



Open Banking Channel Performance

01 April to 30 June 2023

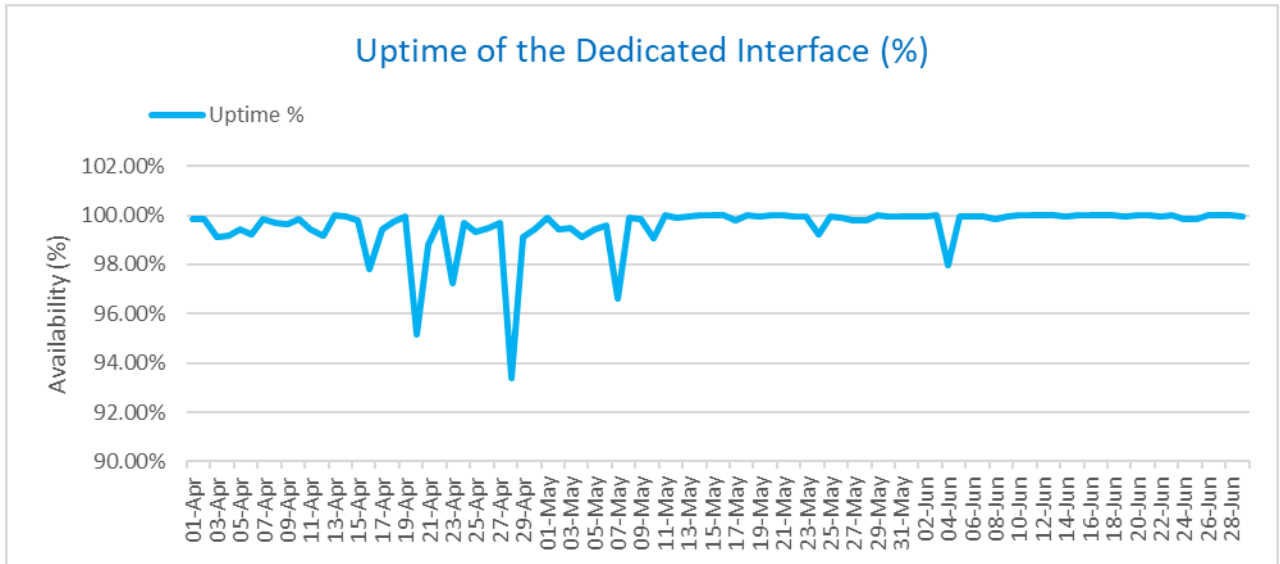
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering July to September 2023 will be published in November 2023.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 April to 30 June 2023.

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.



April 2023	
Date	01-Apr to 30-Apr
Average Time	99.86% to 99.41%

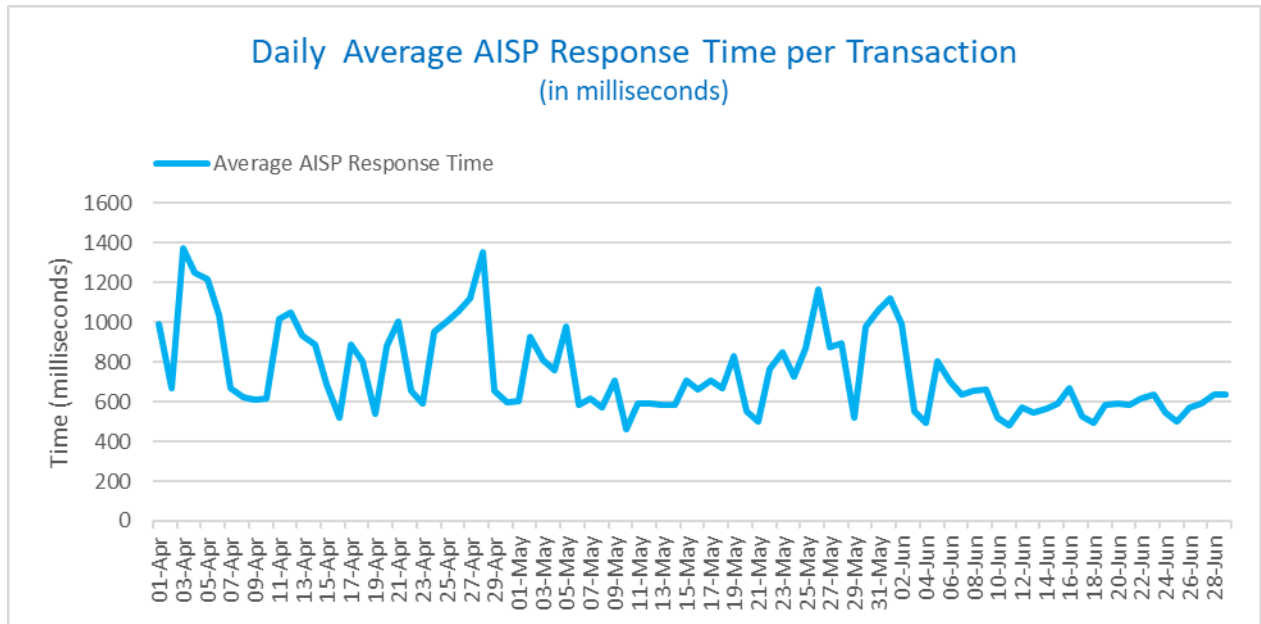
May 2023	
Date	01-May to 31-May
Average Time	99.90% to 99.96%

