

# Open finance: Our vision for a smart data future

**April 2026**

# Contents

<b>Chapter 1</b>	Executive summary . . . . .	<b>Page 3</b>
<b>Chapter 2</b>	Introduction . . . . .	<b>Page 5</b>
<b>Chapter 3</b>	Vision . . . . .	<b>Page 11</b>
<b>Chapter 4</b>	Collaborating with industry to develop open finance. . . . .	<b>Page 15</b>
<b>Chapter 5</b>	Next steps . . . . .	<b>Page 18</b>
<b>Chapter 6</b>	Open finance roadmap . . . . .	<b>Page 19</b>



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## Chapter 1

# Executive summary

- 1.1** Open finance has the potential to be the next major step in the UK's smart data revolution. Building on significant progress in open banking, open finance can give consumers and small and medium-sized businesses (SMEs) greater control over their financial data, unlock faster and more personalised financial services, and strengthen competition, innovation and growth across the economy.
- 1.2** This roadmap sets out a clear and ambitious path to turn that potential into delivery, from now until 2030. It signals a shift from vision to action: prioritising real-world use cases, moving quickly to testing and design, and then scaling solutions that deliver tangible benefits for consumers, businesses and firms. Our approach is deliberately pragmatic, evidence-led and collaborative, drawing on lessons from open banking and international experience to ensure open finance develops in a way that is secure, trusted and proportionate.
- 1.3** This year, we will lead the development of open finance, collaborating with stakeholders to prioritise what open finance should deliver:
- We are prioritising high-impact use cases where open finance can deliver benefits most quickly, improving SMEs' access to lending and consumers' access to mortgages.
  - Our PolicySprint in Q2 will build consensus on where open finance can materially improve consumer journeys and outcomes. We will identify what firms and fintechs need from a future framework to unlock access to key data sets.
  - We will lead targeted engagement from Q2 to establish what industry-led progress can achieve – and where a future regulatory framework may be needed.
  - Our FCA-led taskforce to develop a Prioritisation and Real-world Insights Selection Matrix (PRISM) will identify the impacts of use cases on consumer outcomes, competition, growth and innovation by Q3.
  - Our TechSprint in Q4 will show how open finance can be used as a tool to tackle challenges facing consumers, businesses and firms. It will also show the data and technology infrastructure required to unlock use cases.
  - We will seek views in Q4 on what we can do to ensure our regulations help to unlock benefits and promote the safe and responsible adoption of open finance, starting with a discussion paper on the first scheme.
- 1.4** From 2027, we will move into design and coordination:
- As we identify more high-impact use cases, the data and infrastructure required to deliver them, and our role to unlock progress, we will think beyond a first scheme to seek views on a long-term regulatory framework for open finance.
  - We will work with the Treasury on options for the regulatory framework for open finance. We will test where common frameworks, shared infrastructure and governance arrangements are needed to unlock benefits at scale.

**1.5** Our longer-term activities, taking us up to 2030, will support confidence and scale:

- We will collaborate with industry on the launch of sustainable open finance schemes with clear governance, high standards of consumer protection and interoperability.
- We will keep our priorities under review as markets evolve, new technologies emerge and further high-impact use cases are identified.

**1.6** Open finance can unlock significant benefits if delivered effectively:

- **Better outcomes for consumers and SMEs:** leading to faster, simpler access to credit and financial products; more personalised services, better value and easier switching; earlier identification of consumers who may need support; and innovative ways of reducing fraud and financial crime.
- **Stronger competition and innovation:** lower barriers to entry; greater incentives for firms to innovate and invest; and new products and services built on secure, consent-based data sharing.
- **Wider economic benefits:** more effective capital allocation, particularly for SMEs; productivity gains across financial services; and opportunities for UK firms to export open finance technology and services.

**1.7** To deliver our roadmap, we need stakeholders' insights and expertise. These will be critical in identifying where regulatory intervention is needed to realise open finance's full potential. We will also continue to collaborate with other regulators and the Government to ensure that the development of open finance is joined up with smart data schemes across sectors from the outset.

