



Open Banking Channel Performance

01 July to 30 September 2020

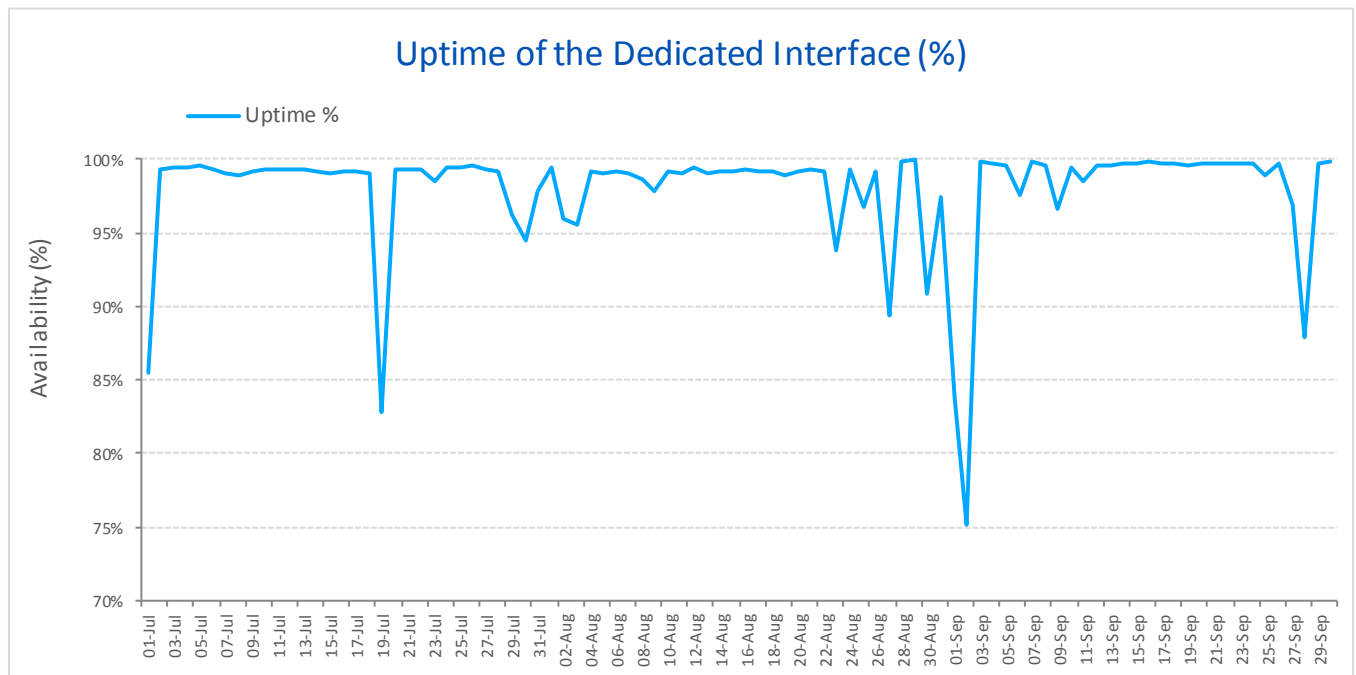
This report helps customers and Third Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering October to December 2020 will be published in January 2021.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 July and 30 September 2020.

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.



July 2020	
Date	Uptime %
01-Jul	85.43%
02-Jul	99.35%
03-Jul	99.41%
04-Jul	99.44%
05-Jul	99.55%
06-Jul	99.30%
07-Jul	99.12%
08-Jul	98.93%
09-Jul	99.23%
10-Jul	99.31%
11-Jul	99.34%
12-Jul	99.30%
13-Jul	99.29%
14-Jul	99.20%
15-Jul	99.03%
16-Jul	99.24%
17-Jul	99.24%
18-Jul	98.99%
19-Jul	82.77%
20-Jul	99.26%
21-Jul	99.31%
22-Jul	99.35%
23-Jul	98.51%
24-Jul	99.41%
25-Jul	99.39%
26-Jul	99.56%
27-Jul	99.32%
28-Jul	99.18%
29-Jul	96.30%
30-Jul	94.44%
31-Jul	97.79%