June 2023	
Date	01-Jun to 30-Jun
Average Time	99.94% to 99.97%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 April to 30 June 2023.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 745 milliseconds per call over this period.



April 2023	
Date	01-Apr
Average Time (ms)	993
Date	02-Apr
Average Time (ms)	669
Date	03-Apr
Average Time (ms)	1370
Date	04-Apr
Average Time (ms)	1251
Date	05-Apr
Average Time (ms)	1216
Date	06-Apr
Average Time (ms)	1035
Date	07-Apr
Average Time (ms)	671
Date	08-Apr
Average Time (ms)	626
Date	09-Apr
Average Time (ms)	610
Date	10-Apr
Average Time (ms)	618
Date	11-Apr
Average Time (ms)	1019
Date	12-Apr
Average Time (ms)	1053
Date	13-Apr
Average Time (ms)	934
Date	14-Apr
Average Time (ms)	886
Date	15-Apr
Average Time (ms)	688
Date	16-Apr
Average Time (ms)	521
Date	17-Apr
Average Time (ms)	886
Date	18-Apr
Average Time (ms)	805
Date	19-Apr
Average Time (ms)	538
Date	20-Apr
Average Time (ms)	880
Date	21-Apr
Average Time (ms)	1001
Date	22-Apr
Average Time (ms)	657
Date	23-Apr
Average Time (ms)	592
Date	24-Apr
Average Time (ms)	955
Date	25-Apr
Average Time (ms)	1006
Date	26-Apr
Average Time (ms)	1054
Date	27-Apr
Average Time (ms)	1123
Date	28-Apr
Average Time (ms)	1351
Date	29-Apr
Average Time (ms)	657
Date	30-Apr
Average Time (ms)	595

