



Open Banking Channel Performance

01 January to 31 March 2021

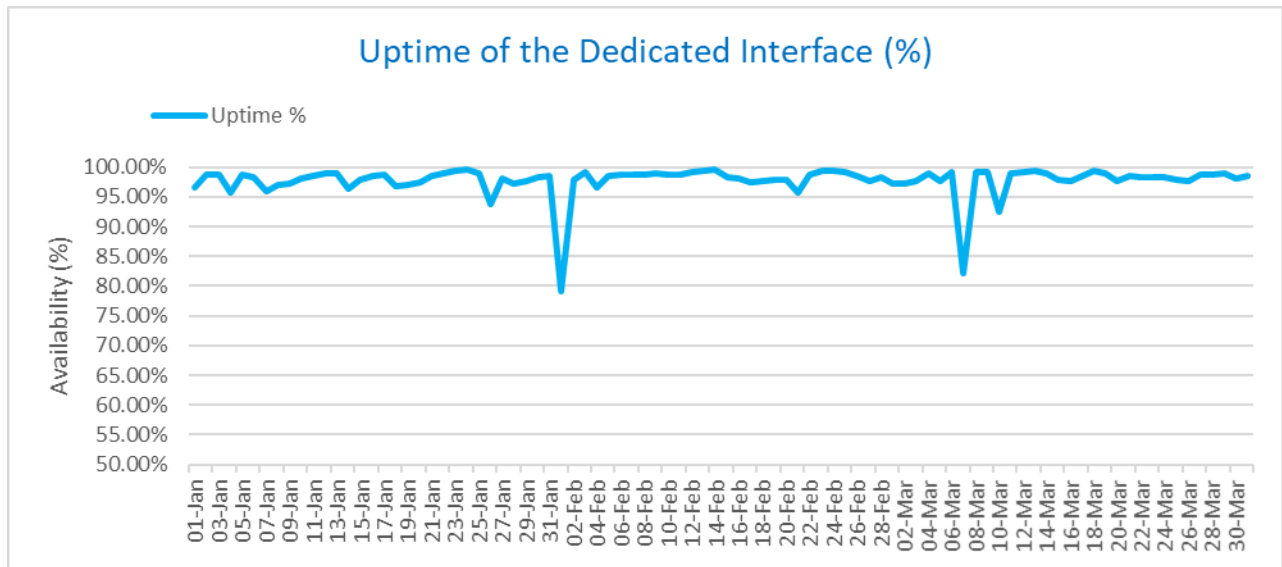
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering April to July 2021 will be published in August 2021.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 January to 31 March 2021.

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.



January 2021	
Date	01-Jan
Average Time	96.54%
Date	02-Jan
Average Time	98.61%
Date	03-Jan
Average Time	98.66%
Date	04-Jan
Average Time	95.73%
Date	05-Jan
Average Time	98.78%
Date	06-Jan
Average Time	98.38%
Date	07-Jan
Average Time	96.01%
Date	08-Jan
Average Time	96.89%
Date	09-Jan
Average Time	97.18%
Date	10-Jan
Average Time	98.03%
Date	11-Jan
Average Time	98.58%
Date	12-Jan
Average Time	99.03%
Date	13-Jan
Average Time	99.03%
Date	14-Jan
Average Time	96.35%
Date	15-Jan
Average Time	97.83%
Date	16-Jan
Average Time	98.56%
Date	17-Jan
Average Time	98.78%
Date	18-Jan
Average Time	96.86%
Date	19-Jan
Average Time	96.96%
Date	20-Jan
Average Time	97.50%
Date	21-Jan
Average Time	98.56%
Date	22-Jan
Average Time	98.92%
Date	23-Jan
Average Time	99.44%
Date	24-Jan
Average Time	99.52%
Date	25-Jan
Average Time	98.98%
Date	26-Jan
Average Time	93.76%
Date	27-Jan
Average Time	98.05%
Date	28-Jan
Average Time	97.16%
Date	29-Jan
Average Time	97.71%
Date	30-Jan
Average Time	98.34%
Date	31-Jan
Average Time	98.55%

