



Open Banking Channel Performance

01 April to 30 June 2020

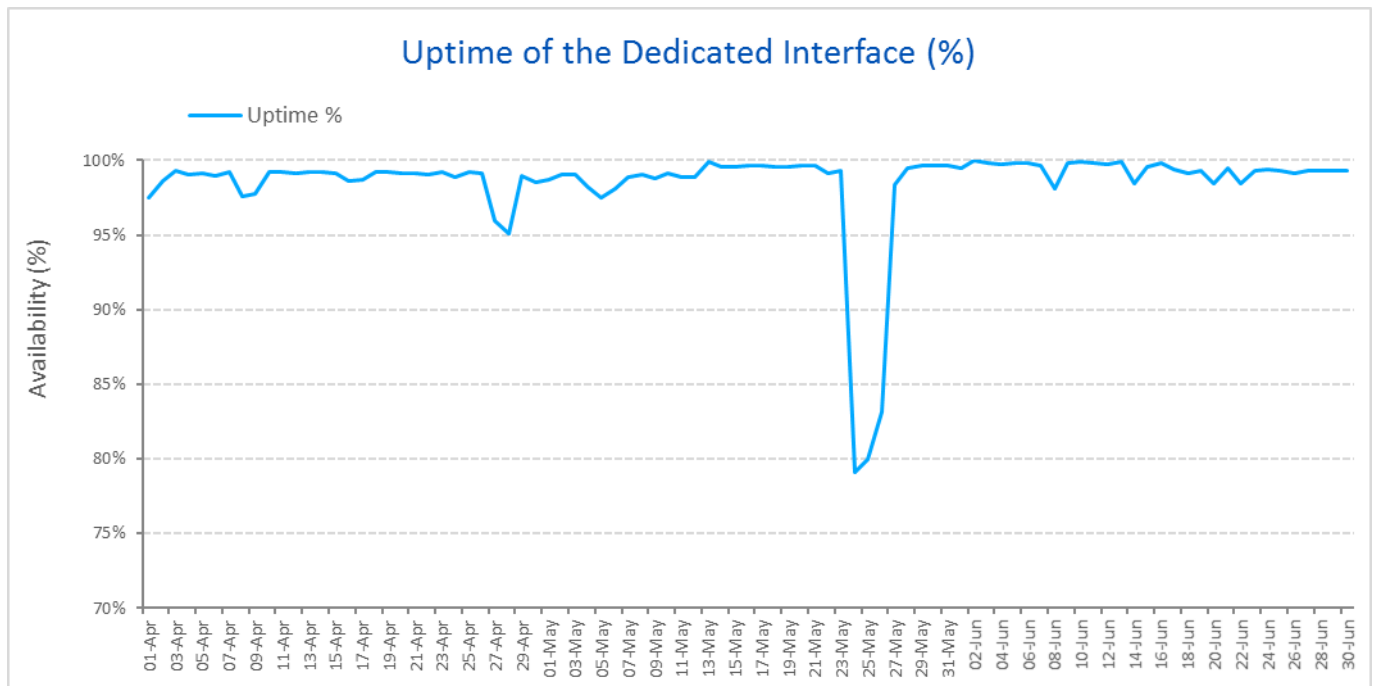
This report helps customers and Third Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

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

Channel Availability

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



April 2020	
Date	Uptime %
01-Apr	97.52%
02-Apr	98.60%
03-Apr	99.29%
04-Apr	99.05%
05-Apr	99.16%
06-Apr	98.99%
07-Apr	99.18%
08-Apr	97.59%
09-Apr	97.79%
10-Apr	99.20%
11-Apr	99.25%
12-Apr	99.16%
13-Apr	99.25%
14-Apr	99.20%
15-Apr	99.11%
16-Apr	98.59%
17-Apr	98.72%
18-Apr	99.21%
19-Apr	99.24%
20-Apr	99.10%
21-Apr	99.17%
22-Apr	99.02%
23-Apr	99.19%
24-Apr	98.84%
25-Apr	99.24%
26-Apr	99.17%
27-Apr	95.99%
28-Apr	95.10%
29-Apr	98.96%
30-Apr	98.55%

