

PROPOSED PURCHASE OF TESCO BANK BY BARCLAYS BANK UK PLC FROM TESCO PERSONAL FINANCE PLC

OPEN BANKING FAQS

General Questions

What will be changing on 1 November 2024?

From 1 November 2024, Tesco Bank will no longer operate under the Tesco Personal Finance entity in the OB Directory and will instead operate under the Barclays Bank UK entity.

- Tesco Bank will use a software statement and authorisation server under the Barclays Bank UK entity
- Tesco Bank will use certificates minted to Barclays Bank UK instead of Tesco Personal Finance
- Tesco Bank will use the Barclays Bank UK's OB Organisation Id
- Tesco Bank's OB keystore will change and will contain Barclays Bank UK's Organisation Id

Do I need to do anything now?

We recommend that you review your implementation(s) to assess what will need to change from 1 November 2024.

Will you be updating your Implementation Guide and Transparency Calendar?

Yes all changes will be reflected in our Implementation Guide and Transparency Calendar in due course.

Will you still be using the current Tesco Bank brand and logo?

Yes we will still be using the Tesco bank brand and logo after the sale.

Will there be more changes after 1 November 2024?

Currently there are no plans for any more changes, however if there are we will communicate with TPPs in advance.

Is anything changing before 1 November 2024? (New)

Nothing will change in our live channel before 1 November 2024.

When will you be making the changes? (New)

We will be making the changes overnight on the night of 31 October into 1 November as an out of hours change.

How will outage notifications be communicated after the sale? (New)

Outage notifications will still be notified via the Open Banking Downtime notification service. After the sale, any Tesco Bank downtime will be notified under the Barclays ASPSP entity, but will mention Tesco Bank in the description

Technical/Functional Questions**Are your OB API endpoints or redirect URIs changing?**

No, our endpoints and redirect URIs will stay the same after the sale.

Will you be changing the version of the OB specs that you support?

No, we will still support the same version after the sale (v3.1.1).

Will my current client registration still work after the sale?

Yes any clients that you have registered with us at the moment will still work.

Will you continue to accept new client registrations before the sale?

Yes you can continue to register new clients with us up until the point of sale.

Will account details be changing as a result of the sale?

No, account details will not be changing on 1 November 2024. Sort codes, account numbers and AccountIds will stay as they are today.

Will there be any changes to the products that are supported as a result of the sale?

No there will be no change to the product range that can be accessed via Open Banking.

What bank will customers need to select if they want to access Open Banking services for their Tesco Bank accounts from 1 November 2024?

Customers will continue to choose Tesco Bank to access their Tesco Bank accounts from 1 November 2024.

Will I be able to access Tesco Bank accounts via Barclays' APIs and vice versa?

No, Tesco Bank accounts will only be accessible via Tesco Bank APIs. Barclays accounts will only be accessible via Barclays APIs.

Will you be adding or removing any functionality as a result of the sale?

No, there will be no change to the functionality offered in our OB APIs.

What certificates will you be using from 1 November 2024? (New)

We will be using an OBSEAL signing certificate containing the Barclays organisational details.

Our ASPSP transport certificate will be signed by DigiCert, so please ensure you have this in your trusted list.

How can I register a client after the sale? (New)

After the sale you can register a new client with us at our current registration endpoint. The request object will need to contain the Barclays organisation Id in the request object instead of the Tesco organisation Id.

Will long-lived consents still work after the sale? (New)

We expect that long-lived consents will still work after the sale, but please take advantage of our sandbox environment before 1st November to test your own configuration.

Do I need to call your APIs differently after the sale? (New)

Please make sure that your calls to our API contain the Barclays Bank UK Organisation Id as x-fapi-financial-id instead of the Tesco Personal Finance Organisational Id.

Please make sure that your application will handle the certificate and keystore changes that we have communicated.

Other than that, you should continue to consume our APIs in the same way that you do today.

Will I be able to test the changes in your Sandbox? (New)

Yes you will be able to test the changes in our Sandbox before 1 November 2024.

Can I register a new client in Sandbox before the sale? (New)

Yes you can still register clients in the Sandbox. Before we make the changes the Sandbox will use the Tesco certificates and will be under the Tesco OB directory entity. After the changes we will be using the Barclays certificates and will be under the Barclays OB directory entity.

Support Questions

Will your developer portal still be available after 1 November 2024?

Yes our developer portal will still be available (<https://developer.tescobank.com>)

What should I do if I have any questions before the sale that haven't been answered here?

If you have any questions about this change and what it means for you then please raise a ticket with Tesco Bank on OB Service Desk.

How can I get support after the sale? (New)

After the sale you can get support by:

- raising a ticket under the OB Service Desk against Barclays (please mention Tesco Bank in the title of the ticket)
- sending an email to apisupport@tescobank.com