



# Open Banking Channel Performance

01 January to 31 March 2022

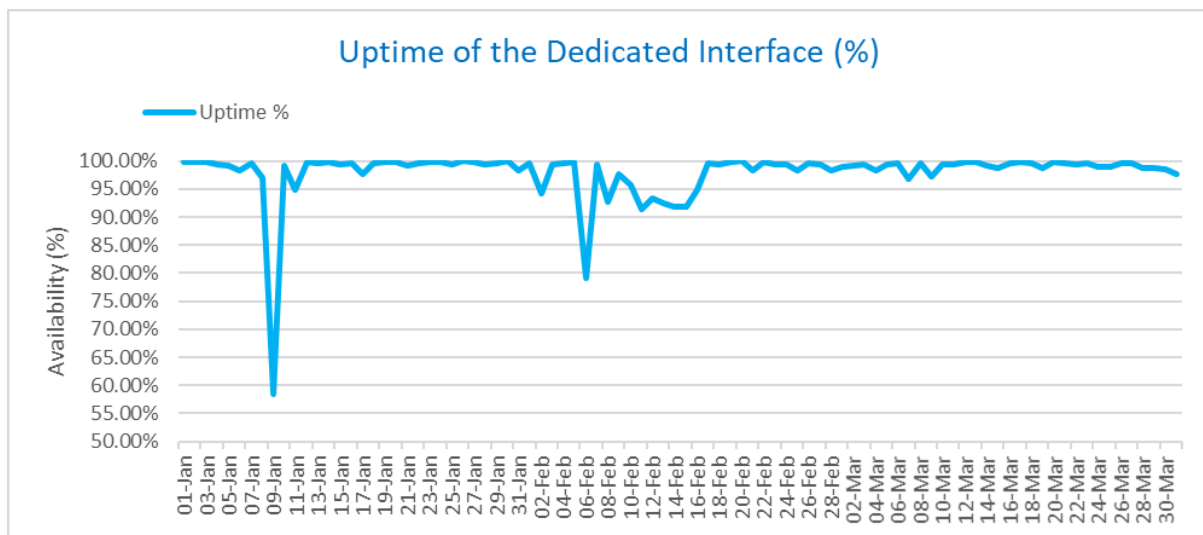
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering April to July 2022 will be published in August 2022.

# Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 January to 31 March 2022.

This service channel is considered unavailable when any request takes 30 seconds or more to be answered or when the interface returns a timeout error. In addition, all planned downtimes for maintenance have been included.



January 2022	
Date	01-Jan
Average Time	99.84%
Date	02-Jan
Average Time	99.79%
Date	03-Jan
Average Time	99.80%
Date	04-Jan
Average Time	99.39%
Date	05-Jan
Average Time	99.15%
Date	06-Jan
Average Time	98.23%
Date	07-Jan
Average Time	99.62%
Date	08-Jan
Average Time	96.93%
Date	09-Jan
Average Time	58.34%
Date	10-Jan
Average Time	99.21%
Date	11-Jan
Average Time	94.78%
Date	12-Jan
Average Time	99.84%
Date	13-Jan
Average Time	99.61%
Date	14-Jan
Average Time	99.74%
Date	15-Jan
Average Time	99.32%
Date	16-Jan
Average Time	99.50%
Date	17-Jan
Average Time	97.75%
Date	18-Jan
Average Time	99.63%
Date	19-Jan
Average Time	99.87%
Date	20-Jan
Average Time	99.73%
Date	21-Jan
Average Time	99.07%
Date	22-Jan
Average Time	99.49%
Date	23-Jan
Average Time	99.86%
Date	24-Jan
Average Time	99.87%
Date	25-Jan
Average Time	99.42%
Date	26-Jan
Average Time	99.93%
Date	27-Jan
Average Time	99.81%
Date	28-Jan
Average Time	99.31%
Date	29-Jan
Average Time	99.53%
Date	30-Jan
Average Time	99.98%
Date	31-Jan
Average Time	98.23%

