

The background of the slide is a collage of three images. The top image shows a modern building with a glass facade and a grid-like structure. The middle image shows a close-up of hands holding pens, with one hand holding a pen and the other holding a piece of paper. The bottom image shows a hand holding a pen, with the pen tip pointing towards the text.

Open Banking

Language Development

Prepared for Open Banking

Implementation Entity

IPSOS MORI

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Introduction

Open Banking Implementation Entity (OBIE) has developed the Open Banking Consent Model, the process by which a Payment Service User (PSU, also referred to as customer) gives their consent to a Third Party Provider (TPP) to initiate payments or access account information and transaction data from the relevant Payment Servicing Payment Service Provider (ASPSP).

MORI conducted a programme of primary qualitative research to provide Open Banking Implementation Entity with the perspective of consumers and small businesses on the language to be used in introducing and describing Open Banking. This research provides an account of that research programme and findings which supported the development of the Open Banking Consent Model.

This report is written to support the OBIE's documents: Open Banking Consent Model Guidelines, Part 1: Implementation Guidelines, Part 2: User Experience

The report consists of three sections:

1.

Principles of language use for Open banking

Including worked examples based on the research

2.

Data cluster names and descriptors

With a commentary on our recommendations

3.

Detailed findings from on-line community

Full information about all the evaluated language



Technical note: This report is based on a qualitative research study. Such research is designed to be illustrative, detailed and exploratory:

- Findings are not statistically representative
- It provides insight into perceptions, feelings and behaviour rather than conclusions from a robust, quantifiably valid sample
- Strength of feeling attributed to participants is only true of those involved in the research and not the population of the target audience
- Perceptions of participants may not always be factually accurate - they represent the truth of participants

Research Process and Objectives

research programme was focused on determining the appropriate language and vocabulary for the new concepts and capabilities introduced as a result of Open Banking. Through an online community and a series of discussion groups we introduced consumers and small business owners to a range of potential terms and descriptions related to Open Banking, in order to evaluate their understanding and interpretation of the proposed language.

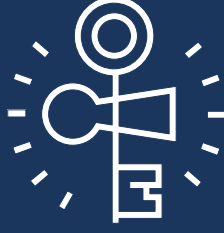
Objectives were to identify the right vocabulary, terms and words to be used...



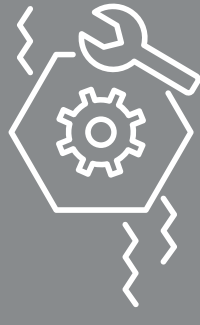
When describing elements specific to the Consent Model, specifically the authentication and authorisation customer experiences



When developing awareness, benefits and messaging for Open Banking and the Open Banking ecosystem



When describing key Open Banking and the Open Banking ecosystem concepts to both consumers and small business owners



When describing technical elements of the Open Banking API to customers e.g. the names used to define data clusters as part of the Consent Model

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1-day Online community

Fieldwork **28th to 30th June 2017**

Participants drawn from across the UK (25 consumers, 5 small business owners)

4 x 2-hour focus groups

- Fieldwork **5th and 6th July 2017**
- 3 groups of consumers, 1 group of small business owners (5 participants per group)
- Groups conducted in London and Birmingham

Consumer participants recruited to reflect a range of typologies identified by OBIE:

Heavy online users: Digitally savvy but not necessarily financially savvy. Attitudinally very comfortable shopping online, and would describe it as their preferred form of shopping. Tends to shop a wide range of retailers on a monthly basis.

Early adopters of technology: Attitudinally open to newer forms of technology and have latest devices / gadgets e.g. using wearables, early adopters of mobile payments or poor credit history: Includes new migrants (including students), who have no credit history and only a very basic bank account

frequently overdrawn

Occasional/ undergoing life events: Getting married, retired or changing job/house

Technophobes / laggards: Attitudinally / behaviourally the opposite of early adopters – resistant to adopting new technology e.g. late adopters of smart phones, preference for more traditional communications and payments

Multi-banked: Those who hold more than 1 current account, with multiple providers (and make use of them - i.e. the accounts aren't just dormant, but have a specific role)



Part 1: Principles of language use for Open Banking

At the completion of the study we were able to identify a series of principles, based on the responses of participants to all the language evaluated. The first section of our report introduces those principles with examples to demonstrate these in the context of some of the language evaluated.

