



# Open Banking Channel Performance

01 October to 31 December 2020

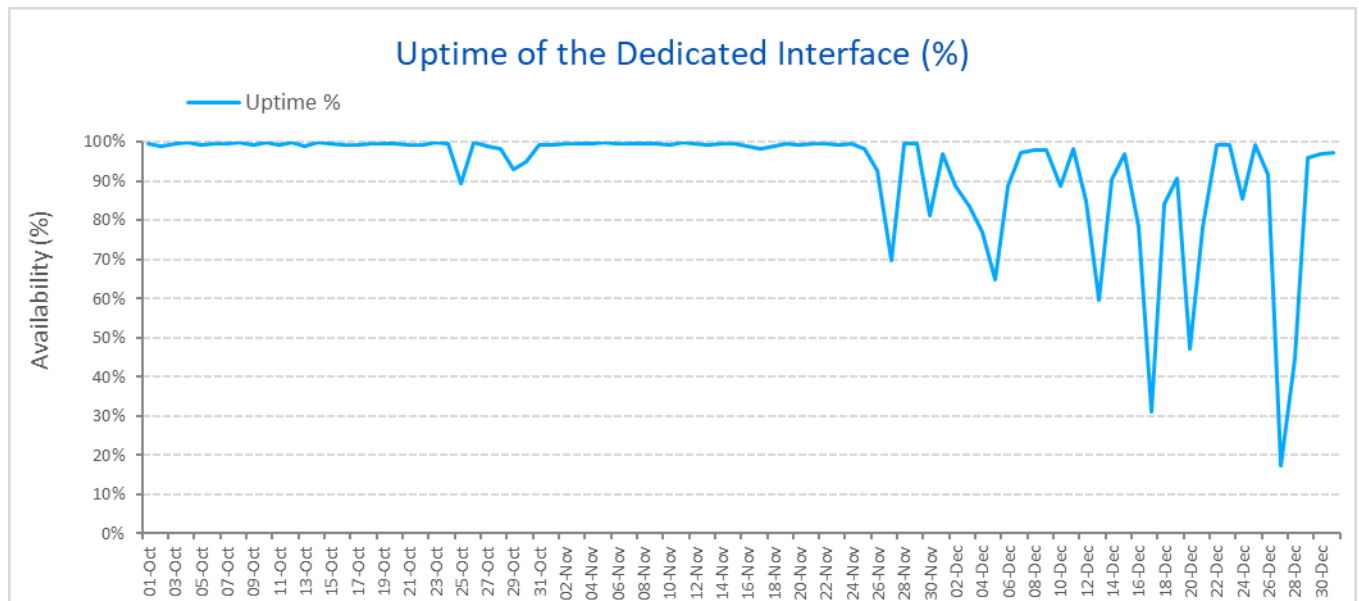
This report helps customers and Third Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

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

## Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October and 31 December 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.



### October 2020

Date	Uptime %
01-Oct	99.45%
02-Oct	98.92%
03-Oct	99.54%
04-Oct	99.75%
05-Oct	99.11%
06-Oct	99.55%
07-Oct	99.41%
08-Oct	99.74%
09-Oct	99.22%
10-Oct	99.73%
11-Oct	99.32%
12-Oct	99.77%
13-Oct	98.99%
14-Oct	99.72%
15-Oct	99.48%
16-Oct	99.08%
17-Oct	99.19%
18-Oct	99.38%
19-Oct	99.46%
20-Oct	99.68%
21-Oct	99.30%
22-Oct	99.27%
23-Oct	99.76%
24-Oct	99.63%
25-Oct	89.38%
26-Oct	99.76%
27-Oct	98.80%
28-Oct	98.28%
29-Oct	93.11%
30-Oct	95.00%
31-Oct	99.25%