## Chapter 2

# Introduction

## What is open finance?

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- 2.1** Data underpins the modern financial sector, informing and shaping financial products and services. This includes credit, banking, insurance and investments. But much of this data is fragmented across many different firms, is not easy to access or share, and may be missing vital information. Even where consumers and businesses can access their data, they may have concerns about the safety of sharing it with firms, apps and other organisations. This means that tasks like applying for mortgages or switching between current accounts can be complex and require consumers and businesses to manually share their data multiple times.
- 2.2** Secure data sharing services can help people and businesses manage money more effectively, get better deals, and make payments directly from their bank accounts. Open banking already provides a secure, regulated way for consumers and businesses to share access to payments data with trusted apps. Open finance will take this further – extending secure data sharing across a much wider range of products and services.

## Open finance's transformative potential

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- 2.3** Open finance will enable consumers and businesses to make their data work harder for them, unlocking better outcomes. It will give people greater insight into, and control over, their financial information. It can also improve financial inclusion by enabling personalised products and real-time insights.
- 2.4** Open finance can fuel innovation and improve efficiency across financial services to reshape the UK's financial system. This would create a more dynamic, inclusive and competitive sector. Some studies have suggested open finance could support economic growth, with McKinsey suggesting it could generate up to 1-1.5% of UK GDP by 2030. And research by Open Banking Limited and EY suggests that the economic impact of open banking and open finance combined could reach £7.4 billion per year in 5 years.
- 2.5** Open finance will unlock more competitive pricing and simpler switching by allowing data to be shared more easily and reducing costs. It also builds on open banking's secure authentication processes to offer stronger protections through better fraud prevention and reduced financial crime. The benefits of open finance could be intensified by drawing on emerging technologies such as artificial intelligence (AI) and tokenisation to further transform financial services. Open finance and broader open data sources could also enable agentic payments to realise their full potential by allowing agents to use increased data to make informed, personalised decisions and execute transactions on behalf of users.

- 2.6** To demonstrate the potential benefits of open finance, we have set out case studies showing how it could work across a range of financial products and services. As future use cases are yet to be agreed, these case studies are illustrative only, and full cost-benefit analyses will need to be carried out.

### **Case study 1: How open finance could work for SME lending**

Folu and Ade own a small, family-run coffee shop and want to open a second branch. They have been rejected for business loans in the past as they couldn't provide evidence of adequate cash flow, but they want to try again. They sign up with a fintech firm that helps small businesses apply for loans.

The fintech firm uses data sharing and insights powered by open finance to link to Folu and Ade's business and pull together a real-time picture of the business's transaction data and wider finances, including credit data. This provides a more accurate picture of the business's cash flow than would be possible using open banking. The fintech firm analyses this data and recommends steps Folu and Ade can take to improve their credit profile.

Once Folu and Ade have decided that they want to apply for a loan with a retail bank, the fintech firm lets them make their loan application directly through its app. It uses the real-time business data that has been shared to pre-populate the loan application form for Folu and Ade to check, saving them time and hassle.

Using the comprehensive and up-to-date business data shared by the fintech firm, the retail bank approves Folu and Ade's loan application on the same day.

### **Case study 2: How open finance could work for mortgages**

Sara has recently purchased her first home, with the help of a mortgage with a building society. Sara also has a current account with a digital bank that she uses for her day-to-day spending, as well as a savings account.

The digital bank offers an open finance-powered mortgage dashboard that Sara uses to help her understand when it would be most effective for her to overpay on her mortgage, and makes it simpler for her to make these payments. This pulls together a much wider range of information than is currently offered by open banking data and gives Sara greater control over her finances.

To do this, the digital bank draws on open finance data from across sectors. The dashboard combines data on Sara's mortgage with the building society, data from her current and savings accounts, as well as market data on current interest rates. It uses these to forecast different scenarios to illustrate how overpayments could help Sara pay off her mortgage 2, 5 and 10 years sooner. It also compares this to Sara's spending to help her better understand how overpayment could impact on her day-to-day budget.

Sara chooses the option to pay off her mortgage 5 years sooner on the digital bank's dashboard. This now overpays Sara's mortgage for her on a monthly basis. Drawing on the additional datasets unlocked by open finance, the dashboard continually analyses her spending and wider financial data to make sure overpayments are affordable for Sara and within the parameters she has set.

When Sara's overall spending increases, the digital bank sends her a notification suggesting she opts out of overpayments for a set period. There are also months where Sara chooses not to overpay. In both instances, she is able to simply click a button on the dashboard that switches off this function.

