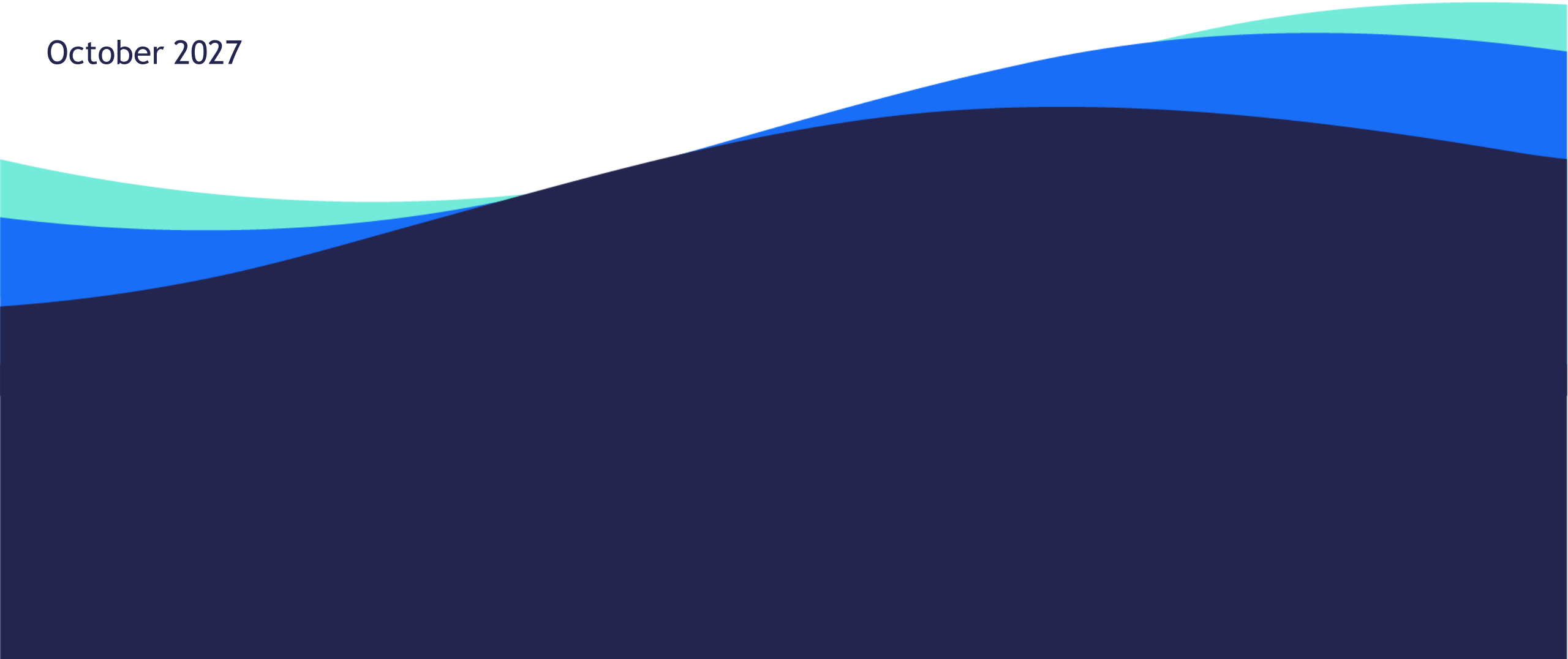


Migration of The Co-operative Bank OBL Registration to Coventry Building Society OBL Registration in January 2027

October 2027



This pack sets out the details of the migration of The Co-operative Bank OBL Registration to Coventry Building Society OBL Registration and the actions that TPPs will need to take from January 2027

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1. Background and TPP actions

On 1 January 2025, Coventry Building Society (the Society) purchased The Co-operative Bank (the Bank). As a result, the existing Open Banking Ltd (OBL) Co-operative Bank registration will be migrated to the Coventry Building Society registration in January 2027.

Background

- From 1 January 2027 we're proposing to transfer the Co-operative Bank's business, including smile, to Coventry Building Society, subject to Court approval of the proposed transfer.
- If approved, the transfer is expected to happen at on 1 January 2027. For more information on the transfer of the Co-operative Bank's business to Nationwide Building Society, please see [The Coventry Building Society Transfer | The Co-operative Bank](#).
- As part of our integration activities, work is underway to relinquish the Co-operative Bank's banking permissions / licence with the FCA. As a result, the existing OBL Co-operative Bank registration will be migrated to the Coventry Building Society registration in January 2027. Details on the specific date this will take effect will be communicated closer to the time.