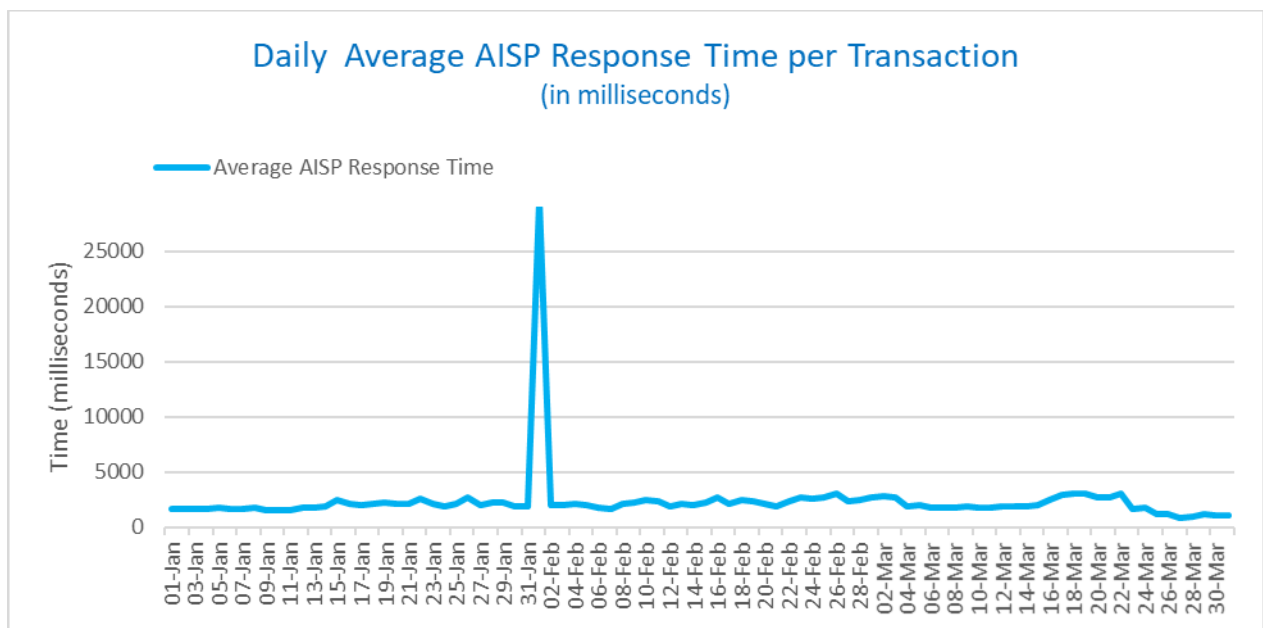
February 2021	
Date	01-Feb
Average Time	79.07%
Date	02-Feb
Average Time	97.93%
Date	03-Feb
Average Time	99.23%
Date	04-Feb
Average Time	96.66%
Date	05-Feb
Average Time	98.55%
Date	06-Feb
Average Time	98.70%
Date	07-Feb
Average Time	98.71%
Date	08-Feb
Average Time	98.76%
Date	09-Feb
Average Time	99.02%
Date	10-Feb
Average Time	98.75%
Date	11-Feb
Average Time	98.73%
Date	12-Feb
Average Time	99.17%
Date	13-Feb
Average Time	99.43%
Date	14-Feb
Average Time	99.50%
Date	15-Feb
Average Time	98.31%
Date	16-Feb
Average Time	98.05%
Date	17-Feb
Average Time	97.53%
Date	18-Feb
Average Time	97.69%
Date	19-Feb
Average Time	97.78%
Date	20-Feb
Average Time	97.83%
Date	21-Feb
Average Time	95.66%
Date	22-Feb
Average Time	98.74%
Date	23-Feb
Average Time	99.29%
Date	24-Feb
Average Time	99.31%
Date	25-Feb
Average Time	99.08%
Date	26-Feb
Average Time	98.42%
Date	27-Feb
Average Time	97.72%
Date	28-Feb
Average Time	98.22%

March 2021	
Date	01-Mar
Average Time	97.27%
Date	02-Mar
Average Time	97.18%
Date	03-Mar
Average Time	97.58%
Date	04-Mar
Average Time	98.98%
Date	05-Mar
Average Time	97.68%
Date	06-Mar
Average Time	99.08%
Date	07-Mar
Average Time	82.22%
Date	08-Mar
Average Time	99.13%
Date	09-Mar
Average Time	99.20%
Date	10-Mar
Average Time	92.38%
Date	11-Mar
Average Time	98.92%
Date	12-Mar
Average Time	99.20%
Date	13-Mar
Average Time	99.37%
Date	14-Mar
Average Time	98.89%
Date	15-Mar
Average Time	97.89%
Date	16-Mar
Average Time	97.71%
Date	17-Mar
Average Time	98.55%
Date	18-Mar
Average Time	99.30%
Date	19-Mar
Average Time	99.00%
Date	20-Mar
Average Time	97.71%
Date	21-Mar
Average Time	98.58%
Date	22-Mar
Average Time	98.34%
Date	23-Mar
Average Time	98.27%
Date	24-Mar
Average Time	98.26%
Date	25-Mar
Average Time	97.93%
Date	26-Mar
Average Time	97.70%
Date	27-Mar
Average Time	98.69%
Date	28-Mar
Average Time	98.71%
Date	29-Mar
Average Time	98.88%
Date	30-Mar
Average Time	98.02%
Date	31-Mar
Average Time	98.56%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 January to 31 March 2021.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 2,375 milliseconds per call over this period, with a spike on 1 Feb of 29,657.



