



# Work Plan and Value Proposition 2021



# Vision and Purpose

Open Banking is becoming a **global phenomenon**, it has **breadth** (nearly every country has an Open Banking program) and it has **depth** - leading countries such as the UK are now seeing **significant volume** of open banking adoption, growth of players in the ecosystem and **exponential growth of open banking transactions**. Open Banking is moving to **Open Finance** and **Open Data**.

## But there are risks

Fragmentation across financial institutions, countries and regions. Multiplicity of standards. Diverse way to implement security, identity. Confusion over terminology slows down the pace of growth.

Community	Information
<p>OBE brings market players together to turn regulatory requirements into operational reality in a collaborative environment.</p> <p>In partnership with the industry, OBE provides solutions that are <b>standardised, transparent, scalable/industrialised and useable</b>.</p>	<p>What is going on? What does it mean to me? What are the trends? Where is it growing fastest? Who are the leaders? What is working right now? What are the problems? What is coming along next year? What should I be telling my customers? What should I be telling my clients?</p>

**Infrastructure!**

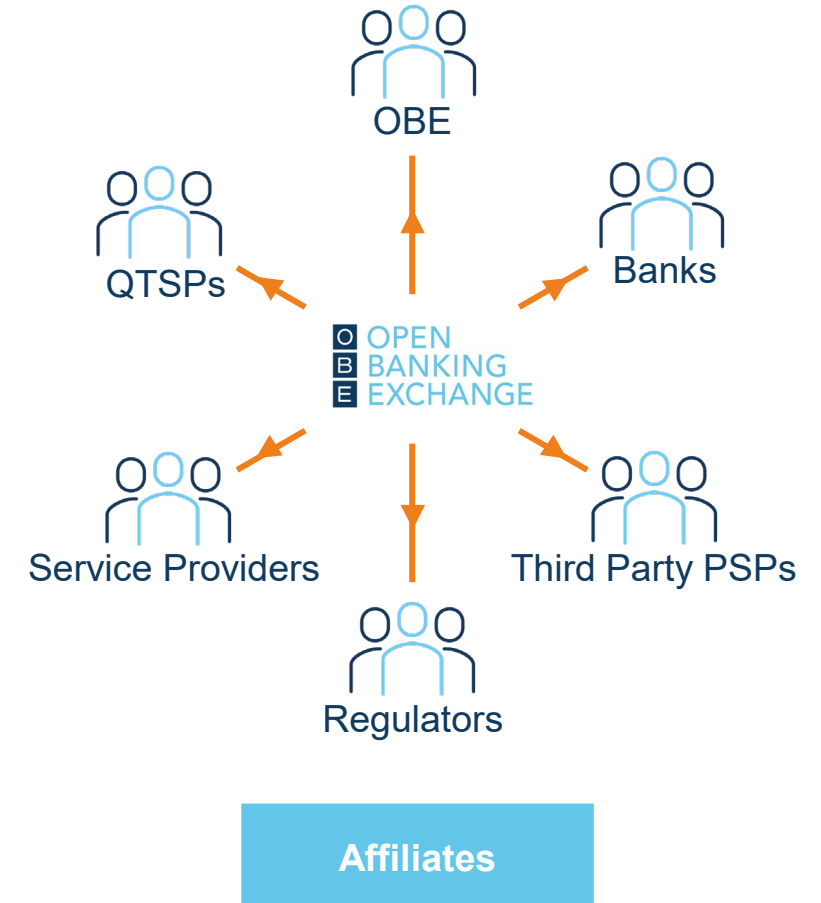
# Membership and Participation

## Members

- Any stakeholder which is part of the European Open Banking community (ASPSP, Service Providers, QTSPs and TPPs) can be a Member of Open Banking Exchange.
- Members sign an OBE Membership subscription letter.
  - [Appropriate sharing / usage of material](#)
  - [Access to the Member Only area](#)
  - [Use of logos in the Membership Program](#)
  - [Fees](#)
- Members then take part in the program as described in the activities.
- Recognition of Members as part of the OBE Community. The member's name and brand will be acknowledged in the OBE communications and presentations as well as in a dedicated page on the OBE website.
- OBE will take part in joint communication initiatives on member request.

## Affiliate Organisations

OBE has links with affiliate organisations that are not eligible to become members, both within Europe and globally where there is mutual support for the shared purpose of developing the digital financial economy.



## FINANCIAL INSTITUTIONS



## TRUSTED DIGITAL CERTIFICATES PROVIDERS



## COMMUNITY



## FINTECHS & SERVICE PROVIDERS



# What Our Members Say about Us



*“Participating in the OBE initiative not only contributes to solving a substantial element of PSD2, but also has been beneficial on clarification of many related topics of this regulation.”*

- Raiffeisen Bank International

*“Participating in the Open Banking Exchange initiative gives us access to valuable knowledge about infrastructure in the PSD2 landscape.”*



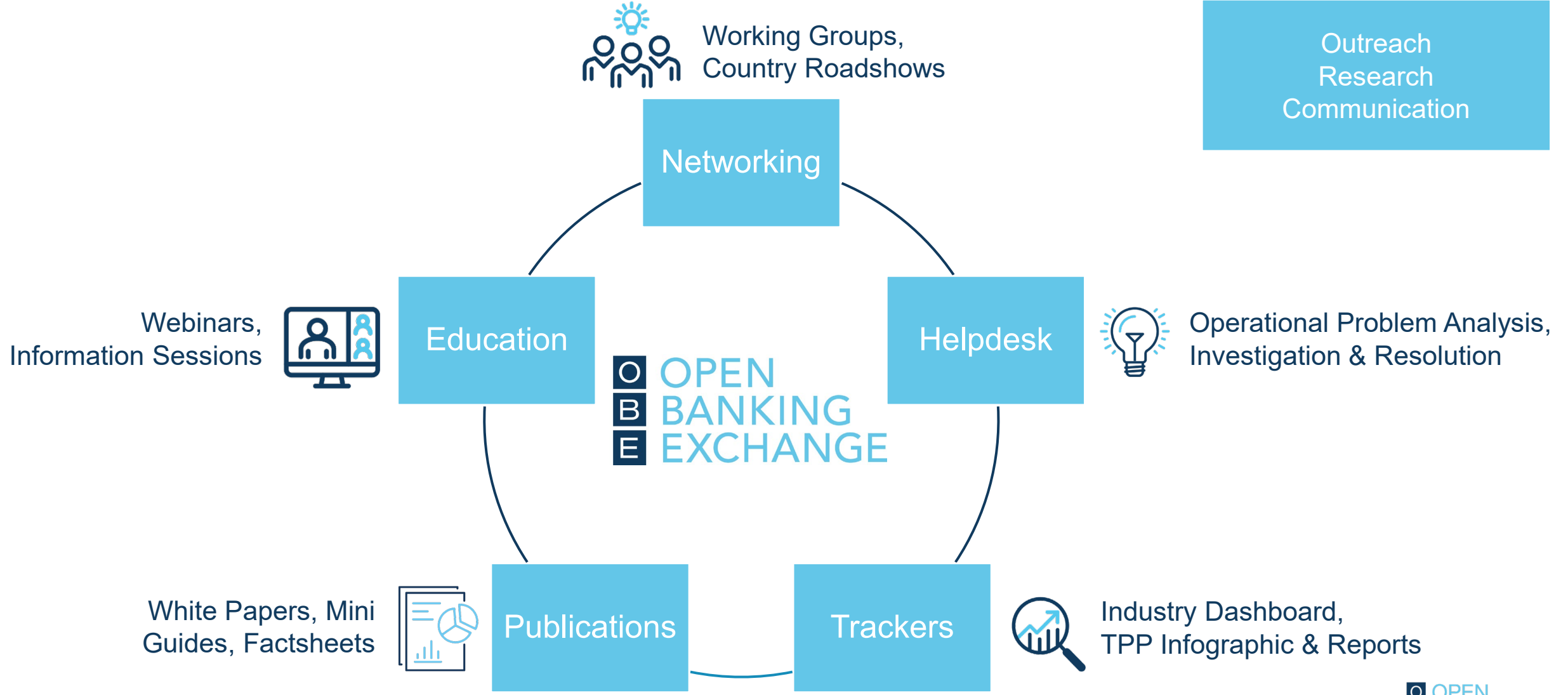
- Bankdata



*“Participating as a QTSP Member in the OBE initiative gives us access to important information and resources for us to provide PSD2 certificates required to enable the vision of PSD2.”*

- Buypass

# OBE Membership Activities



# OBE Membership Activities

## Networking, Discussion and Research

- Members will nominate a contact-point to participate in in-person working groups and online discussions in order to identify and understand market trends and threats and opportunities and to progress work items.

## Open Banking Helpdesk

- Open Banking stakeholders, whether members or not, can bring operational problems to OBE for analysis, investigation and resolution.