TPP actions

- This pack includes what action you need to take to ensure that there is minimal disruption to AIS and PIS services.
- If you have any queries or questions regarding this communication
If you have any queries or questions regarding this communication, please contact TPP.Support@co-operativebank.co.uk using 'OBL CBS Migration Query' in the subject field.
- If you have any issues with our service you should continue to raise queries with TPP.Support@co-operativebank.co.uk or raise a ticket via the OBL service desk in the same way you do now.

2. Summary of changes TPPs will need to make

	Current position (Co-operative Bank)	'To be' position (Coventry Building Society)
TPP activity - Sending: Organisation ID for ax-fapi-financial-idheader	0015800001HQQskAAH	0014H00001lFE3cQAG
TPP Activity - Receiving: public key for verification	https://keystore.openbanking.org.uk/0015800001HQQskAAH/{{key-id}}.jwks	https://keystore.openbanking.org.uk/0014H00001lFE3cQAG/{{key-id}}.jwks
Developer portals	Co-operative Bank Retail - Co-operative Bank Developer Portal Open Banking The Co-operative Bank Co-operative Bank Business - Introducing Co-operative Bank's Open Banking Solution for TPPs Coventry Building Society - Coventry Building Society Developer Portal - APIs	Separate Developer Portals will be maintained Co-operative Bank Retail - Co-operative Bank Developer Portal Open Banking The Co-operative Bank Co-operative Bank Business - Introducing Co-operative Bank's Open Banking Solution for TPPs Coventry Building Society - Coventry Building Society Developer Portal - APIs

3. Changes TPPs will need to make from January 2027

From January 2027, TPPs will need to change to the Coventry Building Society identifier.

TPPs can obtain a new key ID from The Co-operative Bank (Sandbox) Software Statement on the Coventry Building Society OBL Directory in order to test.

TPP Activity - Sending

- Currently when a TPP makes any request for an Open Banking resource, they are expected to send ax-fapi-financial-idheader.
- The value of this header should be the Open Banking FAPI Financial ID of the organisation they are polling.
- In the case of Co-operative Bank this is 0015800001HQQskAAH.
- Once the change comes into effect in January 2027 TPPs will need to send to the Coventry Building Society identifier instead which is 0014H00001lFE3cQAG.

TPP Activity - Receiving

- The idtokens returned by the OpenID Connect API and the x-jws-signature headers returned by the Payment Initiation API will now use Coventry Building Society Open Banking keys, so if you wish to verify the payload you will need to ensure you are looking at the correct JWKS endpoint.
- Currently if you wish to verify a returned idtoken or x-jws-signature, you will obtain the public key for verification by navigating to: <https://keystore.openbanking.org.uk/0015800001HQQskAAH/{{key-id}}.jwks>
- Once the switch is complete, you will need to navigate to: <https://keystore.openbanking.org.uk/0014H00001lFE3cQAG/{{key-id}}.jwks>

4. Developer Portals

There will be no changes to Developer Portals or OBL Transparency calendars. Co-operative bank and Coventry Building Society will continue to maintain separate Developer Portals and

There are no changes to Developer Portals

For Co-operative Bank details TPPs should still consult the respective Developer Portal for our Retail and Business Open banking services. For Coventry Building Society Open Banking details are still available via their Developer Portal.

- Co-operative Bank Retail - [Co-operative Bank Developer Portal | Open Banking | The Co-operative Bank](#)
- Co-operative Bank Business - [Introducing Co-operative Bank's Open Banking Solution for TPPs](#)
- Coventry Building Society - [Coventry Building Society Developer Portal - APIs](#)

5. Frequently asked questions

Will customers have to renew their consents due to this change?

No, there will be no requirement for customers to renew their consents.

Will TPPs need to re-register?

No, there will be no requirement for TPPs to re-register to use Co-operative Bank Retail Open Banking APIs as part of this change.

Will the Co-operative Bank Retail APIs still operate on the same URLs?

No domain name changes are included in this change.

Will TPPs using Co-operative Business Open Banking have to make any changes?

Our expectation is that TPPs using the Business interface supported by Token.io can continue to use this as they currently do. We will inform TPPs if this is not the case.

When will you be issuing details of the time and date this changes will take effect?

We will provide this information as soon as it is confirmed. No change will take place before the end of the 3 months' notice period following our breaking change notification on 19 October.

Will TPPs need to raise issues with the Co-operative Bank support mailbox or with Coventry Building Society?

There is no change to how you raise queries and issues. Any issues with Co-operative Bank Retail or Business Open banking will continue to be raised via TPP.Support@co-operativebank.co.uk

Will TPPs be able to implement their changes ahead of time?

No, any changes implemented by TPPs cannot take effect until the point we move to the Coventry Building Society Directory registration. TPPs can test the change in our sandbox ahead of time.