January 2021	
Date	01-Jan
Average Time (ms)	1615
Date	02-Jan
Average Time (ms)	1625
Date	03-Jan
Average Time (ms)	1649
Date	04-Jan
Average Time (ms)	1626
Date	05-Jan
Average Time (ms)	1831
Date	06-Jan
Average Time (ms)	1689
Date	07-Jan
Average Time (ms)	1710
Date	08-Jan
Average Time (ms)	1775
Date	09-Jan
Average Time (ms)	1580
Date	10-Jan
Average Time (ms)	1585
Date	11-Jan
Average Time (ms)	1562
Date	12-Jan
Average Time (ms)	1782
Date	13-Jan
Average Time (ms)	1775
Date	14-Jan
Average Time (ms)	1954
Date	15-Jan
Average Time (ms)	2526
Date	16-Jan
Average Time (ms)	2103
Date	17-Jan
Average Time (ms)	1964
Date	18-Jan
Average Time (ms)	2129
Date	19-Jan
Average Time (ms)	2276
Date	20-Jan
Average Time (ms)	2151
Date	21-Jan
Average Time (ms)	2174
Date	22-Jan
Average Time (ms)	2624
Date	23-Jan
Average Time (ms)	2107
Date	24-Jan
Average Time (ms)	1867
Date	25-Jan
Average Time (ms)	2080
Date	26-Jan
Average Time (ms)	2672
Date	27-Jan
Average Time (ms)	2052
Date	28-Jan
Average Time (ms)	2213
Date	29-Jan
Average Time (ms)	2198
Date	30-Jan
Average Time (ms)	1901
Date	31-Jan
Average Time (ms)	1911

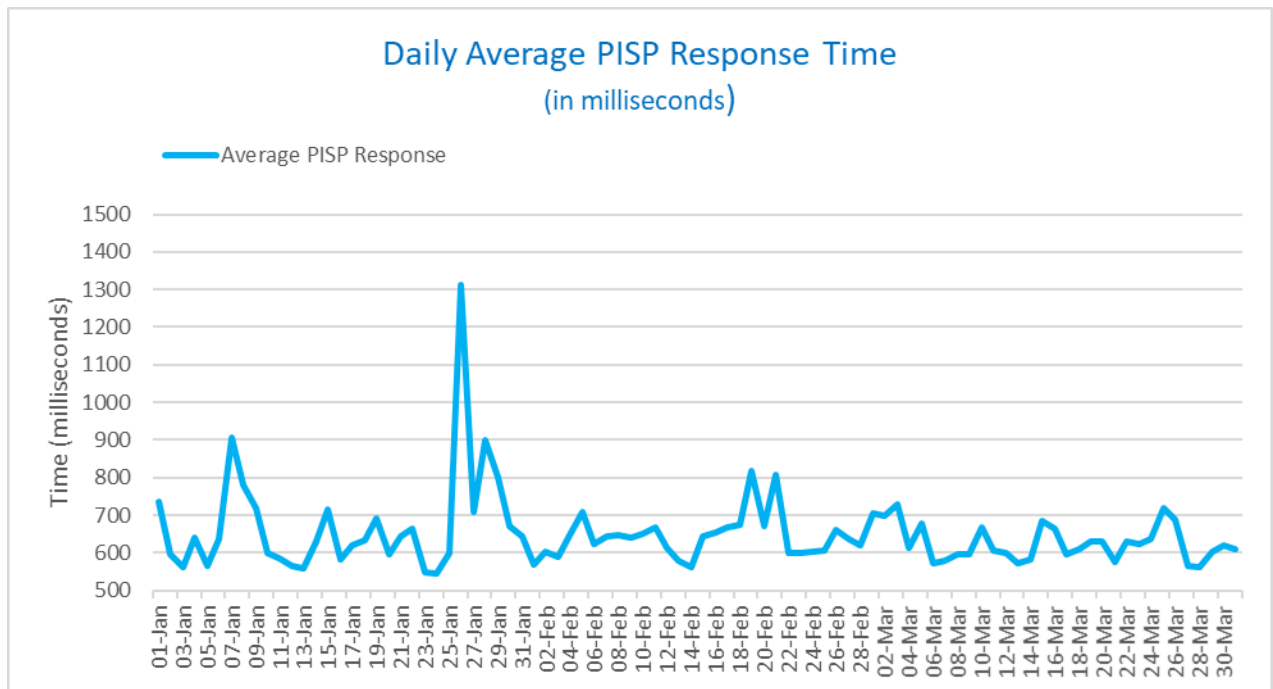
February 2021	
Date	01-Feb
Average Time (ms)	29657
Date	02-Feb
Average Time (ms)	2011
Date	03-Feb
Average Time (ms)	2055
Date	04-Feb
Average Time (ms)	2100
Date	05-Feb
Average Time (ms)	1975
Date	06-Feb
Average Time (ms)	1737
Date	07-Feb
Average Time (ms)	1714
Date	08-Feb
Average Time (ms)	2184
Date	09-Feb
Average Time (ms)	2226
Date	10-Feb
Average Time (ms)	2520
Date	11-Feb
Average Time (ms)	2356
Date	12-Feb
Average Time (ms)	1915
Date	13-Feb
Average Time (ms)	2090
Date	14-Feb
Average Time (ms)	2029
Date	15-Feb
Average Time (ms)	2284
Date	16-Feb
Average Time (ms)	2703
Date	17-Feb
Average Time (ms)	2189
Date	18-Feb
Average Time (ms)	2499
Date	19-Feb
Average Time (ms)	2371
Date	20-Feb
Average Time (ms)	2164
Date	21-Feb
Average Time (ms)	1923
Date	22-Feb
Average Time (ms)	2364
Date	23-Feb
Average Time (ms)	2773
Date	24-Feb
Average Time (ms)	2544
Date	25-Feb
Average Time (ms)	2667
Date	26-Feb
Average Time (ms)	3066
Date	27-Feb
Average Time (ms)	2413
Date	28-Feb
Average Time (ms)	2475

