DATE: 17/07/2018 VERSION: 2.5

OPEN BANKING

Open Banking Revision to the Agreed Arrangements V2.5

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Revised Roadmap July-18 - CMA Order¹

CMA Order¹

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					1	Releas	se 2	Rel	ease 3			Release 4	
		AIS / PIS		Feb	'18		7 th S	ept 18		13 th Ma	rch 19		RTS 13th
	Open Data for standardized back-book products (PCA &	AIS	Discovery	Standards / Specs		Implemen		**					
P1	BCA)	7.00	Discovery	Standards / Specs		Implement					-		
		AIS			j	Implement					ļ		
20A	PSD2 in-scope accounts (sterling)	AIS	Discovery	Standards / Specs		Implemen	totion	Imple	mentation		i		
			Discovery					(existing V1 Endpoints	5) 		÷		
12	Service Quality Metrics - CMA	N/A	Discovery	Standards / Specs		Implement	ation				İ		
			Discovery	Standards	/ Specs	Imp	lementation						
-	Future-dated payments and standing orders	PIS	Discovery	Standards / Specs		Implemen	tation				1		
5A	Confirmation of funds. ⁴			Discovery		Stds / S	bec <mark>s</mark>	Implementatio	on				
		CBPII	Discovery	Standards / Specs	1	Implemen	tation						
6A	(PCA/BCA Accounts)			Discovery		Stds / S		Implementatio	on				
	International payments (write)	PIS		Discovery	Standards / S	<u></u>			Imple	mentation	i		
10				Discovery			Stds / Specs		Inplo		entation		
	Multi-authorisation	PIS			Discover	n/	Standards / Specs	Imple	ementation				
I3A		110			Discover Discover		Standards / Specs	Implementation		ndatory)	l.	mplementation (PCA - Or	otional)
		DIO			Discover	· J	ordinarias / opecs						
11	BACS, CHAPS, bulk and batch payments etc.	PIS		Evolu	tion Disc	covery	Standards / Specs		E	aluation	entation		
				Evalu		covery				Implem			
23	Evaluation of efficacy of consumer authentication step 5	AIS & PIS	Eval	uation (i)	Evaluation								
	Authentiantian atom aligned to DCD0 (reglicentian/page)			Evaluation		Eval	tds/Specs//Guidelines	s Imple	ementation		 		
94	Authentication step aligned to PSD2 (redirection/pass- through/decoupled) ⁸	AIS & PIS			Evaluatio		1				1		
-4				E	valuation	Discove	ery Stds / Specs			Impleme	ntation		
	Two way notification of revocation	AIS & PIS	Discovery	Standards / Specs		Implemen	tation				1 1 1		
2							1	Discovery	Standa	ards / Specs		Implementation	
	Future-dated payments and standing orders	PIS	Discovery	Standards / Specs		Implemen	tation				j		
5B	(aka Variable Recurring Payments) ⁶		Discovery			Implemen	Evaluation	Discovery	Standa	ards / Specs		Implementation	
	Trusted beneficiary exemptions under SCA	PIS			Discovery	N	Standarde / Space	1	montation		{·····		
-8	rusica beneficiary exemptions under OOA	110			Discovery	y	Standards / Specs	Discovery	ementation Standa	rds / Specs		Implementation	
					,								
P7	Reverse payments	PIS	EVa	aluation		Evaluati	00.						
								_			l		
9	Status of payment	PIS			Evaluatior						1		
	Evaluation of efficacy of account comparison (incl. trigger					Evaluat	ion j						
	events)	AIS				Evaluat	on				1		
17					1		i.	Evaluation			i		
15	Evaluation of efficacy of consent dashboards	AIS & PIS					1						
P15					1		i	Evaluation					
	Review alignment to PSD2 ³	AIS & PIS	Evaluation				!						
P19				Ev	aluation (i)	E	valuation (ii)]					
	Digital workflow for Dispute Management System												
EW									Discovery	Build	MVP	Implementa	ation
	Creation of monitoring function within OBIE				1		Î	1		Ongo	hina /		
NEW										Ongo	AU		
	Events to increase promotion among ASPSP's and TPP's						·····		م				
EW							< <mark>i</mark>	1	U	ngoing / BAU			
	Consumer Comms	BAU									÷		
16		-					On On	going / BAU			1		
	Usage MI BAU				<u> </u>		••••						
17	Usage MI	DAU	-		1		On On	going / BAU			1		
					1 4						<u> </u>		
	Preparation of transition to nPSO 7	BAU			1			1		ing / BAU	i.		