## Outreach, Research and Communication

- OBE can bring problems that are facing the industry to the attention of European and National Competent Authorities who have as an objective, efficient working Open Banking solutions.
- The steppingstone of OBE is communication. OBE promotes its Members, and they will receive the latest industry insights, a monthly newsletter and access to an exclusive Member-area on the OBE website.

## Trackers, Dashboards and Data

- Data will be curated and shared about on API Developer Portals, API usage, TPP growth, Regulatory updates, scheme activity and Market activity.

## OBE Publications

- OBE produces a range of publications exploring and analysing in-depth PSD2-related topics and Frequently Asked Questions. Relevant Industry Updates are sent to Members along with an assessment of its impact whenever deemed appropriate.

## Education and Training

- Public webinars, Members will have free access to monthly private webinars restricted just for Members presenting Open Banking and Open Finance Topics.
- Members can also receive additional training upon request which can be customised to the organisation needs and held remotely or on site.



# Membership Benefits

## 1. Bring Additional Value to Your Strategic Agenda

- Increased knowledge and awareness of alternative opinions for key topics will help drive a more balanced conversation
- Expand and promote awareness of your organisation and its services

## 2. Accelerate Confidence in Open Banking

- Up to date knowledge on Open Banking and Open Finance
- Review complex regulatory issues with backing of experts

## 3. Improve Your Business Decision Making

- Deeper understanding of the challenges and options for problem solving
- Reduce wasted time and effort acting on misunderstanding or incomplete information

## 4. Shape and Lead Business Transformation

- Call on the experts as you need them – Customised specialist training and consultancy services
- Validate thinking or test ideas with trusted industry professionals

## 5. Save Time and Money in Researching

- Source the latest, pre-compiled information through a single channel

## 6. Grow Yourself Professionally

- Active and meaningful understanding of the industry
- Build your network with key industry players
- Acquire new skills to leverage your career progression
- Be recognised as a key contributor and leader in driving Open Banking



# Membership Benefits

1

Bring Additional  
Value to Your  
Strategic Agenda

2

Accelerate Your  
Confidence in  
Open Banking

3

Improve Your  
Business Decision  
Making

4

Shape & Lead  
Business Transformation

5

Save Time &  
Money  
in Researching

6

Grow Yourself  
Professionally

# OBE Achievements and Past Activities

# Public Registers and PSP Identification



## Define



Engagement and Regulatory Analysis

- ORE\_AT\_Collected Data on National Registers F...
- ORE\_BE\_Collected Data on National Registers F...
- ORE\_BG\_Collected Data on National Registers v0.1
- ORE\_CV\_Collected Data on National Registers v...
- ORE\_CZ\_Collected Data on National Registers v...
- ORE\_DE\_Collected Data on National Registers F...
- ORE\_DK\_Collected Data on National Registers v...
- ORE\_EE\_Collected Data on National Registers F...
- ORE\_ES\_Collected Data on National Registers F...
- ORE\_FI\_Collected Data on National Registers F...
- ORE\_FR\_Collected Data on National Registers F...
- ORE\_GR\_Collected Data on National Registers v...
- ORE\_HR\_Collected Data on National Registers v...
- ORE\_HU\_Collected Data on National Registers v...
- ORE\_IE\_Collected Data on National Registers F...
- ORE\_IS\_Collected Data on National Registers F...
- ORE\_IT\_Collected Data on National Registers F...
- ORE\_LI\_Collected Data on National Registers F...
- ORE\_LT\_Collected Data on National Registers F...
- ORE\_LV\_Collected Data on National Registers F...
- ORE\_MT\_Collected Data on National Registers v...
- ORE\_NL\_Collected Data on National Registers v...
- ORE\_NO\_Collected Data on National Registers v...
- ORE\_PL\_Collected Data on National Registers v...
- ORE\_PT\_Collected Data on National Registers F...
- ORE\_RO\_Collected Data on National Registers v...
- ORE\_SE\_Collected Data on National Registers F...
- ORE\_SI\_Collected Data on National Registers F...
- ORE\_SK\_Collected Data on National Registers F...
- ORE\_UK\_Collected Data on National Registers v...

Audit of 31 registers, discussion with NCAs, leading 31 country books

## Design

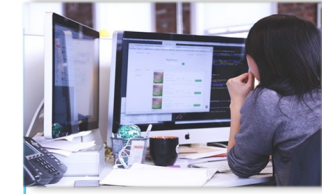


Creation of specifications for standardised NCA register handling

Language	Service	Code	Service Name
ES	1. Servicio que permite el depósito de efectivo en una cuenta de pago y todas las operaciones necesarias para la gestión de una cuenta de pago.	1	Service enabling cash to be placed on a payment account as well as all the operations required for operating a payment account.
ES	2. Servicio que permite la retirada de efectivo de una cuenta de pago y todas las operaciones necesarias para la gestión de una cuenta de pago.	2	Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account.
ES	3. Ejecución de operaciones de pago mediante tarjeta de pago o dispositivo similar.	30	Execution of payment transactions through a payment card or a similar device.
ES	4. Ejecución de transferencias, incluidas las órdenes preautorizadas.	31	Execution of credit transfers, including standing orders.
ES	5. Ejecución de adeudos domiciliados, incluidos los adeudos domiciliados no recurrentes.	40	Execution of direct debits, including one-off direct debits.
ES	6. Emisión de instrumentos de pago y/o adquisición de instrumentos de pago.	41	Issuance of payment instruments and/or acquiring of payment instruments.
ES	7. Servicio de información sobre cuentas.	42	Account information services.

...detailed interface specifications describing how to take data from a national register and import it into the Directory

## Develop



Creation of Global Unique Reference Number (GURN) Standard

**OPEN BANKING EUROPE OBE GURN Lookup**

Perform a search for a Unique Reference Number below by entering a Regulated Entity Name (i.e. the name of the financial institution as registered by a Home NCA). You can enter all or part of the name.

**Regulated Entity Name**

**Security Code**

**Enter Code**

**SEARCH**

The GURN (Global Unique Reference Number) is the national number issued by a National Competent Authority (NCA) to uniquely recognise a bank, TPP, or other Regulated Entity. This national number is made 'Globally Unique' by combining the Country Code, the National Competent Authority (NCA) Short Name, and the Unique Reference Number (URN) assigned by the Home NCA. This number is used within PSD2 to identify TPPs and ASPSPs, and is located in the eIDAS certificate to identify the subject of that certificate.

