



Open Banking Channel Performance

01 July to 30 September 2025

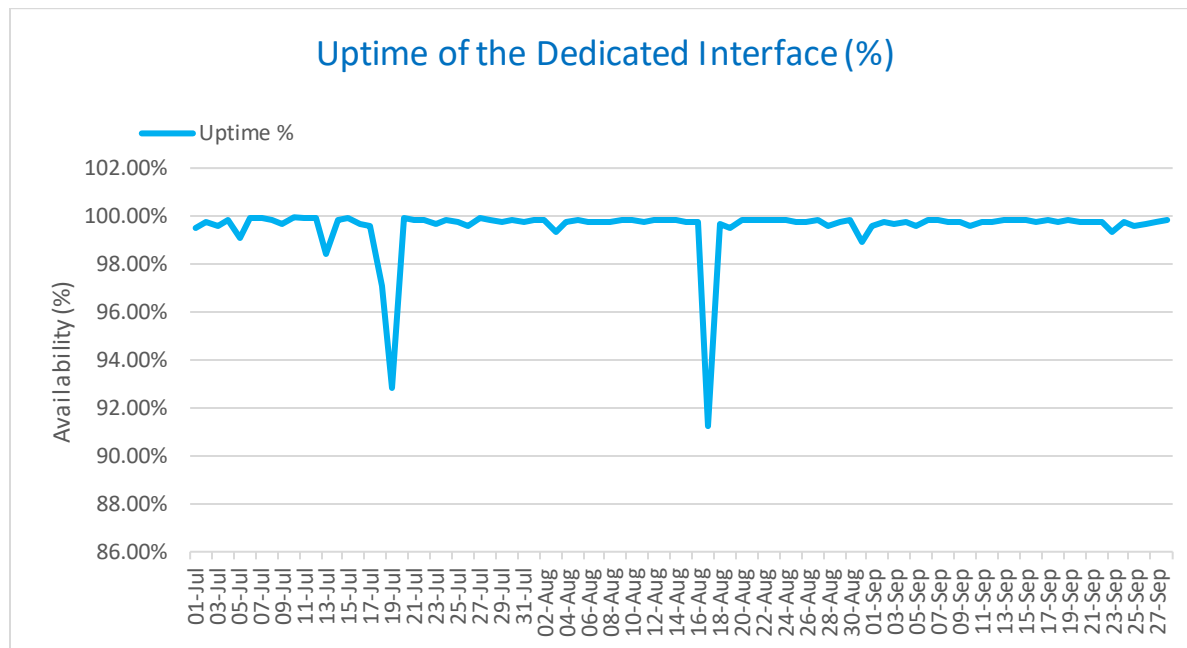
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering October to December 2025 will be published in December 2025.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 July to 30 September 2025.

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.