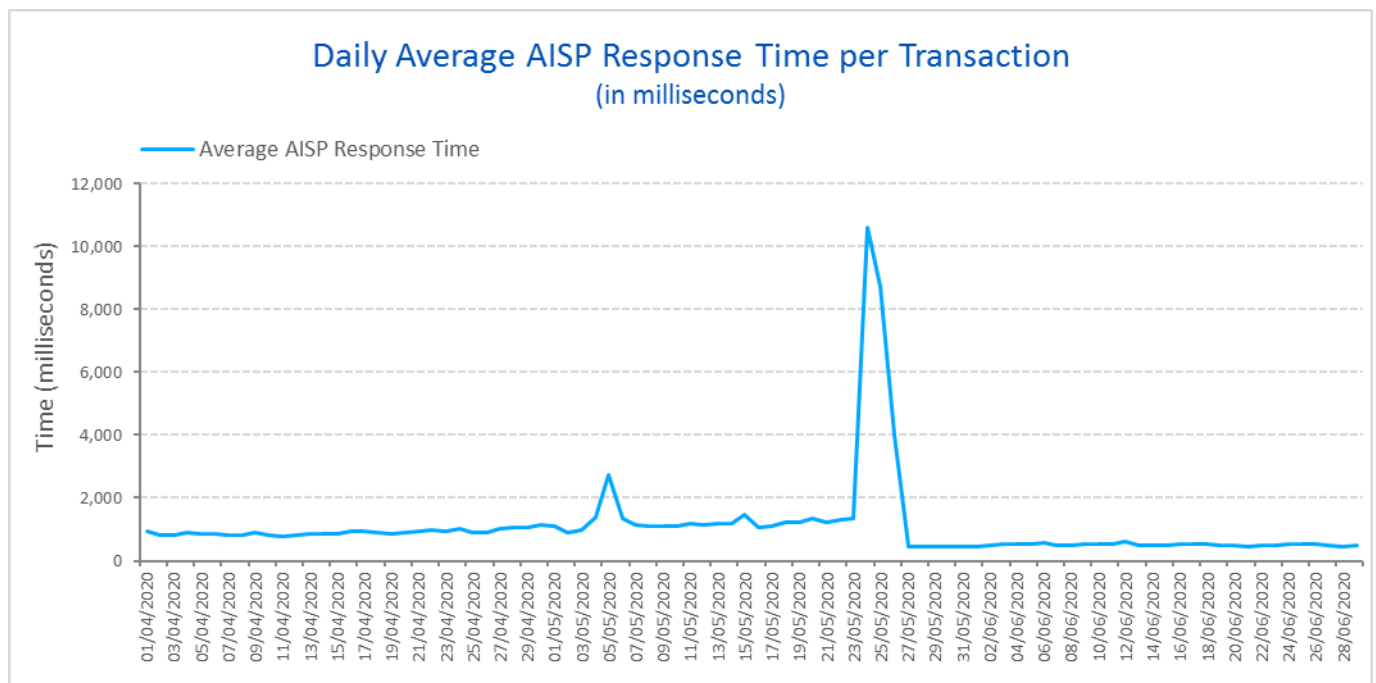
May 2020	
Date	Uptime %
01-May	98.74%
02-May	99.05%
03-May	99.06%
04-May	98.16%
05-May	97.50%
06-May	98.07%
07-May	98.90%
08-May	99.04%
09-May	98.83%
10-May	99.11%
11-May	98.85%
12-May	98.84%
13-May	99.87%
14-May	99.60%
15-May	99.57%
16-May	99.61%
17-May	99.65%
18-May	99.59%
19-May	99.59%
20-May	99.63%
21-May	99.63%
22-May	99.17%
23-May	99.30%
24-May	79.07%
25-May	79.97%
26-May	83.12%
27-May	98.34%
28-May	99.49%
29-May	99.63%
30-May	99.63%
31-May	99.67%