March 2021	
Date	01-Mar
Average Time (ms)	2752
Date	02-Mar
Average Time (ms)	2855
Date	03-Mar
Average Time (ms)	2741
Date	04-Mar
Average Time (ms)	1925
Date	05-Mar
Average Time (ms)	1964
Date	06-Mar
Average Time (ms)	1768
Date	07-Mar
Average Time (ms)	1763
Date	08-Mar
Average Time (ms)	1812
Date	09-Mar
Average Time (ms)	1846
Date	10-Mar
Average Time (ms)	1804
Date	11-Mar
Average Time (ms)	1843
Date	12-Mar
Average Time (ms)	1932
Date	13-Mar
Average Time (ms)	1937
Date	14-Mar
Average Time (ms)	1880
Date	15-Mar
Average Time (ms)	2050
Date	16-Mar
Average Time (ms)	2522
Date	17-Mar
Average Time (ms)	2981
Date	18-Mar
Average Time (ms)	3063
Date	19-Mar
Average Time (ms)	3020
Date	20-Mar
Average Time (ms)	2685
Date	21-Mar
Average Time (ms)	2718
Date	22-Mar
Average Time (ms)	3098
Date	23-Mar
Average Time (ms)	1709
Date	24-Mar
Average Time (ms)	1752
Date	25-Mar
Average Time (ms)	1242
Date	26-Mar
Average Time (ms)	1214
Date	27-Mar
Average Time (ms)	878
Date	28-Mar
Average Time (ms)	926
Date	29-Mar
Average Time (ms)	1200
Date	30-Mar
Average Time (ms)	1066
Date	31-Mar
Average Time (ms)	1129

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 January to 31 March 2021.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 649 milliseconds per call over this period.



January 2021	
Date	01-Jan
Average Time (ms)	735
Date	02-Jan
Average Time (ms)	596
Date	03-Jan
Average Time (ms)	563
Date	04-Jan
Average Time (ms)	641
Date	05-Jan
Average Time (ms)	564
Date	06-Jan
Average Time (ms)	636
Date	07-Jan
Average Time (ms)	906
Date	08-Jan
Average Time (ms)	781
Date	09-Jan
Average Time (ms)	717
Date	10-Jan
Average Time (ms)	600
Date	11-Jan
Average Time (ms)	586
Date	12-Jan
Average Time (ms)	565
Date	13-Jan
Average Time (ms)	559
Date	14-Jan
Average Time (ms)	629
Date	15-Jan
Average Time (ms)	717
Date	16-Jan
Average Time (ms)	582
Date	17-Jan
Average Time (ms)	620
Date	18-Jan
Average Time (ms)	634
Date	19-Jan
Average Time (ms)	691
Date	20-Jan
Average Time (ms)	596
Date	21-Jan
Average Time (ms)	645
Date	22-Jan
Average Time (ms)	666
Date	23-Jan
Average Time (ms)	549
Date	24-Jan
Average Time (ms)	544
Date	25-Jan
Average Time (ms)	600
Date	26-Jan
Average Time (ms)	1312
Date	27-Jan
Average Time (ms)	707
Date	28-Jan
Average Time (ms)	900
Date	29-Jan
Average Time (ms)	802
Date	30-Jan
Average Time (ms)	670
Date	31-Jan
Average Time (ms)	645

