



# Open Banking Channel Performance

01 January to 31 March 2020

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

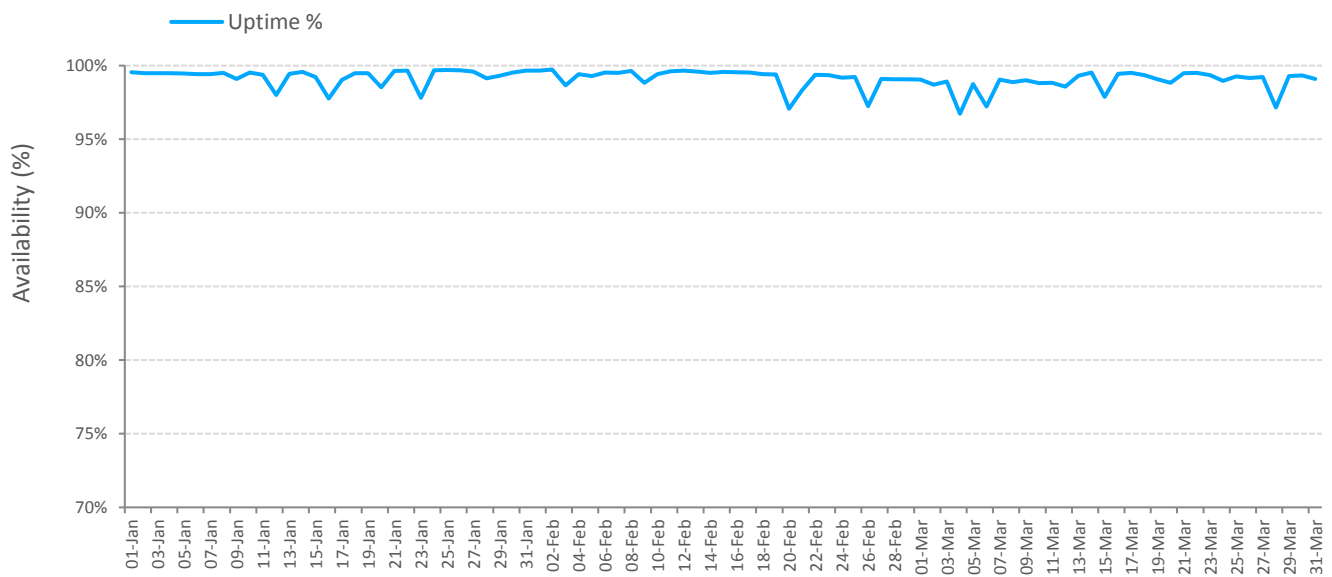
We'll continue to publish new data on a quarterly basis. The next set of data covering April to June 2020 will be published in July 2020.

## Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 January and 31 March 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, which in this period has been on January 12, February 26, March 04 and March 15.

### Uptime of the Dedicated Interface (%)



#### January 2020

Date	Uptime %
01-Jan	99.54%
02-Jan	99.48%
03-Jan	99.49%
04-Jan	99.48%
05-Jan	99.46%
06-Jan	99.42%
07-Jan	99.42%
08-Jan	99.52%
09-Jan	99.10%
10-Jan	99.53%
11-Jan	99.38%
12-Jan	98.00%
13-Jan	99.44%
14-Jan	99.57%
15-Jan	99.23%
16-Jan	97.77%
17-Jan	99.03%
18-Jan	99.49%
19-Jan	99.48%
20-Jan	98.52%
21-Jan	99.64%
22-Jan	99.66%
23-Jan	97.80%
24-Jan	99.69%
25-Jan	99.71%
26-Jan	99.67%
27-Jan	99.60%
28-Jan	99.14%
29-Jan	99.30%
30-Jan	99.53%
31-Jan	99.67%