June 2020	
Date	Uptime %
01-Jun	99.45%
02-Jun	99.96%
03-Jun	99.85%
04-Jun	99.76%
05-Jun	99.83%
06-Jun	99.82%
07-Jun	99.63%
08-Jun	98.10%
09-Jun	99.79%
10-Jun	99.95%
11-Jun	99.85%
12-Jun	99.74%
13-Jun	99.91%
14-Jun	98.46%
15-Jun	99.58%
16-Jun	99.82%
17-Jun	99.36%
18-Jun	99.10%
19-Jun	99.28%
20-Jun	98.47%
21-Jun	99.49%
22-Jun	98.44%
23-Jun	99.30%
24-Jun	99.39%
25-Jun	99.30%
26-Jun	99.16%
27-Jun	99.32%
28-Jun	99.31%
29-Jun	99.31%
30-Jun	99.32%

Account Information Performance (AISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1,068 milliseconds per call over this period, with two spikes of 10,597 milliseconds on May 24 and 2,717 on May 05.



April 2020	
Date	Average Time (ms)
01-Apr	959
02-Apr	835
03-Apr	806
04-Apr	906
05-Apr	856
06-Apr	874
07-Apr	824
08-Apr	825
09-Apr	880
10-Apr	816
11-Apr	790
12-Apr	821
13-Apr	870
14-Apr	840
15-Apr	867
16-Apr	924
17-Apr	926
18-Apr	905
19-Apr	876
20-Apr	910
21-Apr	959
22-Apr	996
23-Apr	943
24-Apr	1034
25-Apr	911
26-Apr	917
27-Apr	1023
28-Apr	1066
29-Apr	1044
30-Apr	1131

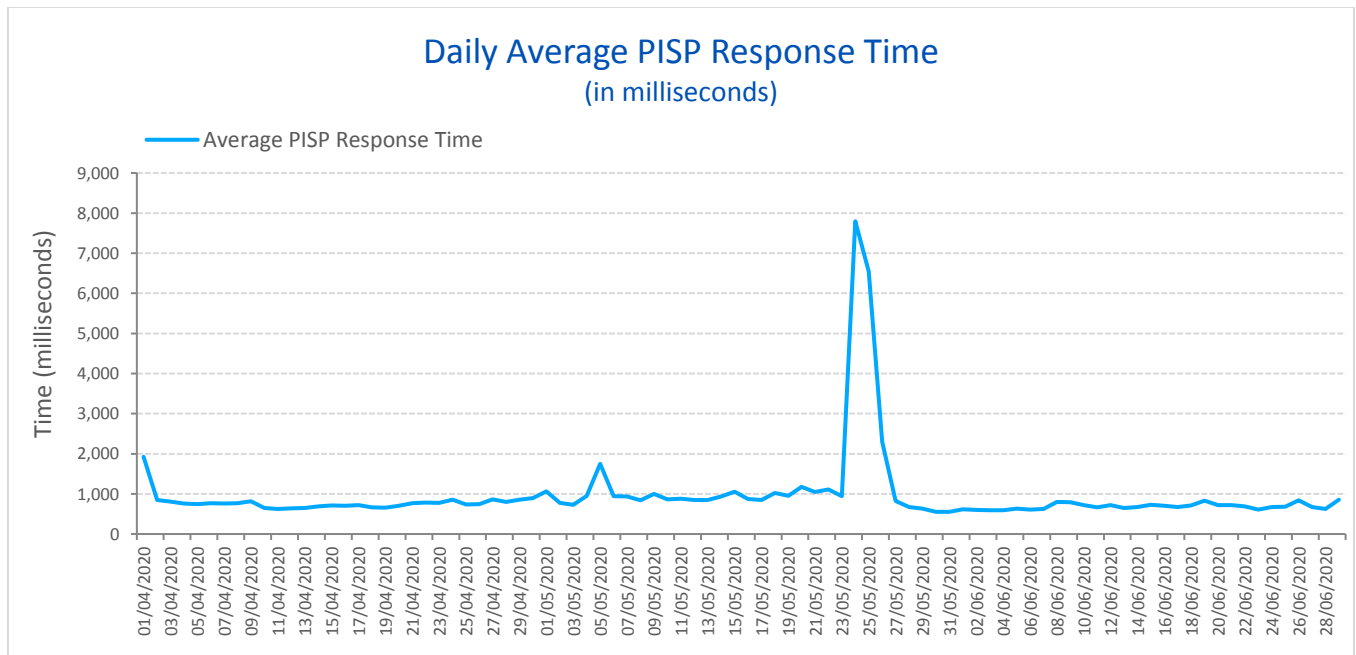
May 2020	
Date	Average Time (ms)
01-May	1108
02-May	915
03-May	977
04-May	1372
05-May	2717
06-May	1353
07-May	1154
08-May	1095
09-May	1100
10-May	1113
11-May	1163
12-May	1152
13-May	1167
14-May	1188
15-May	1485
16-May	1080
17-May	1109
18-May	1231
19-May	1244
20-May	1351
21-May	1226
22-May	1296
23-May	1329
24-May	10597
25-May	8734
26-May	3983
27-May	469
28-May	456
29-May	464
30-May	447
31-May	434

