application on behalf of the entity and any other individuals named on the form.
 - Ideally, this individual should be the person who will be the Primary Business Contact (PBC). This will be the main and formal point of contact with Open Banking. This person should be a senior member of staff responsible for systems and controls related to Open Banking.
- For the individual's email address:
 - This should be a business email. It must be an individual address (not group mailbox) as it will be the username for authentication on the Open Banking Directory.
 - The individual will need to have access to the email during the sign up process.
- For the individual's mobile phone:
 - This should be the individual's mobile number which will be needed for authentication on the Open Banking Directory. The mobile should be running either the Android or the Apple operating system.
 - The individual will need to have access to their mobile phone (which will need to have good signal) during the sign up process. They will also need to be able to install the PingID app on their phone

Submitting the Open Banking Enrolment Form

Your entity details

You will need the following details:

- The name of your entity.
- The Legal Entity Identifier number (if known).
- The Company Registration Number (if your entity is legally registered as a company).
- The registered address of your entity as displayed on the Company Register of your country (not your principal place of business, if different).

Your national competent authority authorisation / registration details

This section is only mandatory if your entity is already authorised / registered by your national competent authority or if your entity has applied for authorisation / registration. Participation is subject to obtaining the necessary regulatory permissions and these must appear on your national competent authority Register.

- For example, in the UK, the national competent authority is the Financial Conduct Authority (FCA).

You will need the following details:

- The name and the country of the national competent authority that regulates your entity.
- The unique reference number provided to your legal entity by your national competent authority, if given.
- The link (URL) to your entity's listing on the national competent authority register webpage where your entity's regulatory status and permissions are visible – if your entity is already authorised / registered by the national competent authority.

Your contacts for the Open Banking Directory

This section is mandatory and you will need to provide named individuals for both of these roles:

- Primary Business Contact (PBC): If the individual who is submitting the Open Banking Enrolment Form will not be fulfilling this role then identify the individual in your company who will be the PBC.
 - The Primary Business Contact will be the main and formal point of contact with Open Banking. This person should be a senior member of staff responsible for systems and controls related to Open Banking.
- Primary Technical Contact (PTC): If the individual who is submitting the Open Banking Enrolment Form will not be fulfilling this role then identify the individual in your company who will be the PTC.
 - The Primary Technical Contact will be the main point of contact on technical configuration. This should be a senior member of staff with responsibility for the management of the Open Banking digital identity.

Getting help

If you have any further questions or require assistance with enrolling onto Open Banking please contact us via email: servicedesk@openbanking.org.uk

3. Signing up to access Open Banking for the first time

This section walks through the process of signing up to access Open Banking. This step is necessary before you can complete and submit the Open Banking Enrolment Form.

Before beginning, it is recommended that:

- You have gone through the checklist in Section 2.
- You are using a modern browser on your desktop – not on a tablet or a mobile device – for the best experience.

Step 1: Opening the Open Banking Sign Up Form

- Open your browser and go to this page on the Open Banking website:
 - <https://www.openbanking.org.uk/directory/>
- Click the 'Enrol now' button.
 - This will take you to the Open Banking Directory home page.
- On the Open Banking Directory home page, click on the 'Sign Up' button.
 - This will display the Sign Up form which you will need to complete before you can submit an Open Banking Enrolment Form.

Step 2: Completing the Open Banking Sign Up Form

Sign Up in order to submit an Open Banking Enrolment Form

Please provide your details: ⓘ

First Name *
First Name

Last Name *
Last Name

Job Title *
Job Title

Email Address * ⓘ
Email Address

Mobile Phone Number * ⓘ
eg. +447xxxxxxxx

* Mandatory fields

Continue →

Figure 1.1 – Open Banking Sign Up Form

- All fields are mandatory and must be completed.
- For the First Name and Last Name fields:
 - Please refer to Section 2.1 for recommendations about who should be completing this form.
- For the Email Address field:
 - This should be your business email. It must be your email address (not group mailbox) as it will be your username for authentication on the Open Banking Directory.
 - You will need to have access to your email during the sign up process.
- For the Mobile Phone Number field:
 - This should be your mobile number, which will be needed for authentication on the Open Banking Directory. Your mobile should be running either the Android or the Apple operating system.
 - Your mobile phone number will need to be entered in the correct format without the leading zero and without any spaces. For example, in the UK this should be entered as: +447123456789.
 - You will need to have access to your mobile phone (which will need to have good signal) during the sign up process.