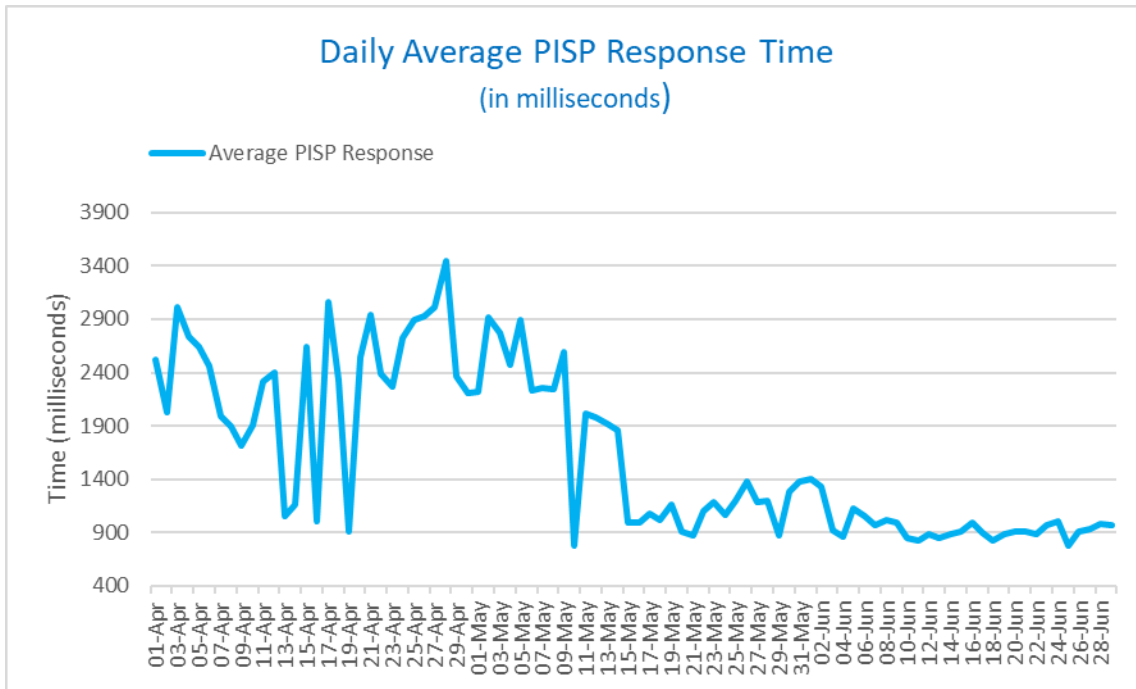
May 2023	
Date	01-May
Average Time (ms)	605
Date	02-May
Average Time (ms)	930
Date	03-May
Average Time (ms)	808
Date	04-May
Average Time (ms)	760
Date	05-May
Average Time (ms)	977
Date	06-May
Average Time (ms)	587
Date	07-May
Average Time (ms)	614
Date	08-May
Average Time (ms)	574
Date	09-May
Average Time (ms)	706
Date	10-May
Average Time (ms)	461
Date	11-May
Average Time (ms)	588
Date	12-May
Average Time (ms)	589
Date	13-May
Average Time (ms)	584
Date	14-May
Average Time (ms)	586
Date	15-May
Average Time (ms)	707
Date	16-May
Average Time (ms)	660
Date	17-May
Average Time (ms)	706
Date	18-May
Average Time (ms)	670
Date	19-May
Average Time (ms)	827
Date	20-May
Average Time (ms)	552
Date	21-May
Average Time (ms)	503
Date	22-May
Average Time (ms)	763
Date	23-May
Average Time (ms)	847
Date	24-May
Average Time (ms)	726
Date	25-May
Average Time (ms)	870
Date	26-May
Average Time (ms)	1168
Date	27-May
Average Time (ms)	875
Date	28-May
Average Time (ms)	897
Date	29-May
Average Time (ms)	520
Date	30-May
Average Time (ms)	976
Date	31-May
Average Time (ms)	1063

June 2023	
Date	01-Jun
Average Time (ms)	1119
Date	02-Jun
Average Time (ms)	993
Date	03-Jun
Average Time (ms)	553
Date	04-Jun
Average Time (ms)	494
Date	05-Jun
Average Time (ms)	802
Date	06-Jun
Average Time (ms)	698
Date	07-Jun
Average Time (ms)	636
Date	08-Jun
Average Time (ms)	657
Date	09-Jun
Average Time (ms)	665
Date	10-Jun
Average Time (ms)	519
Date	11-Jun
Average Time (ms)	484
Date	12-Jun
Average Time (ms)	569
Date	13-Jun
Average Time (ms)	548
Date	14-Jun
Average Time (ms)	565
Date	15-Jun
Average Time (ms)	589
Date	16-Jun
Average Time (ms)	670
Date	17-Jun
Average Time (ms)	529
Date	18-Jun
Average Time (ms)	497
Date	19-Jun
Average Time (ms)	587
Date	20-Jun
Average Time (ms)	591
Date	21-Jun
Average Time (ms)	587
Date	22-Jun
Average Time (ms)	614
Date	23-Jun
Average Time (ms)	637
Date	24-Jun
Average Time (ms)	548
Date	25-Jun
Average Time (ms)	498
Date	26-Jun
Average Time (ms)	574
Date	27-Jun
Average Time (ms)	592
Date	28-Jun
Average Time (ms)	637
Date	29-Jun
Average Time (ms)	635
Date	30-Jun
Average Time (ms)	847

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 April to 30 June 2023.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1637 milliseconds per call over this period.