### **Case study 3: How open finance could work for investments**

Keiko has a current account with a retail bank, along with a savings account with another bank. To help her make her money work harder, Keiko signs up with a fintech firm that offers an investment app authorised to give regulated financial advice.

Using data sharing enabled through open finance, Keiko is able to connect her current account and her savings account to the fintech firm's app. She also connects data on her wider financial life, including her credit accounts and other debts. This provides a much more accurate picture of Keiko's financial data than is currently possible under open banking.

The app looks at this information to identify trends in Keiko's income and day-to-day spending, and to conduct a suitability assessment. It uses this to suggest which of the fintech firm's investment products would be most suitable for Keiko, and how much she could consider investing each month.

Once Keiko has chosen a specific investment product, the app provides an easy-to-use dashboard that shows her how her investments are performing.

### **Case study 4: How open finance could work for debt management**

Charlie is in a moderate amount of debt after struggling to pay back several short-term loans he took out when he was younger. He has been gradually paying off his debt for 5 years and is trying to improve his low credit score.

Charlie signs up with a digital bank that offers customers with problem debt detailed, real-time insights to help improve their financial wellbeing.

With a couple of clicks, Charlie connects his current account, his credit card and loans, and his wider financial data with the digital bank's app. Using enhanced data sharing powered by open finance, the app turns Charlie's complex financial data into easy-to-understand insights, hints and tips. This helps Charlie understand

where he could be saving money to help pay off his debts more quickly and improve his credit score. By drawing on wider data than is currently possible under open banking, the app is more able to tailor its insights and suggestions to Charlie's lifestyle.

The digital bank also helps Charlie to act on these insights quickly and simply through the app. This includes helping him to identify and cancel subscriptions he's no longer using. The app also scans for the best current accounts that can offer benefits for Charlie's unique financial profile, and helps him to easily switch his account once he's ready. With these open finance features, Charlie is able to pay off his remaining debt within a year.

## Unlocking open finance and progress so far

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**2.7** To unlock open finance, we are exploring, with input and expertise from external stakeholders:

- How transformational could open finance be?
- What opportunities is open finance best placed to realise, to deliver real value for consumers and the economy?
- What are the priority use cases?
- How can we communicate the benefits of open finance to consumers, businesses and the financial services sector?
- How do we manage balancing risks while supporting innovation?
- Which of the outcomes that open finance can achieve are most important to us?
- How can open finance enable us to be a smarter regulator?
- What infrastructure will best support open finance and how will we optimise this for success?

**2.8** There are also key barriers that will need to be overcome. [Previous FCA research](#) has identified:

- Consumer concerns around sharing financial data due to privacy risks and inertia when it comes to switching to new products or services.
- Business uncertainty about investing in open finance tools due to concerns over costs, liability, compliance or fraud.
- Fragmented regulatory oversight that may result in inconsistent rules which delay the development and expansion of open finance.
- Lack of a clear incentive structure for firms to actively participate in open finance and imbalanced data access across the ecosystem.
- Technical and operational barriers including latency and cost.
- Systemic risks to network resilience.
- Lack of centralised investment in shared infrastructure that would support interoperability, oversight and long-term adoption.

- 2.9** We are exploring how these barriers can be mitigated, so open finance realises the benefits we want to see for consumers, businesses and firms.
- 2.10** We have also worked with industry, drawing on insights from the open finance sprint we held in 2025, to identify priority use cases. We are prioritising exploring how open finance can improve access to lending for SMEs. They play a vital role in supporting the UK's economic growth, and we recognise the importance of accessible SME finance.
- 2.11** Open finance could also harness new technologies to change the way advice and sales are delivered in the mortgage market. We will look to explore the opportunities for improving access to mortgages and seek to collaborate with the Government's smart data scheme on reforming homebuying.
- 2.12** We are already seeing organisations take the first steps towards proactively developing open finance products. Several firms are offering savings and investment management apps that pull consumer data together into one place with easy-to-use interfaces. We saw innovation progress in our most recent TechSprint, which ended in February 2026. The TechSprint allowed firms to test their open finance products and services with synthetic data to emulate real-world scenarios. Firms also explored proofs of concept to help SMEs manage cashflow and to package consumer and SME data into portable, reusable formats for mortgage and loan applications.