#### February 2020

Date	Uptime %
01-Feb	99.66%
02-Feb	99.73%
03-Feb	98.66%
04-Feb	99.43%
05-Feb	99.29%
06-Feb	99.53%
07-Feb	99.51%
08-Feb	99.64%
09-Feb	98.84%
10-Feb	99.41%
11-Feb	99.61%
12-Feb	99.67%
13-Feb	99.58%
14-Feb	99.50%
15-Feb	99.58%
16-Feb	99.54%
17-Feb	99.54%
18-Feb	99.42%
19-Feb	99.40%
20-Feb	97.07%
21-Feb	98.34%
22-Feb	99.37%
23-Feb	99.36%
24-Feb	99.17%
25-Feb	99.23%
26-Feb	97.24%
27-Feb	99.10%
28-Feb	99.07%
29-Feb	99.07%

#### March 2020

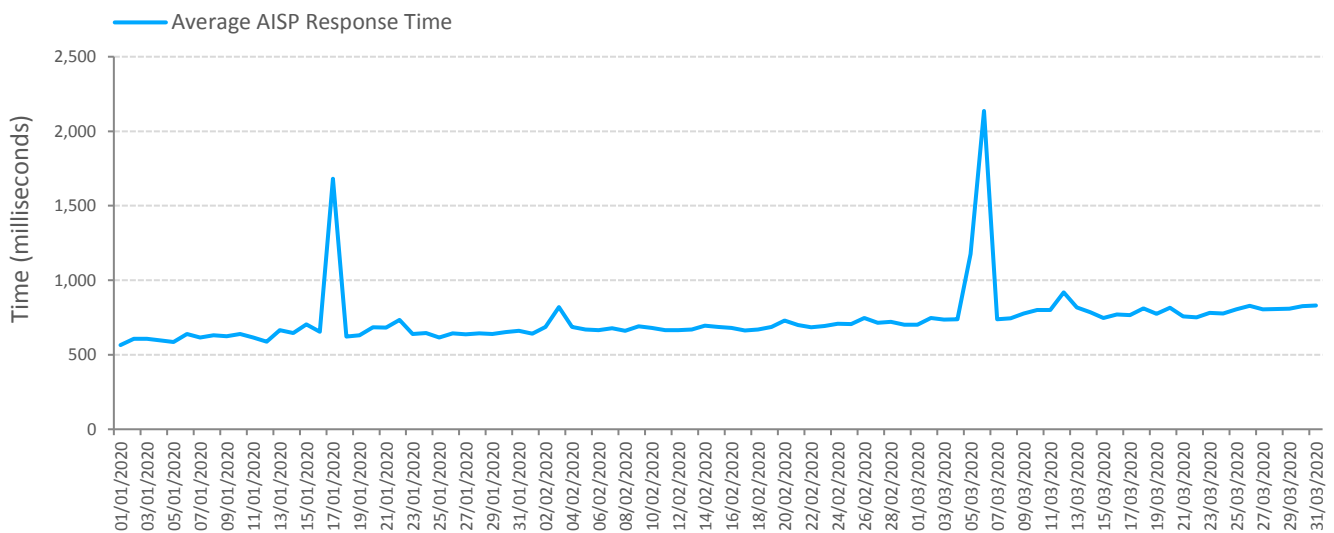
Date	Uptime %
01-Mar	99.05%
02-Mar	98.71%
03-Mar	98.91%
04-Mar	96.73%
05-Mar	98.75%
06-Mar	97.22%
07-Mar	99.05%
08-Mar	98.88%
09-Mar	99.01%
10-Mar	98.80%
11-Mar	98.84%
12-Mar	98.58%
13-Mar	99.31%
14-Mar	99.52%
15-Mar	97.88%
16-Mar	99.44%
17-Mar	99.51%
18-Mar	99.36%
19-Mar	99.07%
20-Mar	98.83%
21-Mar	99.49%
22-Mar	99.51%
23-Mar	99.36%
24-Mar	98.96%
25-Mar	99.27%
26-Mar	99.16%
27-Mar	99.23%
28-Mar	97.17%
29-Mar	99.30%
30-Mar	99.33%
31-Mar	99.10%

## Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 January and 31 March 2020.