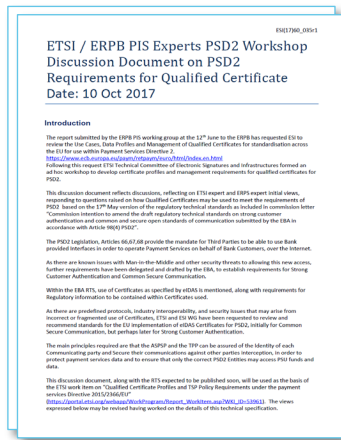
# PSD2 eIDAS Certificates Standard



## Define



Engagements and Regulatory Analysis

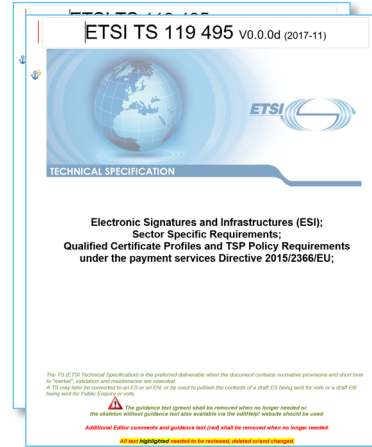


Early discussion documents

## Design

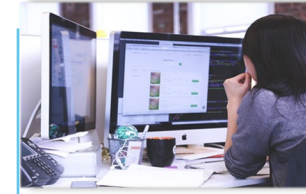


Handbooks and Mini Guides

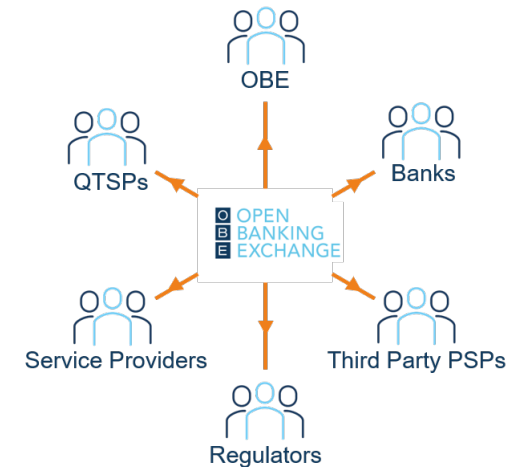


ETSI Technical Standard TS 119 495

## Develop



QTSP Members Group



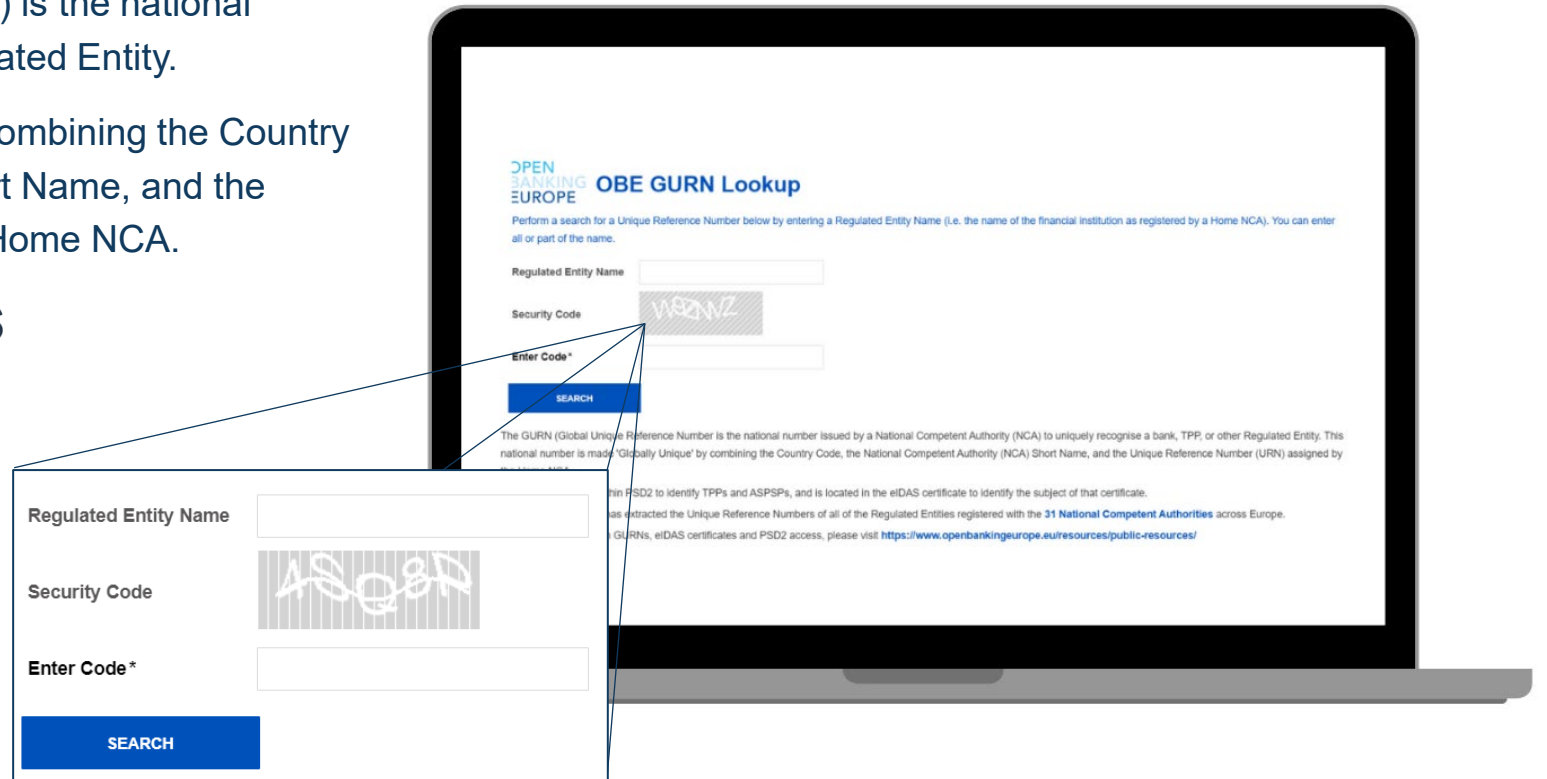
Regular meetings with PSD2 certificate issuers

# TPP Authorisation Number Lookup

The Global URN (Global Unique Reference Number) is the national number used to identify a bank, TPP, or other Regulated Entity.

This national number is made 'Globally Unique' by combining the Country Code, the National Competent Authority (NCA) Short Name, and the Unique Reference Number (URN) assigned by the Home NCA.

Example:  Neonomics



OPEN BANKING EUROPE OBE GURN Lookup

Perform a search for a Unique Reference Number below by entering a Regulated Entity Name (i.e. the name of the financial institution as registered by a Home NCA). You can enter all or part of the name.

Regulated Entity Name

Security Code

Enter Code\*

SEARCH

The GURN (Global Unique Reference Number) is the national number issued by a National Competent Authority (NCA) to uniquely recognise a bank, TPP, or other Regulated Entity. This national number is made 'Globally Unique' by combining the Country Code, the National Competent Authority (NCA) Short Name, and the Unique Reference Number (URN) assigned by the Home NCA.

PSD2 to identify TPPs and ASPSPs, and is located in the eIDAS certificate to identify the subject of that certificate.

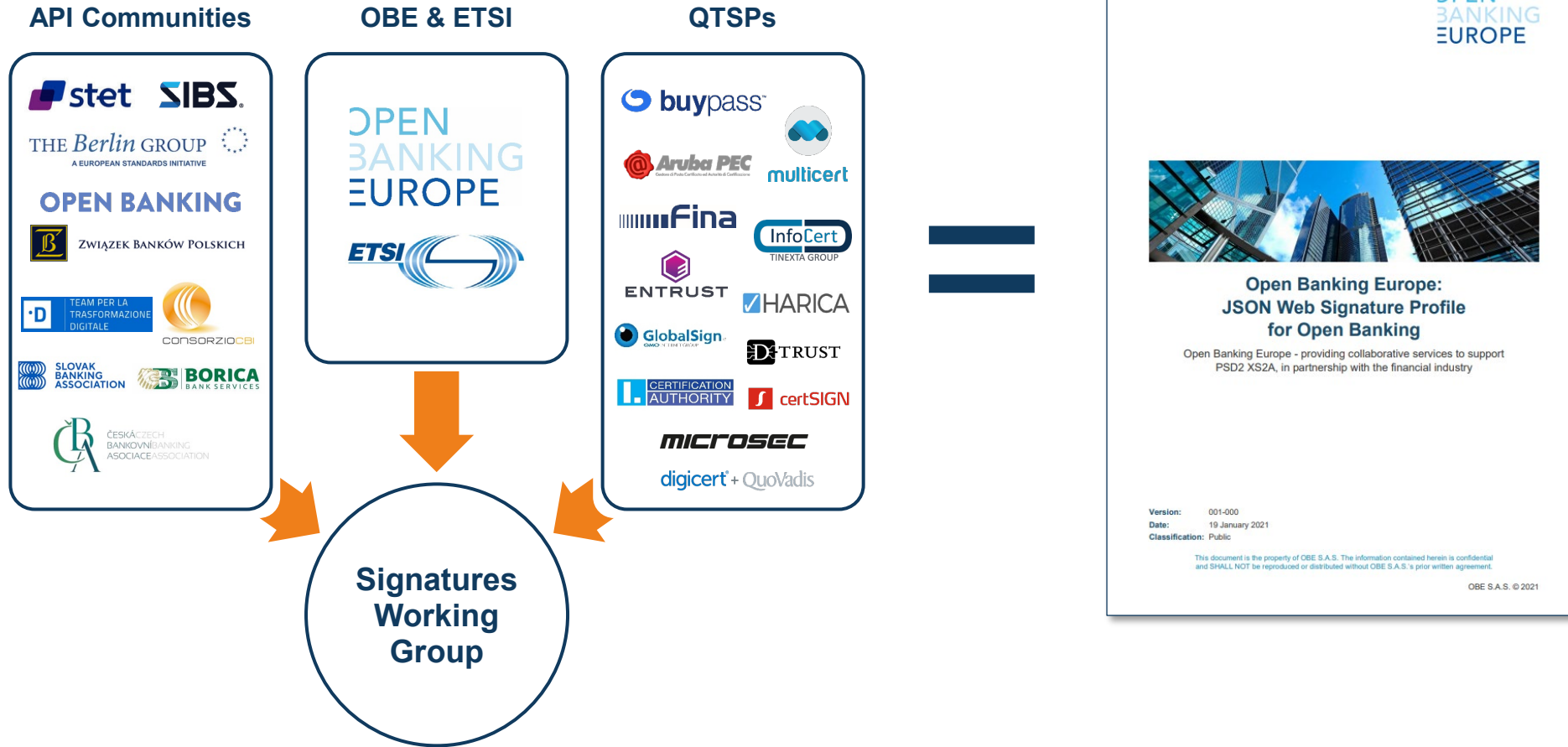
has extracted the Unique Reference Numbers of all of the Regulated Entities registered with the **31 National Competent Authorities** across Europe.

GURNs, eIDAS certificates and PSD2 access, please visit <https://www.openbanking.eu/resources/public-resources/>


Open Banking Europe has extracted the Global Unique Reference Numbers of all the Regulated Entities registered with the [31 National Competent Authorities](#) across Europe. We have made this publicly available for anybody to use.