## Leading the smart data revolution

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- 2.13** Open finance sits at the heart of the Government's ambitions for smart data. Banking and financial services occupy a central place in the [Smart Data Strategy](#) and the [Modern Industrial Strategy](#), alongside other key sectors. This is further supported by the [National Payments Vision](#), which sets out the Government's goal for the UK to be a world leader in open finance. An important first step has been the introduction of the Data (Use and Access) Act in 2025. This gives the Government powers to introduce smart data schemes via sector-specific legislation.
- 2.14** We want open finance to facilitate the growth of the wider smart data ecosystem by linking into data from other sectors in the Government's [Smart Data Strategy](#). For example, we have already committed to collaborating with industry and the energy sector to explore how banking data can help assess whether people would benefit from social tariffs for utilities. [Research published by the Department for Business and Trade](#) suggests that smart data schemes across a number of core sectors – homebuying, international trade, retail and energy – could contribute £9.6 billion annually to UK GDP by 2043. Open finance will be a critical enabler for these schemes and would enhance their impact.
- 2.15** We also want open finance to be an early example of the regulatory frameworks needed to unlock data in the economy. The [Payments Forward Plan](#) sets out the Government's intention for the open banking framework to lay the foundations for open finance.

## Changing the way we regulate

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- 2.16** We will design a safe regime that maximises benefits for consumers and firms and allows us to be a smarter regulator. Secure open finance data will make it easier and cheaper for the FCA and firms to monitor outcomes and identify issues earlier. This can support the shift to outcomes-based regulation driven by data, allowing us to pursue more holistic solutions across markets.
- 2.17** As firms innovate and new products emerge, we will also need to make sure that rapid, cross-sector technological advances do not come at the expense of consumer protection. This will require an adaptable, flexible regulatory approach, with expectations that evolve as the market evolves. Over time, this may also reduce the regulatory burden on firms by reducing the need for highly prescriptive rules.

## Chapter 3

# Vision

### Our vision for open finance

We're building a smart data economy that works for everyone — giving people and businesses control of their data, enabling safe, consent-based data sharing, and unlocking innovation and competition. Open finance will drive smarter products and services, business growth and UK leadership in financial innovation.

- 3.1** In the sub-sections below, we set out what we expect open finance can deliver, the outcomes that will determine success, and what success looks like. While these are indicative and may also be influenced by other factors, they will support us in assessing our progress towards the vision.

### A. Increased innovation and competition

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- 3.2** Broader access to customers' information can lower barriers to entry by reducing data advantages. This could enable new firms to enter and scale in financial markets. It could also increase pricing pressure by reducing switching and search costs. These factors could fuel innovation towards new or improved products and services with greater choice, creating substantial benefits to businesses, consumers and the wider market. Open banking points to the possibilities. In the UK, open banking has 145 active third party providers facilitating approximately 17 million active users. Overseas, open banking through Pix has revolutionised payments in Brazil, becoming the predominant payment method with over 155 million users. Open finance's potential for innovation is further enhanced where it ties with other smart data schemes.
- 3.3** With more accurate, complete and technologically accessible consumer data, firms can realise substantial efficiency savings and offer consumers and businesses tailored financial advice. Open finance's benefits can be amplified by AI, to deliver features such as automated fraud detection, back-office operations and personalised customer service.
- 3.4** Different parts of the open finance ecosystem will experience these competitive pressures to differing degrees. We want to engage with industry, as set out in our roadmap (on page 19), to further understand likely impacts.

Outcomes	Contributes to...
<b>Open finance enables greater competition</b>	<ul style="list-style-type: none"> <li>• Reduced market concentration and greater firm entry</li> <li>• Increased consumer switching rates, for example, in insurance</li> <li>• Improved price, fees and value across financial services</li> </ul>
<b>Open finance enables more innovation</b>	<ul style="list-style-type: none"> <li>• The launch of new products and services, such as agentic commerce</li> <li>• Increased investment in research and development</li> </ul>
<b>Open finance leads to enhanced efficiency for firms</b>	<ul style="list-style-type: none"> <li>• Higher productivity within financial services</li> <li>• Reduced costs, frictions, and duplication</li> </ul>

## B. Inclusive consumer and SME outcomes

**3.5** Through greater innovation and competition, open finance can offer significant opportunities to deliver better value and choice. Emerging use cases such as faster credit decisions using current account data, personalised investment offerings and real-time financial management can:

- reduce the friction that consumers and businesses face
- more accurately meet specific needs
- enable more effective financial decision-making at lower costs

**3.6** We will engage with consumers and consumer groups to explore how open finance can support the earlier identification of consumers with characteristics of vulnerability. For example, borrowers in financial difficulty, people experiencing gambling issues or who are digitally excluded. This will allow firms to proactively provide support, ensuring open finance benefits all consumers.