Professional and simple language, which is neither too obscure nor too colloquial was best received by participants

Phrase initially evaluated

“ We are now transferring you to your chosen bank/building society

Why it does not resonate

Concerns arose about how customers would arrive at their bank's website and about the risk of being hacked if they accessed online banking through the TPP.



Alternative phrase evaluated

You are now leaving us and we are securely transferring you over to your bank/building society

”

Why it resonates

This wording was felt to be more reassuring and clearer, with consumers and small business's feeling comfortable they were not being re-directed but leaving the TPP and starting a new journey with their bank

'Securely transferring you' feels more reassuring.

Small business

The second phrase puts initial emphasis on the customer rather than the TPP. The first gives the sense that the customer has no choice, whereas the second suggests the customer is initiating the action – offering the customer a feeling of control.

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Professional and simple language, which is neither too obscure nor too colloquial was best received by participants

Phrase initially evaluated

Payment initiation

Why it does not resonate

Phrase was not precisely understood. Suggested interpretations included 'setting up a regular payment' and 'authorising a first payment'.

Passive voice in 'payment initiation' feels distant for some as if there isn't a lead company or person involved in the initiation, which has the potential to make the user uneasy.

Alternative phrase evaluated

Making a payment

Why it resonates

This term was deemed more explicit by participants, since it employs well-known banking and consumer phraseology to describe a 'familiar' financial transaction.

Our interpretation is that this type of language makes it easier for the user to associate themselves with the scenario as the language employed is less jargon-like and bureaucratic than 'payment initiation'.

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Overly assertive phrases and words can risk undermining customers' comfort and sense of security with Open Banking

Term initially evaluated



Alternative term evaluated

Alert

Notification

”

Why the alternative resonates

'Notification' was felt by many to convey a similar message to 'Alert' but in a more neutral and less potentially alarming way.

Phrase initially evaluated



Alternative phrase evaluated

We have been asked to provide xxxxx with details of your bank account. Click the “confirm” button to authorise.

Xxxxx has requested the following information about your bank account. If you agree to us providing this specific information, then please click the 'confirm' button below.

”

Why the alternative resonates

The second phrase was considered by many participants to be clearer and gave a greater sense of both consumer choice and reassurance about the overall process.

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Ambiguous or unfamiliar language also risks raising concerns around security and undermining confidence in Open Banking

Term initially evaluated



Alternative phrase evaluated

Sweeping

Managing money by
adjusting account balances

”

Why the alternative resonates

The alternative phrase was very clear to consumers and they were able to understand what it referred to, whereas sweeping was unfamiliar to the majority of participants.

Phrase initially evaluated



Alternative phrase evaluated

We're now transferring you to
xxx, TPP's trusted partner who
will gather information on
your behalf.

Please wait while our trusted
partner xxx securely accesses
information on your account.

”

Why the alternative resonates

The latter statement was considered by many to be very clear. The use of the word 'securely' added significant reassurance. The specificity of the reference to 'your account', enhanced understanding of the process.

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Ambiguous or unfamiliar language also risks raising concerns around security and undermining confidence in Open Banking

considered the most helpful language to employ when discussing dashboards, which might be employed to assist customers in using and managing consents.

Language evaluated	
account permission dashboard'	
consent dashboard'	
account summary page'	
account management dashboard'	

'Account'

Many felt that the word 'Account' inadequately represented the full range of services covered by Open Banking

The term 'Management' suggested to many of our participants a facility to review and actively engage with the control and format of this information

The word 'Summary' was deemed more passive; it did not suggest to the consumer that they could change anything about their payments or agreements

'Dashboard'

The word 'Dashboard' was potentially misleading and confusing for many participants, as the context of use is unfamiliar

Where dashboards are being used in the workplace and amongst small businesses the term was more clearly understood

In the light of these findings, it is clear that there would be consumer value in the emergence of a generic descriptor of these new services (e.g. 'Open Banking'). This would allow, for example, the use and understanding of a term such as 'Open Banking Management Page'



Part 2:

Data cluster names and descriptors

Different Open Banking use cases will require consumers to grant TPPs permission to access different elements of their banking data. A set of descriptors needed to be established, enabling customers to clearly understand what they are consenting to. This section summarises the consumer responses to the evaluated language and descriptions.