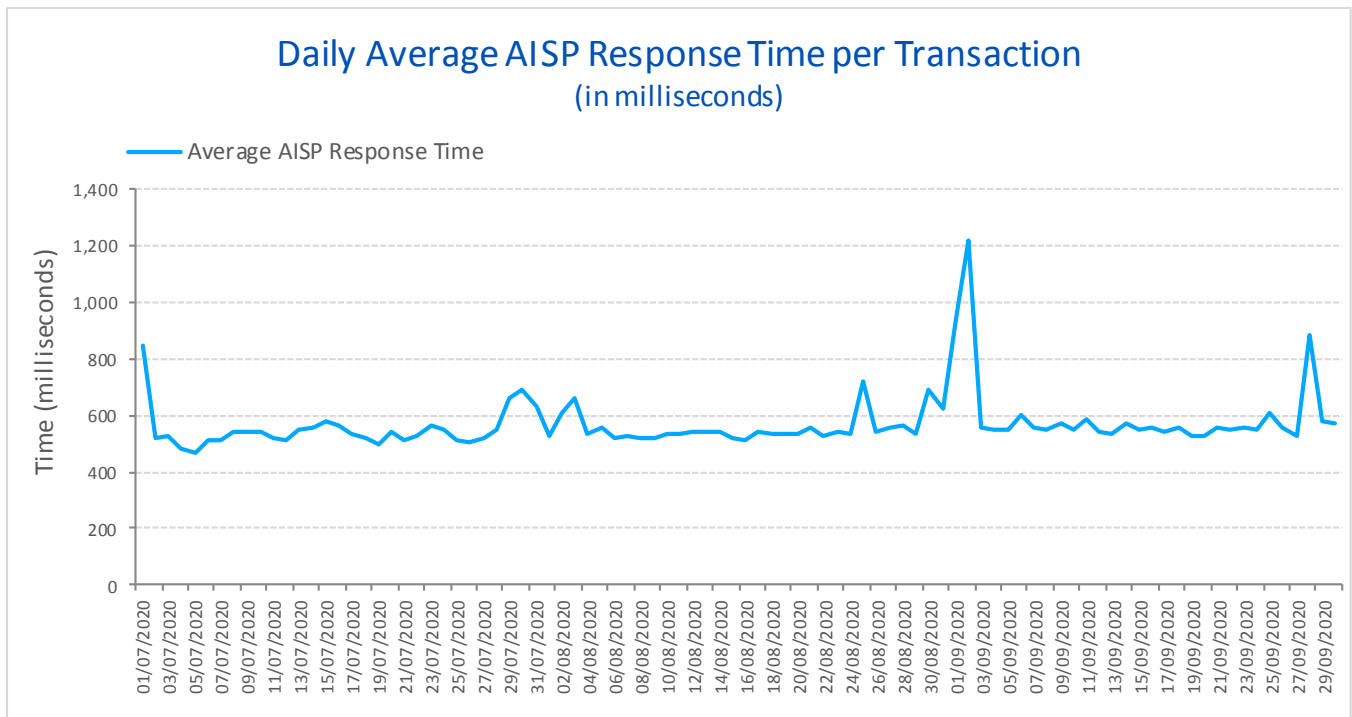
August 2020	
Date	Uptime %
01-Aug	99.40%
02-Aug	96.02%
03-Aug	95.59%
04-Aug	99.22%
05-Aug	98.99%
06-Aug	99.25%
07-Aug	99.11%
08-Aug	98.65%
09-Aug	97.88%
10-Aug	99.14%
11-Aug	99.07%
12-Aug	99.45%
13-Aug	99.09%
14-Aug	99.13%
15-Aug	99.14%
16-Aug	99.39%
17-Aug	99.25%
18-Aug	99.13%
19-Aug	98.90%
20-Aug	99.24%
21-Aug	99.39%
22-Aug	99.24%
23-Aug	93.85%
24-Aug	99.32%
25-Aug	96.75%
26-Aug	99.13%
27-Aug	89.36%
28-Aug	99.83%
29-Aug	99.93%
30-Aug	90.80%
31-Aug	97.50%