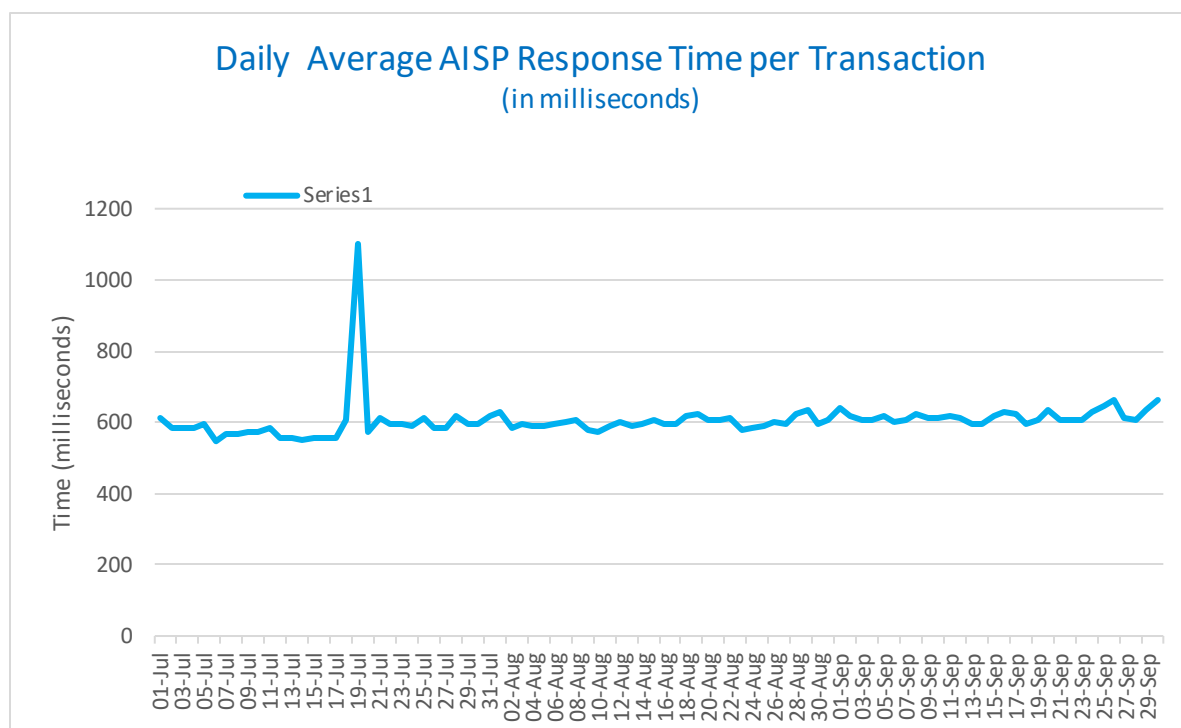


July 2025	
Date	Average Time
01-Jul	99.51%
02-Jul	99.77%
03-Jul	99.58%
04-Jul	99.83%
05-Jul	99.09%
06-Jul	99.92%
07-Jul	99.88%
08-Jul	99.85%
09-Jul	99.69%
10-Jul	99.95%
11-Jul	99.95%
12-Jul	99.91%
13-Jul	98.39%
14-Jul	99.83%
15-Jul	99.93%
16-Jul	99.69%
17-Jul	99.61%
18-Jul	97.10%
19-Jul	92.84%
20-Jul	99.88%
21-Jul	99.80%
22-Jul	99.85%
23-Jul	99.68%
24-Jul	99.82%
25-Jul	99.72%
26-Jul	99.60%
27-Jul	99.88%
28-Jul	99.84%
29-Jul	99.77%
30-Jul	99.83%
31-Jul	99.78%
August 2025	
Date	Average Time
01-Aug	99.82%
02-Aug	99.87%
03-Aug	99.35%
04-Aug	99.78%
05-Aug	99.86%
06-Aug	99.77%
07-Aug	99.73%
08-Aug	99.76%
09-Aug	99.87%
10-Aug	99.79%
11-Aug	99.75%
12-Aug	99.82%
13-Aug	99.86%
14-Aug	99.84%
15-Aug	99.75%
16-Aug	99.79%
17-Aug	91.24%
18-Aug	99.63%
19-Aug	99.54%
20-Aug	99.84%
21-Aug	99.79%
22-Aug	99.86%
23-Aug	99.83%
24-Aug	99.84%
25-Aug	99.79%
26-Aug	99.72%
27-Aug	99.85%
28-Aug	99.58%
29-Aug	99.78%
30-Aug	99.87%
31-Aug	98.89%
September 2025	
Date	Average Time
01-Sep	99.57%
02-Sep	99.75%
03-Sep	99.71%
04-Sep	99.78%
05-Sep	99.61%
06-Sep	99.83%
07-Sep	99.79%
08-Sep	99.72%
09-Sep	99.77%
10-Sep	99.61%
11-Sep	99.78%
12-Sep	99.77%
13-Sep	99.86%
14-Sep	99.81%
15-Sep	99.83%
16-Sep	99.73%
17-Sep	99.85%
18-Sep	99.77%
19-Sep	99.82%
20-Sep	99.72%
21-Sep	99.72%
22-Sep	99.76%
23-Sep	99.33%
24-Sep	99.75%
25-Sep	99.58%
26-Sep	99.71%
27-Sep	99.74%
28-Sep	99.80%
29-Sep	99.66%
30-Sep	99.64%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 July to 30 September 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 606 milliseconds per call over this period.