April 2023	
Date	01-Apr
Average Time (ms)	2523
Date	02-Apr
Average Time (ms)	2034
Date	03-Apr
Average Time (ms)	3013
Date	04-Apr
Average Time (ms)	2741
Date	05-Apr
Average Time (ms)	2645
Date	06-Apr
Average Time (ms)	2456
Date	07-Apr
Average Time (ms)	1987
Date	08-Apr
Average Time (ms)	1900
Date	09-Apr
Average Time (ms)	1716
Date	10-Apr
Average Time (ms)	1903
Date	11-Apr
Average Time (ms)	2319
Date	12-Apr
Average Time (ms)	2403
Date	13-Apr
Average Time (ms)	1053
Date	14-Apr
Average Time (ms)	1168
Date	15-Apr
Average Time (ms)	2642
Date	16-Apr
Average Time (ms)	1003
Date	17-Apr
Average Time (ms)	3056
Date	18-Apr
Average Time (ms)	2326
Date	19-Apr
Average Time (ms)	914
Date	20-Apr
Average Time (ms)	2547
Date	21-Apr
Average Time (ms)	2946
Date	22-Apr
Average Time (ms)	2385
Date	23-Apr
Average Time (ms)	2271
Date	24-Apr
Average Time (ms)	2725
Date	25-Apr
Average Time (ms)	2892
Date	26-Apr
Average Time (ms)	2926
Date	27-Apr
Average Time (ms)	3016
Date	28-Apr
Average Time (ms)	3444
Date	29-Apr
Average Time (ms)	2367
Date	30-Apr
Average Time (ms)	2208