### November 2020

Date	Uptime %
01-Nov	99.21%
02-Nov	99.57%
03-Nov	99.41%
04-Nov	99.69%
05-Nov	99.72%
06-Nov	99.56%
07-Nov	99.38%
08-Nov	99.58%
09-Nov	99.47%
10-Nov	99.27%
11-Nov	99.83%
12-Nov	99.50%
13-Nov	99.23%
14-Nov	99.48%
15-Nov	99.52%
16-Nov	98.93%
17-Nov	98.39%
18-Nov	98.85%
19-Nov	99.38%
20-Nov	99.36%
21-Nov	99.41%
22-Nov	99.60%
23-Nov	99.22%
24-Nov	99.49%
25-Nov	98.36%
26-Nov	92.67%
27-Nov	69.81%
28-Nov	99.38%
29-Nov	99.65%
30-Nov	81.35%

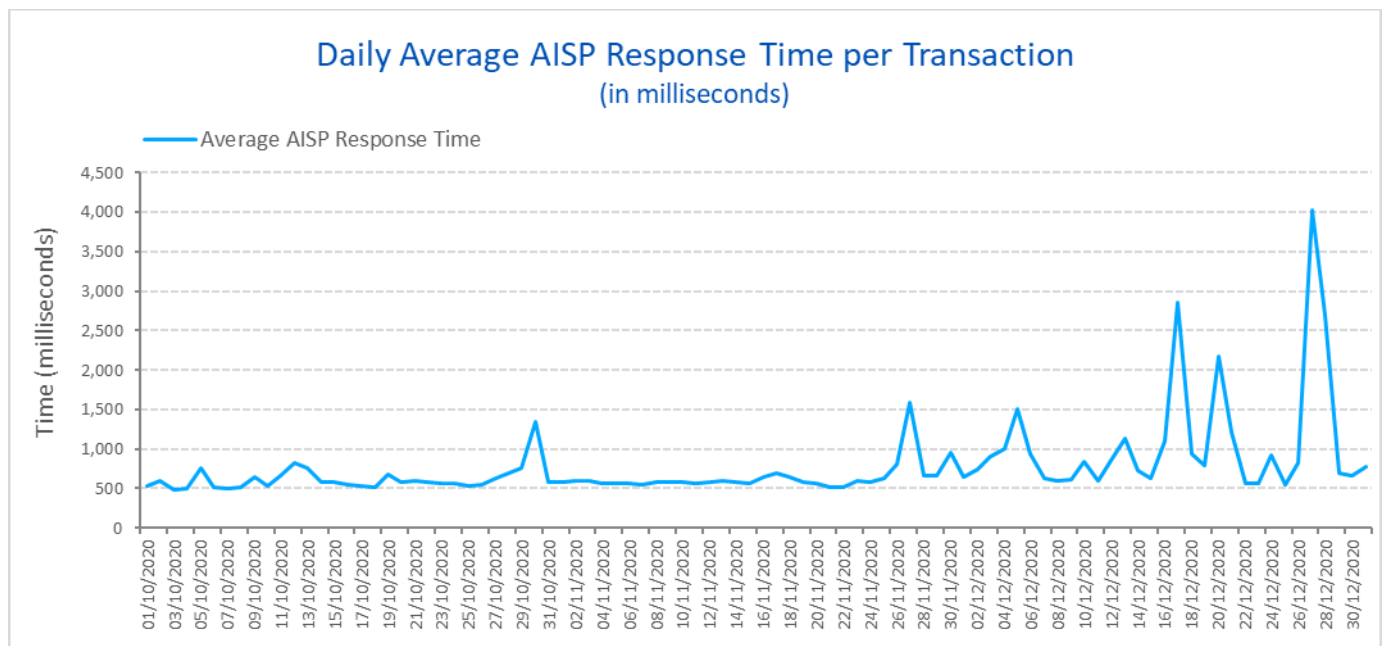
### December 2020

Date	Uptime %
01-Dec	96.88%
02-Dec	88.90%
03-Dec	83.36%
04-Dec	76.87%
05-Dec	64.87%
06-Dec	88.87%
07-Dec	97.30%
08-Dec	97.90%
09-Dec	97.77%
10-Dec	88.67%
11-Dec	98.39%
12-Dec	84.94%
13-Dec	59.71%
14-Dec	90.32%
15-Dec	96.85%
16-Dec	78.29%
17-Dec	31.21%
18-Dec	84.06%
19-Dec	90.75%
20-Dec	47.19%
21-Dec	78.20%
22-Dec	99.25%
23-Dec	99.16%
24-Dec	85.54%
25-Dec	99.11%
26-Dec	91.59%
27-Dec	17.32%
28-Dec	44.91%
29-Dec	96.03%
30-Dec	96.95%
31-Dec	97.33%

## Account Information Performance (AISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 786 milliseconds per call over this period.