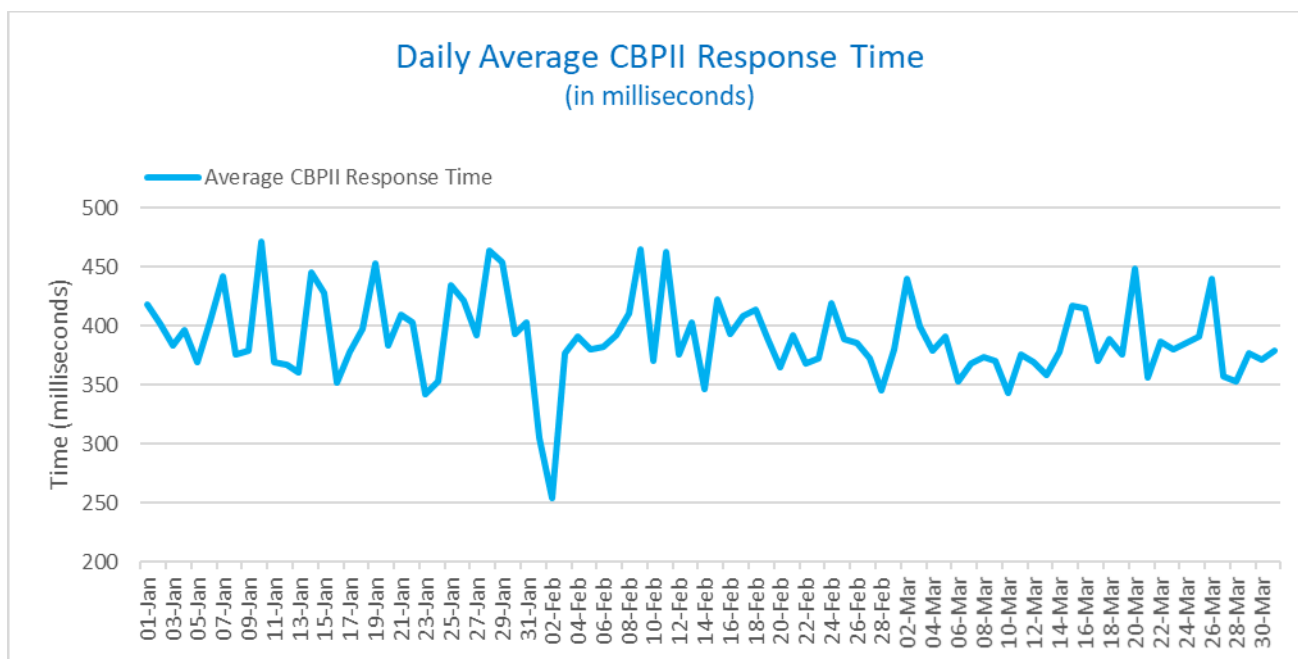
February 2021	
Date	01-Feb
Average Time (ms)	568
Date	02-Feb
Average Time (ms)	602
Date	03-Feb
Average Time (ms)	590
Date	04-Feb
Average Time (ms)	649
Date	05-Feb
Average Time (ms)	709
Date	06-Feb
Average Time (ms)	624
Date	07-Feb
Average Time (ms)	642
Date	08-Feb
Average Time (ms)	647
Date	09-Feb
Average Time (ms)	642
Date	10-Feb
Average Time (ms)	652
Date	11-Feb
Average Time (ms)	666
Date	12-Feb
Average Time (ms)	613
Date	13-Feb
Average Time (ms)	579
Date	14-Feb
Average Time (ms)	560
Date	15-Feb
Average Time (ms)	645
Date	16-Feb
Average Time (ms)	656
Date	17-Feb
Average Time (ms)	668
Date	18-Feb
Average Time (ms)	674
Date	19-Feb
Average Time (ms)	819
Date	20-Feb
Average Time (ms)	670
Date	21-Feb
Average Time (ms)	806
Date	22-Feb
Average Time (ms)	598
Date	23-Feb
Average Time (ms)	601
Date	24-Feb
Average Time (ms)	604
Date	25-Feb
Average Time (ms)	605
Date	26-Feb
Average Time (ms)	660
Date	27-Feb
Average Time (ms)	638
Date	28-Feb
Average Time (ms)	621