September 2020	
Date	Uptime %
01-Sep	83.68%
02-Sep	75.14%
03-Sep	99.83%
04-Sep	99.69%
05-Sep	99.57%
06-Sep	97.57%
07-Sep	99.80%
08-Sep	99.62%
09-Sep	96.63%
10-Sep	99.47%
11-Sep	98.52%
12-Sep	99.64%
13-Sep	99.62%
14-Sep	99.75%
15-Sep	99.68%
16-Sep	99.83%
17-Sep	99.73%
18-Sep	99.72%
19-Sep	99.56%
20-Sep	99.71%
21-Sep	99.79%
22-Sep	99.75%
23-Sep	99.72%
24-Sep	99.74%
25-Sep	98.98%
26-Sep	99.68%
27-Sep	96.85%
28-Sep	87.95%
29-Sep	99.73%
30-Sep	99.82%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 July and 30 September 2020.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 570 milliseconds per call over this period.



July 2020	
Date	Average Time (ms)
01-Jul	844
02-Jul	521
03-Jul	530
04-Jul	484
05-Jul	466
06-Jul	511
07-Jul	510
08-Jul	544
09-Jul	542
10-Jul	541
11-Jul	520
12-Jul	513
13-Jul	548
14-Jul	554
15-Jul	576
16-Jul	566
17-Jul	533
18-Jul	519
19-Jul	496
20-Jul	545
21-Jul	515
22-Jul	526
23-Jul	567
24-Jul	548
25-Jul	511
26-Jul	507
27-Jul	522
28-Jul	542
29-Jul	532
30-Jul	694
31-Jul	631

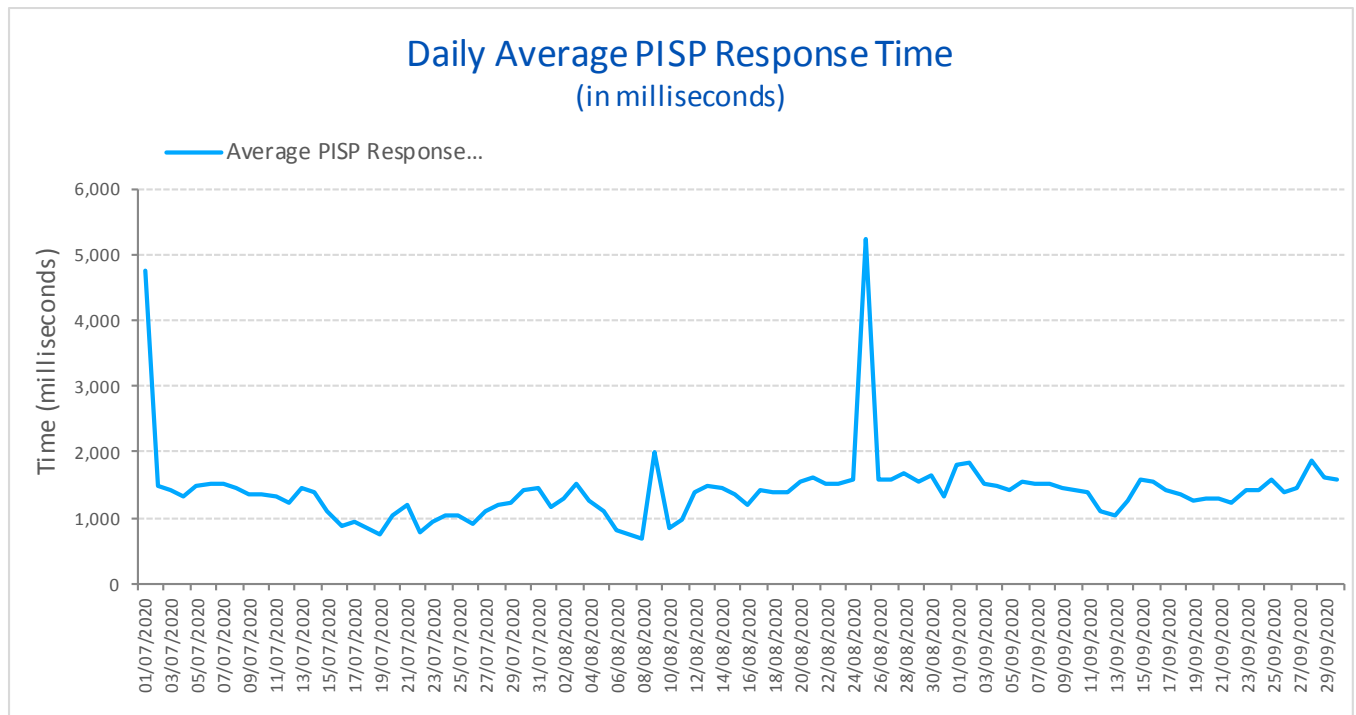
August 2020	
Date	Average Time (ms)
01-Aug	529
02-Aug	609
03-Aug	664
04-Aug	537
05-Aug	553
06-Aug	523
07-Aug	530
08-Aug	521
09-Aug	520
10-Aug	538
11-Aug	534
12-Aug	541
13-Aug	543
14-Aug	539
15-Aug	522
16-Aug	513
17-Aug	542
18-Aug	536
19-Aug	533
20-Aug	534
21-Aug	557
22-Aug	527
23-Aug	542
24-Aug	532
25-Aug	718
26-Aug	542
27-Aug	556
28-Aug	567
29-Aug	533
30-Aug	693
31-Aug	627