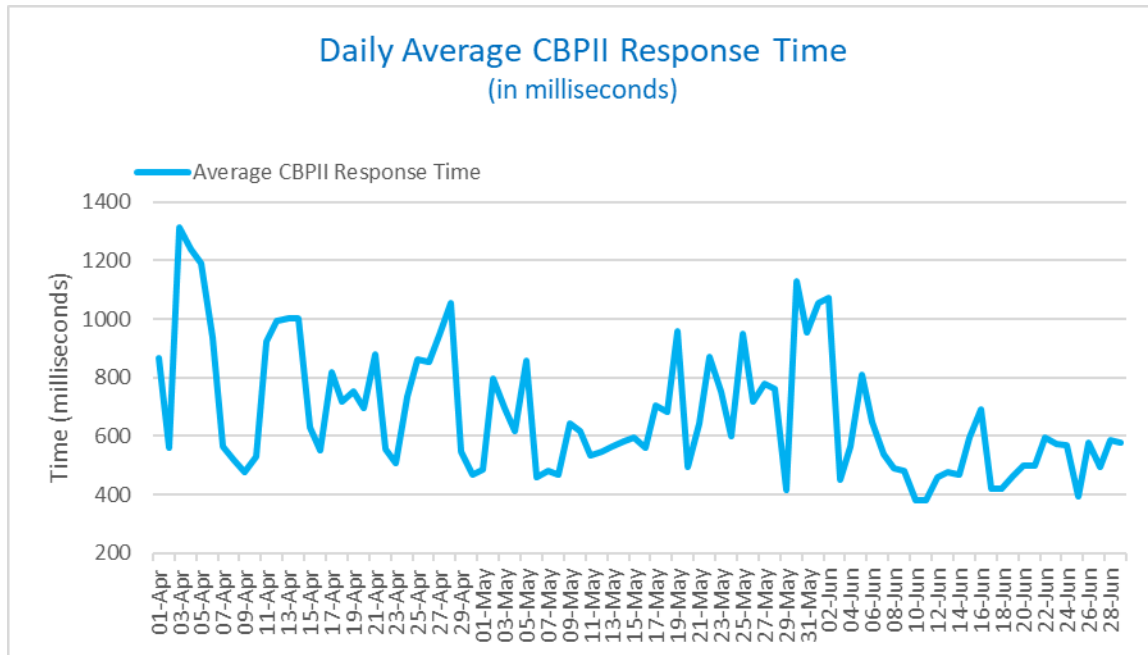
May 2023	
Date	01-May
Average Time (ms)	2216
Date	02-May
Average Time (ms)	2920
Date	03-May
Average Time (ms)	2775
Date	04-May
Average Time (ms)	2467
Date	05-May
Average Time (ms)	2897
Date	06-May
Average Time (ms)	2233
Date	07-May
Average Time (ms)	2255
Date	08-May
Average Time (ms)	2241
Date	09-May
Average Time (ms)	2587
Date	10-May
Average Time (ms)	779
Date	11-May
Average Time (ms)	2019
Date	12-May
Average Time (ms)	1976
Date	13-May
Average Time (ms)	1920
Date	14-May
Average Time (ms)	1856
Date	15-May
Average Time (ms)	999
Date	16-May
Average Time (ms)	988
Date	17-May
Average Time (ms)	1074
Date	18-May
Average Time (ms)	1018
Date	19-May
Average Time (ms)	1158
Date	20-May
Average Time (ms)	904
Date	21-May
Average Time (ms)	873
Date	22-May
Average Time (ms)	1098
Date	23-May
Average Time (ms)	1181
Date	24-May
Average Time (ms)	1070
Date	25-May
Average Time (ms)	1196
Date	26-May
Average Time (ms)	1380
Date	27-May
Average Time (ms)	1185
Date	28-May
Average Time (ms)	1202
Date	29-May
Average Time (ms)	870
Date	30-May
Average Time (ms)	1288
Date	31-May
Average Time (ms)	1376

June 2023	
Date	01-Jun
Average Time (ms)	1406
Date	02-Jun
Average Time (ms)	1330
Date	03-Jun
Average Time (ms)	927
Date	04-Jun
Average Time (ms)	862
Date	05-Jun
Average Time (ms)	1121
Date	06-Jun
Average Time (ms)	1053
Date	07-Jun
Average Time (ms)	966
Date	08-Jun
Average Time (ms)	1019
Date	09-Jun
Average Time (ms)	990
Date	10-Jun
Average Time (ms)	855
Date	11-Jun
Average Time (ms)	825
Date	12-Jun
Average Time (ms)	887
Date	13-Jun
Average Time (ms)	850
Date	14-Jun
Average Time (ms)	890
Date	15-Jun
Average Time (ms)	914
Date	16-Jun
Average Time (ms)	996
Date	17-Jun
Average Time (ms)	903
Date	18-Jun
Average Time (ms)	829
Date	19-Jun
Average Time (ms)	890
Date	20-Jun
Average Time (ms)	906
Date	21-Jun
Average Time (ms)	908
Date	22-Jun
Average Time (ms)	887
Date	23-Jun
Average Time (ms)	973
Date	24-Jun
Average Time (ms)	1011
Date	25-Jun
Average Time (ms)	783
Date	26-Jun
Average Time (ms)	906
Date	27-Jun
Average Time (ms)	934
Date	28-Jun
Average Time (ms)	981
Date	29-Jun
Average Time (ms)	966
Date	30-Jun
Average Time (ms)	1202

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 April to 30 June 2023.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 678 milliseconds per call over this period.