The daily average response time for transactions in this channel is calculated in milliseconds, normally ranging between 565 and 918 milliseconds over this period, with two spikes of 2,136 milliseconds on March 6 and 1,682 on January 17.

Daily Average AISP Response Time per Transaction  
(in milliseconds)



January 2020	
Date	01-Jan
Average Time (ms)	565
Date	02-Jan
Average Time (ms)	607
Date	03-Jan
Average Time (ms)	606
Date	04-Jan
Average Time (ms)	597
Date	05-Jan
Average Time (ms)	585
Date	06-Jan
Average Time (ms)	640
Date	07-Jan
Average Time (ms)	616
Date	08-Jan
Average Time (ms)	630
Date	09-Jan
Average Time (ms)	625
Date	10-Jan
Average Time (ms)	639
Date	11-Jan
Average Time (ms)	616
Date	12-Jan
Average Time (ms)	587
Date	13-Jan
Average Time (ms)	665
Date	14-Jan
Average Time (ms)	645
Date	15-Jan
Average Time (ms)	703
Date	16-Jan
Average Time (ms)	655
Date	17-Jan
Average Time (ms)	1682
Date	18-Jan
Average Time (ms)	623
Date	19-Jan
Average Time (ms)	631
Date	20-Jan
Average Time (ms)	685
Date	21-Jan
Average Time (ms)	682
Date	22-Jan
Average Time (ms)	733
Date	23-Jan
Average Time (ms)	640
Date	24-Jan
Average Time (ms)	645
Date	25-Jan
Average Time (ms)	615
Date	26-Jan
Average Time (ms)	643
Date	27-Jan
Average Time (ms)	637
Date	28-Jan
Average Time (ms)	644
Date	29-Jan
Average Time (ms)	639
Date	30-Jan
Average Time (ms)	652
Date	31-Jan
Average Time (ms)	661

February 2020	
Date	01-Feb
Average Time (ms)	641
Date	02-Feb
Average Time (ms)	686
Date	03-Feb
Average Time (ms)	819
Date	04-Feb
Average Time (ms)	687
Date	05-Feb
Average Time (ms)	670
Date	06-Feb
Average Time (ms)	666
Date	07-Feb
Average Time (ms)	677
Date	08-Feb
Average Time (ms)	661
Date	09-Feb
Average Time (ms)	690
Date	10-Feb
Average Time (ms)	679
Date	11-Feb
Average Time (ms)	664
Date	12-Feb
Average Time (ms)	666
Date	13-Feb
Average Time (ms)	669
Date	14-Feb
Average Time (ms)	696
Date	15-Feb
Average Time (ms)	686
Date	16-Feb
Average Time (ms)	680
Date	17-Feb
Average Time (ms)	663
Date	18-Feb
Average Time (ms)	670
Date	19-Feb
Average Time (ms)	687
Date	20-Feb
Average Time (ms)	730
Date	21-Feb
Average Time (ms)	699
Date	22-Feb
Average Time (ms)	684
Date	23-Feb
Average Time (ms)	694
Date	24-Feb
Average Time (ms)	709
Date	25-Feb
Average Time (ms)	705
Date	26-Feb
Average Time (ms)	747
Date	27-Feb
Average Time (ms)	714
Date	28-Feb
Average Time (ms)	721
Date	29-Feb
Average Time (ms)	701