June 2020	
Date	Average Time (ms)
01-Jun	466
02-Jun	496
03-Jun	511
04-Jun	518
05-Jun	525
06-Jun	562
07-Jun	471
08-Jun	508
09-Jun	514
10-Jun	520
11-Jun	520
12-Jun	629
13-Jun	499
14-Jun	493
15-Jun	510
16-Jun	550
17-Jun	516
18-Jun	537
19-Jun	510
20-Jun	487
21-Jun	447
22-Jun	492
23-Jun	497
24-Jun	524
25-Jun	533
26-Jun	520
27-Jun	487
28-Jun	468
29-Jun	499
30-Jun	512

Payment Initiation Performance (PISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 956 milliseconds per call over this period.



April 2020	
Date	Average Time (ms)
01-Apr	1926
02-Apr	850
03-Apr	811
04-Apr	763
05-Apr	741
06-Apr	772
07-Apr	760
08-Apr	766
09-Apr	817
10-Apr	648
11-Apr	624
12-Apr	638
13-Apr	646
14-Apr	687
15-Apr	710
16-Apr	702
17-Apr	717
18-Apr	666
19-Apr	654
20-Apr	705
21-Apr	769
22-Apr	783
23-Apr	777
24-Apr	860
25-Apr	734
26-Apr	742
27-Apr	863
28-Apr	801
29-Apr	856
30-Apr	895

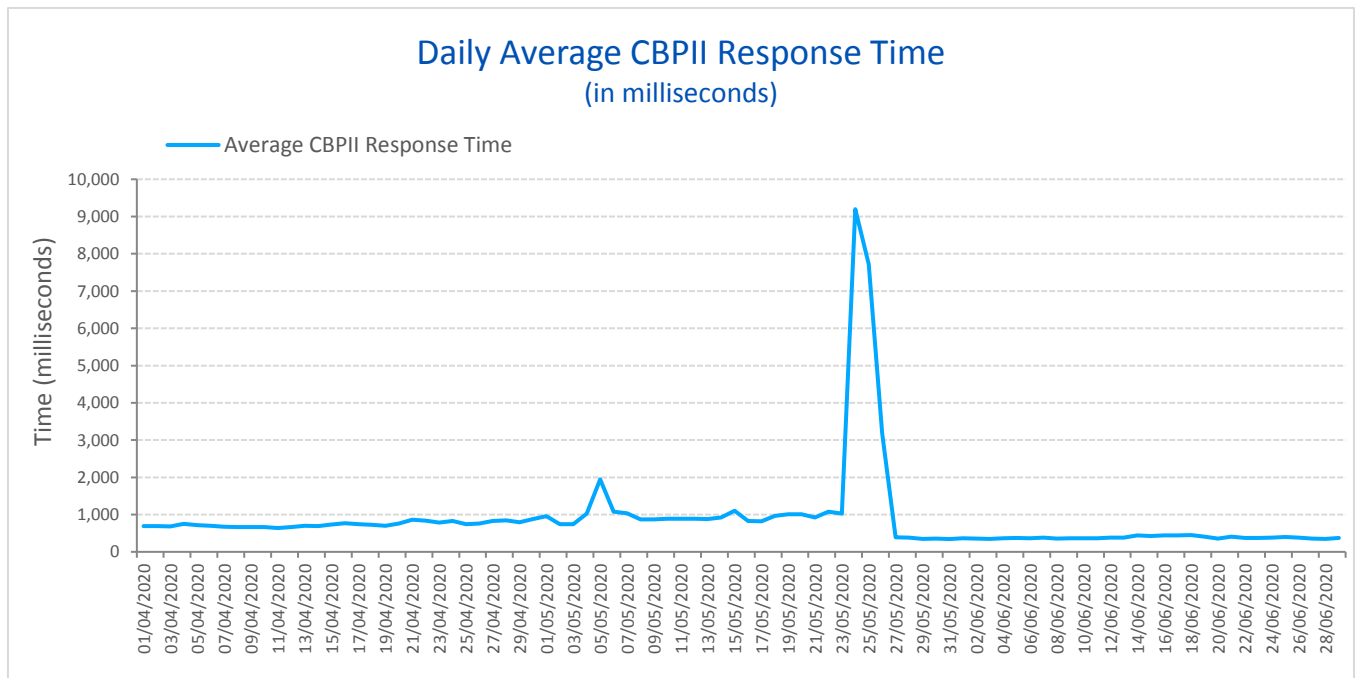
May 2020	
Date	Average Time (ms)
01-May	1065
02-May	777
03-May	725
04-May	950
05-May	1749
06-May	947
07-May	938
08-May	838
09-May	998
10-May	867
11-May	882
12-May	851
13-May	846
14-May	936
15-May	1054
16-May	874
17-May	850
18-May	1021
19-May	954
20-May	1174
21-May	1047
22-May	1113
23-May	946
24-May	7797
25-May	6547
26-May	2298
27-May	822
28-May	672
29-May	634
30-May	557
31-May	553