September 2020	
Date	Average Time (ms)
01-Sep	936
02-Sep	1216
03-Sep	555
04-Sep	552
05-Sep	549
06-Sep	600
07-Sep	558
08-Sep	547
09-Sep	571
10-Sep	549
11-Sep	587
12-Sep	543
13-Sep	531
14-Sep	572
15-Sep	548
16-Sep	560
17-Sep	545
18-Sep	556
19-Sep	530
20-Sep	530
21-Sep	557
22-Sep	549
23-Sep	560
24-Sep	547
25-Sep	610
26-Sep	554
27-Sep	528
28-Sep	880
29-Sep	576
30-Sep	575

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 July and 30 September 2020.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1415 milliseconds per call over this period.



July 2020	
Date	Average Time (ms)
01-Jul	4759
02-Jul	1491
03-Jul	1417
04-Jul	1313
05-Jul	1472
06-Jul	1529
07-Jul	1499
08-Jul	1457
09-Jul	1344
10-Jul	1348
11-Jul	1311
12-Jul	1240
13-Jul	1464
14-Jul	1391
15-Jul	1112
16-Jul	883
17-Jul	930
18-Jul	850
19-Jul	747
20-Jul	1024
21-Jul	1206
22-Jul	767
23-Jul	929
24-Jul	1046
25-Jul	1029
26-Jul	912
27-Jul	1111
28-Jul	1187
29-Jul	1226
30-Jul	1418
31-Jul	1446