<https://www.openbanking.eu/gurn-look-up/>

# JSON Web Signature Profile for Open Banking



# Change to TS 119 495 to make global

Work Programme						
2020-10-19 <span style="float: right;">Version 2.3.3</span>						
<a href="#">Simple Search</a>   <a href="#">Advanced Search</a>   <a href="#">Pre-Defined Reports</a>   <a href="#">Help</a>						
<b>Details of 'RTS/ESI-00119612329' Work Item</b>						
	<b>Work Item Reference</b>	<b>Type</b>	<b>STF</b>	<b>Technical Body in Charge</b>	<b>Standard Not Ready For Download</b>	
	RTS/ESI-00119612329	TS		ESI		
	<b>Current Status</b> (Click to View Full Schedule)	<b>Latest Version</b>	<b>Cover Date</b>	<b>Standstill</b>	<b>Creation Date</b>	
	<a href="#">TB adoption of WI (2020-10-02)</a>				2020-09-03	
	<b>Rapporteur</b>	<b>Technical Officer</b>		<b>Harmonised Standard</b>		
	<a href="#">Michal Tabor</a>	<a href="#">Hakim Mkinsi</a>		No		
<b>Title</b>	ESI Sector Specific Requirements; Qualified Certificate Profiles and TSP Policy Requirements for open banking Qualified Certificate Profiles and TSP Policy Requirements for open banking					
<b>Scope and Field of Application</b>	Update to TS 119 495 to make it applicable to open banking outside the EU but based on national regulatory environments equivalent to PSD2					
<b>Supporting Organizations</b>	InfoCert s.p.a., Bundesdruckerei GmbH, TIMT, Security & Standards Associates					
	<b>Keywords</b>	<b>Projects</b>	<b>Clusters</b>	<b>Frequencies</b>	<b>Mandates</b>	<b>Directives</b>
	Cyber Security trust services		Interoperability Security			
<b>Official Journal</b>						
<b>Remarks</b>	2020-10-02 MKINSIH TB adoption of WI ESI, see contribution ESI(20)000092 in RC ESI(20)DEC198 2020-09-03 POPENN WI proposed to TB ESI, see contribution ESI(20)000092					
	<b>Work Item Aspects</b>					
<b>Key requirements</b>	Accessibility and usability					

Open Banking Europe has submitted a request to the European Telecommunications Standards Institute (ETSI) to update **TS 119 495** to make it applicable to other jurisdictions outside Europe in the scope of open banking.

This change will allow the standardisation of open banking certificates.



# OBE Networking and Education: Webinars & Community Events

**OPEN BANKING EUROPE** **OBE Meetings & Events 2021**

<p><b>January</b></p> <ul style="list-style-type: none"> <li>● 21 – OBE QTSP Members Forum</li> <li>● 29 – OBE Members Webinar</li> </ul>	<p><b>February</b></p> <ul style="list-style-type: none"> <li>● 04 – OBE Public Webinar</li> <li>● 12 – OBE ASPSP &amp; SP Open Banking Forum</li> <li>● 26 – OBE Members Webinar</li> </ul>
<p><b>March</b></p> <ul style="list-style-type: none"> <li>● 04 – OBE Public Webinar</li> <li>● 12 – OBE ASPSP &amp; SP Open Banking Forum</li> <li>● 18 – OBE TPP Members Forum</li> <li>● 25 – OBE QTSP Members Forum</li> <li>● 26 – OBE Members Webinar</li> </ul>	<p><b>April</b></p> <ul style="list-style-type: none"> <li>● 08 – OBE Public Webinar</li> <li>● 09 – OBE ASPSP &amp; SP Open Banking Forum</li> </ul>
<p><b>May</b></p> <ul style="list-style-type: none"> <li>● 06 – OBE Public Webinar</li> <li>● 14 – OBE ASPSP &amp; SP Open Banking Forum</li> <li>● 20 – OBE QTSP Members Forum</li> <li>● 27 – OBE TPP Members Group</li> </ul>	<p><b>June</b></p> <ul style="list-style-type: none"> <li>● 03 – OBE Public Webinar</li> <li>● 18 – OBE ASPSP &amp; SP Open Banking Forum</li> </ul>

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**Open Banking Europe**  
7,538 followers  
1mo • Edited •

This afternoon our Members will get together to discuss the Internationalisation of Open Banking Certificates based on ETSI TS 119 495. Not a member yet? Join us!  
<https://bit.ly/2W0qepB>

**OPEN BANKING EUROPE**

**WEBINAR FOR MEMBERS**

**Internationalisation of Open Banking Certificates Based on ETSI TS 119 495**

WebEx  
10 December 2020 at 15:00 CET

AGENDA

- Aims of TS 119 495 introduction
- Presentation on Chair
- Discussion on Change

WANT TO JOIN US? BECOME A MEMBER!  
NEED HELP? CONTACT US

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**Key**

- OBE Stakeholders Meeting
- OBE Public Webinar

**Open Banking Europe**  
7,532 followers  
3w • Edited •

Yesterday, our QTSP Members got together to discuss the update to the ETSI standard for PSD2 (TS 119 495) and the changes to PSD2 certificates in the UK after Brexit. [gb/eu](#) ...see more

**OPEN BANKING EUROPE**

**QTSP Members Meeting**

buypass GlobalSign DE TRUST CERTIFICATION AUTHORITY

multicert certSIGN Fina ENTRUST TREXTA GROUP

digicert + QuoVadis Aruba PEC MICROSEC HARICA

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**OPEN BANKING EUROPE**

**17 December**  
11:00-12:00 CET

**OBE Public Webinar:  
Brexit Impact on UK Open Banking**

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# OBE Networking and Education: Member Meetings

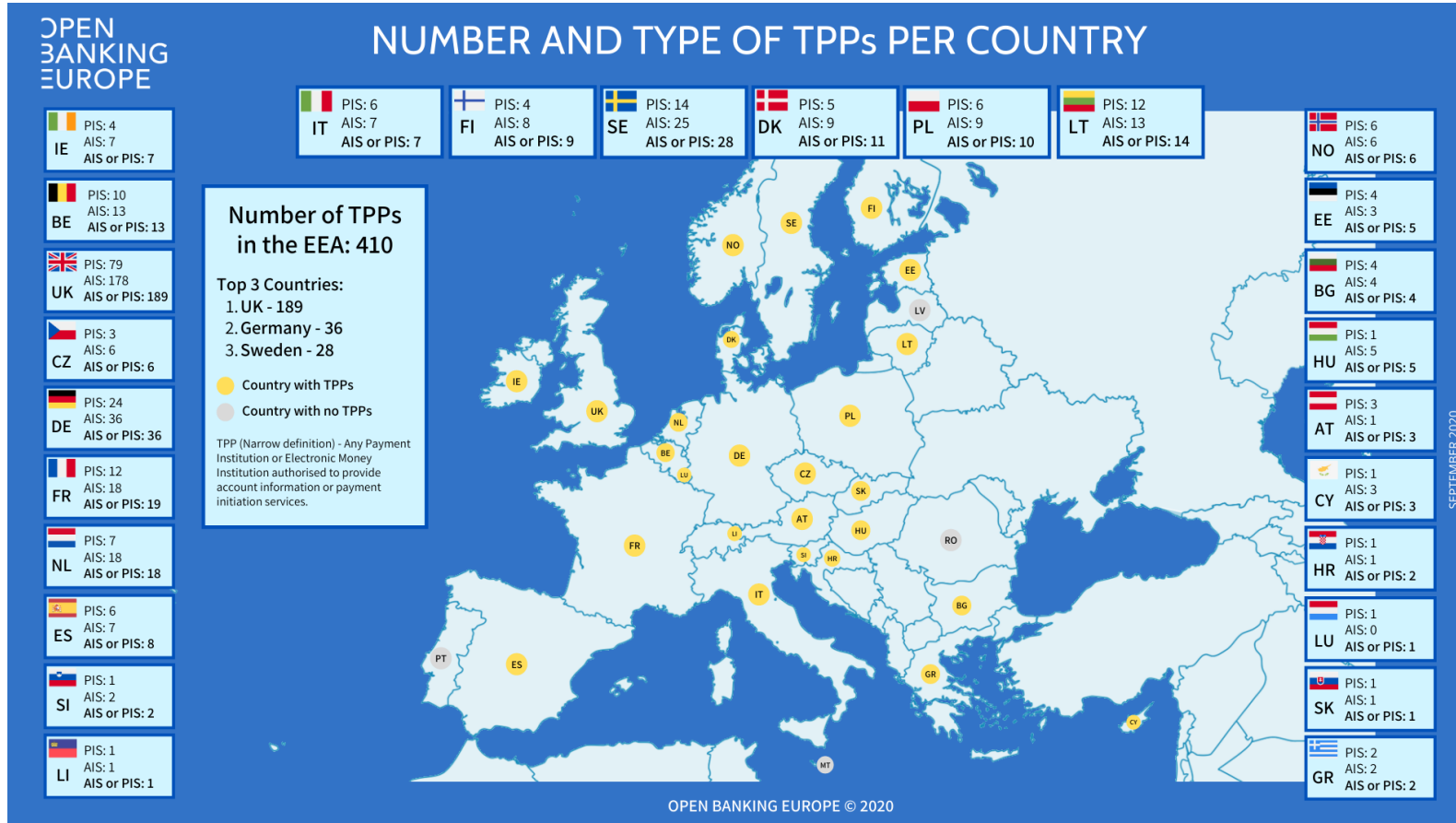


Regular working groups to discuss topics of relevance to the industry and possible problems members of OBE are experiencing.

