

Migration of Clydesdale Bank PLC OBL Registration to Nationwide Building Society OBL Registration

17th December 2025



This pack sets out the details of the migration of Clydesdale Bank PLC OBL Registration to Nationwide Building Society OBL Registration and the actions that TPPs will need to take from 3rd April 2026.

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1: Background and TPP Actions

In October 2024, Virgin Money (registered as Clydesdale Bank PLC with Open Banking Limited (OBL)) and Nationwide Building Society became part of the same group. As a result, the existing OBL Clydesdale Bank PLC registration will be migrated to the Nationwide Building Society registration at 00:00 on 3rd April 2026.

Background

- In October 2024, Virgin Money (registered as Clydesdale Bank PLC with Open Banking Limited (OBL)) and Nationwide Building Society became part of the same group. We are now working towards transferring Virgin Money's business to Nationwide Building Society, subject to Court approval.
- If approved, the transfer is expected to happen at 23:59 on 2nd April 2026. For more information on the transfer of Virgin Money's business to Nationwide Building Society, please see our dedicated microsite at virginmoney.com/nationwide-transfer.
- As part of our integration activities, work is underway to relinquish the Clydesdale Bank PLC 's banking permissions / licence with the FCA. This will happen over a period of time. As a result, the existing OBL Clydesdale Bank PLC registration will be migrated to the Nationwide Building Society registration at 00:00 on 3rd April 2026.

TPP Actions

- The next few slides include what action you need to take to ensure that there is minimal disruption.
- If you have any queries or questions regarding this communication, please contact OpenBankingResponse@virginmoney.com using 'OBL Directory Migration Query' in the subject field.
- If you have issues with any of our APIs / endpoints you should continue to raise a ticket in the Clydesdale Bank Plc Open Banking Service Desk or email OpenBankingResponse@virginmoney.com, in the same way as you do now.



2: Changing to the NBS identifier

From 3rd April 2026, TPPs will need to change to the Nationwide Building Society identifier.

TPP Activity - Sending

- Currently when a TPP makes any request for an Open Banking resource, they are expected to send a x-fapi-financial-id header.
- The value of this header should be the Open Banking FAPI Financial ID of the organisation they are polling.
- In the case of Clydesdale Bank PLC (Virgin Money) this is 0015800001041QVAAY.
- Once the change comes into effect (3rd April 2026), TPPs will need to send to the Nationwide Building Society identifier instead which is 0015800000jf8aKAAQ.

Sending - Current Position	From 00:00 3 rd April 2026 onwards
Clydesdale Bank PLC (Virgin Money) 0015800001041QVAAY	Nationwide Building Society 0015800000jf8aKAAQ

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 Nationwide 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/0015800001041QVAAY/{{key-id}}.jwks>

- Once the switch is complete, you will need to navigate to:

<https://keystore.openbanking.org.uk/0015800000jf8aKAAQ/{{key-id}}.jwks>

Receiving - Current Position	From 00:00 3 rd April 2026 onwards
https://keystore.openbanking.org.uk/0015800001041QVAAY/{{key-id}}.jwks	https://keystore.openbanking.org.uk/0015800000jf8aKAAQ/{{key-id}}.jwks

Please Note: All idtokens will be signed by Nationwide Building Society as well as using Nationwide Building Society identity for mutual TLS.



3: API end points

TPPs should continue to use the existing branded Virgin Money endpoints for Virgin Money accounts

- TPPs should continue to use the existing branded Virgin Money endpoints for Virgin Money accounts, as detailed below.

Virgin Money Stand-alone APIs

- Endpoints begin with <https://api.prod.ob.virginmoney.com/> and are used for:
 - Virgin Money personal credit card accounts and current and savings accounts with a sort code starting 08, including:
 - Virgin Money Essential Current Accounts.
 - Virgin Money savings accounts.
 - Northern Rock accounts rebranded to Virgin Money accounts.

Virgin Money Merged APIs

- Endpoints begin with <https://api.openbanking.virginmoney.com/> are used for:
 - Virgin Money business credit cards and current, savings and currency accounts with a sort code starting 05 or 82, including:
 - B accounts rebranded to Virgin Money accounts.
 - Clydesdale accounts rebranded to Virgin Money accounts.
 - Yorkshire accounts rebranded to Virgin Money accounts.



4: Developer portal

There are no changes to the developer portals.

- For now, there are no changes to the developer portals for Clydesdale Bank PLC (Virgin Money) and Nationwide Building Society.
- If any updates occur, we will communicate them promptly.
- The links to both portals are:

Clydesdale Bank PLC (Virgin Money)

<https://developer.virginmoney.com/>

Nationwide Group

[Open Banking | Nationwide Developer Portal](#)



5: Transparency calendar

We will retain separate Transparency Calendars. However, they will be under a new title with the migration to Nationwide Building Society.

- As both Clydesdale Bank PLC (Virgin Money) and Nationwide Building Society are on different versions of the Open Banking specifications, we will retain separate Transparency Calendars to make it easier for TPPs to find information.
- However, they will be under a new title with the migration to Nationwide Building Society.

Virgin Money

- Nationwide Building Society (Virgin Money merged APIs).
- Nationwide Building Society (Virgin Money stand-alone APIs).

Nationwide Building Society

- No change to existing name - Nationwide Building Society.



6: Summary

Details of the key changes are included below.

TPP Activity - Sending

Current Position From 00:00 3rd April 2026 onwards

Clydesdale Bank PLC (Virgin Money)
0015800001041QVAAY

Nationwide Building Society
0015800000jf8aKAAQ

TPP Activity – Receiving

Current Position From 00:00 3rd April 2026 onwards

<https://keystore.openbanking.org.uk/0015800001041QVAAY/{{key-id}}.jwks>

<https://keystore.openbanking.org.uk/0015800000jf8aKAAQ/{{key-id}}.jwks>

API End Points – Virgin Money Stand Alone

Current Position From 00:00 3rd April 2026 onwards

<https://api.prod.ob.virginmoney.com/>

No change

API End Points – Virgin Money Merged APIs

Current Position From 00:00 3rd April 2026 onwards

<https://api.openbanking.virginmoney.com/>

No change



7: Frequently asked questions

Will customers have to renew their consents as part of this change?

- No, there will be no requirement for customers to renew their consents as part of this change.

Will TPPs have to re-register to continue to use the Virgin Money APIs?

- No, there will be no requirement for TPPs to re-register to use Virgin Money APIs as part of this change.

Will the Virgin Money APIs still operate on the same URLs?

- Yes, no domain name changes are included in this change.

Will TPPs need to raise issues on the Clydesdale OB service desk or the Nationwide service desk?

- More communications will be issued nearer the time regarding how to contact Virgin Money and other additional information.