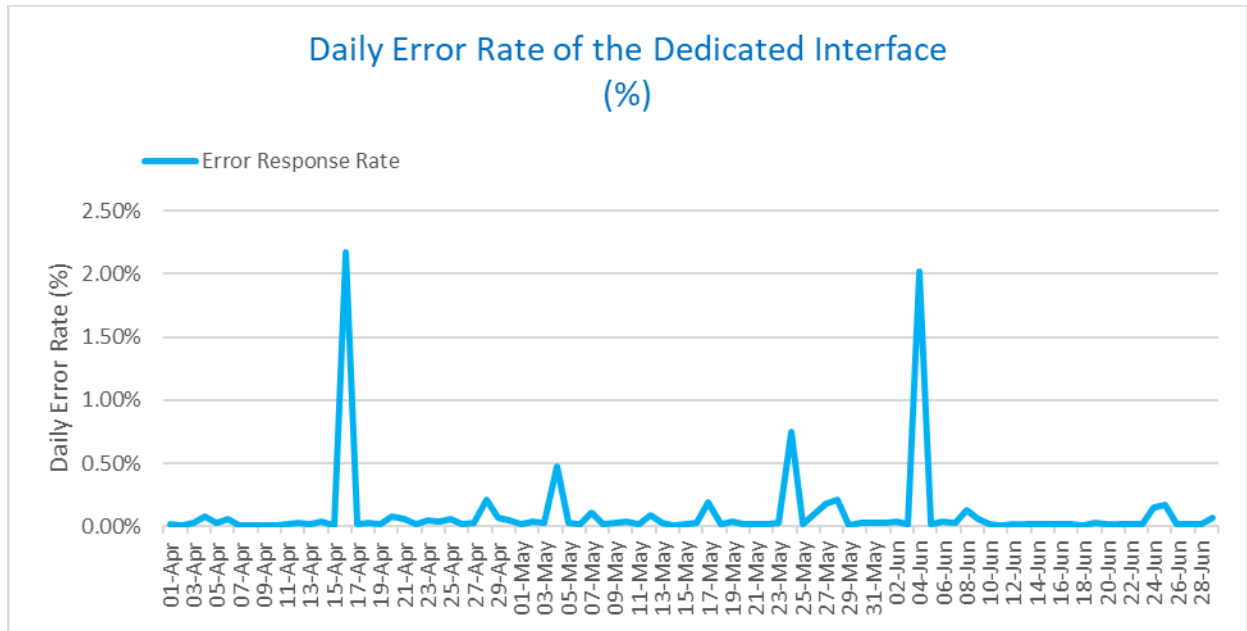
April 2023	
Date	01-Apr
Average Time (ms)	865
Date	02-Apr
Average Time (ms)	560
Date	03-Apr
Average Time (ms)	1315
Date	04-Apr
Average Time (ms)	1239
Date	05-Apr
Average Time (ms)	1190
Date	06-Apr
Average Time (ms)	938
Date	07-Apr
Average Time (ms)	566
Date	08-Apr
Average Time (ms)	518
Date	09-Apr
Average Time (ms)	476
Date	10-Apr
Average Time (ms)	529
Date	11-Apr
Average Time (ms)	924
Date	12-Apr
Average Time (ms)	993
Date	13-Apr
Average Time (ms)	1003
Date	14-Apr
Average Time (ms)	1003
Date	15-Apr
Average Time (ms)	628
Date	16-Apr
Average Time (ms)	553
Date	17-Apr
Average Time (ms)	818
Date	18-Apr
Average Time (ms)	717
Date	19-Apr
Average Time (ms)	754
Date	20-Apr
Average Time (ms)	698
Date	21-Apr
Average Time (ms)	879
Date	22-Apr
Average Time (ms)	555
Date	23-Apr
Average Time (ms)	506
Date	24-Apr
Average Time (ms)	735
Date	25-Apr
Average Time (ms)	865
Date	26-Apr
Average Time (ms)	852
Date	27-Apr
Average Time (ms)	945
Date	28-Apr
Average Time (ms)	1057
Date	29-Apr
Average Time (ms)	545
Date	30-Apr
Average Time (ms)	466