March 2021	
Date	01-Mar
Average Time (ms)	707
Date	02-Mar
Average Time (ms)	697
Date	03-Mar
Average Time (ms)	728
Date	04-Mar
Average Time (ms)	614
Date	05-Mar
Average Time (ms)	677
Date	06-Mar
Average Time (ms)	573
Date	07-Mar
Average Time (ms)	579
Date	08-Mar
Average Time (ms)	595
Date	09-Mar
Average Time (ms)	597
Date	10-Mar
Average Time (ms)	667
Date	11-Mar
Average Time (ms)	607
Date	12-Mar
Average Time (ms)	600
Date	13-Mar
Average Time (ms)	573
Date	14-Mar
Average Time (ms)	584
Date	15-Mar
Average Time (ms)	686
Date	16-Mar
Average Time (ms)	665
Date	17-Mar
Average Time (ms)	597
Date	18-Mar
Average Time (ms)	611
Date	19-Mar
Average Time (ms)	629
Date	20-Mar
Average Time (ms)	630
Date	21-Mar
Average Time (ms)	577
Date	22-Mar
Average Time (ms)	629
Date	23-Mar
Average Time (ms)	624
Date	24-Mar
Average Time (ms)	637
Date	25-Mar
Average Time (ms)	717
Date	26-Mar
Average Time (ms)	689
Date	27-Mar
Average Time (ms)	566
Date	28-Mar
Average Time (ms)	563
Date	29-Mar
Average Time (ms)	601
Date	30-Mar
Average Time (ms)	620
Date	31-Mar
Average Time (ms)	611

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 January to 31 March 2021.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 390 milliseconds per call over this period.



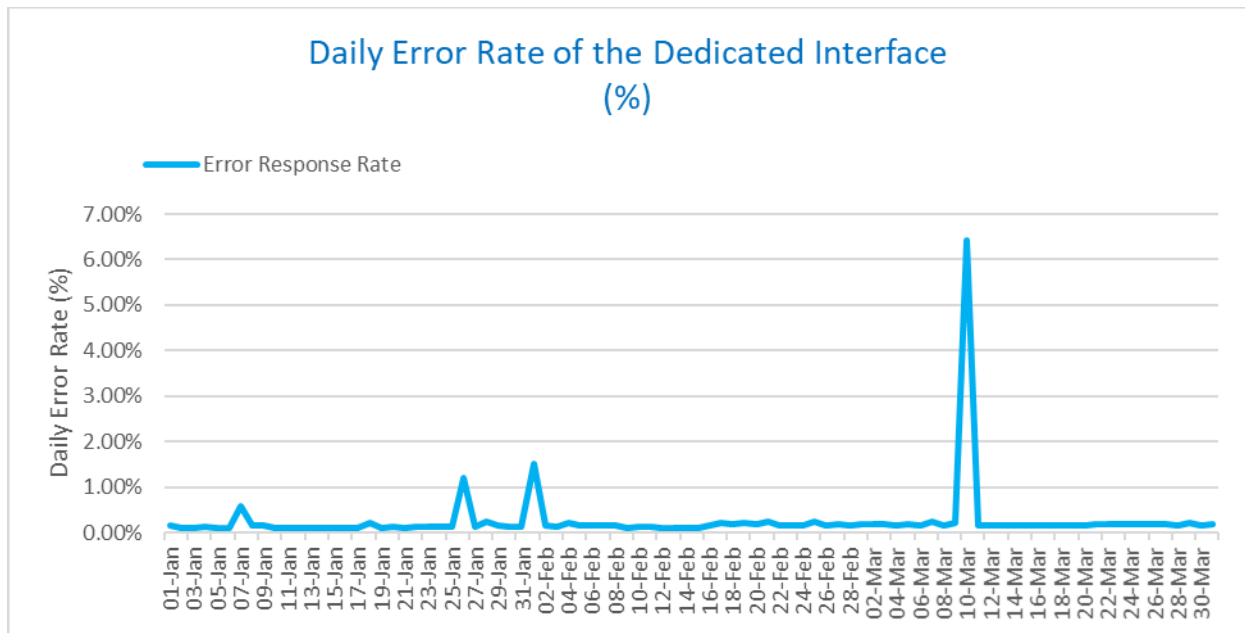
January 2021	
Date	01-Jan
Average Time (ms)	418
Date	02-Jan
Average Time (ms)	401
Date	03-Jan
Average Time (ms)	383
Date	04-Jan
Average Time (ms)	397
Date	05-Jan
Average Time (ms)	369
Date	06-Jan
Average Time (ms)	404
Date	07-Jan
Average Time (ms)	442
Date	08-Jan
Average Time (ms)	375
Date	09-Jan
Average Time (ms)	379
Date	10-Jan
Average Time (ms)	471
Date	11-Jan
Average Time (ms)	370
Date	12-Jan
Average Time (ms)	367
Date	13-Jan
Average Time (ms)	361
Date	14-Jan
Average Time (ms)	445
Date	15-Jan
Average Time (ms)	428
Date	16-Jan
Average Time (ms)	352
Date	17-Jan
Average Time (ms)	378
Date	18-Jan
Average Time (ms)	397
Date	19-Jan
Average Time (ms)	453
Date	20-Jan
Average Time (ms)	383
Date	21-Jan
Average Time (ms)	409
Date	22-Jan
Average Time (ms)	403
Date	23-Jan
Average Time (ms)	342
Date	24-Jan
Average Time (ms)	352
Date	25-Jan
Average Time (ms)	434
Date	26-Jan
Average Time (ms)	422
Date	27-Jan
Average Time (ms)	392
Date	28-Jan
Average Time (ms)	464
Date	29-Jan
Average Time (ms)	454
Date	30-Jan
Average Time (ms)	393
Date	31-Jan
Average Time (ms)	402