- You will need to have permissions to be able to install the PingID app, which Open Banking uses for identity and access management (including 2-factor authentication), on your mobile device.
- Click on the Continue button.
 - This will then display the next page asking you to set your password.

Step 3: Setting up your password

Step 1: Set Password

Before you can log in to Open Banking, you need set a password for your Open Banking account.

You will need to provide your email address. A security code will then be sent to your email address. The security code will then be used in order to set up your password. Please ensure you are able to access your email inbox for the next part of the sign up process.

Once your password has been set, you will be sent back to the login page.

[Set Account Password >](#)

Step 2: Login

[Log in >](#)

Figure 1.2 – Setting Your Password Page

- Click on the Set Account Password button.
 - This will then display the Set Password page.

Set Password (1 of 3)

In order to set your Open Banking Account password, please provide your email address.

A security code will then be sent to your email address.

Please check your email inbox for this code as it will be required for Step 2.

Figure 1.3 – Enter Your Email Address Page

- In the Username field, enter your email address that you entered in Step 2 of this document. Then click on the Next button.
 - This will then display the next page asking you to validate your email address with a security code.
 - Your email address specified above will be sent a security code from Ping Identity.

Set Password (2 of 3)

A security code has been sent to the email address you provided on the previous screen and should arrive with you shortly.

Note that the security code is only valid for ten minutes. After ten minutes, you will need to go back and request a new code.

Please enter the security code exactly as it appears into the field below and click "Next".

You can cancel this process at any time and return to the login screen, your account will not be modified.

Figure 1.4 – Enter Security Code Page

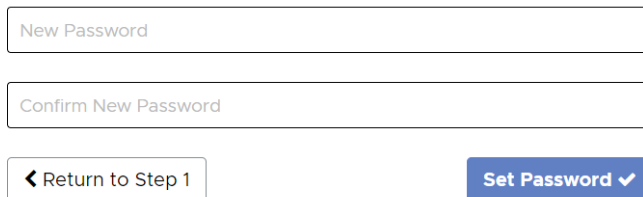
- In the Security Code field, enter the code that was sent to your email address. If you are copying and pasting in the code be sure to check that you have not pasted in any additional spaces at the end of the code. Then click on the Next button.
 - This will then display the next page asking you to set a new password.

Set Password (3 of 3)

Your security code has been accepted. You may now set your password.

Please enter your password twice below, and click "Set Password".

Passwords must have at least eight characters, and it is recommended that your password should contain at least one digit, one symbol, and a mixture of upper and lower case letters.



New Password

Confirm New Password

Return to Step 1

Set Password ✓

Figure 1.5 – Set Password Page

- In the New Password field enter the password that you would like to use. In the Confirm New Password field re-enter the password you would like to use exactly.
 - Your password must be between 8 and 64 characters in length.
 - Your password must have at least one digit, one symbol, and a mixture of upper and lower case letters.
 - Open Banking recommends that you do not re-use passwords and avoid using passwords that are predictable or easy to guess.
- Click the Set Password button.
 - This will then display the next page confirming that your new password is now set.

OPEN BANKING

Set Password

Your password has been set. You may now use your new password to login to you Open Banking account.

[Continue to login >](#)

Figure 1.6 – New Password Confirmed Page

- Click on the Continue to login button.
 - This will then return you to the earlier screen where you can now do Step 2 and log in.

Step 4: Logging in

Step 1: Set Password

Before you can log in to Open Banking, you need set a password for your Open Banking account.

You will need to provide your email address. A security code will then be sent to your email address. The security code will be used in order to set up your password. Please ensure you are able to access your email inbox for the next part of the sign up process.

Once your password has been set, you will be sent back to the login page.

[Set Account Password >](#)

Step 2: Login

[Log in >](#)

Figure 1.7 – Log In Page

- In the Step 2: Login section, enter your email address and the password that you've just set up. Then click on the Log In button.
 - This will then display the next page asking you to install the PingID app on your mobile phone.