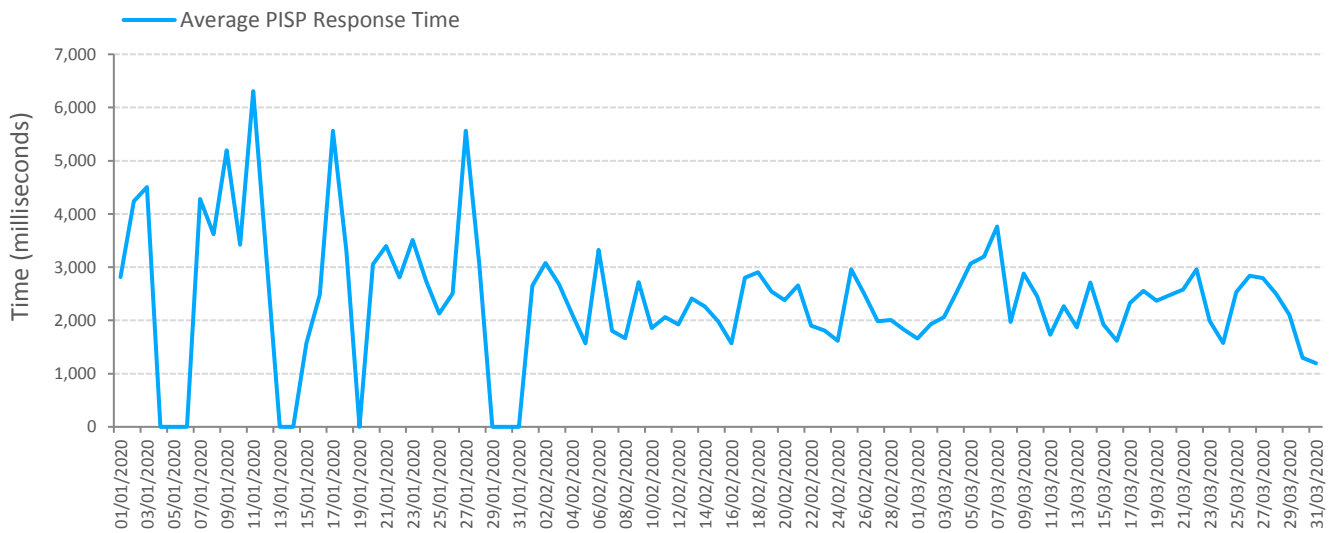
March 2020	
Date	01-Mar
Average Time (ms)	701
Date	02-Mar
Average Time (ms)	746
Date	03-Mar
Average Time (ms)	735
Date	04-Mar
Average Time (ms)	739
Date	05-Mar
Average Time (ms)	1177
Date	06-Mar
Average Time (ms)	2136
Date	07-Mar
Average Time (ms)	737
Date	08-Mar
Average Time (ms)	745
Date	09-Mar
Average Time (ms)	776
Date	10-Mar
Average Time (ms)	800
Date	11-Mar
Average Time (ms)	801
Date	12-Mar
Average Time (ms)	918
Date	13-Mar
Average Time (ms)	818
Date	14-Mar
Average Time (ms)	785
Date	15-Mar
Average Time (ms)	746
Date	16-Mar
Average Time (ms)	771
Date	17-Mar
Average Time (ms)	765
Date	18-Mar
Average Time (ms)	811
Date	19-Mar
Average Time (ms)	775
Date	20-Mar
Average Time (ms)	816
Date	21-Mar
Average Time (ms)	757
Date	22-Mar
Average Time (ms)	750
Date	23-Mar
Average Time (ms)	782
Date	24-Mar
Average Time (ms)	777
Date	25-Mar
Average Time (ms)	804
Date	26-Mar
Average Time (ms)	829
Date	27-Mar
Average Time (ms)	804
Date	28-Mar
Average Time (ms)	807
Date	29-Mar
Average Time (ms)	809
Date	30-Mar
Average Time (ms)	826
Date	31-Mar
Average Time (ms)	831

## Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 January and 31 March 2020.

The daily average response time for transactions in this channel is calculated in milliseconds, ranging between 0 and 6,308 milliseconds for this period.

