

Open Banking APIs are now available through Morningstar ByAllAccounts

Many financial institutions have made the decision to decommission support for credential-based screen-scraping from their websites. The only supported mechanism for aggregating from these financial institutions is through their new Open Banking APIs, which ByAllAccounts supports.

In order to gain access to these new Open Banking APIs you must sign the new ByAllAccounts Financial Institution Data Access Addendum ("FIDA). Once the agreement has been signed, we will enable your access to these new connections, and schedule a date to migrate your existing accounts. Morningstar is obligated by the financial institutions to have all customers that utilize our aggregation service to access financial data agree to these terms include in the FIDA. If the FIDA is not signed by the end of March 2022, we can no longer support your ability to connect to the following Financial Institutions:

- Charles Schwab & Co., Inc. - Client Log In
- Charles Schwab & Co., Inc. - Signature Alliance
- Charles Schwab Equity Award Center
- U.S. Bank - Online Banking
- Chase Online
- JPMorgan Private Bank
- Wells Fargo Bank
- Wells Fargo - The Private Bank
- Wells Fargo Online Brokerage
- Wells Fargo Advisors
- Fidelity NetBenefits
- Fidelity.com
- Many additional institutions will be added to this list as more Open Banking APIs become available.

On July 28, 2021, you received an email containing details about Open Banking, which included a generic FIDA for your review. The subject of this email was "Important Action Required To Retain Access To Schwab and Chase via Morningstar ByAllAccounts".

A subsequent email was sent in early September from alex.welch@morningstar.com, and contained your specific FIDA, requiring signature. The subject of this email was "Open Banking Amendment – BAA"

Please send the signed FIDA or direct any questions to byallaccounts-operations@morningstar.com.