Members also get to participate in specific topic webinars, where OBE holds a roundtable between ASPSPs, TPPs, QTSPs and Solution Providers.

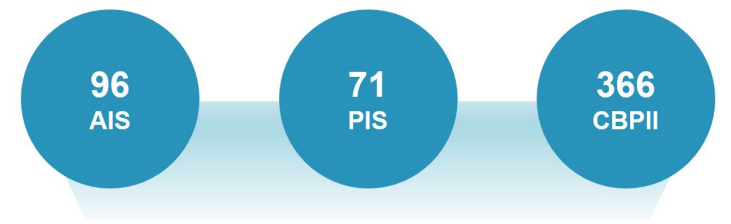
These aim to promote industry collaboration and facilitate common understanding between all parties involved.

# OBE Dashboards and Data Insights



	Kontomatik provides Account Information services that allow financial institutions to access customers' banking activity and verify their identity. Also, Kontomatik helps in credit scoring and predictions.
Country	Lithuania and Poland
Website	<a href="https://www.kontomatik.com/">https://www.kontomatik.com/</a>
Roles	AIS
Presence in the EEA	CZ, DE, EE, ES, FR, GB, IT, LT, LV, PL, PT

	Neonomics offers Account Aggregation services that allow payment initiation and access to the data from multiple accounts from one place.
Country	Norway
Website	<a href="https://www.neonomics.io/">https://www.neonomics.io/</a>
Roles	AIS and PIS
Presence in the EEA	AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LI, LT, LU, LV, MT, NL, NO, PL, PT, RO, SE, SI, SK





# OBE Publications

HOME WHO WE ARE COMMUNITY REGULATORY DIRECTORY TRANSPARENCY DIRECTORY MEMBERSHIP

## 06 JAN | Delivering Brexit: New Year Changes to the European and UK Open Banking Environments

At midnight on New Year's day UK banks, payment institutions and electronic money institutions lost their right to offer services into Europe.

At the same moment, EU financial institutions lost their right to offer services into the UK except where the UK had unilaterally agreed that they could continue. The lists of those who can (temporarily) continue were published by the FCA at 11 PM London time as the Temporary Permissions Regime and the SRO.

Those who run directories of European spent New Year's day extracting the data from the TPR and SRO, discarding those that are not relevant to Open Banking, matching financial institutions from the FCA to the financial institutions as published in each European country and then removing passporting right for all those financial institutions who had passported into the UK EXCEPT those who were in the Temporary Permissions Regime.

For those who are interested the results were as follows.

There are 427 financial institutions who are allowed to provide some form of financial services in the UK for a three-year period, by which time they must either stop doing business or get properly regulated in the UK. Of those, 294 are allowed to do Open Banking in the UK. The breakdown by country is as follows.

Country	TOTAL	Credit Institution	Payment Institution	Electronic Money Institution
AT	9	6	3	0
BE	12	4	5	3
DE	4	0	0	4
CY	9	1	3	5
CZ	3	0	3	0

### Open Banking Europe: JSON Web Signature Profile for Open Banking

Open Banking Europe - providing collaborative services to support PSD2 XS2A, in partnership with the financial industry

Version: 001-000  
Date: 19 January 2021  
Classification: Public

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### Open Banking Europe: Freedom to Provide Services for Credit Institutions Across the EU

Open Banking Europe - providing collaborative services to support PSD2 XS2A, in partnership with the financial industry

Version: 001-001  
Date: 18 January 2021  
Classification: Closed User Group

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### Understanding Registers

Entities that want to provide Payment Services as a Payment Services Provider (PSP) must first apply to their Home National Competent Authority (NCA). Once authorised, they take on the appropriate Payment Services Roles & are issued with a Unique Reference Number (URN). The URNs and authorisations are published in National Registers & may also be found in the EBA Registers.

**Payment Service Providers (PSPs)**

PSD1 and PSD2 defines six categories of Regulated Entity that can register with their Home NCA to provide payment services and become PSPs:

- Credit Institutions
- Payment Institutions
- Electronic Money Institutions
- Central Banks
- Post Office Giro Institutions (in some countries)
- Government Ministries (in some countries)

Additionally, there are a number of additional Access To Account (XS2A) payment services set out in PSD2:

- Payment Initiation Service Providers (PISPs), who perform Payment Initiation Services (PIS)
- Account Information Service Providers (AISPs), who perform Account Information Services (AIS)
- Card Based Payment Instruments Issuing Providers (CBPIPs), who perform Card Based Payment Instruments Issuing Services (CBPIS)

Collectively, these 3 PSPs are called Third Party Providers (TPPs). TPPs rely on other PSPs to enable access to customer accounts/data for the provision of XS2A services. The PSPs who provide and operate customer accounts and enable this access are called Account Servicing Payment Service Providers (ASPPSPs).

**XS2A Payment Services & Roles**

Entities that want to provide an XS2A service must first be a category of PSP that already has or obtains the right to perform specific payment services, and so inherits the right to perform the related service roles.

**PSP Category**

- Entity applies to be (or already is) a category of PSP
- Credit Institution
- E-Money Institution
- Payment Institution
- Central Bank
- Post Office Giro Institutions (in some countries)
- Government Ministries

**Payment Service**

- PSP applies to provide one or more of the following services
- Payment Initiation Services (PIS)
- Account Information Services (AIS)
- Card Based Payment Instruments Issuing Services (CBPIS)

**Role**

- Once authorised, the PSP plays the following role
- Payment Initiation Service Provider (PISP)
- Account Information Service Provider (AISP)
- Card Based Payment Instruments Issuing Service Provider (CBPISP)
- Account Servicing

### Open Banking Europe: Understanding Agents & Outsourcing

Open Banking Europe - providing collaborative services to support PSD2 XS2A, in partnership with the financial industry

Version: 001-000  
Date: 08 January 2021  
Classification: Closed User Group

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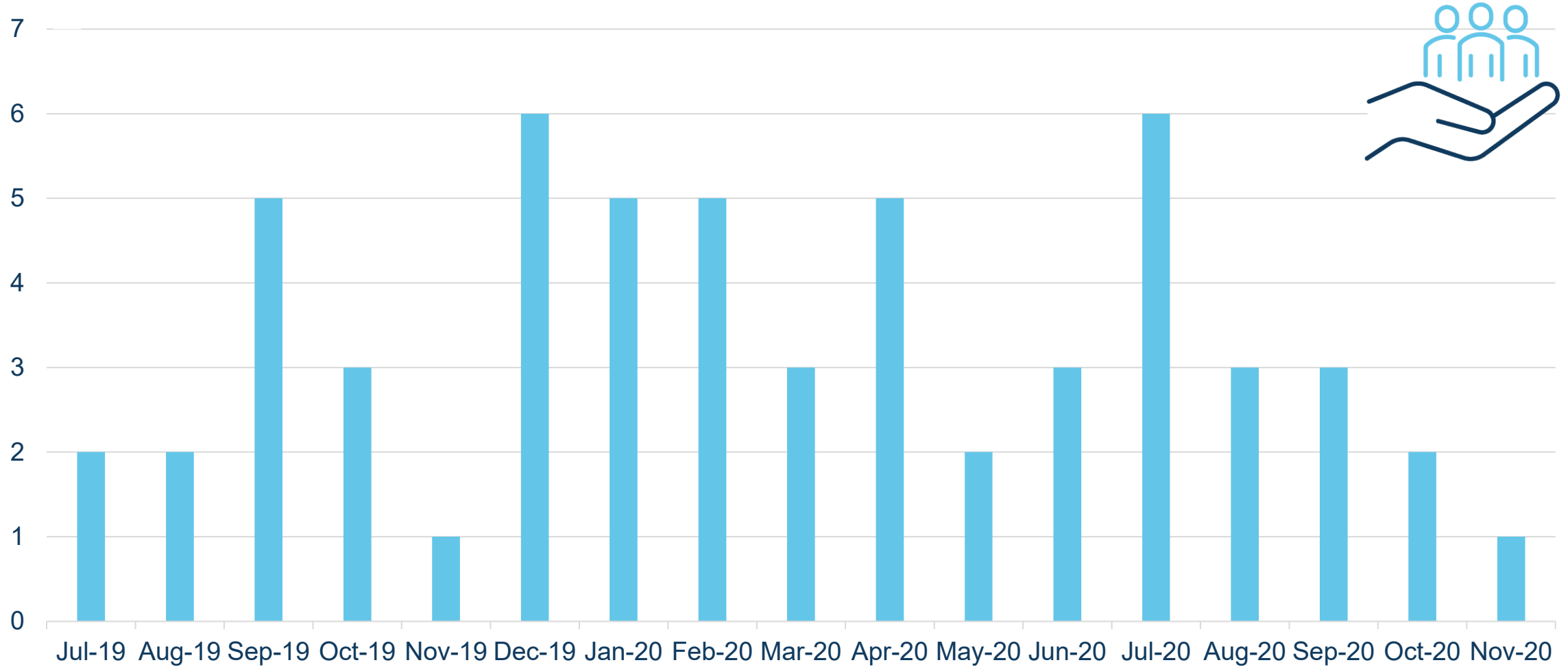
### Open Banking Europe: UK-RTS Compliant Certificates