May 2023	
Date	01-May
Average Time (ms)	486
Date	02-May
Average Time (ms)	799
Date	03-May
Average Time (ms)	694
Date	04-May
Average Time (ms)	619
Date	05-May
Average Time (ms)	859
Date	06-May
Average Time (ms)	458
Date	07-May
Average Time (ms)	481
Date	08-May
Average Time (ms)	469
Date	09-May
Average Time (ms)	644
Date	10-May
Average Time (ms)	617
Date	11-May
Average Time (ms)	534
Date	12-May
Average Time (ms)	549
Date	13-May
Average Time (ms)	563
Date	14-May
Average Time (ms)	581
Date	15-May
Average Time (ms)	597
Date	16-May
Average Time (ms)	560
Date	17-May
Average Time (ms)	707
Date	18-May
Average Time (ms)	685
Date	19-May
Average Time (ms)	960
Date	20-May
Average Time (ms)	494
Date	21-May
Average Time (ms)	642
Date	22-May
Average Time (ms)	870
Date	23-May
Average Time (ms)	753
Date	24-May
Average Time (ms)	599
Date	25-May
Average Time (ms)	951
Date	26-May
Average Time (ms)	717
Date	27-May
Average Time (ms)	778
Date	28-May
Average Time (ms)	760
Date	29-May
Average Time (ms)	416
Date	30-May
Average Time (ms)	1129
Date	31-May
Average Time (ms)	955

June 2023	
Date	01-Jun
Average Time (ms)	1054
Date	02-Jun
Average Time (ms)	1072
Date	03-Jun
Average Time (ms)	450
Date	04-Jun
Average Time (ms)	565
Date	05-Jun
Average Time (ms)	810
Date	06-Jun
Average Time (ms)	648
Date	07-Jun
Average Time (ms)	537
Date	08-Jun
Average Time (ms)	492
Date	09-Jun
Average Time (ms)	483
Date	10-Jun
Average Time (ms)	382
Date	11-Jun
Average Time (ms)	380
Date	12-Jun
Average Time (ms)	461
Date	13-Jun
Average Time (ms)	475
Date	14-Jun
Average Time (ms)	469
Date	15-Jun
Average Time (ms)	598
Date	16-Jun
Average Time (ms)	691
Date	17-Jun
Average Time (ms)	419
Date	18-Jun
Average Time (ms)	420
Date	19-Jun
Average Time (ms)	463
Date	20-Jun
Average Time (ms)	499
Date	21-Jun
Average Time (ms)	501
Date	22-Jun
Average Time (ms)	595
Date	23-Jun
Average Time (ms)	572
Date	24-Jun
Average Time (ms)	571
Date	25-Jun
Average Time (ms)	394
Date	26-Jun
Average Time (ms)	579
Date	27-Jun
Average Time (ms)	493
Date	28-Jun
Average Time (ms)	587
Date	29-Jun
Average Time (ms)	579
Date	30-Jun
Average Time (ms)	823

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.



April 2023	
Date	01-Apr
Daily error Rate (%)	0.02%
Date	02-Apr
Daily error Rate (%)	0.01%
Date	03-Apr
Daily error Rate (%)	0.02%
Date	04-Apr
Daily error Rate (%)	0.08%
Date	05-Apr
Daily error Rate (%)	0.02%
Date	06-Apr
Daily error Rate (%)	0.06%
Date	07-Apr
Daily error Rate (%)	0.01%
Date	08-Apr
Daily error Rate (%)	0.01%
Date	09-Apr
Daily error Rate (%)	0.01%
Date	10-Apr
Daily error Rate (%)	0.01%
Date	11-Apr
Daily error Rate (%)	0.02%
Date	12-Apr
Daily error Rate (%)	0.03%
Date	13-Apr
Daily error Rate (%)	0.02%
Date	14-Apr
Daily error Rate (%)	0.04%
Date	15-Apr
Daily error Rate (%)	0.01%
Date	16-Apr
Daily error Rate (%)	2.17%
Date	17-Apr
Daily error Rate (%)	0.02%
Date	18-Apr
Daily error Rate (%)	0.02%
Date	19-Apr
Daily error Rate (%)	0.02%
Date	20-Apr
Daily error Rate (%)	0.08%
Date	21-Apr
Daily error Rate (%)	0.05%
Date	22-Apr
Daily error Rate (%)	0.02%
Date	23-Apr
Daily error Rate (%)	0.05%
Date	24-Apr
Daily error Rate (%)	0.03%
Date	25-Apr
Daily error Rate (%)	0.06%
Date	26-Apr
Daily error Rate (%)	0.02%
Date	27-Apr
Daily error Rate (%)	0.03%
Date	28-Apr
Daily error Rate (%)	0.21%
Date	29-Apr
Daily error Rate (%)	0.07%
Date	30-Apr
Daily error Rate (%)	0.05%