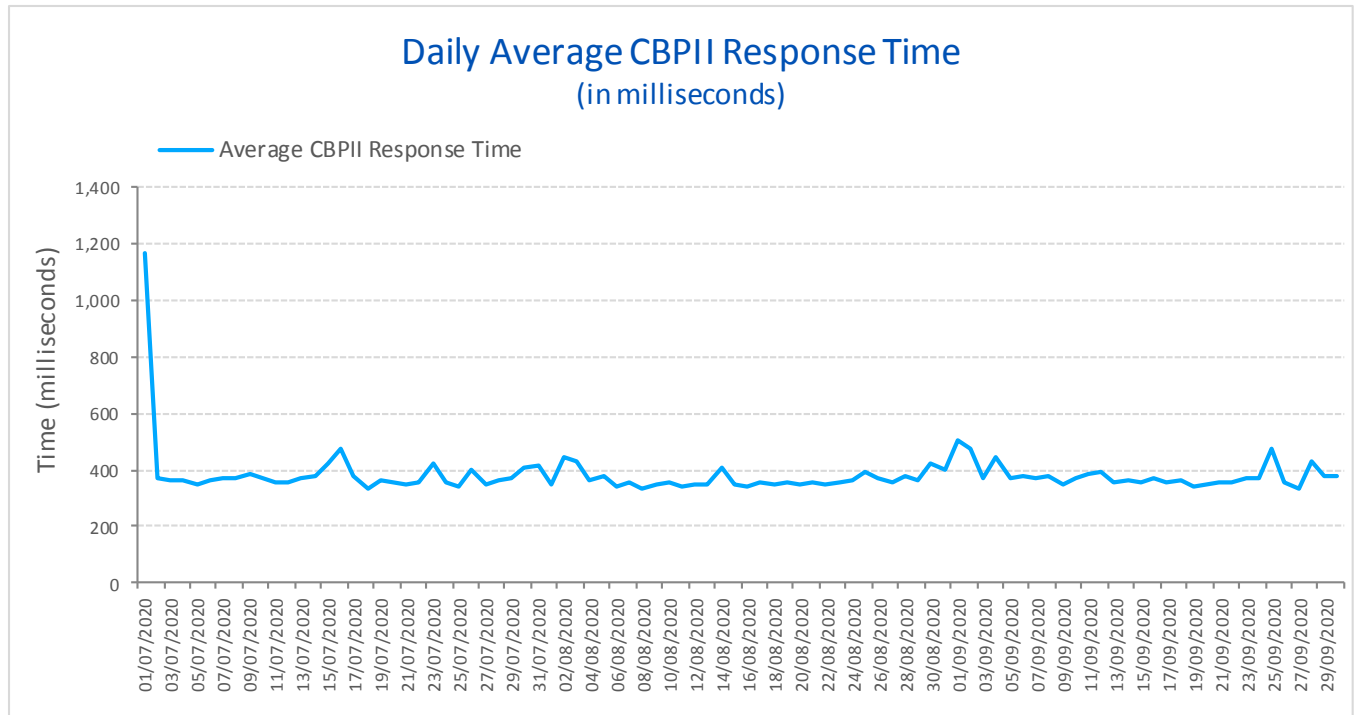
August 2020	
Date	Average Time (ms)
01-Aug	1163
02-Aug	1299
03-Aug	1503
04-Aug	1247
05-Aug	1093
06-Aug	817
07-Aug	749
08-Aug	684
09-Aug	1983
10-Aug	847
11-Aug	969
12-Aug	1384
13-Aug	1489
14-Aug	1460
15-Aug	1350
16-Aug	1206
17-Aug	1417
18-Aug	1371
19-Aug	1385
20-Aug	1551
21-Aug	1597
22-Aug	1519
23-Aug	1516
24-Aug	1592
25-Aug	5235
26-Aug	1584
27-Aug	1585
28-Aug	1666
29-Aug	1545
30-Aug	1653
31-Aug	1329

September 2020	
Date	Average Time (ms)
01-Sep	1795
02-Sep	1819
03-Sep	1500
04-Sep	1475
05-Sep	1426
06-Sep	1562
07-Sep	1530
08-Sep	1522
09-Sep	1455
10-Sep	1413
11-Sep	1393
12-Sep	1082
13-Sep	1044
14-Sep	1246
15-Sep	1576
16-Sep	1542
17-Sep	1425
18-Sep	1352
19-Sep	1247
20-Sep	1276
21-Sep	1305
22-Sep	1226
23-Sep	1426
24-Sep	1423
25-Sep	1566
26-Sep	1389
27-Sep	1460
28-Sep	1852
29-Sep	1603
30-Sep	1563

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 July and 30 September 2020.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 383 milliseconds per call over this period.