**3.7** By drawing on emerging technology and wider consumer and business data, open finance can also support and enhance better consumer outcomes. Open finance products and services should meet consumer needs, offer fair value for money, support consumer understanding to ensure informed decision-making and enable support from firms to meet consumer needs.

**3.8** Open finance may also offer new and innovative ways of reducing fraud and financial crime.

Outcomes	Contributes to...
<b>Open finance is widely used by consumers and helps improve their financial lives</b>	<ul style="list-style-type: none"> <li>• High levels of adoption of open finance products</li> <li>• High satisfaction of open finance users</li> <li>• Improved financial outcomes of open finance users</li> </ul>
<b>Open finance improves financial inclusion for underserved or excluded groups</b>	<ul style="list-style-type: none"> <li>• Vulnerable consumers using open finance products to gain access to financial products, such as affordable credit</li> </ul>
<b>Open finance reduces the rate of fraud and financial crime</b>	<ul style="list-style-type: none"> <li>• Lower relative fraud rates and money laundering at firms using open finance technologies and products</li> </ul>

## C. Enhanced economic growth

**3.9** Open finance can support wider economic growth by improving productivity, competition, and international competitiveness. Specifically, by:

- **Improving capital allocation** – more information could allow lenders to make better decisions and more efficiently provide capital to businesses, for example, in SME lending. This could raise investment across the broader economy and contribute to productivity growth, the key driver of growth in the long term.
- **Enabling consumers to make better financial decisions** – improved financial decision-making, lower prices/fees, and better switching could support consumers’ financial positions. Increased economic participation could also provide more capital for UK investment.
- **Supporting risk allocation and mitigation** – data-enabled automation, analytics, and better risk assessment could improve financial inclusion, more accurately price risk and reduce fraud. This could support more effective risk taking by allowing risks to be managed appropriately and protecting economic agents from shocks.
- **Increasing export opportunities** – exports of open finance technology and services will contribute directly to growth. Improved productivity in financial services could give an advantage to UK-based firms and attract increased foreign investment.