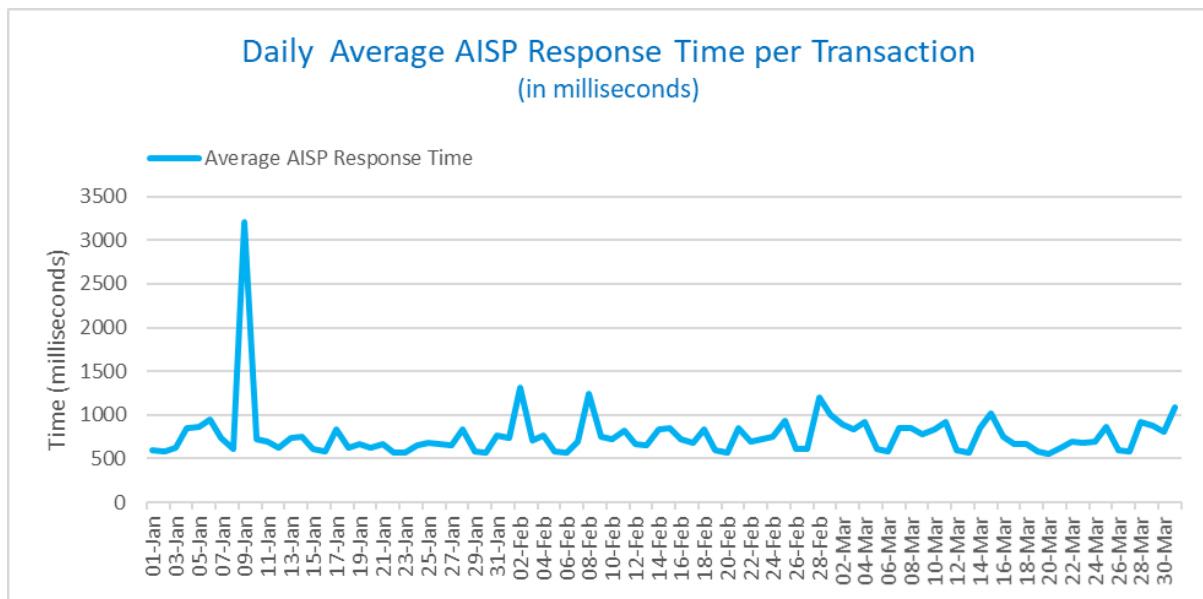
February 2022	
Date	01-Feb
Average Time	99.55%
Date	02-Feb
Average Time	94.27%
Date	03-Feb
Average Time	99.35%
Date	04-Feb
Average Time	99.54%
Date	05-Feb
Average Time	99.80%
Date	06-Feb
Average Time	79.13%
Date	07-Feb
Average Time	99.40%
Date	08-Feb
Average Time	92.65%
Date	09-Feb
Average Time	97.59%
Date	10-Feb
Average Time	95.69%
Date	11-Feb
Average Time	91.45%
Date	12-Feb
Average Time	93.33%
Date	13-Feb
Average Time	92.53%
Date	14-Feb
Average Time	91.76%
Date	15-Feb
Average Time	91.93%
Date	16-Feb
Average Time	94.88%
Date	17-Feb
Average Time	99.61%
Date	18-Feb
Average Time	99.41%
Date	19-Feb
Average Time	99.78%
Date	20-Feb
Average Time	99.93%
Date	21-Feb
Average Time	98.32%
Date	22-Feb
Average Time	99.74%
Date	23-Feb
Average Time	99.30%
Date	24-Feb
Average Time	99.27%
Date	25-Feb
Average Time	98.18%
Date	26-Feb
Average Time	99.51%
Date	27-Feb
Average Time	99.26%
Date	28-Feb
Average Time	98.35%

March 2022	
Date	01-Mar
Average Time	98.95%
Date	02-Mar
Average Time	99.11%
Date	03-Mar
Average Time	99.33%
Date	04-Mar
Average Time	98.38%
Date	05-Mar
Average Time	99.33%
Date	06-Mar
Average Time	99.69%
Date	07-Mar
Average Time	96.73%
Date	08-Mar
Average Time	99.61%
Date	09-Mar
Average Time	97.23%
Date	10-Mar
Average Time	99.27%
Date	11-Mar
Average Time	99.33%
Date	12-Mar
Average Time	99.84%
Date	13-Mar
Average Time	99.83%
Date	14-Mar
Average Time	99.24%
Date	15-Mar
Average Time	98.82%
Date	16-Mar
Average Time	99.53%
Date	17-Mar
Average Time	99.77%
Date	18-Mar
Average Time	99.58%
Date	19-Mar
Average Time	98.81%
Date	20-Mar
Average Time	99.79%
Date	21-Mar
Average Time	99.56%
Date	22-Mar
Average Time	99.47%
Date	23-Mar
Average Time	99.48%
Date	24-Mar
Average Time	98.90%
Date	25-Mar
Average Time	98.94%
Date	26-Mar
Average Time	99.58%
Date	27-Mar
Average Time	99.64%
Date	28-Mar
Average Time	98.68%
Date	29-Mar
Average Time	98.74%
Date	30-Mar
Average Time	98.41%
Date	31-Mar
Average Time	97.73%

# Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 January to 31 March 2022.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 768 milliseconds per call over this period.