Step 5: Setting up PingID on your mobile phone

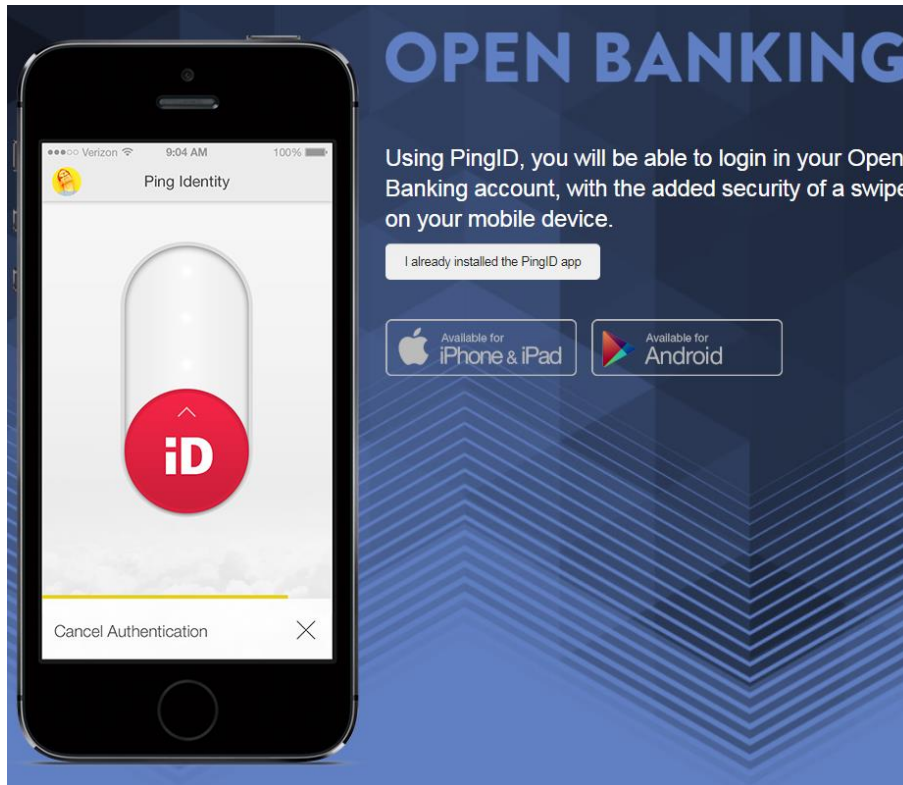


Figure 1.8 – Install PingID Page

- Install and set up the PingID app on your mobile phone either through the Apple App Store or through the Google Play Store – depending on your mobile phone’s operating system.
- Once installed successfully (or if you already have the PingID app installed), click on the “I already installed the PingID app” button.
 - This will then display the pairing page for you to connect your mobile phone with your account.