Open Banking Europe - providing collaborative services to support PSD2 XS2A, in partnership with the financial industry

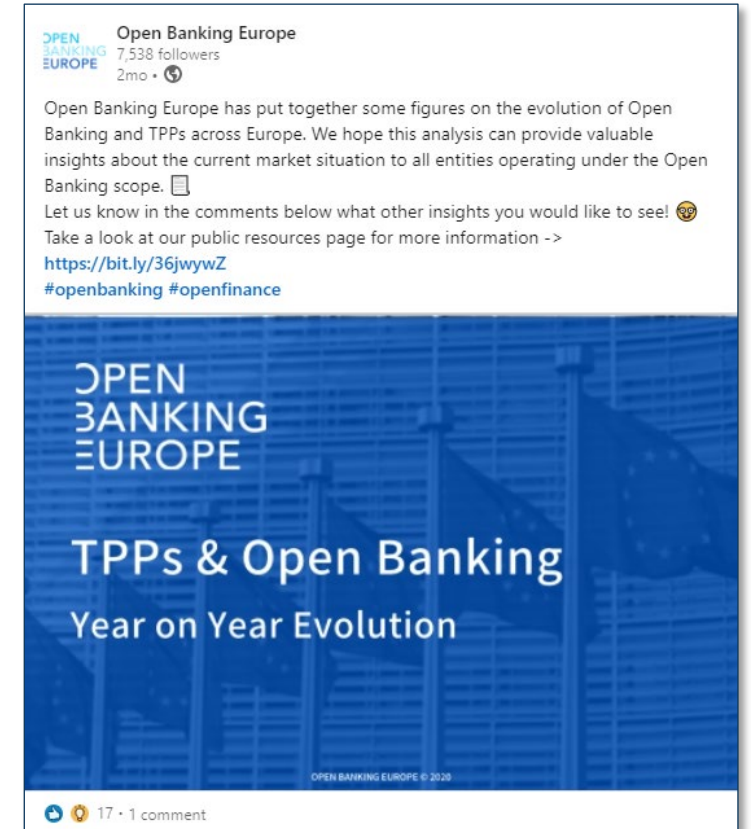
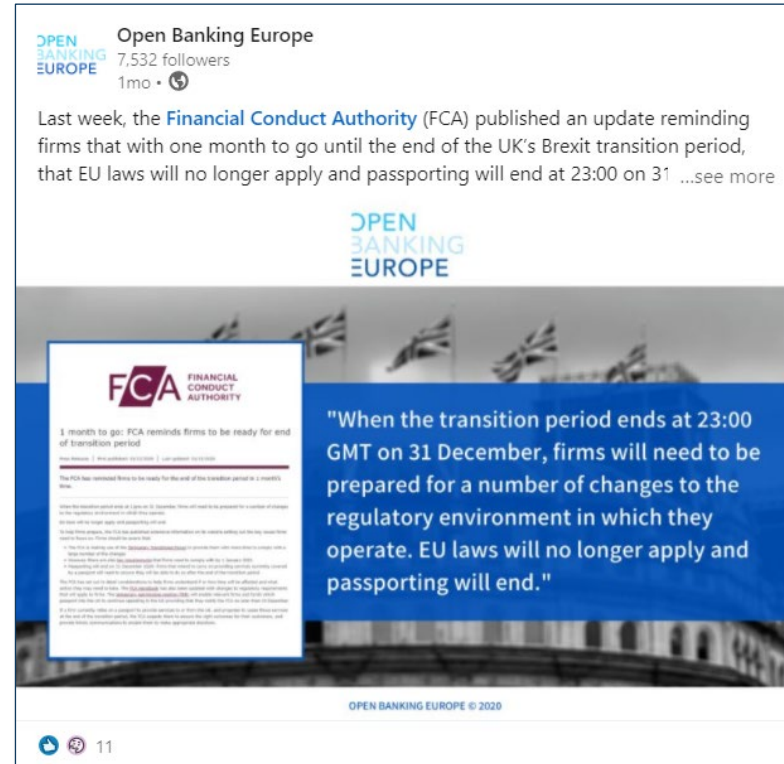
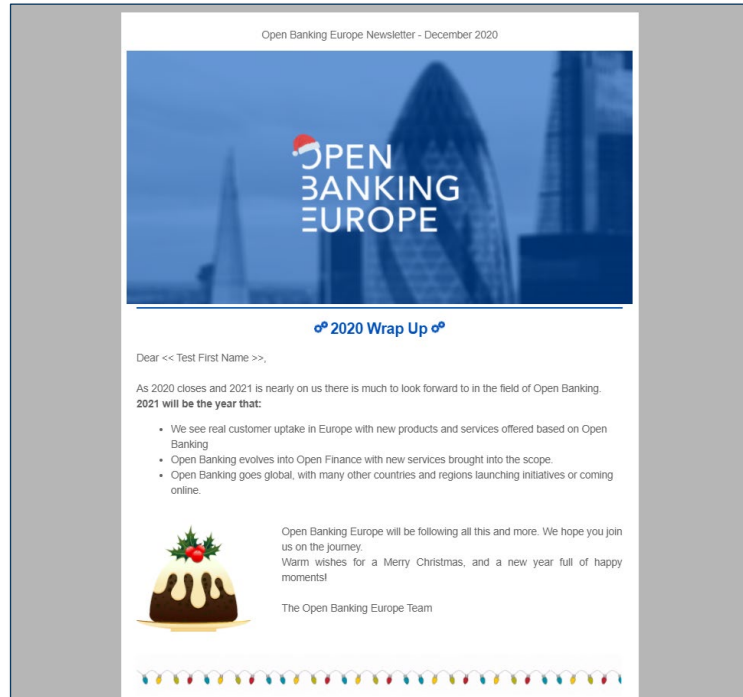
Version: 001-000  
Date: 08 January 2021  
Classification: Closed User Group