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Revised Roadmap July-18 – Non CMA Order²

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	AIS / PIS			1	elease 2			Release 4
			Feb	<u>'18</u>	7 th Se	ept 18	13 th March 19	RTS 13 th
PSD2 in-scope accounts (sterling 20B	g) ⁹ AIS	Discovery	Standards / Specs			Implementation		
		Discovery	Standards / Specs			Implementation		
PSD2 in-scope accounts (sterling	9) ⁹ PIS	Discovery	Standards / Specs			Implementation		
200			Discovery		Stds / Specs		Implementation	
PSD2 in-scope accounts (multi-co	urrency) ⁹ AIS & PIS			Discovery	Standards / Specs		Implementation	
21 Confirmation of funds ⁴				Discovery	Standards / Specs		Implementation	
	CBPII			1				
P6B (Non – PCA/BCA PSD2 Products Multi-authorisation	5)							Implementation
	PIS			1		4	1	
P13B (Non – PCA/BCA PSD2 Products	s) 			1 1 1		1 1 1		Implementation
Corporate Accounts	AIS & PIS					Evaluation		
P22					Evaluation			
IEW Confirmation of Payee	PIS			r				
				Discovery	Stds/ Specs			
EW Service Quality Metrics - FCA	N/A							
			Discovery	Stds/ Specs	Implementation			

Footnotes:

Non-CMA Order²

1. Items listed as CMA Order fall under the legal provisions of the CMA Order and are mandatory deliverables for the OBIE and the CMA9 (unless individually marked). For the avoidance of doubt all PSD2 items that relate to PCA and BCA fall under the legal provision of the CMA Order.

- 2. Items listed as non-CMA Order do not fall under the legal provision of the CMA Order as they do not relate to PCA/BCA products. The products covered as non-CMA Order items include credit cards, e-wallets, prepaid accounts, currency accounts and other accounts with external payment functionality incl. loans, mortgages and savings accounts as defined in PSD2. The OBIE and CMA9 have committed to deliver these items under separate arrangements. For the avoidance of doubt, a non-CMA9 ASPSP seeking to meet its PSD2 obligations for access to accounts using the Open Banking standards, will be able to select relevant functionality across CMA Order and non-CMA Order items as the ASPSP deems is required (our understanding is that this would include the following P20a, P5a, P6a, P10, P13a, P11, P3/P4, P8, P19, P20b, P20c, P21, P6b, P13b and P22). For the avoidance of doubt, any ASPSP seeking exemption from having to build the contingency access mechanism (Article 33(6) of the RTS) will likely be seeking to implement PSD2 functionality materially ahead of September 2019 in order to make available technical specifications and provide a testing facility by 14 March 2019.
- 3. Scope to be defined in Evaluation letter 10th July. It should be assumed that further evaluation work will be required with respect to eIDAS certificates; other items captured across other 'P' items
- 4. EBA have recently provided an opinion that P6 should be made available to PISP's, not just CBPII. Roadmap will continue to show CBPII until this position has been confirmed.
- 5. Scope to be detailed in Evaluation letter 10th July. It should be assumed to include app2app redirection and refreshed standard implementation guidelines.
- 6. Functionality is required to meet CMA sweeping objective hence implementation period has been defined. Precise approach is to be determined through evaluation and discovery
- 7. Transition timing reflects increased activity towards the back end of the program.
- 8. Scope to be detailed in Evaluation letter 10th July. It should be assumed to include decoupled, some elements to be optional. See letter for details
- 9. The PSD2 in-scope products include credit cards, e-wallets, prepaid accounts, currency accounts and other accounts with external payment functionality incl. loans, mortgages and savings accounts as defined in PSD2

Kev:

Nov-17 Baseline	July-18 Plan	
Evaluation	Evaluation	OBIE Evaluation
Discovery Standards / Specs	Discovery Standards / Specs	OBIE Build
Implementation	Implementation	CMA9 implementation