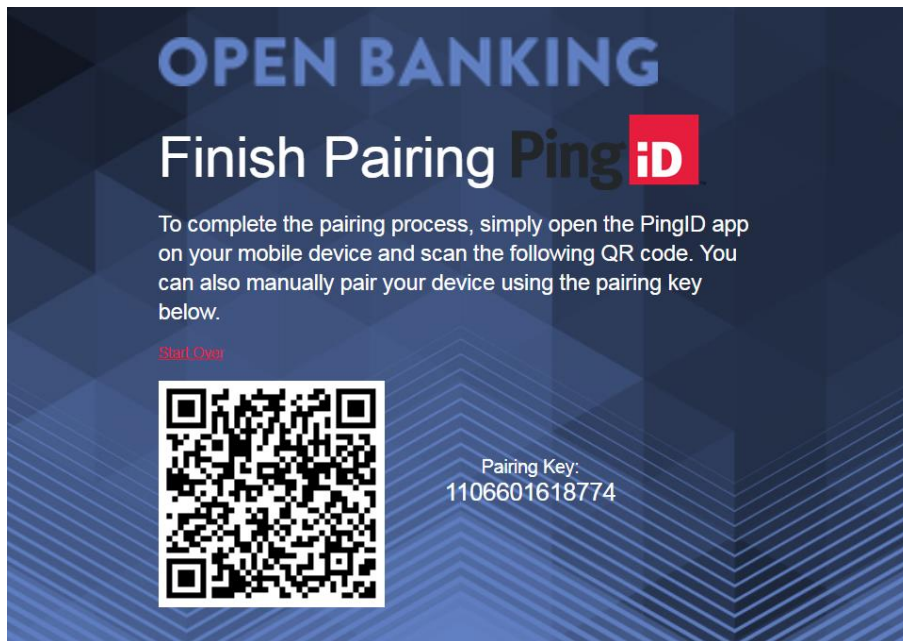


Figure 1.9 – Finish Pairing Page

- Follow the instructions on screen to pair with your mobile phone. Please do not close your browser.
- Once paired, your mobile phone will show a success message and will ask you to provide a nickname for your PingID profile. On your mobile phone, enter a nickname and click on the Done button.

- On your browser, the page will refresh automatically and will ask you to authenticate using the PingID app installed on your mobile phone.

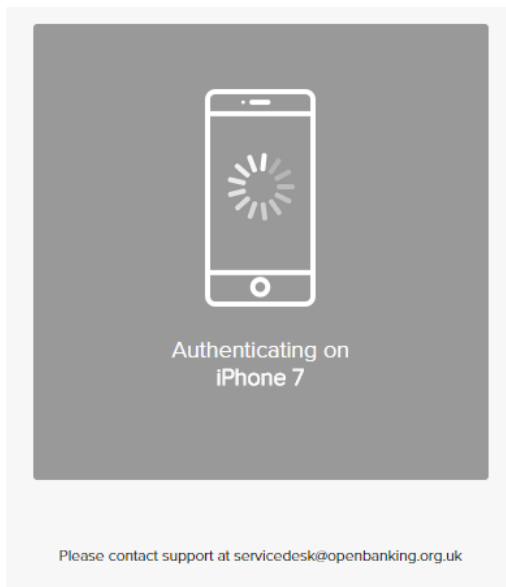


Figure 1.10 – Requesting Authentication Page

- On your mobile phone, authenticate using the PingID app.
 - This will then display a successful authentication page (as in the screenshot below) before displaying the Open Banking Directory home page.