June 2020	
Date	Average Time (ms)
01-Jun	619
02-Jun	598
03-Jun	593
04-Jun	590
05-Jun	637
06-Jun	610
07-Jun	626
08-Jun	798
09-Jun	796
10-Jun	723
11-Jun	668
12-Jun	724
13-Jun	652
14-Jun	670
15-Jun	725
16-Jun	703
17-Jun	670
18-Jun	715
19-Jun	829
20-Jun	719
21-Jun	717
22-Jun	692
23-Jun	608
24-Jun	673
25-Jun	677
26-Jun	841
27-Jun	674
28-Jun	623
29-Jun	855
30-Jun	1043

Card Based Payment Instrument Issuer Performance (CBPII)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 858 milliseconds per call over this period.



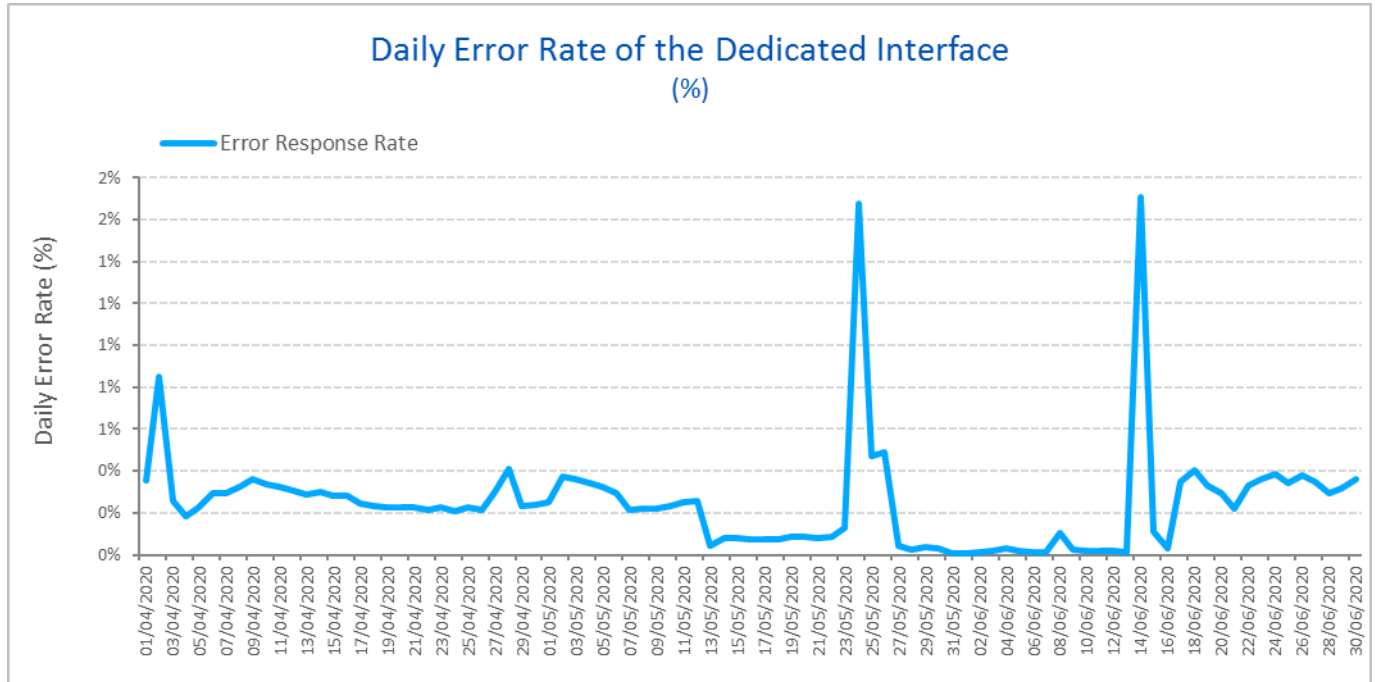
April 2020	
Date	Average Time (ms)
01-Apr	693
02-Apr	690
03-Apr	686
04-Apr	751
05-Apr	714
06-Apr	702
07-Apr	675
08-Apr	665
09-Apr	665
10-Apr	661
11-Apr	643
12-Apr	664
13-Apr	696
14-Apr	688
15-Apr	735
16-Apr	769
17-Apr	742
18-Apr	724
19-Apr	697
20-Apr	759
21-Apr	860
22-Apr	836
23-Apr	787
24-Apr	828
25-Apr	744
26-Apr	758
27-Apr	826
28-Apr	844
29-Apr	796
30-Apr	880

May 2020	
Date	Average Time (ms)
01-May	959
02-May	740
03-May	740
04-May	1026
05-May	1949
06-May	1076
07-May	1033
08-May	871
09-May	868
10-May	888
11-May	886
12-May	890
13-May	880
14-May	919
15-May	1100
16-May	827
17-May	820
18-May	966
19-May	1009
20-May	1005
21-May	923
22-May	1076
23-May	1022
24-May	9198
25-May	7715
26-May	3184
27-May	394
28-May	377
29-May	346
30-May	352
31-May	343

June 2020	
Date	Average Time (ms)
01-Jun	362
02-Jun	356
03-Jun	348
04-Jun	363
05-Jun	371