When talking about 'Your Account', the consumers spoken to felt 'information' was too broad, preferring 'details'

Terms evaluated

Your Account Details

Your account name, number and sort code

Your account balance ~~today~~

Any other name by which you refer to this account

Detailed feedback

Cluster name

- Clearly identifies the content required using **language that both consumers and banks use**
- The preference is for the term '**Details**' to be used.
- The alternative 'Information' suggests a broader range of potential content is required and is open to a wider, less precise, interpretation. 'Information' in this context potentially **leaves questions in the user's mind** and could become a point of confusion

Permission codes

- Consider removing the word 'today' as it encourages participants to question the time of day at which their balance would be checked and if this would take into consideration pending transactions
- The alternative ('Nickname') for 'other name' was highly unpopular with small businesses

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When talking about 'Your Payment Agreements' functional and familiar bank' language was welcomed by consumers with whom we spoke

Terms evaluated

Regular Payments

your direct debits

your standing orders

~~details of your standing orders~~

other payee agreements you have set up

Detailed feedback

Cluster name

- **Simple and functional.** Participants easily identified 'regular payments' as referring to direct debits and standing orders and were fully comfortable with this cluster name

Permission codes

- The majority of participants questioned the need for any information beyond 'Your Direct Debits' and 'Your Standing Orders'
- The final phrase was perceived to be superfluous by some (this may change if 'Open Banking payments' become established as another form of regular payment)

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Your Account Transactions' is a clear and straightforward descriptor,

used on participants responses

Terms evaluated

Your Account Transactions

incoming and outgoing transactions -payments from your account

details of each transaction as they appear on your statement

the balance of your account after each transaction

Detailed feedback

Cluster name

- 'Your Account Transactions' is the most appropriate of the terms evaluated, being simple and concise and **using terminology familiar to consumers and used by banks**
- 'Transactions' is deemed a good descriptor for the history of financial activity and encompasses payments made across methods (e.g. cheques, direct debits, online payments)

Permission codes

- The recommendation was to **simplify this to a single descriptive** 'Your incoming and outgoing transactions'. The expectation expressed by many participants was that this would naturally include the final two phrases
- It should also be noted that the term 'Payments' suggested only outgoing transactions to many participants

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Our Account Features and benefits' is the most effective description

for the final cluster

Terms evaluated

Our Account Features and **Services** Benefits

What type of account you have
What fees/charges/interest you pay
What benefits the account gives you (e.g. discounts, credit interest)



Less question focused alternative would be:

What type of account you have
What fees, charges and interest you pay
What benefits, services, rewards, and interest your account offers

Detailed feedback

Cluster name

- **'Benefits' is readily understood** to be related to aspects of a current account package, for example, having access to preferred mortgage rates.
- The term 'Services' was perceived to be more generic and might include elements known only to the bank
- A third option evaluated, 'Product information' was the least appealing as it was considered to be product specific, e.g. an overdraft

Permission codes

- The descriptions could be optimised by **rephrasing them as statements rather than questions**, aligning the style with the other three clusters

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Part 3: Detailed findings from on-line community

Within the on-line community participants were asked to provide their interpretation of the language to be evaluated. Where the language was misinterpreted or there was inconsistency in responses, further probing was undertaken and, in some instances, alternative language introduced. The following slides summarise the responses to all the language tested in the community phase.

Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
bank account	<p>The term was understood, in the context of payment initiation.</p> <p>There was some confusion about how an Open Banking payment would differ from a debit card payment, which many believe to be a direct payment from their bank account.</p> <p>For those who understood that the payment would be taken directly from their bank account, there were concerns around liability in case of fraud.</p> <p>Some small businesses suggested calling it 'Account credit' to make it feel a more protected method of payment.</p> <p>Some consumers were unclear how this would work, but some used words such as 'automatic' or 'direct payment'.</p>	
bank account	This was understood to be about providing account details such as sort code and account number.	
What's your bank/ account number? What do you need to do to set up a new account?	<p>Clearly understood.</p> <p><i>"I think the term is spot on, I can't think of a better or more appropriate way of explaining this"</i> Consumer</p>	
Beneficiary details / payee	<p>The terms 'Beneficiary details' and 'Payee' terms were evaluated side by side and were both understood.</p> <p>However, 'Payee' is felt to be closer to consumer language and the language already used by banks.</p>	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
For this service, source the following information through our partner xxxxx	<p>In the context of a payment initiation use case, this was generally understood to refer to a fourth party who will source information on the TPP's (retailer's) behalf.</p> <p>There are some concerns here about the impact this will have on an individual's credit score. There is an assumption from a minority of consumers that this activity might leave a similar footprint to a credit check.</p> <p>Concerns were also expressed about allowing a third party, which is unknown to the end-customer, to have access to banking information.</p>	
Clicking next you are consenting to make xxx to make one off request to our bank for the details	Clearly understood.	
Details read our Terms & Conditions Privacy Policy	Clearly understood. This is seen as a normal stage in any online purchase processes.	
There is a multiple step requirement	Clearly understood.	