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# OBE Stakeholder Helpdesk



# Communication, Newsletters, LinkedIn, Direct Mailing



# Regulatory Outreach



European Parliament



European Commission



European Banking Authority



European Central Bank

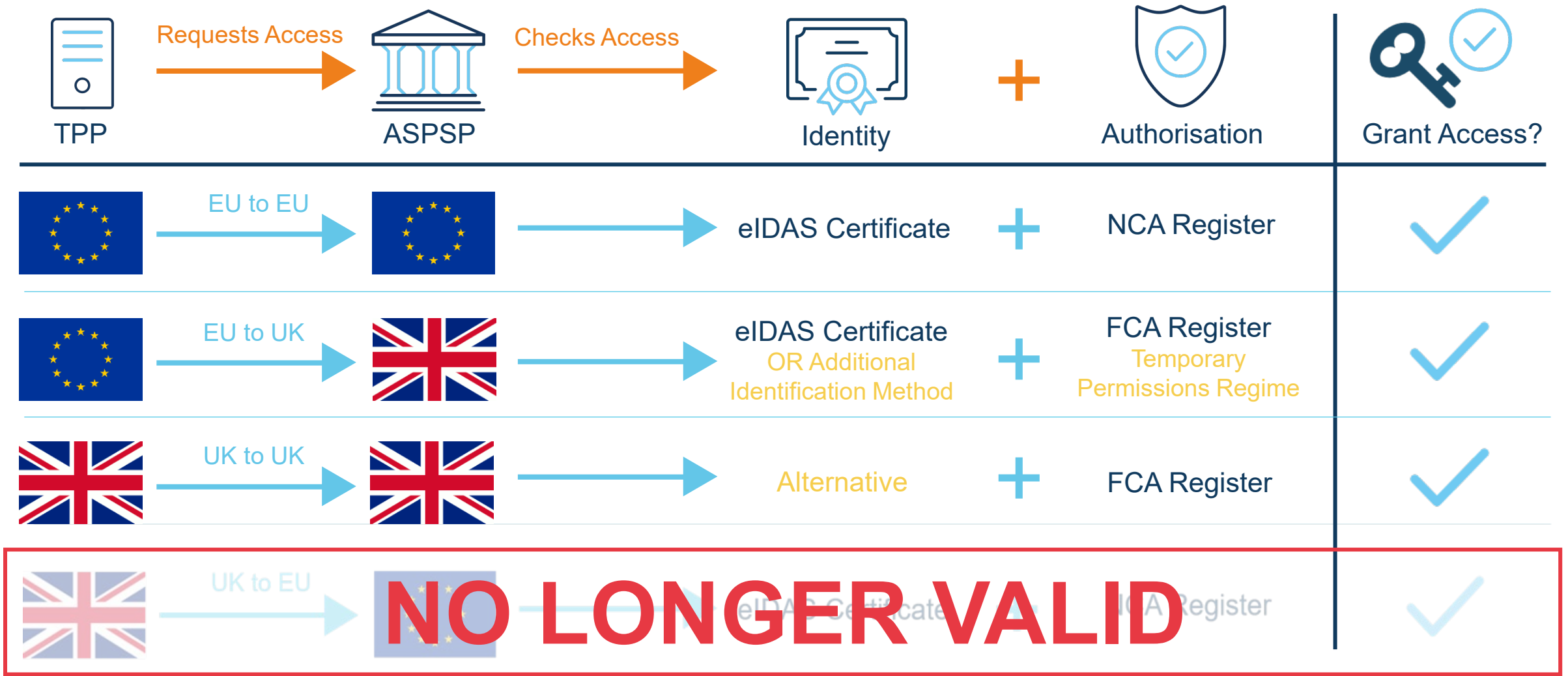
Regulatory Texts Relevant to PSD2 Access to Account	<p><a href="#">Revised Payments Services Directive (PSD2)</a>  <a href="#">Regulation on Electronic Identification &amp; Trust Services (eIDAS)</a>  <a href="#">Credit Institution Directive (CRD)</a></p>	<p><a href="#">RTS for Strong Customer Authentication &amp; Common &amp; Secure Communications Under PSD2</a>  <a href="#">Guidelines on the conditions to be met to benefit from an exemption from contingency measures under Article 33(5) of Regulation (EU) 2018/389</a>  <a href="#">Other PSD2 Mandates for RTS, ITS, &amp; Regulatory Guidelines</a></p>	
Guidance, Fora, & Other Information	<p>General Participation at Conferences &amp; Fora, to the right</p>	<ul style="list-style-type: none"> <li>• <a href="#">NCA Abbreviations for Inclusion in eIDAS Certificates</a></li> <li>• <a href="#">Email Addresses of CAs for the Notification Exchange with OTSPs</a></li> <li>• <a href="#">Identification numbers in the EBA registers</a></li> <li>• <a href="#">EBA Opinion on obstacles under Art. 32(3) RTS on SCA &amp; CSC</a></li> <li>• <a href="#">EBA Opinion on the RTS on CSC &amp; SCA</a></li> <li>• <a href="#">EBA Opinion on eIDAS Certificates</a></li> <li>• <a href="#">EBA Common Rulebook</a></li> <li>• <a href="#">EBA API-WG Documents</a></li> <li>• <a href="#">EBA Register of Credit Institutions</a></li> <li>• <a href="#">EBA Register of Payment Institutions</a></li> <li>• <a href="#">Identification Numbers in the EBA Registers</a></li> </ul>	<p><a href="#">Euro Retail Payment Board:</a></p> <ul style="list-style-type: none"> <li>• <a href="#">ERPB PIS WG Report 11/17</a></li> <li>• <a href="#">ERPB PIS WG Report 06/18</a></li> </ul>



31 National Parliaments



# Brexit



# Topics for 2021

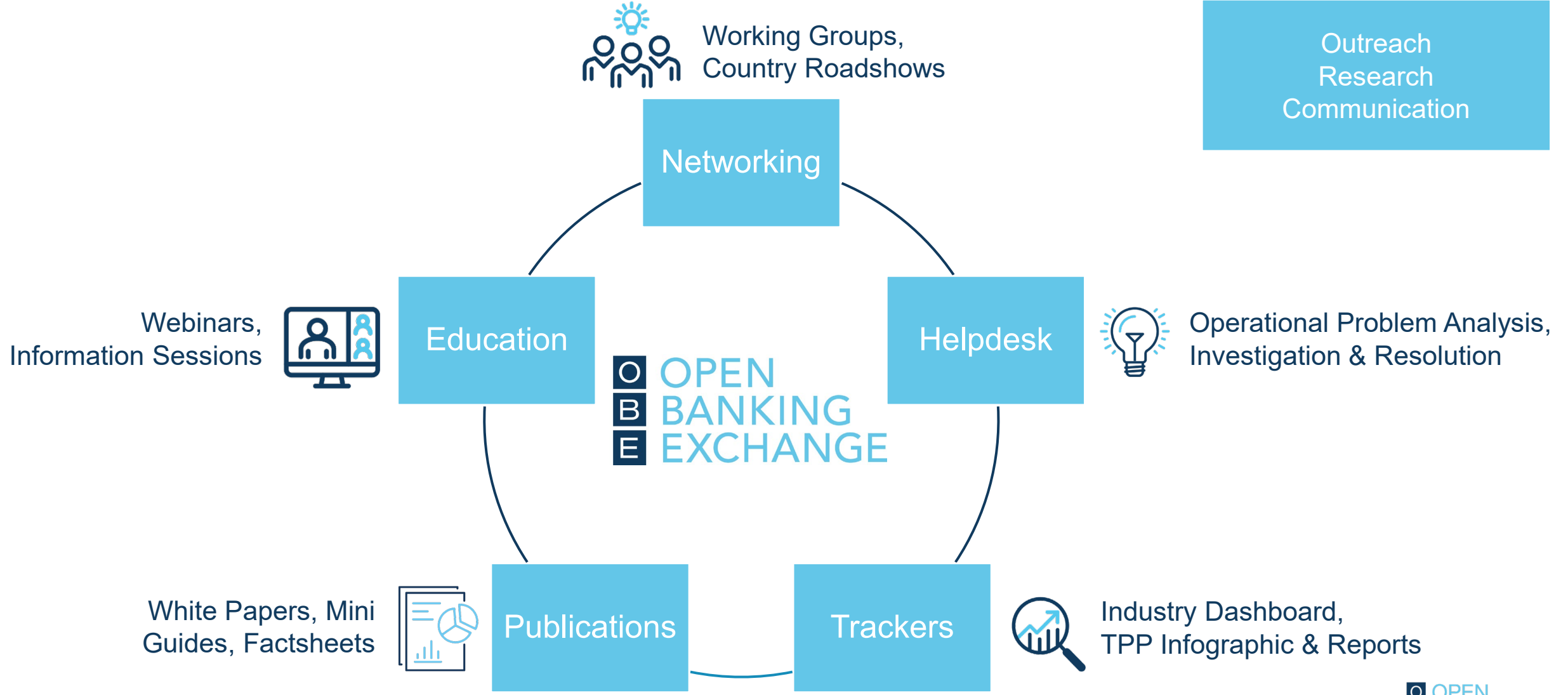
# Membership Discussion Topics for 2021



For more information:  
[www.openbanking.exchange](http://www.openbanking.exchange)

# Activities in Detail

# OBE Membership Activities



# OBE Trackers and Reports

As Open Banking develops there is a confusing range of information, regulatory guidance, advice and opinion being published, along with an emerging set of statistics about the newly emerging Open Banking ecosystem.

## What You Will Get

- OBE will keep members informed by sending updates each time new information is published and ensure that members are aware. This information will include interpretation and a summary of main points.
- A monthly dashboard will be provided showing evolution of TPP numbers, NCA authorisations, QTSP.
- Such information will be also posted regularly on the members only area of the website and then covered in monthly meetings.

## Information Sources

- Sources of such information include EBA statements, EBA rulings, EC press releases and communication, TPP Association findings, industry joint statements, ERPB updates, updates from national regulators, ETSI standard changes, Berlin Group or other API standardisation changes, NCA provisioning metrics, TPP numbers. Information will also include the output of OBE Membership groups.

Any company active in the Open Banking Space will want to receive such updates to avoid missing out on industry movement.



# Networking: Working Groups and Industry Discussion

As Open Banking develops, our members find great value in discussing the evolution of the regulations and the industry within Europe and beyond.

Sometimes these groups bring together the same types of members – QTSP with QTSPs, TPPs with TPPs; sometimes the groups cross over: QTSPs with TPPs or ASPSPs.