February 2021	
Date	01-Feb
Average Time (ms)	305
Date	02-Feb
Average Time (ms)	254
Date	03-Feb
Average Time (ms)	377
Date	04-Feb
Average Time (ms)	391
Date	05-Feb
Average Time (ms)	380
Date	06-Feb
Average Time (ms)	382
Date	07-Feb
Average Time (ms)	392
Date	08-Feb
Average Time (ms)	410
Date	09-Feb
Average Time (ms)	465
Date	10-Feb
Average Time (ms)	371
Date	11-Feb
Average Time (ms)	463
Date	12-Feb
Average Time (ms)	375
Date	13-Feb
Average Time (ms)	403
Date	14-Feb
Average Time (ms)	346
Date	15-Feb
Average Time (ms)	422
Date	16-Feb
Average Time (ms)	393
Date	17-Feb
Average Time (ms)	408
Date	18-Feb
Average Time (ms)	414
Date	19-Feb
Average Time (ms)	390
Date	20-Feb
Average Time (ms)	365
Date	21-Feb
Average Time (ms)	393
Date	22-Feb
Average Time (ms)	368
Date	23-Feb
Average Time (ms)	372
Date	24-Feb
Average Time (ms)	419
Date	25-Feb
Average Time (ms)	389
Date	26-Feb
Average Time (ms)	385
Date	27-Feb
Average Time (ms)	373
Date	28-Feb
Average Time (ms)	345

March 2021	
Date	01-Mar
Average Time (ms)	379
Date	02-Mar
Average Time (ms)	440
Date	03-Mar
Average Time (ms)	400
Date	04-Mar
Average Time (ms)	379
Date	05-Mar
Average Time (ms)	391
Date	06-Mar
Average Time (ms)	353
Date	07-Mar
Average Time (ms)	369
Date	08-Mar
Average Time (ms)	374
Date	09-Mar
Average Time (ms)	370
Date	10-Mar
Average Time (ms)	343
Date	11-Mar
Average Time (ms)	375
Date	12-Mar
Average Time (ms)	369
Date	13-Mar
Average Time (ms)	358
Date	14-Mar
Average Time (ms)	377
Date	15-Mar
Average Time (ms)	417
Date	16-Mar
Average Time (ms)	415
Date	17-Mar
Average Time (ms)	370
Date	18-Mar
Average Time (ms)	388
Date	19-Mar
Average Time (ms)	375
Date	20-Mar
Average Time (ms)	449
Date	21-Mar
Average Time (ms)	356
Date	22-Mar
Average Time (ms)	387
Date	23-Mar
Average Time (ms)	380
Date	24-Mar
Average Time (ms)	386
Date	25-Mar
Average Time (ms)	391
Date	26-Mar
Average Time (ms)	439
Date	27-Mar
Average Time (ms)	357
Date	28-Mar
Average Time (ms)	353
Date	29-Mar
Average Time (ms)	377
Date	30-Mar
Average Time (ms)	372
Date	31-Mar
Average Time (ms)	379

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.