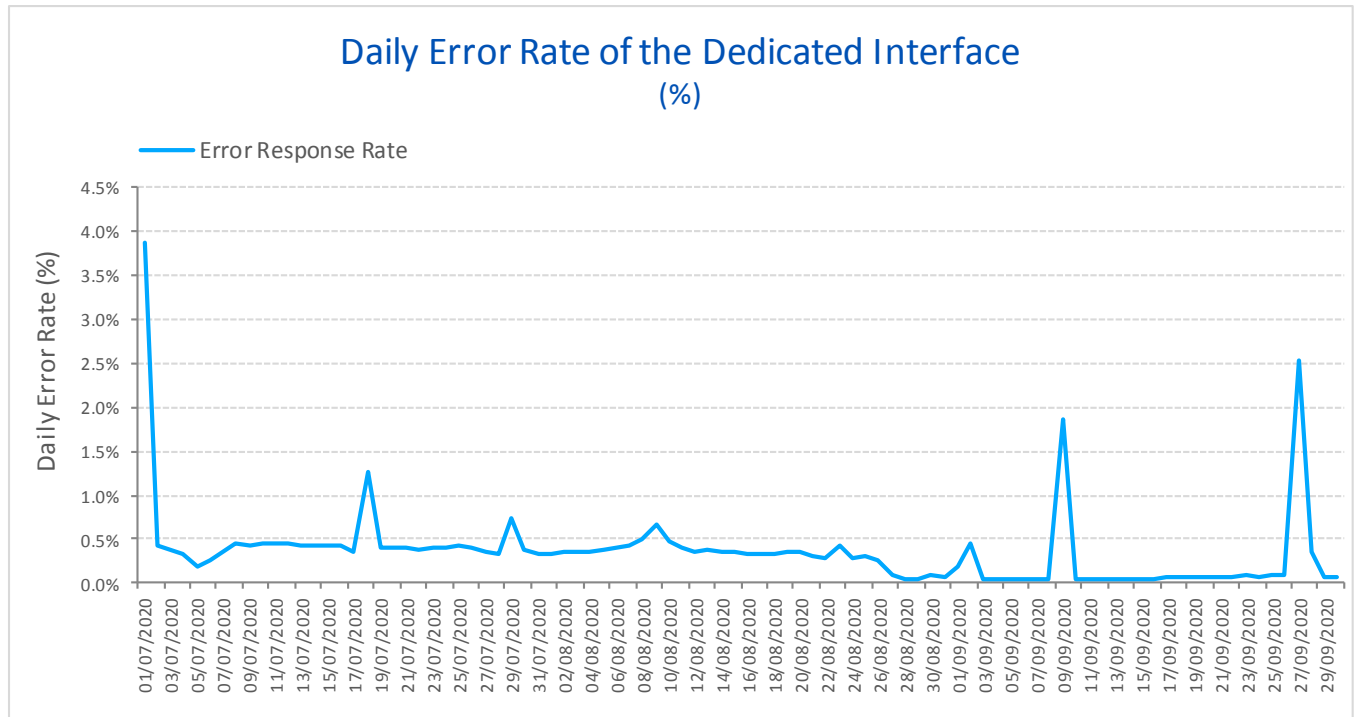
July 2020	
Date	Average Time (ms)
01-Jul	1169
02-Jul	372
03-Jul	366
04-Jul	364
05-Jul	352
06-Jul	365
07-Jul	370
08-Jul	370
09-Jul	383
10-Jul	373
11-Jul	358
12-Jul	358
13-Jul	372
14-Jul	377
15-Jul	424
16-Jul	478
17-Jul	380
18-Jul	337
19-Jul	361
20-Jul	359
21-Jul	347
22-Jul	354
23-Jul	422
24-Jul	359
25-Jul	340
26-Jul	398
27-Jul	347
28-Jul	365
29-Jul	375
30-Jul	409
31-Jul	417