October 2020	
Date	01-Oct
Average Time (ms)	531
Date	02-Oct
Average Time (ms)	590
Date	03-Oct
Average Time (ms)	491
Date	04-Oct
Average Time (ms)	496
Date	05-Oct
Average Time (ms)	764
Date	06-Oct
Average Time (ms)	516
Date	07-Oct
Average Time (ms)	508
Date	08-Oct
Average Time (ms)	521
Date	09-Oct
Average Time (ms)	652
Date	10-Oct
Average Time (ms)	535
Date	11-Oct
Average Time (ms)	661
Date	12-Oct
Average Time (ms)	821
Date	13-Oct
Average Time (ms)	754
Date	14-Oct
Average Time (ms)	582
Date	15-Oct
Average Time (ms)	583
Date	16-Oct
Average Time (ms)	544
Date	17-Oct
Average Time (ms)	527
Date	18-Oct
Average Time (ms)	510
Date	19-Oct
Average Time (ms)	671
Date	20-Oct
Average Time (ms)	578
Date	21-Oct
Average Time (ms)	599
Date	22-Oct
Average Time (ms)	576
Date	23-Oct
Average Time (ms)	573
Date	24-Oct
Average Time (ms)	572
Date	25-Oct
Average Time (ms)	525
Date	26-Oct
Average Time (ms)	551
Date	27-Oct
Average Time (ms)	622
Date	28-Oct
Average Time (ms)	692
Date	29-Oct
Average Time (ms)	763
Date	30-Oct
Average Time (ms)	1346
Date	31-Oct
Average Time (ms)	575