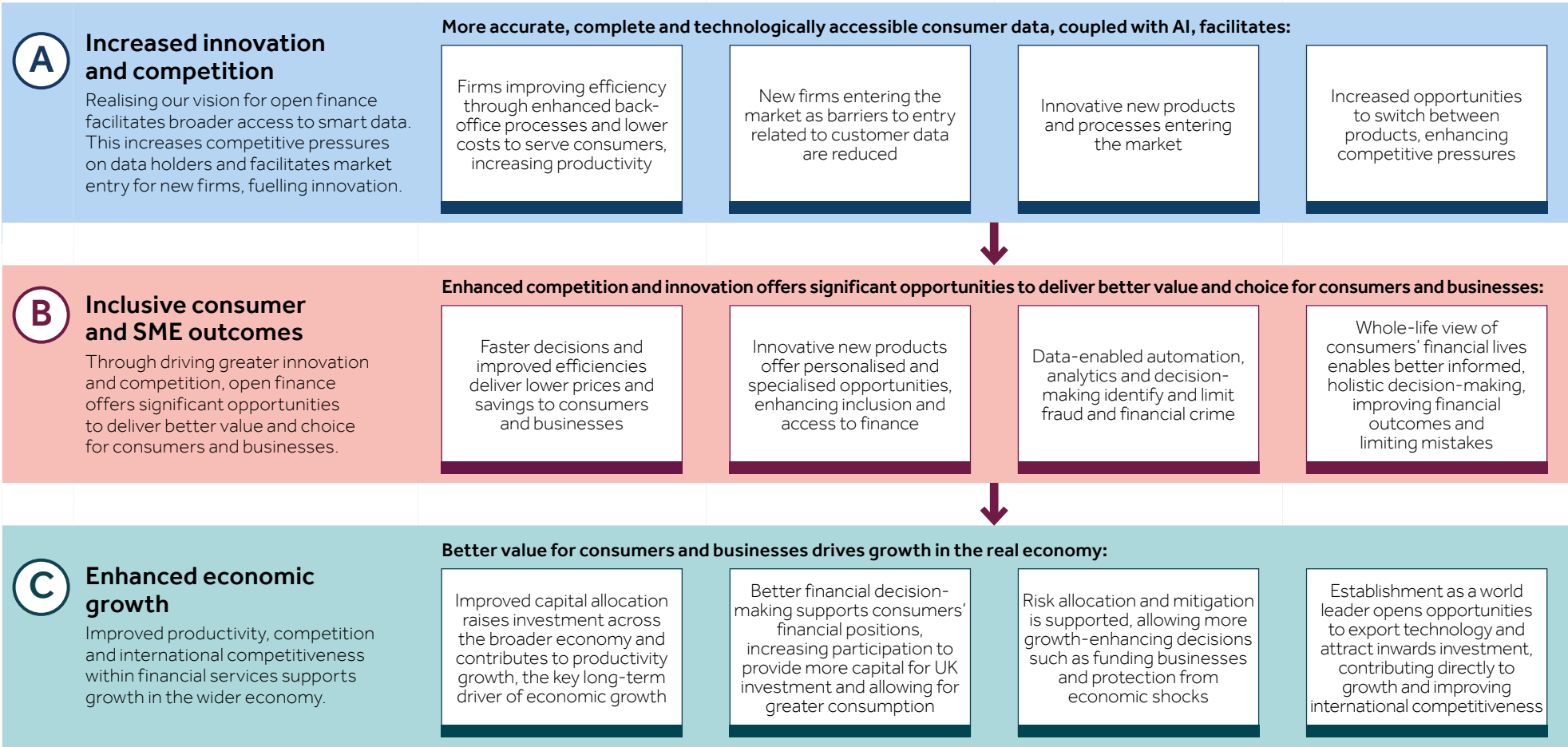
Outcomes	Contributes to...
<b>Open finance generates growth in the UK</b>	<ul style="list-style-type: none"> <li>• Improved access to credit for consumers and SMEs</li> <li>• Increased participation and financial engagement</li> <li>• Higher exports of open finance technology</li> <li>• Inwards investment to open finance firms</li> <li>• Adoption of UK open finance standards internationally</li> </ul>

**Our ambition is for open finance to offer opportunities to streamline data sharing and improve efficiencies across a range of financial products and services, including:**

- SME lending
- mortgages
- insurance
- pensions
- savings
- investments
- credit
- debt management
- account switching

## The FCA's vision for open finance

**We're building a smart data economy that works for everyone – giving people and businesses control of their data, enabling safe, consent-based data sharing, and unlocking innovation and competition. Open finance will drive smarter products and services, business growth and UK leadership in financial innovation.**



## Chapter 4

# Collaborating with industry to develop open finance

- 4.1** Our research on the current state of open banking and the future of open finance highlighted the importance of a roadmap to provide clarity to industry and allow coordinated investment. So, we have set out a roadmap to 2030 (on page 19), outlining the key activities needed to develop open finance.
- 4.2** Our roadmap describes what we will deliver. It highlights the critical decisions that we, working with external stakeholders, will need to take to develop open finance at scale. Our roadmap also highlights where evidence and input from stakeholders will be vital for shaping the long-term regulatory framework. Roadmap activities will leverage the capabilities of our [Innovation Hub](#) and our [Smart Data Accelerator](#) to set up the next phase of delivery, gather evidence and help unlock the benefits of open finance.
- 4.3** Key activities include:
- TechSprints, research and testing, initially in Q1 and Q4 2026, allowing us to experiment, innovate and learn. Starting with our priority use cases, we will demonstrate how open finance can be used as a tool to tackle challenges faced by consumers, businesses and firms. We will support firms in developing innovative solutions to these problems and explore the data and technology infrastructure required to unlock new business models.
  - Engaging with external stakeholders to progress the delivery of open finance. Activities such as a PolicySprint in Q2 2026 will help us build consensus on where open finance can improve consumer journeys and outcomes, as well as identifying what industry will need from a future framework to unlock access to key data sets. Targeted engagement from Q2 2026, including through workshops and roundtables, will help us better understand what industry-led progress could achieve, and where a future regulatory framework will be needed to remove barriers and enable further progress. Our engagement will also identify how to build confidence, for firms and fintechs to invest in open finance, and for consumers and businesses to adopt open finance products and services.
  - Seeking views on what we can do to ensure our regulations help to unlock the benefits and promote the safe and responsible adoption of open finance. In Q4 2026, we will publish a discussion paper focused on the first open finance scheme. We will then consider a long-term regulatory framework for open finance that enables data sharing to deliver high-impact use cases. Our testing will show where common frameworks, shared infrastructure and governance arrangements are needed to unlock benefits at scale. We will work with the Treasury to consider options for this regulatory framework in 2027.