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Phrase / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
are now transferring you to chosen bank / building society	<p>The form of words employed here caused some concern amongst both consumer and small business audiences. From the phrasing it was unclear exactly how the customer would arrive at their bank's website.</p> <p>In addition there were concerns that information might be vulnerable to being 'hacked' or compromised if online banking were accessed through the TPP . Reassurance on security will be required to instil confidence at this stage.</p>	<p>ALTERNATIVE TERM evaluated:</p> <p>You are now leaving us and we are securely transferring over to your bank/building society</p> <p>This was found to be more reassuring and clearer than the previous phrase. Consumers and small businesses felt comfortable knowing they are not being redirected but instead leaving the TPP and starting a new journey with the bank.</p> <p><i>"Securely transferring you' feels more reassuring!"</i> Small business</p>
are now transferring you to TPP's trusted partner who will transfer information on your behalf.	<p>This phrase was felt to describe an extra step and a potential security risk. Some consumers and small businesses said they would feel the need to contact their bank to ensure the mentioned company was 'registered' and safe to use.</p>	<p>ALTERNATIVE TERM evaluated:</p> <p>Please wait while our trusted partner xxx securely accesses information on your account.</p> <p>This phrase was more readily accepted because it gave the impression that this stage is secure and would not necessarily be an 'extra' step.</p> <p><i>"To me, both words 'trust' and 'securely' are the two words you pick up and give you confidence to access your account."</i> Small business</p> <p>However concerns remain about the safety of a third party accessing personal information.</p>
financial) product	Clearly understood.	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
Access is valid xx/xx/xx OR request is for a period with start dates and end dates	Participants felt that the word 'access' was a more natural fit than 'request' in this context. There was no clear preference between 'valid until...' and a 'period with start dates and end dates xxx'	
xx has requested xx/xx/xx from the opening account	The phrase is understood. Some consumers would like to be provided with a time frame for the access (which will be applied in the user experience)	
xx has requested access to xx/xx/xx from the opening account	Again, some consumers and small businesses would prefer the reassurance of knowing this access was for a limited time period. <i>"This means that you will be allowing xxxx to access your bank account at any time."</i> Consumer	
xx has requested access to xx/xx/xx from the opening account	Clearly understood, in the context of a previously set-up Open Banking use case	
xx has requested access to xx/xx/xx from the opening account	Clearly understood, in the context of an Open Banking use case	
xx has requested access to xx/xx/xx from the opening account	Clear and viewed as a positive security measure. Access is perceived to be limited to one occasion, which is as seen as positive.	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
Users have been asked to provide details of bank account. the "confirm" button to authorise	<p>Some consumers and small businesses mentioned they would feel uncomfortable providing this level of detail at this stage in an online purchase journey (the use case context for evaluating this term).</p> <p>However, it was felt that this could be partly due to the wording of the phrase so an alternative was also evaluated.</p> <p>In addition, questions arose around a TPP being able to access a customer's account 'whenever they wanted' without express permission on each occasion.</p>	<p>ALTERNATIVE TERM evaluated:</p> <p>Xxxxx has requested the following information about your bank account. If you agree to us providing this specific information, then please click the 'confirm' button below</p> <p>This statement was considered to be very clear and a good additional step to reassure the customer that their bank recognises the link with the retailer.</p> <p><i>"This is much more clear in its intent and also the controls that have in the process. The statement makes clear that xxxx have requested information and that my Bank is waiting on my approval to agree to this. This gives me control over whether I agree and an understanding that the information being provided is limited and not open."</i> Consumer</p>
Banking credentials	Clearly understood, but 'banking information' was suggested as a clearer and a more user friendly description	<p>ALTERNATIVE TERM evaluated:</p> <p>Banking information</p> <p>Clearly understood.</p> <p>Consumers and small business participants envisioned the information would include aspects such as; bank account details (account number, sort code), balance and transaction history</p>
Security factor authentication	Generally understood to be an additional security question or password to 'verify ones-self'.	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
Consent	Clearly understood. Defined by participants as 'giving permission' or 'agreeing'.	
Open Banking	Clearly understood	
Open Banking API system	Without the provision of any context about what Open Banking is, online community members were unclear about what it might be.	'Shared Banking' and 'Trusted Partner Banking' were evaluated as alternatives in the groups. 'Shared Banking' tended to lead participants to think of joint held bank accounts. The use of the word 'trusted', in 'Trusted Partner Banking' caused some discussion about whose trust was involved (customer, bank etc.). Neither of these terms seem to offer greater clarity than Open Banking.
Opening consent to bank account	None of the participants were aware of this term or its meaning, nor did they offer any useful hypotheses about what it might mean. It appears likely that, if this term is to be used in a consumer context, significant supporting explanation / education will be required.	
Party Provider	Clearly understood by most. However, it caused some consumers and small businesses to raise issues about whether storage of their historic information would continue after consent had been revoked.	
	Clearly understood, in the context of an Open Banking use case	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
Future dated consent	The general meaning is understood by most participants. However, it appears from the response received, that there is an opportunity to provide even more clarity around whether this is an ad-hoc payment setup or a regular direct debit or standing order set up. Since the word 'single' is not fully achieving this, an alternative might be 'One-off, future dated payment'	
Sharing information	This is understood but makes some consumers and small businesses uncomfortable as they are unsure exactly what information they will be sharing	
Payment initiation	Not clearly understood by all participants but most took it to mean 'setting up a regular payment' or 'authorising a first payment'. A number expressed the view that this was banking 'insider-speak' and suggested a more plain-English alternative be employed " <i>I think jargon has a place, but not on online banking.</i> " - Small business	ALTERNATIVE TERM evaluated: Making a Payment This term is clearly understood and preferred to 'Payment Initiation'.
Payment Information Service Provider (AISP)	Seen as simple and straightforward. Taken literally to mean the TPP can access information about your account.	
Managing consent for our bank account	This was clear and understood as a way to revoke access or consent, as well as editing existing agreement times and access levels.	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
Approved Payees	<p>Generally understood.</p> <p><i>"When you add someone to your approved payees it means you have said that it is fine for that person to take money from your account."</i> Consumer</p> <p>There were some questions raised about how an Open Banking based payment tool would differ from direct debits or standing orders.</p>	
Trusted beneficiary	<p>'Trusted Beneficiary' was an unfamiliar term to most. Small businesses were generally able to arrive at the intended meaning of it, but consumers were not.</p> <p>Consumer participants broadly interpreted this as relating to a trustee or, in some cases, power of attorney.</p>	<p>ALTERNATIVE TERM evaluated:</p> <p>(My) Approved Payees</p> <p>This alternative was widely preferred amongst participants. 'Payees' is a familiar term, used when transferring money via online/mobile banking.</p> <p>Some participants suggested that the use of 'My' is not desirable, since it suggests a greater level of for the individual. Their preference would be for their bank to take on more responsibility / accountability.</p>
Identificative Data	This was understood as information relating to a person's personal finances that should not be openly shared. Examples given by participants included: account number, sort code, credit card information, address, passwords, information relating to security questions such as date of birth and mother's maiden name	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
Notifications	<p>The term was understood as a notification in case of an urgent situation or in case of something negative or suspicious happening, for example: being alerted of reaching your overdraft limit, or being alerted that there has been fraudulent activity in your account.</p> <p><i>"These are alerts in relation to irregularities to my general/ day to day finances."</i> Consumer</p> <p><i>"An indication that there is a problem or security concern with an element of secure systems I use or possible unfamiliar use."</i> Small business</p>	<p>ALTERNATIVE TERM evaluated:</p> <p>Notifications</p> <p>'Notifications' was felt to convey a similar message to 'Alert' but in a more 'neutral' and 'softer' way.</p> <p><i>"It's not alarming."</i> Small business</p>
Managing	<p>A few of the small business participants were familiar with this term. However the majority of both small business and consumers participants did not know what it referred to.</p>	<p>ALTERNATIVE TERM evaluated:</p> <p>Managing money by adjusting account balances</p> <p>This phrase was very clear to consumers and they were able to understand what it referred to.</p>
Payment Initiation Service Provider (PISP)	<p>Participants were divided over whether they preferred the term Payment Initiation Service Provider or the alternative, 'Your Trusted Partner'.</p> <p>However, bearing in mind responses to other language, PISP seems to be more straightforward than 'Your Trusted Partner' as PISP is more explicit about the activity that the provider will undertake.</p>	