January 2022	
Date	01-Jan
Average Time (ms)	593
Date	02-Jan
Average Time (ms)	587
Date	03-Jan
Average Time (ms)	628
Date	04-Jan
Average Time (ms)	849
Date	05-Jan
Average Time (ms)	857
Date	06-Jan
Average Time (ms)	942
Date	07-Jan
Average Time (ms)	743
Date	08-Jan
Average Time (ms)	616
Date	09-Jan
Average Time (ms)	3210
Date	10-Jan
Average Time (ms)	719
Date	11-Jan
Average Time (ms)	689
Date	12-Jan
Average Time (ms)	623
Date	13-Jan
Average Time (ms)	734
Date	14-Jan
Average Time (ms)	746
Date	15-Jan
Average Time (ms)	606
Date	16-Jan
Average Time (ms)	585
Date	17-Jan
Average Time (ms)	841
Date	18-Jan
Average Time (ms)	629
Date	19-Jan
Average Time (ms)	661
Date	20-Jan
Average Time (ms)	618
Date	21-Jan
Average Time (ms)	668
Date	22-Jan
Average Time (ms)	571
Date	23-Jan
Average Time (ms)	563
Date	24-Jan
Average Time (ms)	650
Date	25-Jan
Average Time (ms)	681
Date	26-Jan
Average Time (ms)	664
Date	27-Jan
Average Time (ms)	659
Date	28-Jan
Average Time (ms)	835
Date	29-Jan
Average Time (ms)	587
Date	30-Jan
Average Time (ms)	568
Date	31-Jan
Average Time (ms)	767

February 2022	
Date	01-Feb
Average Time (ms)	742
Date	02-Feb
Average Time (ms)	1317
Date	03-Feb
Average Time (ms)	710
Date	04-Feb
Average Time (ms)	760
Date	05-Feb
Average Time (ms)	583
Date	06-Feb
Average Time (ms)	568
Date	07-Feb
Average Time (ms)	697
Date	08-Feb
Average Time (ms)	1244
Date	09-Feb
Average Time (ms)	751
Date	10-Feb
Average Time (ms)	717
Date	11-Feb
Average Time (ms)	818
Date	12-Feb
Average Time (ms)	664
Date	13-Feb
Average Time (ms)	648
Date	14-Feb
Average Time (ms)	829
Date	15-Feb
Average Time (ms)	848
Date	16-Feb
Average Time (ms)	729
Date	17-Feb
Average Time (ms)	677
Date	18-Feb
Average Time (ms)	830
Date	19-Feb
Average Time (ms)	603
Date	20-Feb
Average Time (ms)	563
Date	21-Feb
Average Time (ms)	848
Date	22-Feb
Average Time (ms)	690
Date	23-Feb
Average Time (ms)	717
Date	24-Feb
Average Time (ms)	747
Date	25-Feb
Average Time (ms)	937
Date	26-Feb
Average Time (ms)	610
Date	27-Feb
Average Time (ms)	610
Date	28-Feb
Average Time (ms)	1193