- 4.4** In line with our commitment to be a smarter regulator, we are taking an agile approach to help open finance develop rapidly. Our vision sets out where we want to see open finance go in future, and we will collaborate with stakeholders to help realise this. We will develop a shortlist of future use cases and prioritise these according to impact. As we deliver use cases, we will seek feedback from stakeholders through retrospectives and other engagement, helping us to learn as we go.
- 4.5** To enable open finance to develop quickly, we have started to explore what progress and innovation is possible today. We recently concluded TechSprints on SME lending and mortgages as part of our Smart Data Accelerator, which was launched in September 2025 to advance open finance and smart data for consumers and businesses in the UK. The TechSprints ran from November 2025 to February 2026, allowing participants to use synthetic data to test how their open finance products and services could operate. Participating firms pushed boundaries to address sector challenges with innovative solutions such as AI-enhanced affordability assessment tools for mortgages, reusable data packages for loan applications and AI-assisted business planning for SMEs, showing strong commitment to making open finance a reality.
- 4.6** In parallel, we are working with stakeholders to identify and unlock further high-impact use cases. We have launched an FCA-led taskforce to develop a Prioritisation and Real-world Insights Selection Matrix (PRISM) by Q3 2026, identifying the impacts of use cases on consumer outcomes, competition, growth and innovation. This brings together the expertise of industry, consumer groups, academia and technical experts to help shape an open finance ecosystem that delivers measurable benefits.
- 4.7** We are also drawing on lessons learned from the roll out of open banking. We previously worked with industry to enable the expansion of open banking services, which now have approximately 17 million active users, representing nearly 1 in 3 adults in the UK. We have also supported industry to make progress towards the roll out of a commercial variable recurring payment scheme on an industry-led, voluntary basis. And to set up a scheme operator, the UK Payments Initiative, which brings together 31 firms from across the ecosystem. We are now exploring how the development of open finance can benefit from similar approaches and where it may need to go further.
- 4.8** We are exploring how to strengthen authentication, consent, and trust across open finance, and how this can be underpinned by a robust, interoperable infrastructure. This includes our recently announced technology and infrastructure research to explore infrastructure and architecture models, assessing aspects such as emerging technologies, impact and governance. We will test the findings with industry and other stakeholders and use this to guide our decision-making on the long-term evolution of open finance in the UK.
- 4.9** Alongside regulatory design, we want industry to come together to explore which aspects of open finance can be delivered without additional regulation. We will work with industry to carry out further testing and experimentation, supported by synthetic data and our Digital Sandbox – this will help to highlight potential barriers and misaligned incentives between different participants. It will also help us understand where regulatory intervention may be needed to achieve further benefits and to enable open finance to reach its full potential.

- 4.10** We are collaborating with the Digital Regulation Cooperation Forum on the Consumer Duty and its interactions with data protection, supporting the development of open finance data sharing. We also continue to support industry-led initiatives to use smart data to address challenges faced by consumers and businesses. For example, the Centre for Finance, Innovation and Technology's previous open finance coalition and current SME Access to Credit coalition.
- 4.11** We will continue to collaborate with other jurisdictions and international stakeholders to explore cross-border data portability and open finance. We are part of Project Aperta, a Bank for International Settlements Innovation Hub Hong Kong project aimed at reducing frictions and costs in global finance. Initial use cases include SME bank account opening and cross-border trade finance. Streamlining these processes in a secure and technology-forward way has potentially transformative opportunities for businesses and cross-border finance. We look forward to testing these use cases with our Project Aperta partners and pushing the boundaries of what is possible in cross-border data sharing.