### Daily Average PISP Response Time (in milliseconds)



#### January 2020

Date	Average Time (ms)
01-Jan	2816
02-Jan	4241
03-Jan	4506
04-Jan	0
05-Jan	0
06-Jan	0
07-Jan	4283
08-Jan	3621
09-Jan	5196
10-Jan	3423
11-Jan	6308
12-Jan	3127
13-Jan	0
14-Jan	0
15-Jan	1567
16-Jan	2483
17-Jan	5560
18-Jan	3310
19-Jan	0
20-Jan	3057
21-Jan	3396
22-Jan	2806
23-Jan	3511
24-Jan	2740
25-Jan	2129
26-Jan	2505
27-Jan	5561
28-Jan	3067
29-Jan	0
30-Jan	0
31-Jan	0

#### February 2020

Date	Average Time (ms)
01-Feb	2653
02-Feb	3077
03-Feb	2680
04-Feb	2120
05-Feb	1566
06-Feb	3325
07-Feb	1805
08-Feb	1663
09-Feb	2716
10-Feb	1859
11-Feb	2063
12-Feb	1926
13-Feb	2408
14-Feb	2259
15-Feb	1980
16-Feb	1568
17-Feb	2800
18-Feb	2903
19-Feb	2544
20-Feb	2383
21-Feb	2658
22-Feb	1897
23-Feb	1810
24-Feb	1619
25-Feb	2957
26-Feb	2498
27-Feb	1984
28-Feb	2007
29-Feb	1821

#### March 2020

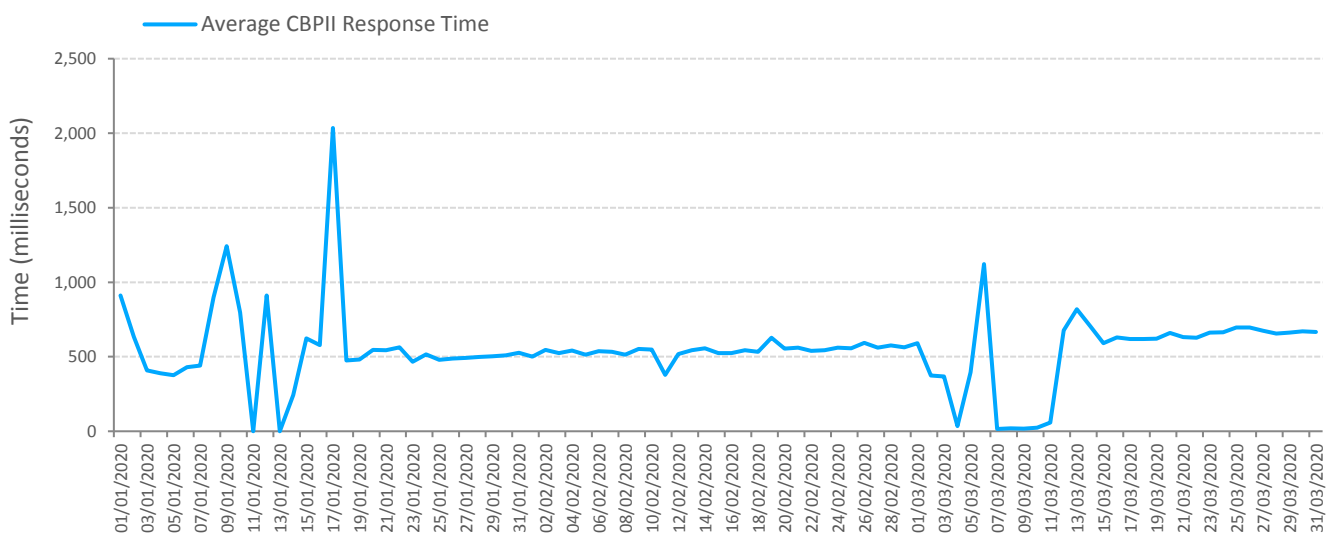
Date	Average Time (ms)
01-Mar	1659
02-Mar	1927
03-Mar	2061
04-Mar	2560
05-Mar	3066
06-Mar	3200
07-Mar	3763
08-Mar	1970
09-Mar	2878
10-Mar	2455
11-Mar	1733
12-Mar	2269
13-Mar	1871
14-Mar	2711
15-Mar	1926
16-Mar	1617
17-Mar	2324
18-Mar	2553
19-Mar	2369
20-Mar	2476
21-Mar	2578
22-Mar	2956
23-Mar	1988
24-Mar	1574
25-Mar	2531
26-Mar	2835
27-Mar	2793
28-Mar	2494
29-Mar	2107
30-Mar	1299
31-Mar	1194

## Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 January and 31 March 2020.