06-Jun	366
07-Jun	377
08-Jun	360
09-Jun	360
10-Jun	367
11-Jun	363
12-Jun	384
13-Jun	383
14-Jun	444
15-Jun	423
16-Jun	441
17-Jun	441
18-Jun	454
19-Jun	403
20-Jun	360
21-Jun	404
22-Jun	374
23-Jun	375
24-Jun	378
25-Jun	396
26-Jun	385
27-Jun	359
28-Jun	351
29-Jun	371
30-Jun	373

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 2020	
Date	01-Apr
Average Time (ms)	0.36%
Date	02-Apr
Average Time (ms)	0.85%
Date	03-Apr
Average Time (ms)	0.25%
Date	04-Apr
Average Time (ms)	0.18%
Date	05-Apr
Average Time (ms)	0.23%
Date	06-Apr
Average Time (ms)	0.30%
Date	07-Apr
Average Time (ms)	0.29%
Date	08-Apr
Average Time (ms)	0.32%
Date	09-Apr
Average Time (ms)	0.36%
Date	10-Apr
Average Time (ms)	0.34%
Date	11-Apr
Average Time (ms)	0.32%
Date	12-Apr
Average Time (ms)	0.31%
Date	13-Apr
Average Time (ms)	0.29%
Date	14-Apr
Average Time (ms)	0.30%
Date	15-Apr
Average Time (ms)	0.28%
Date	16-Apr
Average Time (ms)	0.28%
Date	17-Apr
Average Time (ms)	0.25%
Date	18-Apr
Average Time (ms)	0.23%
Date	19-Apr
Average Time (ms)	0.23%
Date	20-Apr
Average Time (ms)	0.23%
Date	21-Apr
Average Time (ms)	0.23%
Date	22-Apr
Average Time (ms)	0.21%
Date	23-Apr
Average Time (ms)	0.23%
Date	24-Apr
Average Time (ms)	0.21%
Date	25-Apr
Average Time (ms)	0.23%
Date	26-Apr
Average Time (ms)	0.21%
Date	27-Apr
Average Time (ms)	0.30%
Date	28-Apr
Average Time (ms)	0.41%
Date	29-Apr
Average Time (ms)	0.23%
Date	30-Apr
Average Time (ms)	0.24%