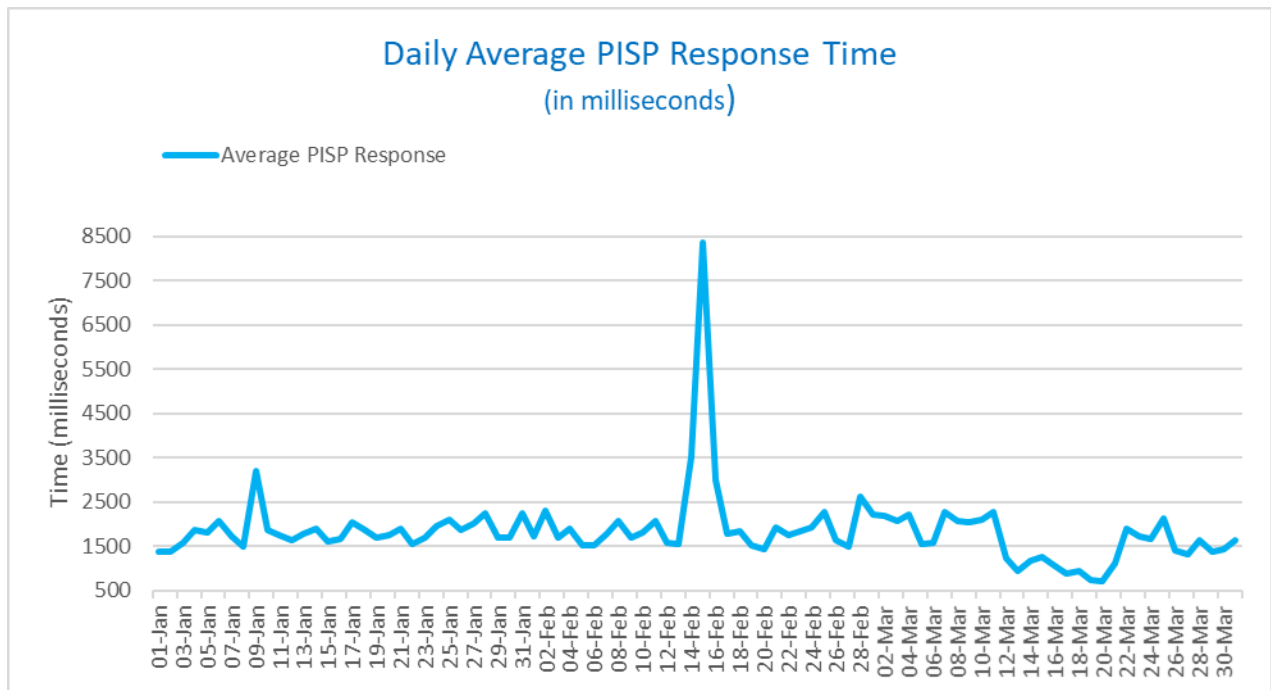
  

March 2022	
Date	01-Mar
Average Time (ms)	1005
Date	02-Mar
Average Time (ms)	894
Date	03-Mar
Average Time (ms)	837
Date	04-Mar
Average Time (ms)	915
Date	05-Mar
Average Time (ms)	610
Date	06-Mar
Average Time (ms)	586
Date	07-Mar
Average Time (ms)	843
Date	08-Mar
Average Time (ms)	848
Date	09-Mar
Average Time (ms)	776
Date	10-Mar
Average Time (ms)	832
Date	11-Mar
Average Time (ms)	925
Date	12-Mar
Average Time (ms)	593
Date	13-Mar
Average Time (ms)	564
Date	14-Mar
Average Time (ms)	849
Date	15-Mar
Average Time (ms)	1019
Date	16-Mar
Average Time (ms)	753
Date	17-Mar
Average Time (ms)	662
Date	18-Mar
Average Time (ms)	673
Date	19-Mar
Average Time (ms)	585
Date	20-Mar
Average Time (ms)	558
Date	21-Mar
Average Time (ms)	629
Date	22-Mar
Average Time (ms)	692
Date	23-Mar
Average Time (ms)	680
Date	24-Mar
Average Time (ms)	699
Date	25-Mar
Average Time (ms)	859
Date	26-Mar
Average Time (ms)	593
Date	27-Mar
Average Time (ms)	583
Date	28-Mar
Average Time (ms)	920
Date	29-Mar
Average Time (ms)	871
Date	30-Mar
Average Time (ms)	809
Date	31-Mar
Average Time (ms)	1089

# Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 January to 31 March 2022.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1845 milliseconds per call over this period.



January 2022	
Date	01-Jan
Average Time (ms)	1377
Date	02-Jan
Average Time (ms)	1374
Date	03-Jan
Average Time (ms)	1569
Date	04-Jan
Average Time (ms)	1871
Date	05-Jan
Average Time (ms)	1814
Date	06-Jan
Average Time (ms)	2073
Date	07-Jan
Average Time (ms)	1737
Date	08-Jan
Average Time (ms)	1483
Date	09-Jan
Average Time (ms)	3211
Date	10-Jan
Average Time (ms)	1859
Date	11-Jan
Average Time (ms)	1767
Date	12-Jan
Average Time (ms)	1639
Date	13-Jan
Average Time (ms)	1792
Date	14-Jan
Average Time (ms)	1899
Date	15-Jan
Average Time (ms)	1619
Date	16-Jan
Average Time (ms)	1666
Date	17-Jan
Average Time (ms)	2047
Date	18-Jan
Average Time (ms)	1868
Date	19-Jan
Average Time (ms)	1702
Date	20-Jan
Average Time (ms)	1746
Date	21-Jan
Average Time (ms)	1886
Date	22-Jan
Average Time (ms)	1547
Date	23-Jan
Average Time (ms)	1705
Date	24-Jan
Average Time (ms)	1941
Date	25-Jan
Average Time (ms)	2104
Date	26-Jan
Average Time (ms)	1870
Date	27-Jan
Average Time (ms)	2025
Date	28-Jan
Average Time (ms)	2248
Date	29-Jan
Average Time (ms)	1691
Date	30-Jan
Average Time (ms)	1700
Date	31-Jan
Average Time (ms)	2231