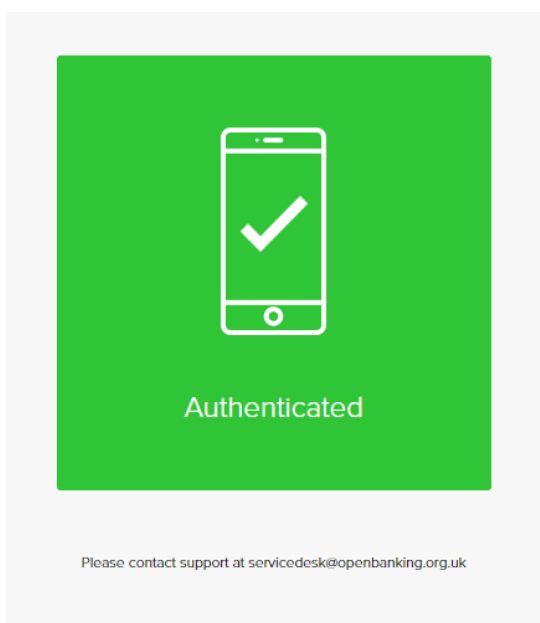
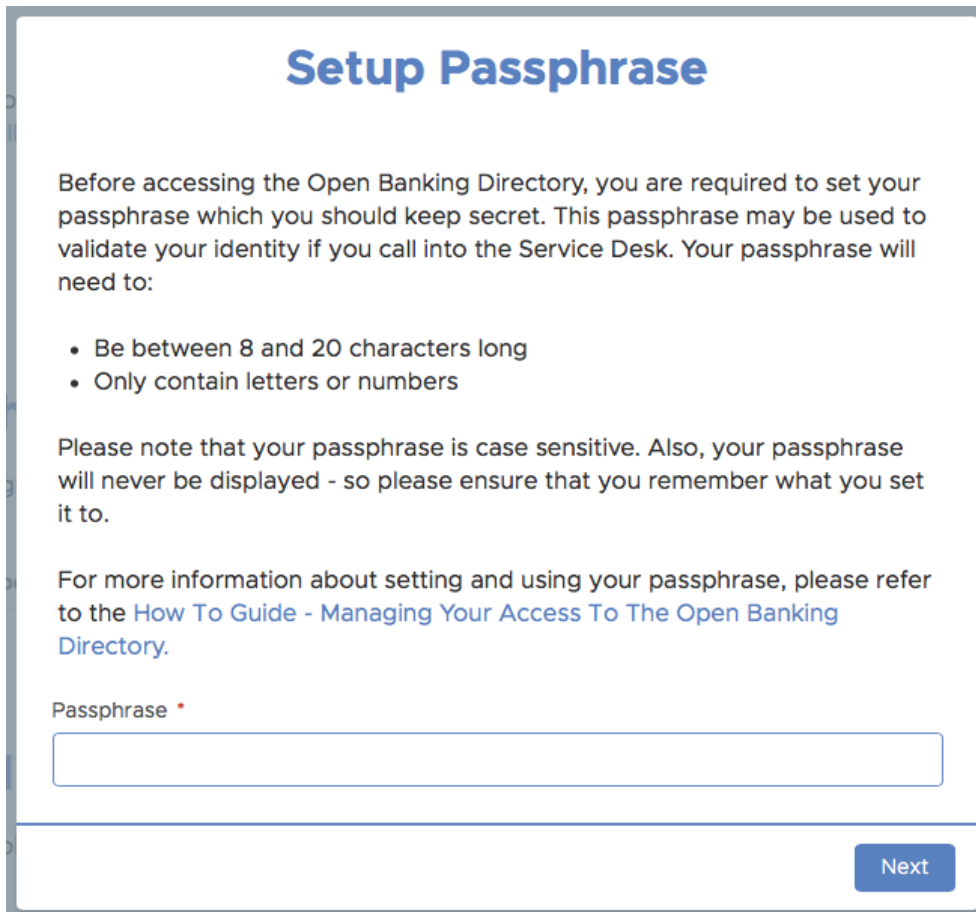


Figure 1.11 – Authentication Successful Page

Step 6: Setting up your passphrase

After logging in with your email address and password as well as authenticating with PingID on your mobile phone, you will be prompted to set your passphrase on this screen.



Setup Passphrase

Before accessing the Open Banking Directory, you are required to set your passphrase which you should keep secret. This passphrase may be used to validate your identity if you call into the Service Desk. Your passphrase will need to:

- Be between 8 and 20 characters long
- Only contain letters or numbers

Please note that your passphrase is case sensitive. Also, your passphrase will never be displayed - so please ensure that you remember what you set it to.

For more information about setting and using your passphrase, please refer to the [How To Guide - Managing Your Access To The Open Banking Directory](#).

Passphrase *

Next

Figure 1.12 – Setting Your Passphrase Page

- Enter your passphrase into the field before clicking on the Next button.
 - Your passphrase should be between 8 and 20 characters long and should only contain letters and/or numbers.
 - Your passphrase is case sensitive.
 - Your passphrase will never be displayed so please ensure that you remember what you set it to and that you keep it secret.



Figure 1.13 – Passphrase Setup Confirmation Page

- If your specified passphrase is valid, on submission, you will see the confirmation message above.

Click on the Close button and you will be taken to the Open Banking Directory landing page.

4. Completing the Open Banking Enrolment Form

This section walks through the process of completing and submitting the Open Banking Enrolment Form. This section assumes that you have successfully completed the steps outlined in Section 3.

Before beginning, it is recommended that:

- You have gone through the checklists in Section 2.
- You are using a modern browser on your desktop – not on a tablet or a mobile device – for the best experience.

Step 1: Opening the Open Banking Enrolment Form



Welcome

You may request to enrol an entity onto the Open Banking Directory by submitting an enrolment form. The process is described in:

- [How To Guide - Enrolling Onto Open Banking](#)

[Enrol new entity](#)

Your In Flight Requests

Listed below are all Inflight Enrolment and Withdrawal requests that you yourself have submitted.