July 2025	
Date	Average Time (ms)
01-Jul	611
02-Jul	585
03-Jul	585
04-Jul	583
05-Jul	596
06-Jul	547
07-Jul	570
08-Jul	568
09-Jul	575
10-Jul	571
11-Jul	586
12-Jul	556
13-Jul	558
14-Jul	551
15-Jul	554
16-Jul	556
17-Jul	558
18-Jul	609
19-Jul	1101
20-Jul	575
21-Jul	610
22-Jul	598
23-Jul	597
24-Jul	591
25-Jul	615
26-Jul	582
27-Jul	584
28-Jul	618
29-Jul	596
30-Jul	593
31-Jul	616

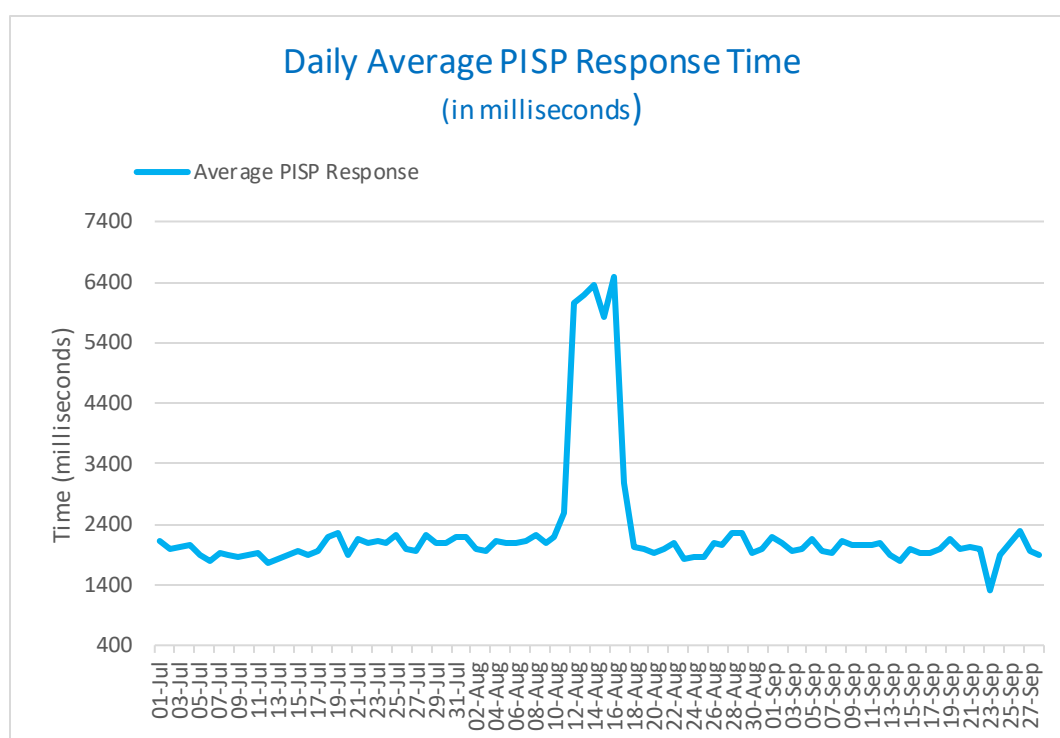
August 2025	
Date	Average Time (ms)
01-Aug	629
02-Aug	583
03-Aug	595
04-Aug	591
05-Aug	589
06-Aug	597
07-Aug	603
08-Aug	607
09-Aug	575
10-Aug	575
11-Aug	592
12-Aug	603
13-Aug	592
14-Aug	595
15-Aug	609
16-Aug	595
17-Aug	597
18-Aug	619
19-Aug	621
20-Aug	608
21-Aug	609
22-Aug	613
23-Aug	581
24-Aug	582
25-Aug	589
26-Aug	600
27-Aug	595
28-Aug	624
29-Aug	635
30-Aug	595
31-Aug	604

September 2025	
Date	Average Time (ms)
01-Sep	641
02-Sep	620
03-Sep	608
04-Sep	606
05-Sep	616
06-Sep	599
07-Sep	605
08-Sep	621
09-Sep	611
10-Sep	613
11-Sep	616
12-Sep	611
13-Sep	598
14-Sep	597
15-Sep	617
16-Sep	627
17-Sep	621
18-Sep	594
19-Sep	609
20-Sep	634
21-Sep	605
22-Sep	609
23-Sep	606
24-Sep	627
25-Sep	648
26-Sep	662
27-Sep	613
28-Sep	608
29-Sep	637
30-Sep	660

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 July to 30 September 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 2262 milliseconds per call over this period.