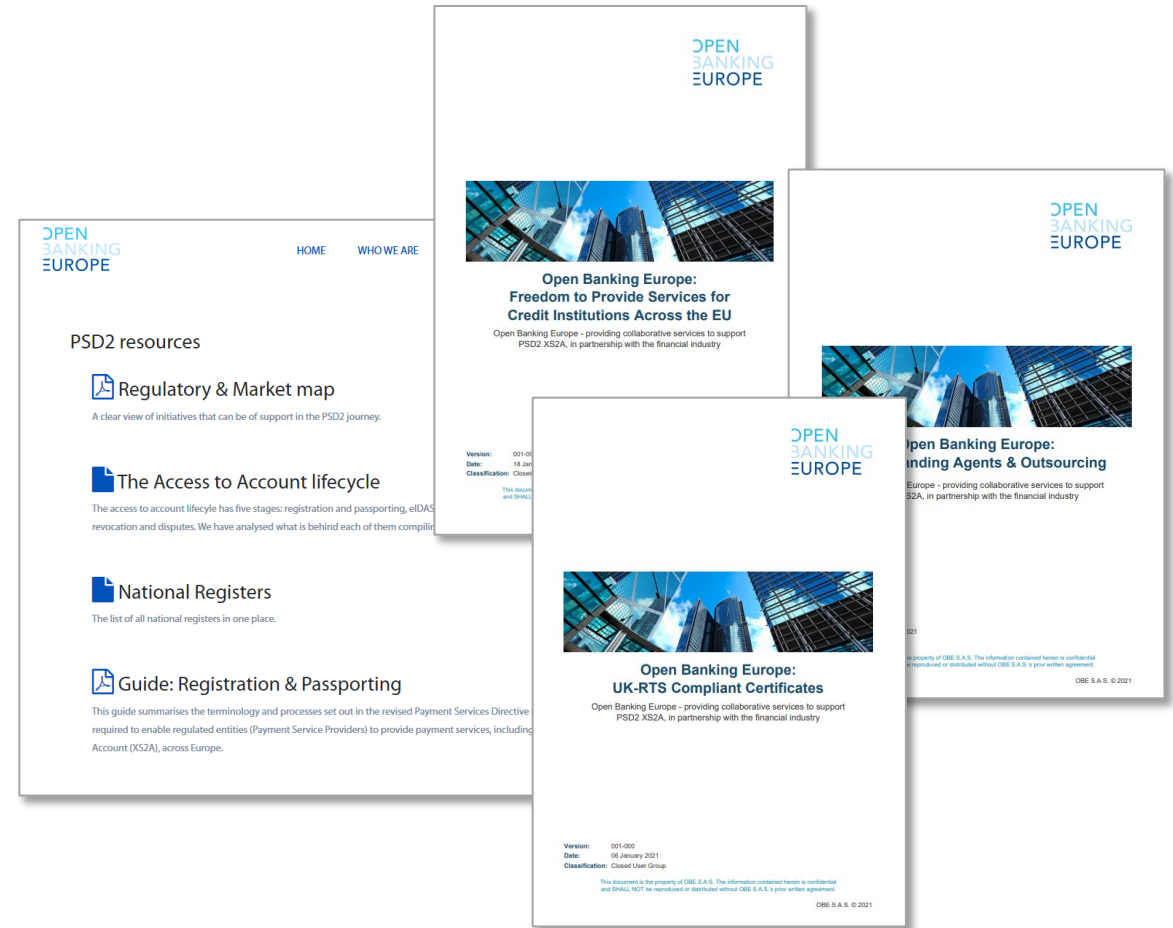
For each type of stakeholder, there will be **monthly update meetings** where the latest industry information is presented and discussed and where members can bring their own thoughts to the table and test them with their peers to gain a **common understanding** of the industry.

In some cases, specific meetings will be called, or task forces created to deal with specific topics, e.g.

- **Problem solving** (e.g. providing transparency to TPPs)
- Topics that need **common understanding** (e.g. passporting)
- Areas where **standardisation or harmonisation** is required (e.g. payload signing with eIDAS certificates)

# OBE Publications

- Open Banking Europe, on its "voyage of discovery" has built a digital library of information to help describe and explain the Europe Open Banking concepts.
- This collection is composed with different items such as published factsheets, Guides, Miniguides, infographics, Handbooks, FAQs and other resources, most of which is publicly available on the Website.
- Among the topics of the documents enclosed on OBE Website, there are Directory description, FAQ and Sandbox; PSD2 resources; and Press releases.



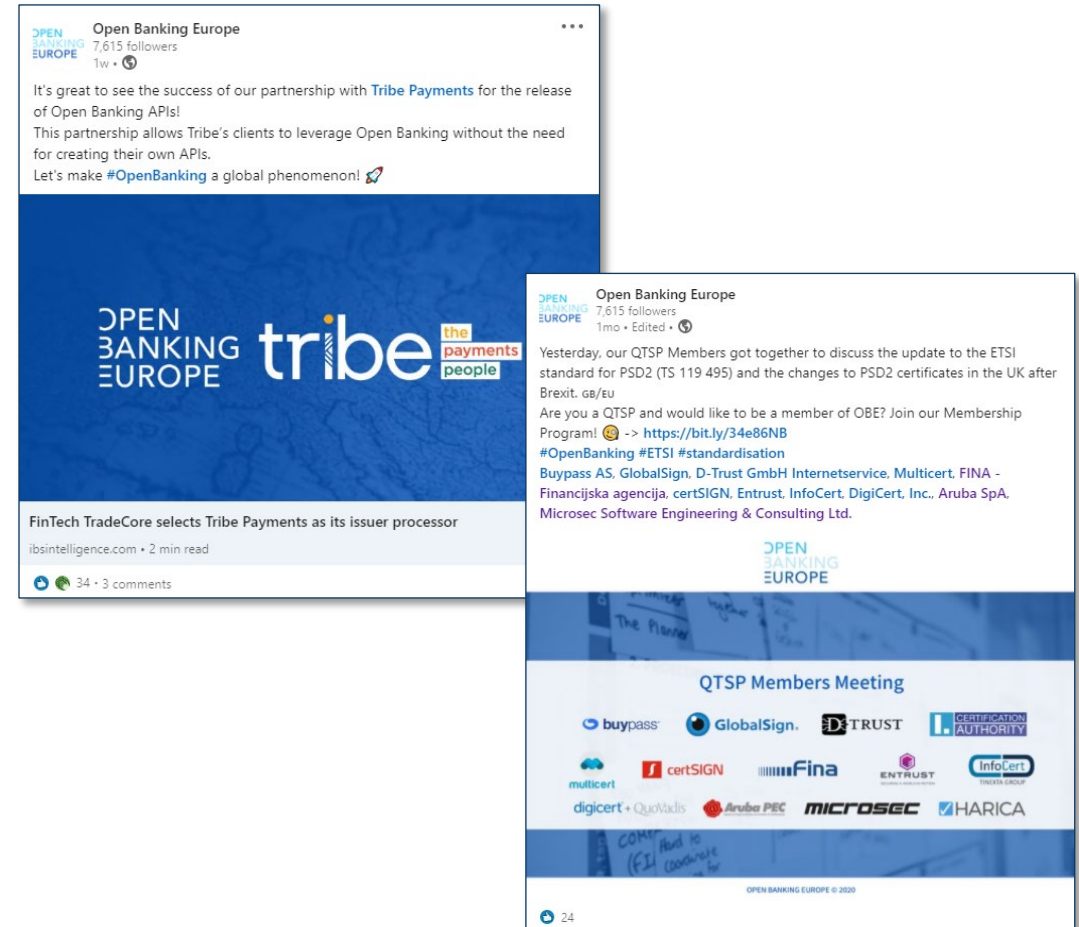
# Education and Training

- Besides the access to public webinars promoted by OBE, Members will receive free access to monthly private webinars presenting the PSD2 Access-to-Account topics.
- Members can also receive additional training upon request which can be customised to the organisation needs and held remotely or on site.
- Where OBE may run dedicated training courses, access will be given at a reduced rate. Furthermore, OBE can provide advisory services and consultancy services for its Members.
- Members will also have preferential participation conditions for other events and services provided.



# Members Promotion

- Besides all practical activities, the OBE Membership aims to uplift the Members through a promotion at some of the OBE communication means.
- This opportunity not only contributes to the recognition of the Members as part of the OBE Community but also contributes with their images, once it will reinforce the evolvement of the company with PSD2-related issues.
- Through this support, the Member's name and brand will be acknowledged in the OBE communications and presentations as well as in a dedicated page on the OBE website.
- Furthermore, OBE will post on LinkedIn promoting the company's name and brand.



# Outreach

- Open Banking is both **market driven** and **regulator driven**.
- The noise in the market from specific groups means that it can be hard for regulators to understand what is fact and what is lobbying or position taking.
- OBE is in a unique position to provide **data driven and evidence-based insights** into the real barriers and problems that are facing the industry, as well as practical solutions and suggestions to solve them.
- OBE is also able to bring these to the attention of European and national regulators who have as an objective, **efficient working Open Banking solutions**.
- The Members' views will be represented as a **single voice** towards National Competent Authorities and European Regulators. You will be an **active participant** in the decision-making process and a catalyst to find solutions.