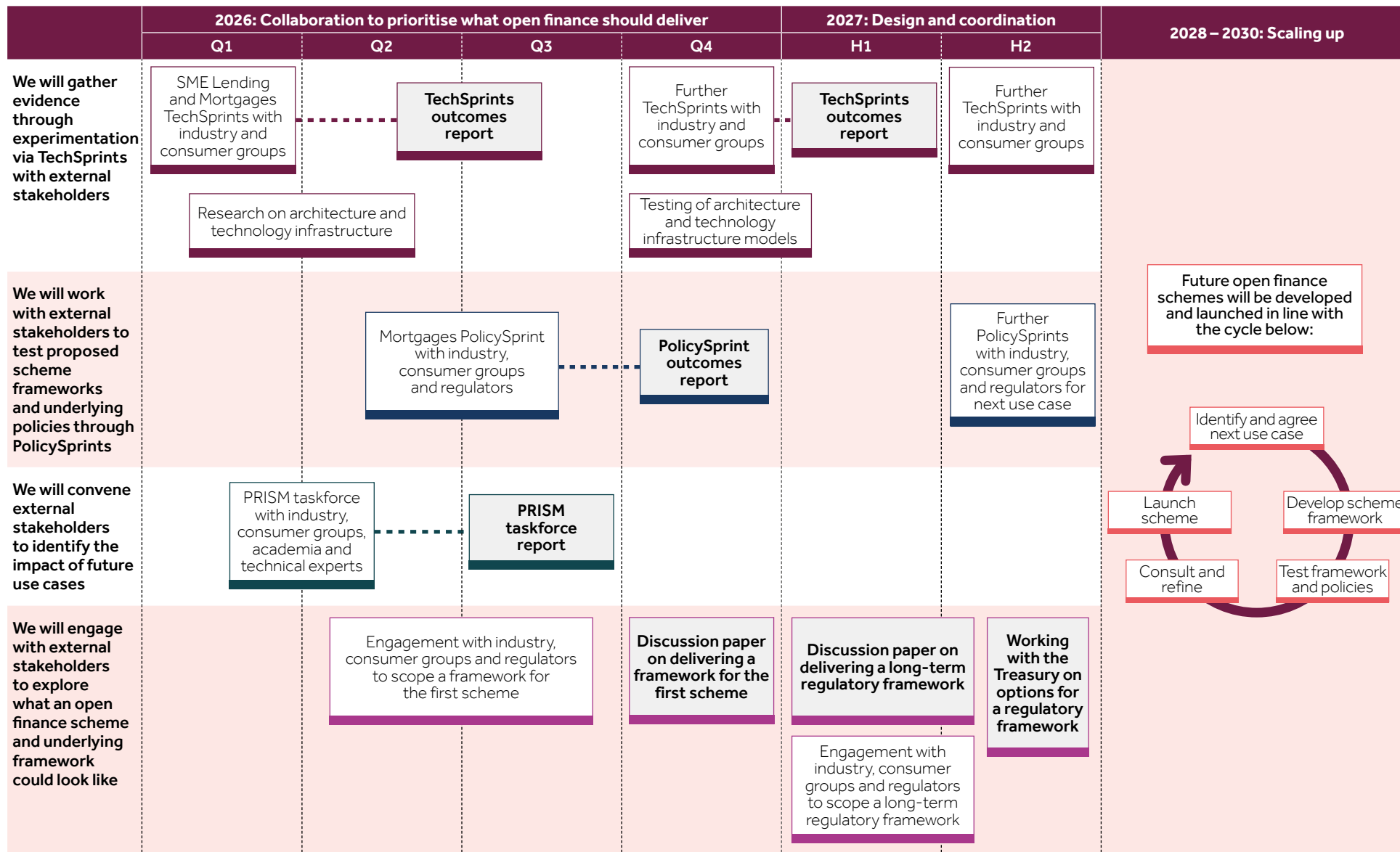
## Chapter 5

### Next steps

- 5.1** Over the coming months, we will assess the impact of this paper on the wider ecosystem. We will also keep our planned activities, as set out in our roadmap, under review.
- 5.2** Please email [OpenFinanceRoadmap@fca.org.uk](mailto:OpenFinanceRoadmap@fca.org.uk) if you wish to discuss this paper.

# Chapter 6

## Open finance roadmap



© Financial Conduct Authority 2026  
12 Endeavour Square London E20 1JN  
Telephone: +44 (0)20 7066 1000  
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