Number	Type	Sub-Type	Entity	Status	Submitted	Actions
--------	------	----------	--------	--------	-----------	---------

Your Closed Requests

Listed below are all Enrolment and Withdrawal requests that you yourself have submitted which are now closed.


Search - minimum 3 characters 1

Number	Type	Sub-Type	Entity	Status	Submitted	Outcome	Closed Date
--------	------	----------	--------	--------	-----------	---------	-------------

Figure 2.1 – Open Banking Directory Home Page

- On the Open Banking Directory home page, click on the Enrol New Entity button.
 - This will then display the Open Banking Enrolment Form.
- Complete all mandatory fields (which are marked by an asterisk).

Step 2: Providing details of your entity

 > Enrol

Open Banking Enrolment Form

Please provide details of your entity - ensure that your entity name is correct and matches exactly to the company register and competent authority register where applicable.

Note: Fields denoted by an asterisk are mandatory.






Legal Entity Name*	Country of Registration* 
<input type="text"/>	<input type="text"/>
Registration Details	
<i>Please provide either an LEI Number, a Company Registration Number or complete the Details of Registration field</i>	
Legal Entity Identifier (LEI) Number 	Company Register 
<input type="text"/>	<input type="text"/>
Company Registration Number	
<input type="text"/>	
Details of Registration (if not on a Register) 	
<input type="text"/>	
Please provide details of your Registered Address	
Address Line 1*	Address Line 2
<input type="text"/>	<input type="text"/>
City*	Post Code*
<input type="text"/>	<input type="text"/>
Country* 	
<input type="text"/>	

Figure 2.2 – Open Banking Enrolment Form – Entity Details fields

- For the Legal Entity Name field:
 - This needs to be identical to what you specified when:
 - Obtaining a Legal Entity Identifier number
 - Registering with a Company Register.
 - Applying for authorisation / registration with a national competent authority.
- For the Details of Registration field:
 - This field should only be completed if your entity does not have a Legal Entity Identifier number or a Company Registration Number.
 - It is recommended that you provide as much detail as you can in order to minimise any delays in processing your enrolment request.

- For the Registered Address fields:
 - If a Company Registration Number has been provided, this should be the same address that is recorded on the Company Register of your country of registration.

Step 3: Choosing PSD2 role(s) and providing authorisation/registration details

PSD2 Roles and Authorisation Details

Do you wish to solely act as a Technical Service Provider (TSP)? ?

No

Are you authorised/registered with your NCA? ?

Yes

Competent authority authorisation/registration

Please provide details of the competent authority authorisation/registration.

Competent Authority Country* ?	Competent Authority* ?
<input type="text"/>	<input type="text"/>
Competent Authority Authorisation/Registration Number* ?	URL of the Competent Authority Register page showing the entity ?
<input type="text"/>	<input type="text" value="eg. https://register.fca.org.uk ..."/>

Please select the Open Banking PSD2 role type(s) you are providing*

<input type="checkbox"/> Account Servicing Payment Service Provider
<input type="checkbox"/> Account Information Service Provider
<input type="checkbox"/> Payment Initiation Service Provider
<input type="checkbox"/> Card-Based Payment Instrument Issuer

When you are successfully enrolled, we will add any relevant passports to your entity.

Directory Sandbox: Open Banking supported passport(s) will be available while you use the Directory Sandbox.

Directory: Open Banking supported passport(s) will be added if they are visible on your national competent authority register.

Once you've completed this form you will be able to access the Directory Sandbox. ?

Do you want to access the Open Banking Directory? Once you've completed this form you can access the Directory if you are already regulated by your national competent authority. ?