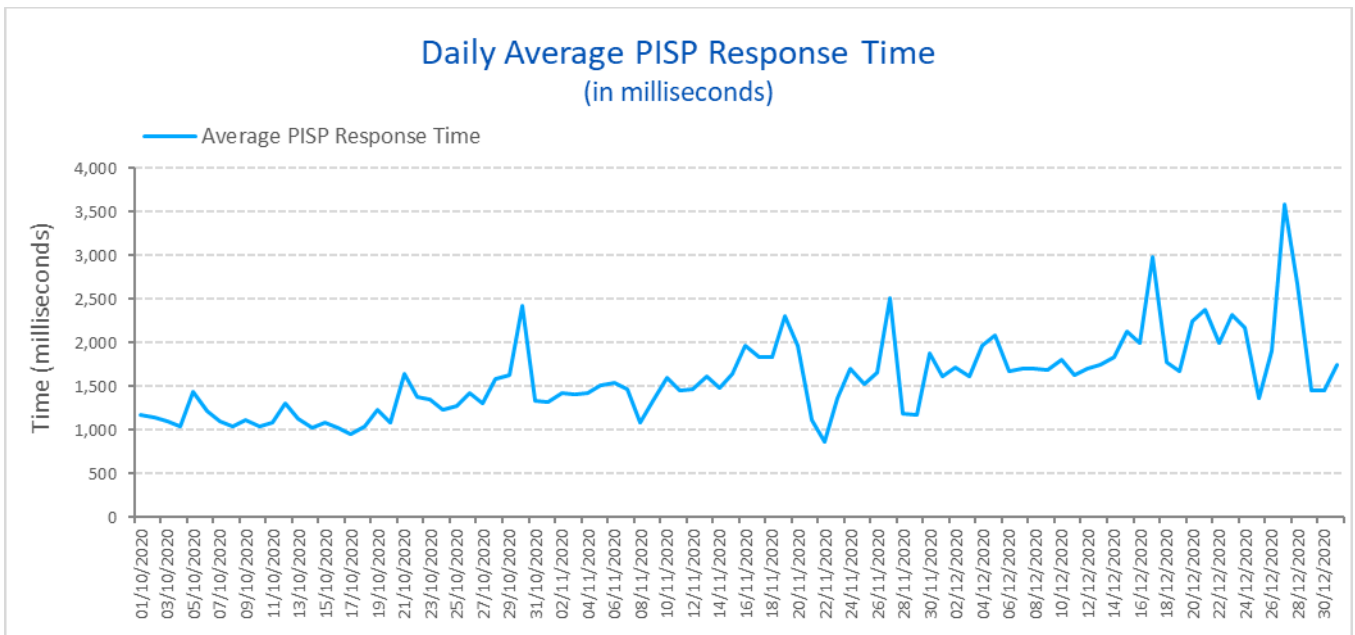
November 2020	
Date	01-Nov
Average Time (ms)	577
Date	02-Nov
Average Time (ms)	603
Date	03-Nov
Average Time (ms)	602
Date	04-Nov
Average Time (ms)	559
Date	05-Nov
Average Time (ms)	564
Date	06-Nov
Average Time (ms)	571
Date	07-Nov
Average Time (ms)	555
Date	08-Nov
Average Time (ms)	579
Date	09-Nov
Average Time (ms)	578
Date	10-Nov
Average Time (ms)	574
Date	11-Nov
Average Time (ms)	563
Date	12-Nov
Average Time (ms)	589
Date	13-Nov
Average Time (ms)	602
Date	14-Nov
Average Time (ms)	574
Date	15-Nov
Average Time (ms)	563
Date	16-Nov
Average Time (ms)	649
Date	17-Nov
Average Time (ms)	688
Date	18-Nov
Average Time (ms)	653
Date	19-Nov
Average Time (ms)	588
Date	20-Nov
Average Time (ms)	572
Date	21-Nov
Average Time (ms)	517
Date	22-Nov
Average Time (ms)	513
Date	23-Nov
Average Time (ms)	596
Date	24-Nov
Average Time (ms)	587
Date	25-Nov
Average Time (ms)	629
Date	26-Nov
Average Time (ms)	814
Date	27-Nov
Average Time (ms)	1591
Date	28-Nov
Average Time (ms)	657
Date	29-Nov
Average Time (ms)	667
Date	30-Nov
Average Time (ms)	958

December 2020	
Date	01-Dec
Average Time (ms)	654
Date	02-Dec
Average Time (ms)	743
Date	03-Dec
Average Time (ms)	903
Date	04-Dec
Average Time (ms)	1009
Date	05-Dec
Average Time (ms)	1514
Date	06-Dec
Average Time (ms)	932
Date	07-Dec
Average Time (ms)	636
Date	08-Dec
Average Time (ms)	605
Date	09-Dec
Average Time (ms)	613
Date	10-Dec
Average Time (ms)	839
Date	11-Dec
Average Time (ms)	593
Date	12-Dec
Average Time (ms)	858
Date	13-Dec
Average Time (ms)	1140
Date	14-Dec
Average Time (ms)	735
Date	15-Dec
Average Time (ms)	631
Date	16-Dec
Average Time (ms)	1103
Date	17-Dec
Average Time (ms)	2852
Date	18-Dec
Average Time (ms)	941
Date	19-Dec
Average Time (ms)	794
Date	20-Dec
Average Time (ms)	2167
Date	21-Dec
Average Time (ms)	1222
Date	22-Dec
Average Time (ms)	568
Date	23-Dec
Average Time (ms)	571
Date	24-Dec
Average Time (ms)	915
Date	25-Dec
Average Time (ms)	550
Date	26-Dec
Average Time (ms)	833
Date	27-Dec
Average Time (ms)	4021
Date	28-Dec
Average Time (ms)	2689
Date	29-Dec
Average Time (ms)	699
Date	30-Dec
Average Time (ms)	657
Date	31-Dec
Average Time (ms)	779

## Payment Initiation Performance (PISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1586 milliseconds per call over this period.