May 2020	
Date	01-May
Average Time (ms)	0.25%
Date	02-May
Average Time (ms)	0.38%
Date	03-May
Average Time (ms)	0.36%
Date	04-May
Average Time (ms)	0.34%
Date	05-May
Average Time (ms)	0.33%
Date	06-May
Average Time (ms)	0.29%
Date	07-May
Average Time (ms)	0.21%
Date	08-May
Average Time (ms)	0.22%
Date	09-May
Average Time (ms)	0.22%
Date	10-May
Average Time (ms)	0.23%
Date	11-May
Average Time (ms)	0.25%
Date	12-May
Average Time (ms)	0.26%
Date	13-May
Average Time (ms)	0.04%
Date	14-May
Average Time (ms)	0.08%
Date	15-May
Average Time (ms)	0.08%
Date	16-May
Average Time (ms)	0.07%
Date	17-May
Average Time (ms)	0.07%
Date	18-May
Average Time (ms)	0.07%
Date	19-May
Average Time (ms)	0.08%
Date	20-May
Average Time (ms)	0.08%
Date	21-May
Average Time (ms)	0.08%
Date	22-May
Average Time (ms)	0.09%
Date	23-May
Average Time (ms)	0.13%
Date	24-May
Average Time (ms)	1.67%
Date	25-May
Average Time (ms)	0.47%
Date	26-May
Average Time (ms)	0.49%
Date	27-May
Average Time (ms)	0.04%
Date	28-May
Average Time (ms)	0.03%
Date	29-May
Average Time (ms)	0.03%
Date	30-May
Average Time (ms)	0.03%
Date	31-May
Average Time (ms)	0.01%

June 2020	
Date	01-Jun
Average Time (ms)	0.01%
Date	02-Jun
Average Time (ms)	0.01%
Date	03-Jun
Average Time (ms)	0.02%
Date	04-Jun
Average Time (ms)	0.03%
Date	05-Jun
Average Time (ms)	0.02%
Date	06-Jun
Average Time (ms)	0.01%
Date	07-Jun
Average Time (ms)	0.01%
Date	08-Jun
Average Time (ms)	0.10%
Date	09-Jun
Average Time (ms)	0.02%
Date	10-Jun
Average Time (ms)	0.02%
Date	11-Jun
Average Time (ms)	0.02%
Date	12-Jun
Average Time (ms)	0.02%
Date	13-Jun
Average Time (ms)	0.01%
Date	14-Jun
Average Time (ms)	1.71%
Date	15-Jun
Average Time (ms)	0.11%
Date	16-Jun
Average Time (ms)	0.03%
Date	17-Jun
Average Time (ms)	0.35%
Date	18-Jun
Average Time (ms)	0.40%
Date	19-Jun
Average Time (ms)	0.33%
Date	20-Jun
Average Time (ms)	0.29%
Date	21-Jun
Average Time (ms)	0.22%
Date	22-Jun
Average Time (ms)	0.33%
Date	23-Jun
Average Time (ms)	0.36%
Date	24-Jun
Average Time (ms)	0.38%
Date	25-Jun
Average Time (ms)	0.34%
Date	26-Jun
Average Time (ms)	0.38%
Date	27-Jun
Average Time (ms)	0.35%
Date	28-Jun
Average Time (ms)	0.29%
Date	29-Jun
Average Time (ms)	0.32%
Date	30-Jun
Average Time (ms)	0.36%