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Term / phrase evaluated	Findings (language and wider Open Banking implications)	Alternative term/ phrase evaluated (where applicable)
<p>will be combining your data with other forms of data from social media, to work out the best product for</p>	<p>Although participants generally found this language clear and understood what it meant, there was considerable concern expressed about the 'intrusion' on their privacy.</p> <p>For many it feels inappropriate to consider the idea of linking social media and their banking data and the idea raises significant security concerns.</p> <p>'Other forms of data' is not transparent enough for some.</p>	<p>ALTERNATIVE TERM evaluated:</p> <p>By sharing information with our partners, we can find the products and services that better match your needs</p> <p>This was understood as a way for third parties to access information in order to sell products. The same feelings of intrusion were felt. However excluding reference to social media and 'other forms of data' is positive.</p> <p><i>"It's quite positive in my eyes and gives the perception that I will be benefiting from this as they are looking for things suited to me personally than a general product fit for everybody"</i> Consumer</p> <p>Some suggested that it would be less 'worrying' if this referred to a single 'partner' rather than multiple 'partners'. If the partner could be named, this would be a further improvement from a customer point of view.</p> <p><i>"I would prefer it was partner singular. Partners would concern me that others I have not agreed to could be in contact or even have access to my details."</i> Small business</p>



Part 4:

Summary of learnings

Summary of learnings

research highlighted the importance of using **professional, precise, engaging and simple consumer language** throughout the Open Banking ecosystem, whilst **avoiding jargon / phrases that are too informal, friendly or colloquial**.

Also highlighted that:

consumers / small businesses have a **good understanding** of the language and content expected under each of the **key action headings**

therefore, wherever possible it will be important to **use the same banking language that customers are used to hearing / reading**

when introducing new language, focus on using words and phrases that deliver **clear explanations and calls to action**

In addition, insights from this research highlighted a number of key challenges facing Open Banking including

- **Simplifying the consent process** whilst ensuring customers understand all the stages and remain fully engaged
- Ensuring **fully aligned buy-in and communications** from the banks/building societies to provide Open Banking with **consistent positioning to generate credibility and impact**
- **Evidencing the added value benefits for consumers and small business's from TPP involvement**

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Standards and accreditations

Ipsos MORI's standards and accreditations provide our clients with the peace of mind that they can always depend on us to deliver reliable, actionable findings. Our focus on quality and continuous improvement means we have embedded a 'right first time' approach throughout our operations.

- **ISO 20252** is the international market research specific standard that supersedes BS 7911 / MRQSA & incorporates IQCS (Interviewer Quality Control Scheme); it covers the 5 stages of a Market Research project. Ipsos MORI was the first company in the world to gain this accreditation
- **MRS Company Partnership** – By being an MRS Company Partner, Ipsos MORI endorse and support the core MRS brand values of professionalism, research excellence and business effectiveness, and commit to comply with the MRS Code of Conduct throughout the organisation.
- **ISO 9001** - International general company standard with a focus on continual improvement through quality management systems. In 1994 we became one of the early adopters of the ISO 9001 business standard.
- **ISO 27001** - International standard for information security designed to ensure the selection of adequate and proportionate security controls. Ipsos MORI was the first research company in the UK to be awarded this in August 2008.
- **Data Protection Act** – Ipsos MORI is required to comply with the Data Protection Act; it covers the processing of personal data and the protection of privacy.



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This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

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