August 2020	
Date	Average Time (ms)
01-Aug	348
02-Aug	445
03-Aug	429
04-Aug	362
05-Aug	375
06-Aug	344
07-Aug	358
08-Aug	337
09-Aug	348
10-Aug	356
11-Aug	344
12-Aug	347
13-Aug	345
14-Aug	405
15-Aug	350
16-Aug	343
17-Aug	354
18-Aug	346
19-Aug	354
20-Aug	351
21-Aug	358
22-Aug	349
23-Aug	356
24-Aug	360
25-Aug	394
26-Aug	371
27-Aug	353
28-Aug	379
29-Aug	366
30-Aug	419
31-Aug	404

September 2020	
Date	Average Time (ms)
01-Sep	506
02-Sep	477
03-Sep	368
04-Sep	443
05-Sep	368
06-Sep	382
07-Sep	369
08-Sep	376
09-Sep	352
10-Sep	371
11-Sep	388
12-Sep	392
13-Sep	356
14-Sep	364
15-Sep	360
16-Sep	370
17-Sep	358
18-Sep	366
19-Sep	345
20-Sep	349
21-Sep	360
22-Sep	357
23-Sep	367
24-Sep	371
25-Sep	478
26-Sep	360
27-Sep	336
28-Sep	428
29-Sep	382
30-Sep	375

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.



July 2020	
Date	Daily Error Rate (%)
01-Jul	3.88%
02-Jul	0.42%
03-Jul	0.38%
04-Jul	0.34%
05-Jul	0.20%
06-Jul	0.26%
07-Jul	0.36%
08-Jul	0.44%
09-Jul	0.43%
10-Jul	0.45%
11-Jul	0.45%
12-Jul	0.46%
13-Jul	0.43%
14-Jul	0.42%
15-Jul	0.42%
16-Jul	0.42%
17-Jul	0.36%
18-Jul	1.27%
19-Jul	0.41%
20-Jul	0.41%
21-Jul	0.41%
22-Jul	0.39%
23-Jul	0.40%
24-Jul	0.39%
25-Jul	0.42%
26-Jul	0.41%
27-Jul	0.35%
28-Jul	0.34%
29-Jul	0.73%
30-Jul	0.38%
31-Jul	0.34%

August 2020	
Date	Daily Error Rate (%)
01-Aug	0.34%
02-Aug	0.34%
03-Aug	0.36%
04-Aug	0.35%
05-Aug	0.39%
06-Aug	0.41%
07-Aug	0.44%
08-Aug	0.50%
09-Aug	0.66%
10-Aug	0.48%
11-Aug	0.41%
12-Aug	0.37%
13-Aug	0.37%
14-Aug	0.37%
15-Aug	0.35%
16-Aug	0.34%
17-Aug	0.33%
18-Aug	0.33%
19-Aug	0.35%
20-Aug	0.35%
21-Aug	0.31%
22-Aug	0.28%
23-Aug	0.43%
24-Aug	0.30%
25-Aug	0.30%
26-Aug	0.26%
27-Aug	0.10%
28-Aug	0.04%
29-Aug	0.03%
30-Aug	0.10%
31-Aug	0.07%

September 2020	
Date	Daily Error Rate (%)
01-Sep	0.20%
02-Sep	0.44%
03-Sep	0.04%
04-Sep	0.04%
05-Sep	0.05%
06-Sep	0.05%
07-Sep	0.04%
08-Sep	0.05%
09-Sep	1.85%
10-Sep	0.04%
11-Sep	0.05%
12-Sep	0.03%
13-Sep	0.03%
14-Sep	0.04%
15-Sep	0.05%
16-Sep	0.06%
17-Sep	0.06%
18-Sep	0.07%
19-Sep	0.06%
20-Sep	0.07%
21-Sep	0.08%
22-Sep	0.08%
23-Sep	0.10%
24-Sep	0.07%
25-Sep	0.08%
26-Sep	0.09%
27-Sep	2.53%
28-Sep	0.35%
29-Sep	0.07%
30-Sep	0.06%