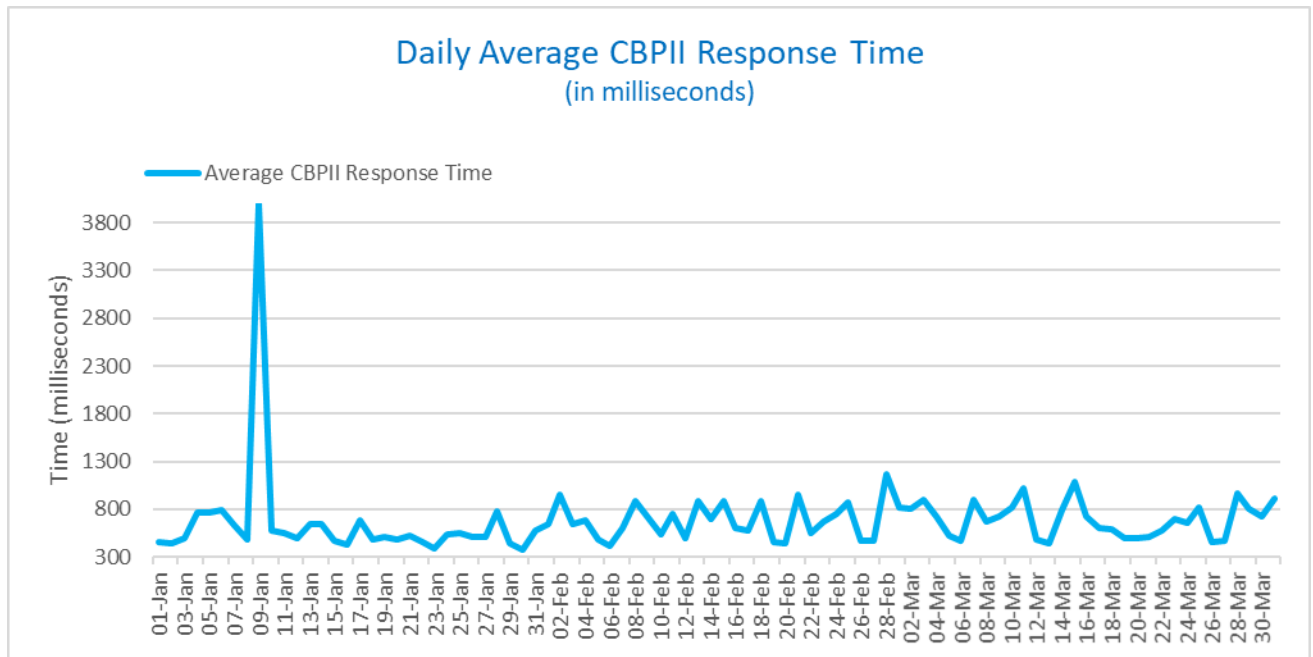
February 2022	
Date	01-Feb
Average Time (ms)	1726
Date	02-Feb
Average Time (ms)	2290
Date	03-Feb
Average Time (ms)	1693
Date	04-Feb
Average Time (ms)	1909
Date	05-Feb
Average Time (ms)	1509
Date	06-Feb
Average Time (ms)	1513
Date	07-Feb
Average Time (ms)	1776
Date	08-Feb
Average Time (ms)	2067
Date	09-Feb
Average Time (ms)	1692
Date	10-Feb
Average Time (ms)	1806
Date	11-Feb
Average Time (ms)	2081
Date	12-Feb
Average Time (ms)	1582
Date	13-Feb
Average Time (ms)	1561
Date	14-Feb
Average Time (ms)	3524
Date	15-Feb
Average Time (ms)	8361
Date	16-Feb
Average Time (ms)	2986
Date	17-Feb
Average Time (ms)	1784
Date	18-Feb
Average Time (ms)	1831
Date	19-Feb
Average Time (ms)	1507
Date	20-Feb
Average Time (ms)	1423
Date	21-Feb
Average Time (ms)	1934
Date	22-Feb
Average Time (ms)	1749
Date	23-Feb
Average Time (ms)	1834
Date	24-Feb
Average Time (ms)	1933
Date	25-Feb
Average Time (ms)	2273
Date	26-Feb
Average Time (ms)	1649
Date	27-Feb
Average Time (ms)	1485
Date	28-Feb
Average Time (ms)	2636

