

OPEN BANKING Highlights August - September 2019

Imran Gulamhuseinwala featured as a special guest on **Fintech Insider's** podcast, explaining the latest innovations in API and how it will revolutionise banking

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180 regulated providers made up of...
116 third party providers &
64 account providers

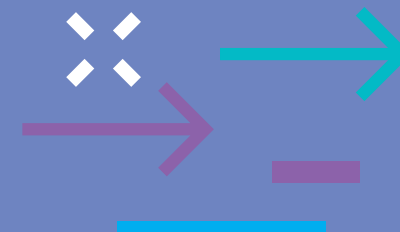
53 regulated entities with at least one proposition live with customers

98.25% of API calls were successful in August



Offering new services to customers:

- Emma Technologies LTD
- Flagstone Investment Management Limited
- Currensea Limited
- Hubsolv Ltd
- Loyalbe Ltd



Powered by Open Banking:

Currensea teams up with Open Banking to save holidaymakers' well-earned cash

This service, which supplies cards to customers travelling abroad via Open Banking APIs, has opened up its waiting list to the public. They have already had 1,000 travellers sign up. [Click here for more on this story](#)

American Express taps Open Banking for account-to-account payments

Pay with Bank transfer will be a real-time payment option available via Open Banking APIs to current account holders at UK banks, regardless of whether they are American Express Cardmembers. [Click here for more on this story](#)

Salt Edge uses open banking to launch partner program

The Fintech solutions firm has launched the Salt Edge Partner Program which enables third parties, such as lenders, credit bureaus, and fintechs, to access PSD2 data without having to build channels in-house. It can now connect to one of over 400 open banking APIs across Europe in under 15 minutes. [Click here for more on this story](#)

Key milestones:

23 September - Open Banking publishes updated Customer Experience Guidelines

The Open Banking Implementation Entity announces the publication of the Open Banking Standard, version 3.1.3 – including updates to the Read/Write API Specification and Customer Experience Guidelines

15 August – Open Banking publishes Open Data Service Quality Indicators

These indicators are one of the measures required by the Competition and Markets Authority (CMA) following its investigation into the UK retail banking market.

8 August – Advisory Group on Open Finance

FCA set up Advisory Group on Open Finance to discuss the potential of extending Open Banking-like data-sharing to a wider range of financial products.