July 2025	
Date	Average Time (ms)
01-Jul	2125
02-Jul	1994
03-Jul	2035
04-Jul	2051
05-Jul	1882
06-Jul	1803
07-Jul	1935
08-Jul	1903
09-Jul	1863
10-Jul	1890
11-Jul	1935
12-Jul	1761
13-Jul	1810
14-Jul	1898
15-Jul	1944
16-Jul	1889
17-Jul	1967
18-Jul	2179
19-Jul	2260
20-Jul	1904
21-Jul	2166
22-Jul	2105
23-Jul	2129
24-Jul	2079
25-Jul	2235
26-Jul	1993
27-Jul	1956
28-Jul	2231
29-Jul	2088
30-Jul	2082
31-Jul	2182

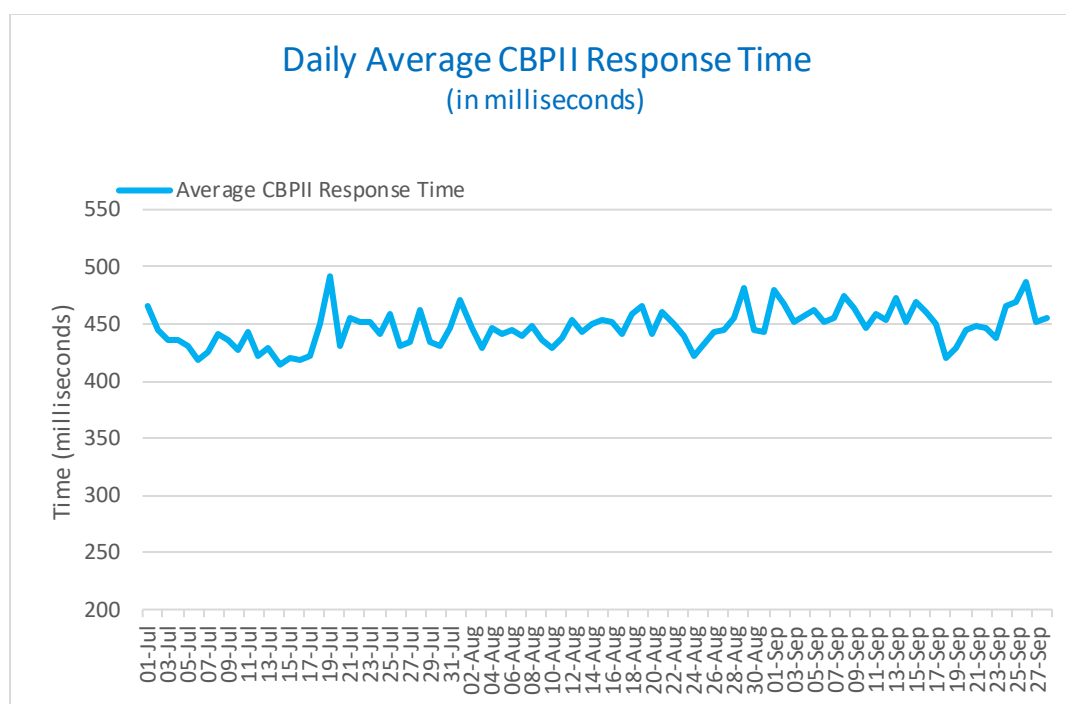
August 2025	
Date	Average Time (ms)
01-Aug	2195
02-Aug	1974
03-Aug	1950
04-Aug	2123
05-Aug	2075
06-Aug	2098
07-Aug	2123
08-Aug	2234
09-Aug	2088
10-Aug	2205
11-Aug	2585
12-Aug	6061
13-Aug	6191
14-Aug	6364
15-Aug	5809
16-Aug	6484
17-Aug	3089
18-Aug	2038
19-Aug	1987
20-Aug	1940
21-Aug	2001
22-Aug	2092
23-Aug	1817
24-Aug	1855
25-Aug	1868
26-Aug	2080
27-Aug	2062
28-Aug	2244
29-Aug	2253
30-Aug	1938
31-Aug	1992