March 2022	
Date	01-Mar
Average Time (ms)	2217
Date	02-Mar
Average Time (ms)	2186
Date	03-Mar
Average Time (ms)	2061
Date	04-Mar
Average Time (ms)	2223
Date	05-Mar
Average Time (ms)	1544
Date	06-Mar
Average Time (ms)	1583
Date	07-Mar
Average Time (ms)	2273
Date	08-Mar
Average Time (ms)	2079
Date	09-Mar
Average Time (ms)	2029
Date	10-Mar
Average Time (ms)	2103
Date	11-Mar
Average Time (ms)	2283
Date	12-Mar
Average Time (ms)	1217
Date	13-Mar
Average Time (ms)	937
Date	14-Mar
Average Time (ms)	1175
Date	15-Mar
Average Time (ms)	1250
Date	16-Mar
Average Time (ms)	1065
Date	17-Mar
Average Time (ms)	895
Date	18-Mar
Average Time (ms)	952
Date	19-Mar
Average Time (ms)	731
Date	20-Mar
Average Time (ms)	714
Date	21-Mar
Average Time (ms)	1113
Date	22-Mar
Average Time (ms)	1884
Date	23-Mar
Average Time (ms)	1717
Date	24-Mar
Average Time (ms)	1678
Date	25-Mar
Average Time (ms)	2137
Date	26-Mar
Average Time (ms)	1398
Date	27-Mar
Average Time (ms)	1329
Date	28-Mar
Average Time (ms)	1644
Date	29-Mar
Average Time (ms)	1378
Date	30-Mar
Average Time (ms)	1419
Date	31-Mar
Average Time (ms)	1625

# Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 January to 31 March 2022.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 680 milliseconds per call over this period.



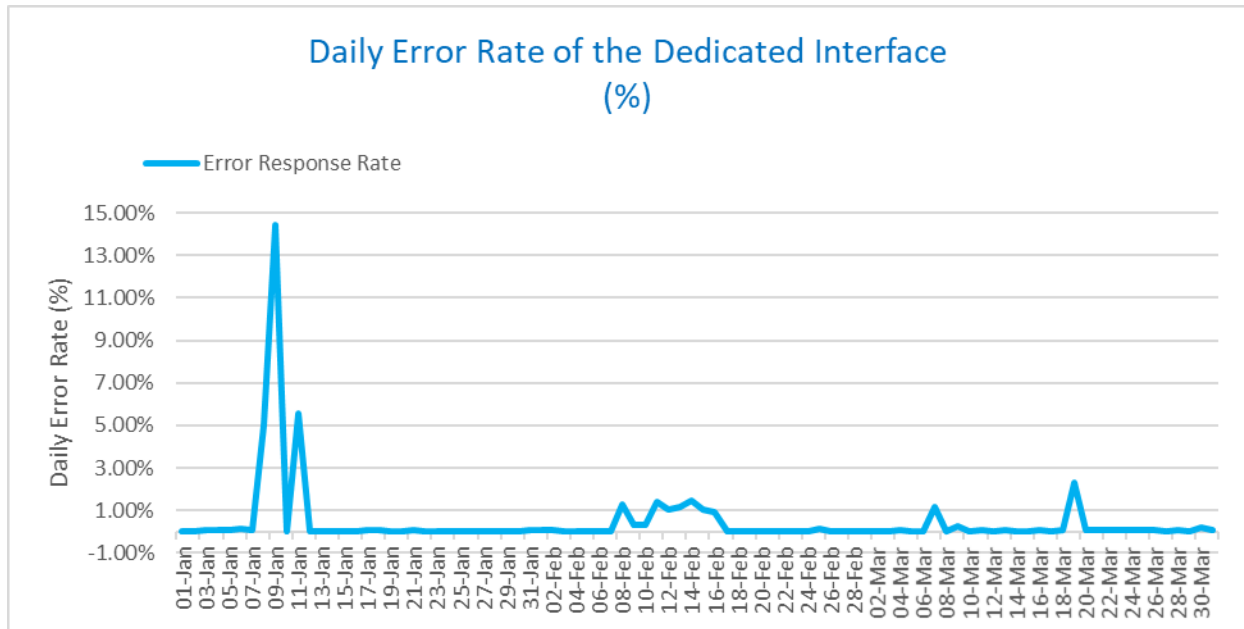
January 2022	
Date	01-Jan
Average Time (ms)	456
Date	02-Jan
Average Time (ms)	436
Date	03-Jan
Average Time (ms)	495
Date	04-Jan
Average Time (ms)	766
Date	05-Jan
Average Time (ms)	761
Date	06-Jan
Average Time (ms)	785
Date	07-Jan
Average Time (ms)	635
Date	08-Jan
Average Time (ms)	481
Date	09-Jan
Average Time (ms)	3998
Date	10-Jan
Average Time (ms)	581
Date	11-Jan
Average Time (ms)	544
Date	12-Jan
Average Time (ms)	496
Date	13-Jan
Average Time (ms)	638
Date	14-Jan
Average Time (ms)	650
Date	15-Jan
Average Time (ms)	468
Date	16-Jan
Average Time (ms)	433
Date	17-Jan
Average Time (ms)	689
Date	18-Jan
Average Time (ms)	481
Date	19-Jan
Average Time (ms)	508
Date	20-Jan
Average Time (ms)	479
Date	21-Jan
Average Time (ms)	525
Date	22-Jan
Average Time (ms)	450
Date	23-Jan
Average Time (ms)	382
Date	24-Jan
Average Time (ms)	535
Date	25-Jan
Average Time (ms)	552
Date	26-Jan
Average Time (ms)	505
Date	27-Jan
Average Time (ms)	515
Date	28-Jan
Average Time (ms)	772
Date	29-Jan
Average Time (ms)	443
Date	30-Jan
Average Time (ms)	381
Date	31-Jan
Average Time (ms)	573