January 2021	
Date	01-Jan
Daily error Rate (%)	0.15%
Date	02-Jan
Daily error Rate (%)	0.10%
Date	03-Jan
Daily error Rate (%)	0.09%
Date	04-Jan
Daily error Rate (%)	0.13%
Date	05-Jan
Daily error Rate (%)	0.10%
Date	06-Jan
Daily error Rate (%)	0.10%
Date	07-Jan
Daily error Rate (%)	0.58%
Date	08-Jan
Daily error Rate (%)	0.16%
Date	09-Jan
Daily error Rate (%)	0.16%
Date	10-Jan
Daily error Rate (%)	0.11%
Date	11-Jan
Daily error Rate (%)	0.10%
Date	12-Jan
Daily error Rate (%)	0.09%
Date	13-Jan
Daily error Rate (%)	0.09%
Date	14-Jan
Daily error Rate (%)	0.10%
Date	15-Jan
Daily error Rate (%)	0.10%
Date	16-Jan
Daily error Rate (%)	0.09%
Date	17-Jan
Daily error Rate (%)	0.09%
Date	18-Jan
Daily error Rate (%)	0.21%
Date	19-Jan
Daily error Rate (%)	0.11%
Date	20-Jan
Daily error Rate (%)	0.13%
Date	21-Jan
Daily error Rate (%)	0.11%
Date	22-Jan
Daily error Rate (%)	0.13%
Date	23-Jan
Daily error Rate (%)	0.13%
Date	24-Jan
Daily error Rate (%)	0.12%
Date	25-Jan
Daily error Rate (%)	0.12%
Date	26-Jan
Daily error Rate (%)	1.21%
Date	27-Jan
Daily error Rate (%)	0.14%
Date	28-Jan
Daily error Rate (%)	0.24%
Date	29-Jan
Daily error Rate (%)	0.15%
Date	30-Jan
Daily error Rate (%)	0.14%
Date	31-Jan
Daily error Rate (%)	0.13%

February 2021	
Date	01-Feb
Daily error Rate (%)	1.52%
Date	02-Feb
Daily error Rate (%)	0.16%
Date	03-Feb
Daily error Rate (%)	0.14%
Date	04-Feb
Daily error Rate (%)	0.22%
Date	05-Feb
Daily error Rate (%)	0.15%
Date	06-Feb
Daily error Rate (%)	0.15%
Date	07-Feb
Daily error Rate (%)	0.15%
Date	08-Feb
Daily error Rate (%)	0.15%
Date	09-Feb
Daily error Rate (%)	0.10%
Date	10-Feb
Daily error Rate (%)	0.12%
Date	11-Feb
Daily error Rate (%)	0.12%
Date	12-Feb
Daily error Rate (%)	0.10%
Date	13-Feb
Daily error Rate (%)	0.11%
Date	14-Feb
Daily error Rate (%)	0.10%
Date	15-Feb
Daily error Rate (%)	0.11%
Date	16-Feb
Daily error Rate (%)	0.17%
Date	17-Feb
Daily error Rate (%)	0.20%
Date	18-Feb
Daily error Rate (%)	0.17%
Date	19-Feb
Daily error Rate (%)	0.21%
Date	20-Feb
Daily error Rate (%)	0.20%
Date	21-Feb
Daily error Rate (%)	0.23%
Date	22-Feb
Daily error Rate (%)	0.16%
Date	23-Feb
Daily error Rate (%)	0.15%
Date	24-Feb
Daily error Rate (%)	0.16%
Date	25-Feb
Daily error Rate (%)	0.23%
Date	26-Feb
Daily error Rate (%)	0.17%
Date	27-Feb
Daily error Rate (%)	0.20%
Date	28-Feb
Daily error Rate (%)	0.17%

March 2021	
Date	01-Mar
Daily error Rate (%)	0.18%
Date	02-Mar
Daily error Rate (%)	0.20%
Date	03-Mar
Daily error Rate (%)	0.18%
Date	04-Mar
Daily error Rate (%)	0.16%
Date	05-Mar
Daily error Rate (%)	0.18%
Date	06-Mar
Daily error Rate (%)	0.16%
Date	07-Mar
Daily error Rate (%)	0.24%
Date	08-Mar
Daily error Rate (%)	0.15%
Date	09-Mar
Daily error Rate (%)	0.21%
Date	10-Mar
Daily error Rate (%)	6.41%
Date	11-Mar
Daily error Rate (%)	0.17%
Date	12-Mar
Daily error Rate (%)	0.16%
Date	13-Mar
Daily error Rate (%)	0.15%
Date	14-Mar
Daily error Rate (%)	0.16%
Date	15-Mar
Daily error Rate (%)	0.17%
Date	16-Mar
Daily error Rate (%)	0.16%
Date	17-Mar
Daily error Rate (%)	0.15%
Date	18-Mar
Daily error Rate (%)	0.15%
Date	19-Mar
Daily error Rate (%)	0.15%
Date	20-Mar
Daily error Rate (%)	0.16%
Date	21-Mar
Daily error Rate (%)	0.18%
Date	22-Mar
Daily error Rate (%)	0.18%
Date	23-Mar
Daily error Rate (%)	0.20%
Date	24-Mar
Daily error Rate (%)	0.19%
Date	25-Mar
Daily error Rate (%)	0.20%
Date	26-Mar
Daily error Rate (%)	0.18%
Date	27-Mar
Daily error Rate (%)	0.17%
Date	28-Mar
Daily error Rate (%)	0.17%
Date	29-Mar
Daily error Rate (%)	0.21%
Date	30-Mar
Daily error Rate (%)	0.17%
Date	31-Mar
Daily error Rate (%)	0.19%