Directory

Figure 2.3 – Open Banking Enrolment Form – PSD2 Roles and Competent Authority fields

- For the Technical Service Provider (TSP) option:
 - You must select this option if your Entity wishes to solely act as a Technical Service Provider. TSPs are entities which support the provision of payment services, by providing services for regulated entities for example:
 - processing and storing data
 - trust and privacy protection services
 - data and entity authentication
 - information technology

- communication networks
- providing and maintaining terminals and devices used for payment services.
- Within the Open Banking ecosystem, an entity providing solely TSP services will only have access to the Directory Sandbox. TSPs will automatically be assigned Account Information Service Provider, Payment Initiation Service Provider and Card-Based Payment Instrument Issuer roles for their participation in the Directory Sandbox.
- For National Competent Authority (NCA) option:
 - Select 'Yes' if the entity appears on the national competent authority register for any role permission, not necessarily for a specific PSD2 role.
 - You will need to fill in the following information:
 - For the Competent Authority Country field and Competent Authority field:
 - You must complete this field if your entity either has authorisation / registration for one or all of the selected roles or your entity may have authorised / registered for non-PSD2 roles; this needs to be recorded to allow Open Banking to perform additional checks.
 - For the Competent Authority Authorisation / Registration Number field:
 - You must complete this field if your entity has authorisation / registration with your national competent authority.
 - For the "URL of the Competent Authority Register page showing the entity" field:
 - Although this field is optional, it will assist your enrolment if you can provide the specific web link to the page on the national competent authority register where your entity's regulatory permissions are visible.
- For the Open Banking Roles buttons:
 - You must select at least one role to enrol for and you can select more than role (if required).
 - You can choose the authorisation/registration status for each role.
 - If you wish to be a TSP, the form will automatically select 'Yes' to the roles Account Information Service Provider, Payment Initiation Service Provider and Card-Based Payment Instrument Issuer for the Directory Sandbox, even if you do not intend to use these roles.
 - If you choose 'Not planning to be authorised / registered' for all the selected roles, you will be prompted to select the TSP option.
 - If you choose 'Authorised / registered' as a status for all the selected roles, you can choose to go straight into the Directory. However Open Banking encourage you to use the Directory Sandbox first to test your proposition before enrolling on to the Directory.

Step 4: Providing details of your contacts

Contacts

The Primary Business Contact will be the main and formal point of contact with Open Banking. This person should be a senior member of staff responsible for systems and controls related to Open Banking.

No Are you the Primary Business Contact? If so, click here to populate your details

Primary Business Contact (PBC)

First Name*

Last Name*

Job Title*

Email* 

Mobile Phone* 

No Is the Primary Technical Contact the same as the Primary Business Contact?

The Primary Technical Contact will be the main point of contact on technical configuration. This should be a senior member of staff with responsibility for the management of the Open Banking digital identity.

No Are you the Primary Technical Contact? If so, click here to populate your details

Primary Technical Contact (PTC)

First Name*

Last Name*

Job Title*

Email* 


Mobile Phone* 

Figure 2.4 – Open Banking Enrolment Form – Contacts fields

- The individual(s) selected for the Primary Business Contact and the Primary Technical Contact will, after submission of the Open Banking Enrolment Form, need to verify their identity as well as to prove that they are a responsible person acting on behalf of the entity. Instructions for undergoing these checks will be sent after you have submitted the Open Banking Enrolment Form.
- For the Email field for either the Primary Business Contact or Primary Technical Contact:
 - This should be their business email. It must be an individual address (not group mailbox) as it will be their username for authentication on the Open Banking Directory.
- For the Mobile Phone field for either the Primary Business Contact or Primary Technical Contact:
 - This should be the individual's mobile number, which will be needed for authentication on the Open Banking Directory. The mobile should be running either the Android or the Apple operating system.
 - Their mobile phone number will need to be entered in the correct format without the leading zero and without any spaces. For example, in the UK this should be entered as: +447123456789.

Step 5: Submitting the Open Banking Enrolment Form

- Read through the declaration and if you agree, click on the Agree To Declaration slider so that it says Yes.
- Click on the Submit Request button.
 - This will then display a page confirming that your enrolment request has been received and will be processed.
 - You will receive an email confirming that your enrolment request has been received and advising the reference number for your request.
 - On receipt of your form, Open Banking will begin processing your request and will be in touch shortly to progress your request.

Further questions

If you have any further questions about your enrolment request please contact Open Banking:

- By replying to the email confirming that your enrolment request has been received.
- By emailing servicedesk@openbanking.org.uk