February 2022	
Date	01-Feb
Average Time (ms)	637
Date	02-Feb
Average Time (ms)	956
Date	03-Feb
Average Time (ms)	645
Date	04-Feb
Average Time (ms)	679
Date	05-Feb
Average Time (ms)	479
Date	06-Feb
Average Time (ms)	422
Date	07-Feb
Average Time (ms)	601
Date	08-Feb
Average Time (ms)	888
Date	09-Feb
Average Time (ms)	713
Date	10-Feb
Average Time (ms)	534
Date	11-Feb
Average Time (ms)	755
Date	12-Feb
Average Time (ms)	496
Date	13-Feb
Average Time (ms)	880
Date	14-Feb
Average Time (ms)	700
Date	15-Feb
Average Time (ms)	888
Date	16-Feb
Average Time (ms)	599
Date	17-Feb
Average Time (ms)	572
Date	18-Feb
Average Time (ms)	882
Date	19-Feb
Average Time (ms)	461
Date	20-Feb
Average Time (ms)	438
Date	21-Feb
Average Time (ms)	952
Date	22-Feb
Average Time (ms)	554
Date	23-Feb
Average Time (ms)	675
Date	24-Feb
Average Time (ms)	754
Date	25-Feb
Average Time (ms)	869
Date	26-Feb
Average Time (ms)	467
Date	27-Feb
Average Time (ms)	474
Date	28-Feb
Average Time (ms)	1167

March 2022	
Date	01-Mar
Average Time (ms)	816
Date	02-Mar
Average Time (ms)	804
Date	03-Mar
Average Time (ms)	893
Date	04-Mar
Average Time (ms)	719
Date	05-Mar
Average Time (ms)	528
Date	06-Mar
Average Time (ms)	466
Date	07-Mar
Average Time (ms)	895
Date	08-Mar
Average Time (ms)	664
Date	09-Mar
Average Time (ms)	719
Date	10-Mar
Average Time (ms)	823
Date	11-Mar
Average Time (ms)	1026
Date	12-Mar
Average Time (ms)	484
Date	13-Mar
Average Time (ms)	446
Date	14-Mar
Average Time (ms)	789
Date	15-Mar
Average Time (ms)	1082
Date	16-Mar
Average Time (ms)	723
Date	17-Mar
Average Time (ms)	604
Date	18-Mar
Average Time (ms)	586
Date	19-Mar
Average Time (ms)	496
Date	20-Mar
Average Time (ms)	496
Date	21-Mar
Average Time (ms)	510
Date	22-Mar
Average Time (ms)	571
Date	23-Mar
Average Time (ms)	695
Date	24-Mar
Average Time (ms)	659
Date	25-Mar
Average Time (ms)	816
Date	26-Mar
Average Time (ms)	451
Date	27-Mar
Average Time (ms)	468
Date	28-Mar
Average Time (ms)	962
Date	29-Mar
Average Time (ms)	807
Date	30-Mar
Average Time (ms)	721
Date	31-Mar
Average Time (ms)	911

# Open Banking Dedicated Interface Performance

The daily error rate of the open banking dedicated interface is calculated as the proportion unsuccessful calls from any third party out of the total number of requests received each day.



January 2022	
Date	01-Jan
Daily error Rate (%)	0.02%
Date	02-Jan
Daily error Rate (%)	0.04%
Date	03-Jan
Daily error Rate (%)	0.06%
Date	04-Jan
Daily error Rate (%)	0.11%
Date	05-Jan
Daily error Rate (%)	0.11%
Date	06-Jan
Daily error Rate (%)	0.14%
Date	07-Jan
Daily error Rate (%)	0.06%
Date	08-Jan
Daily error Rate (%)	5.01%
Date	09-Jan
Daily error Rate (%)	14.41%
Date	10-Jan
Daily error Rate (%)	0.03%
Date	11-Jan
Daily error Rate (%)	5.57%
Date	12-Jan
Daily error Rate (%)	0.03%
Date	13-Jan
Daily error Rate (%)	0.04%
Date	14-Jan
Daily error Rate (%)	0.03%
Date	15-Jan
Daily error Rate (%)	0.03%
Date	16-Jan
Daily error Rate (%)	0.02%
Date	17-Jan
Daily error Rate (%)	0.08%
Date	18-Jan
Daily error Rate (%)	0.09%
Date	19-Jan
Daily error Rate (%)	0.02%
Date	20-Jan
Daily error Rate (%)	0.02%
Date	21-Jan
Daily error Rate (%)	0.09%
Date	22-Jan
Daily error Rate (%)	0.04%
Date	23-Jan
Daily error Rate (%)	0.03%
Date	24-Jan
Daily error Rate (%)	0.02%
Date	25-Jan
Daily error Rate (%)	0.05%
Date	26-Jan
Daily error Rate (%)	0.02%
Date	27-Jan
Daily error Rate (%)	0.01%
Date	28-Jan
Daily error Rate (%)	0.04%
Date	29-Jan
Daily error Rate (%)	0.04%
Date	30-Jan
Daily error Rate (%)	0.00%
Date	31-Jan
Daily error Rate (%)	0.07%