The daily average response time for transactions in this channel is calculated in milliseconds, ranging between 0 and 1,241 milliseconds for this period, with a spike of 2,035 on January 17, in addition to two days of inactivity in this channel on January 11 and January 13.

Daily Average CBPII Response Time  
(in milliseconds)



### January 2020

Date	Average Time (ms)
01-Jan	911
02-Jan	633
03-Jan	409
04-Jan	389
05-Jan	377
06-Jan	430
07-Jan	441
08-Jan	899
09-Jan	1241
10-Jan	797
11-Jan	0
12-Jan	911
13-Jan	0
14-Jan	242
15-Jan	624
16-Jan	578
17-Jan	2035
18-Jan	475
19-Jan	482
20-Jan	545
21-Jan	544
22-Jan	564
23-Jan	466
24-Jan	515
25-Jan	479
26-Jan	488
27-Jan	493
28-Jan	499
29-Jan	504
30-Jan	509
31-Jan	526

### February 2020

Date	Average Time (ms)
01-Feb	501
02-Feb	546
03-Feb	525
04-Feb	542
05-Feb	514
06-Feb	538
07-Feb	533
08-Feb	513
09-Feb	553
10-Feb	548
11-Feb	378
12-Feb	518
13-Feb	544
14-Feb	557
15-Feb	524
16-Feb	525
17-Feb	543
18-Feb	534
19-Feb	627
20-Feb	555
21-Feb	562
22-Feb	540
23-Feb	544
24-Feb	560
25-Feb	556
26-Feb	593
27-Feb	562
28-Feb	576
29-Feb	563