May 2023	
Date	01-May
Daily error Rate (%)	0.01%
Date	02-May
Daily error Rate (%)	0.04%
Date	03-May
Daily error Rate (%)	0.02%
Date	04-May
Daily error Rate (%)	0.47%
Date	05-May
Daily error Rate (%)	0.03%
Date	06-May
Daily error Rate (%)	0.02%
Date	07-May
Daily error Rate (%)	0.11%
Date	08-May
Daily error Rate (%)	0.01%
Date	09-May
Daily error Rate (%)	0.03%
Date	10-May
Daily error Rate (%)	0.04%
Date	11-May
Daily error Rate (%)	0.02%
Date	12-May
Daily error Rate (%)	0.09%
Date	13-May
Daily error Rate (%)	0.02%
Date	14-May
Daily error Rate (%)	0.01%
Date	15-May
Daily error Rate (%)	0.01%
Date	16-May
Daily error Rate (%)	0.02%
Date	17-May
Daily error Rate (%)	0.19%
Date	18-May
Daily error Rate (%)	0.02%
Date	19-May
Daily error Rate (%)	0.04%
Date	20-May
Daily error Rate (%)	0.02%
Date	21-May
Daily error Rate (%)	0.01%
Date	22-May
Daily error Rate (%)	0.02%
Date	23-May
Daily error Rate (%)	0.03%
Date	24-May
Daily error Rate (%)	0.74%
Date	25-May
Daily error Rate (%)	0.01%
Date	26-May
Daily error Rate (%)	0.10%
Date	27-May
Daily error Rate (%)	0.18%
Date	28-May
Daily error Rate (%)	0.21%
Date	29-May
Daily error Rate (%)	0.01%
Date	30-May
Daily error Rate (%)	0.03%
Date	31-May
Daily error Rate (%)	0.03%

June 2023	
Date	01-Jun
Daily error Rate (%)	0.03%
Date	02-Jun
Daily error Rate (%)	0.04%
Date	03-Jun
Daily error Rate (%)	0.01%
Date	04-Jun
Daily error Rate (%)	2.01%
Date	05-Jun
Daily error Rate (%)	0.02%
Date	06-Jun
Daily error Rate (%)	0.04%
Date	07-Jun
Daily error Rate (%)	0.03%
Date	08-Jun
Daily error Rate (%)	0.13%
Date	09-Jun
Daily error Rate (%)	0.06%
Date	10-Jun
Daily error Rate (%)	0.01%
Date	11-Jun
Daily error Rate (%)	0.01%
Date	12-Jun
Daily error Rate (%)	0.02%
Date	13-Jun
Daily error Rate (%)	0.01%
Date	14-Jun
Daily error Rate (%)	0.02%
Date	15-Jun
Daily error Rate (%)	0.02%
Date	16-Jun
Daily error Rate (%)	0.02%
Date	17-Jun
Daily error Rate (%)	0.01%
Date	18-Jun
Daily error Rate (%)	0.01%
Date	19-Jun
Daily error Rate (%)	0.02%
Date	20-Jun
Daily error Rate (%)	0.02%
Date	21-Jun
Daily error Rate (%)	0.02%
Date	22-Jun
Daily error Rate (%)	0.02%
Date	23-Jun
Daily error Rate (%)	0.01%
Date	24-Jun
Daily error Rate (%)	0.15%
Date	25-Jun
Daily error Rate (%)	0.17%
Date	26-Jun
Daily error Rate (%)	0.02%
Date	27-Jun
Daily error Rate (%)	0.01%
Date	28-Jun
Daily error Rate (%)	0.01%
Date	29-Jun
Daily error Rate (%)	0.07%
Date	30-Jun
Daily error Rate (%)	0.02%