February 2022	
Date	01-Feb
Daily error Rate (%)	0.06%
Date	02-Feb
Daily error Rate (%)	0.11%
Date	03-Feb
Daily error Rate (%)	0.05%
Date	04-Feb
Daily error Rate (%)	0.02%
Date	05-Feb
Daily error Rate (%)	0.04%
Date	06-Feb
Daily error Rate (%)	0.02%
Date	07-Feb
Daily error Rate (%)	0.04%
Date	08-Feb
Daily error Rate (%)	1.31%
Date	09-Feb
Daily error Rate (%)	0.30%
Date	10-Feb
Daily error Rate (%)	0.34%
Date	11-Feb
Daily error Rate (%)	1.44%
Date	12-Feb
Daily error Rate (%)	1.08%
Date	13-Feb
Daily error Rate (%)	1.15%
Date	14-Feb
Daily error Rate (%)	1.46%
Date	15-Feb
Daily error Rate (%)	1.07%
Date	16-Feb
Daily error Rate (%)	0.93%
Date	17-Feb
Daily error Rate (%)	0.03%
Date	18-Feb
Daily error Rate (%)	0.03%
Date	19-Feb
Daily error Rate (%)	0.03%
Date	20-Feb
Daily error Rate (%)	0.02%
Date	21-Feb
Daily error Rate (%)	0.04%
Date	22-Feb
Daily error Rate (%)	0.02%
Date	23-Feb
Daily error Rate (%)	0.03%
Date	24-Feb
Daily error Rate (%)	0.02%
Date	25-Feb
Daily error Rate (%)	0.11%
Date	26-Feb
Daily error Rate (%)	0.02%
Date	27-Feb
Daily error Rate (%)	0.02%
Date	28-Feb
Daily error Rate (%)	0.05%

March 2022	
Date	01-Mar
Daily error Rate (%)	0.04%
Date	02-Mar
Daily error Rate (%)	0.03%
Date	03-Mar
Daily error Rate (%)	0.03%
Date	04-Mar
Daily error Rate (%)	0.10%
Date	05-Mar
Daily error Rate (%)	0.02%
Date	06-Mar
Daily error Rate (%)	0.03%
Date	07-Mar
Daily error Rate (%)	1.19%
Date	08-Mar
Daily error Rate (%)	0.05%
Date	09-Mar
Daily error Rate (%)	0.27%
Date	10-Mar
Daily error Rate (%)	0.05%
Date	11-Mar
Daily error Rate (%)	0.07%
Date	12-Mar
Daily error Rate (%)	0.03%
Date	13-Mar
Daily error Rate (%)	0.06%
Date	14-Mar
Daily error Rate (%)	0.04%
Date	15-Mar
Daily error Rate (%)	0.05%
Date	16-Mar
Daily error Rate (%)	0.07%
Date	17-Mar
Daily error Rate (%)	0.02%
Date	18-Mar
Daily error Rate (%)	0.06%
Date	19-Mar
Daily error Rate (%)	2.31%
Date	20-Mar
Daily error Rate (%)	0.06%
Date	21-Mar
Daily error Rate (%)	0.06%
Date	22-Mar
Daily error Rate (%)	0.05%
Date	23-Mar
Daily error Rate (%)	0.06%
Date	24-Mar
Daily error Rate (%)	0.10%
Date	25-Mar
Daily error Rate (%)	0.09%
Date	26-Mar
Daily error Rate (%)	0.05%
Date	27-Mar
Daily error Rate (%)	0.04%
Date	28-Mar
Daily error Rate (%)	0.06%
Date	29-Mar
Daily error Rate (%)	0.05%
Date	30-Mar
Daily error Rate (%)	0.23%
Date	31-Mar
Daily error Rate (%)	0.10%