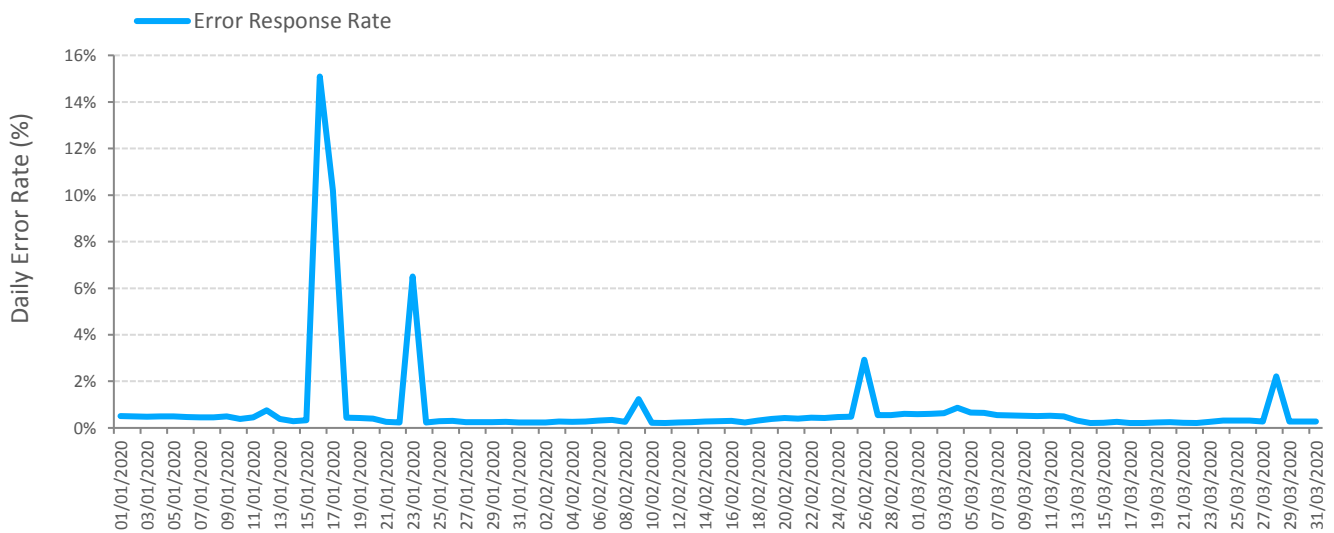
### March 2020

Date	Average Time (ms)
01-Mar	590
02-Mar	374
03-Mar	368
04-Mar	35
05-Mar	395
06-Mar	1121
07-Mar	16
08-Mar	19
09-Mar	17
10-Mar	24
11-Mar	59
12-Mar	677
13-Mar	818
14-Mar	704
15-Mar	591
16-Mar	630
17-Mar	620
18-Mar	620
19-Mar	621
20-Mar	659
21-Mar	631
22-Mar	628
23-Mar	663
24-Mar	665
25-Mar	697
26-Mar	696
27-Mar	675
28-Mar	656
29-Mar	663
30-Mar	671
31-Mar	666

## 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.

Daily Error Rate of the Dedicated Interface (%)



### January 2020

Date	Error Rate (%)
01-Jan	0.51%
02-Jan	0.50%
03-Jan	0.48%
04-Jan	0.49%
05-Jan	0.49%
06-Jan	0.47%
07-Jan	0.46%
08-Jan	0.45%
09-Jan	0.49%
10-Jan	0.38%
11-Jan	0.45%
12-Jan	0.76%
13-Jan	0.39%
14-Jan	0.29%
15-Jan	0.33%
16-Jan	15.09%
17-Jan	10.19%
18-Jan	0.44%
19-Jan	0.43%
20-Jan	0.40%
21-Jan	0.26%
22-Jan	0.24%
23-Jan	6.50%
24-Jan	0.23%
25-Jan	0.29%
26-Jan	0.30%
27-Jan	0.25%
28-Jan	0.25%
29-Jan	0.25%
30-Jan	0.26%
31-Jan	0.24%

### February 2020

Date	Error Rate (%)
01-Feb	0.24%
02-Feb	0.23%
03-Feb	0.27%
04-Feb	0.26%
05-Feb	0.27%
06-Feb	0.31%
07-Feb	0.34%
08-Feb	0.26%
09-Feb	1.23%
10-Feb	0.22%
11-Feb	0.21%
12-Feb	0.23%
13-Feb	0.25%
14-Feb	0.28%
15-Feb	0.29%
16-Feb	0.30%
17-Feb	0.24%
18-Feb	0.32%
19-Feb	0.39%
20-Feb	0.42%
21-Feb	0.40%
22-Feb	0.44%
23-Feb	0.43%
24-Feb	0.47%
25-Feb	0.48%
26-Feb	2.93%
27-Feb	0.55%
28-Feb	0.55%
29-Feb	0.60%

### March 2020

Date	Error Rate (%)
01-Mar	0.59%
02-Mar	0.60%
03-Mar	0.63%
04-Mar	0.87%
05-Mar	0.66%
06-Mar	0.64%
07-Mar	0.55%
08-Mar	0.54%
09-Mar	0.52%
10-Mar	0.51%
11-Mar	0.52%
12-Mar	0.50%
13-Mar	0.31%
14-Mar	0.21%
15-Mar	0.22%
16-Mar	0.26%
17-Mar	0.21%
18-Mar	0.21%
19-Mar	0.23%
20-Mar	0.25%
21-Mar	0.22%
22-Mar	0.21%
23-Mar	0.26%
24-Mar	0.31%
25-Mar	0.32%
26-Mar	0.31%
27-Mar	0.28%
28-Mar	2.21%
29-Mar	0.27%
30-Mar	0.28%
31-Mar	0.28%