September 2025	
Date	Average Time (ms)
01-Sep	2201
02-Sep	2079
03-Sep	1968
04-Sep	1987
05-Sep	2154
06-Sep	1943
07-Sep	1939
08-Sep	2112
09-Sep	2053
10-Sep	2054
11-Sep	2060
12-Sep	2089
13-Sep	1891
14-Sep	1805
15-Sep	1992
16-Sep	1921
17-Sep	1920
18-Sep	1986
19-Sep	2148
20-Sep	1977
21-Sep	2008
22-Sep	2007
23-Sep	1307
24-Sep	1883
25-Sep	2091
26-Sep	2276
27-Sep	1955
28-Sep	1908
29-Sep	2118
30-Sep	2222

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 July to 30 September 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 447 milliseconds per call over this period.



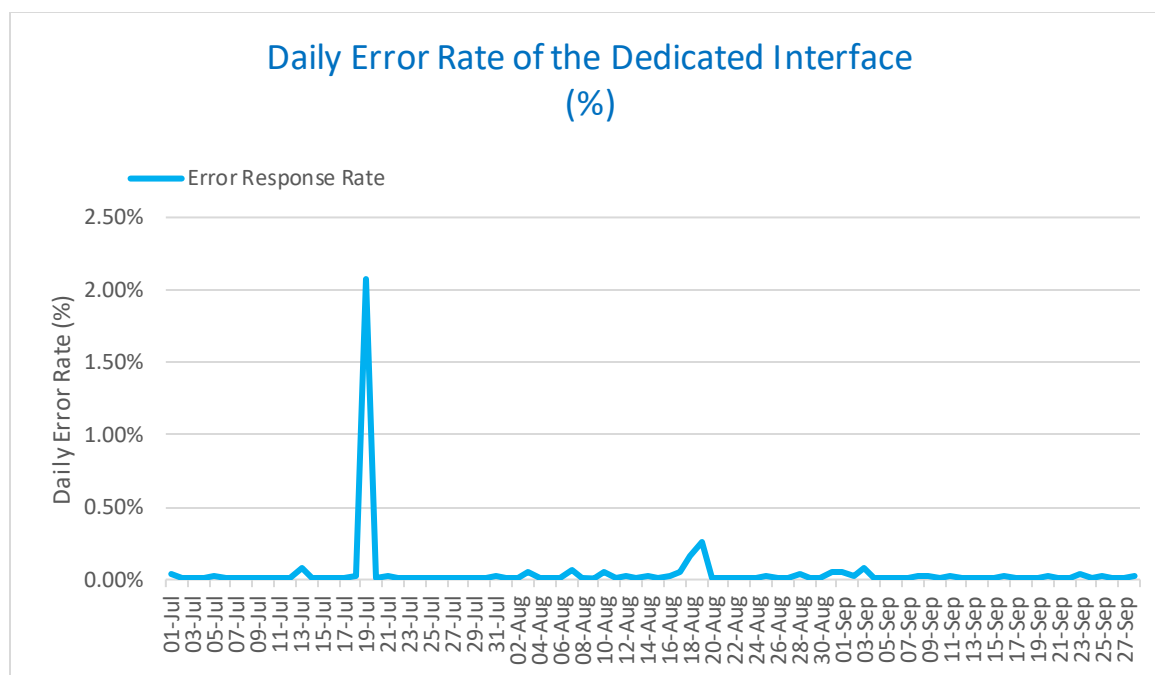
July 2025	
Date	Average Time (ms)
01-Jul	467
02-Jul	445
03-Jul	436
04-Jul	436
05-Jul	431
06-Jul	418
07-Jul	425
08-Jul	441
09-Jul	437
10-Jul	427
11-Jul	443
12-Jul	422
13-Jul	429
14-Jul	414
15-Jul	421
16-Jul	418
17-Jul	421
18-Jul	449
19-Jul	492
20-Jul	430
21-Jul	455
22-Jul	451
23-Jul	451
24-Jul	441
25-Jul	458
26-Jul	432
27-Jul	433
28-Jul	462
29-Jul	435
30-Jul	432
31-Jul	447

August 2025	
Date	Average Time (ms)
01-Aug	471
02-Aug	446
03-Aug	429
04-Aug	446
05-Aug	442
06-Aug	445
07-Aug	439
08-Aug	448
09-Aug	436
10-Aug	430
11-Aug	438
12-Aug	454
13-Aug	442
14-Aug	449
15-Aug	454
16-Aug	452
17-Aug	441
18-Aug	458
19-Aug	466
20-Aug	441
21-Aug	460
22-Aug	449
23-Aug	439
24-Aug	422
25-Aug	433
26-Aug	443
27-Aug	445
28-Aug	454
29-Aug	481
30-Aug	444
31-Aug	443

September 2025	
Date	Average Time (ms)
01-Sep	477
02-Sep	467
03-Sep	452
04-Sep	457
05-Sep	461
06-Sep	452
07-Sep	455
08-Sep	474
09-Sep	463
10-Sep	446
11-Sep	459
12-Sep	453
13-Sep	473
14-Sep	452
15-Sep	470
16-Sep	461
17-Sep	450
18-Sep	421
19-Sep	430
20-Sep	444
21-Sep	448
22-Sep	447
23-Sep	438
24-Sep	465
25-Sep	470
26-Sep	487
27-Sep	452
28-Sep	455
29-Sep	464
30-Sep	477

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 2025	
Date	Daily error Rate (%)
01-Jul	0.03%
02-Jul	0.01%
03-Jul	0.01%
04-Jul	0.01%
05-Jul	0.02%
06-Jul	0.01%
07-Jul	0.01%
08-Jul	0.01%
09-Jul	0.02%
10-Jul	0.01%
11-Jul	0.01%
12-Jul	0.01%
13-Jul	0.08%
14-Jul	0.01%
15-Jul	0.01%
16-Jul	0.01%
17-Jul	0.01%
18-Jul	0.03%
19-Jul	2.07%
20-Jul	0.01%
21-Jul	0.02%
22-Jul	0.02%
23-Jul	0.02%
24-Jul	0.02%
25-Jul	0.02%
26-Jul	0.01%
27-Jul	0.01%
28-Jul	0.01%
29-Jul	0.01%
30-Jul	0.02%
31-Jul	0.02%

August 2025	
Date	Daily error Rate (%)
01-Aug	0.02%
02-Aug	0.01%
03-Aug	0.05%
04-Aug	0.01%
05-Aug	0.01%
06-Aug	0.01%
07-Aug	0.06%
08-Aug	0.02%
09-Aug	0.01%
10-Aug	0.05%
11-Aug	0.02%
12-Aug	0.02%
13-Aug	0.01%
14-Aug	0.02%
15-Aug	0.01%
16-Aug	0.03%
17-Aug	0.06%
18-Aug	0.17%
19-Aug	0.26%
20-Aug	0.01%
21-Aug	0.01%
22-Aug	0.02%
23-Aug	0.01%
24-Aug	0.02%
25-Aug	0.02%
26-Aug	0.01%
27-Aug	0.02%
28-Aug	0.04%
29-Aug	0.01%
30-Aug	0.01%
31-Aug	0.06%

September 2025	
Date	Daily error Rate (%)
01-Sep	0.05%
02-Sep	0.02%
03-Sep	0.08%
04-Sep	0.01%
05-Sep	0.01%
06-Sep	0.01%
07-Sep	0.01%
08-Sep	0.02%
09-Sep	0.02%
10-Sep	0.01%
11-Sep	0.02%
12-Sep	0.02%
13-Sep	0.01%
14-Sep	0.01%
15-Sep	0.01%
16-Sep	0.02%
17-Sep	0.01%
18-Sep	0.01%
19-Sep	0.01%
20-Sep	0.02%
21-Sep	0.01%
22-Sep	0.02%
23-Sep	0.04%
24-Sep	0.02%
25-Sep	0.02%
26-Sep	0.01%
27-Sep	0.01%
28-Sep	0.02%
29-Sep	0.02%
30-Sep	0.02%