### October 2020

Date	Average Time (ms)
01-Oct	1180
02-Oct	1145
03-Oct	1104
04-Oct	1045
05-Oct	1437
06-Oct	1224
07-Oct	1097
08-Oct	1041
09-Oct	1119
10-Oct	1039
11-Oct	1092
12-Oct	1308
13-Oct	1125
14-Oct	1029
15-Oct	1080
16-Oct	1026
17-Oct	951
18-Oct	1035
19-Oct	1229
20-Oct	1092
21-Oct	1642
22-Oct	1385
23-Oct	1346
24-Oct	1229
25-Oct	1269
26-Oct	1430
27-Oct	1306
28-Oct	1580
29-Oct	1624
30-Oct	2416
31-Oct	1329

### November 2020

Date	Average Time (ms)
01-Nov	1317
02-Nov	1428
03-Nov	1405
04-Nov	1427
05-Nov	1512
06-Nov	1548
07-Nov	1461
08-Nov	1079
09-Nov	1332
10-Nov	1593
11-Nov	1457
12-Nov	1474
13-Nov	1621
14-Nov	1484
15-Nov	1640
16-Nov	1961
17-Nov	1834
18-Nov	1833
19-Nov	2300
20-Nov	1973
21-Nov	1115
22-Nov	863
23-Nov	1357
24-Nov	1701
25-Nov	1527
26-Nov	1663
27-Nov	2517
28-Nov	1183
29-Nov	1170
30-Nov	1880

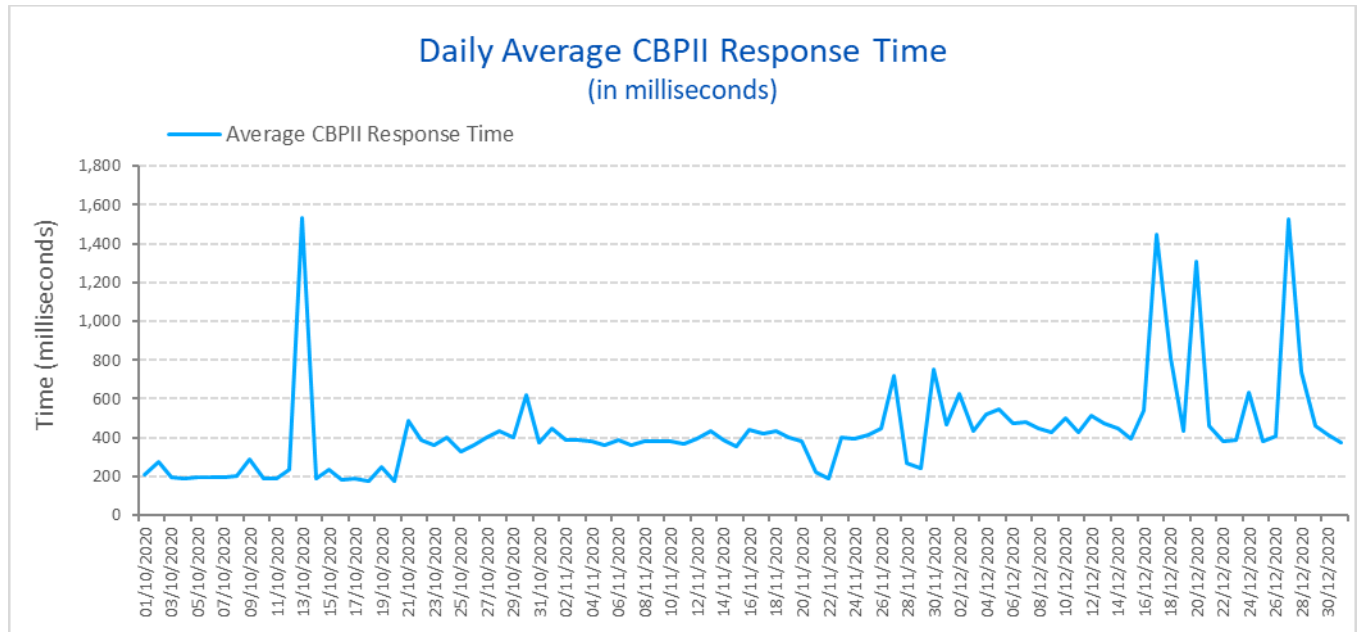
### December 2020

Date	Average Time (ms)
01-Dec	1612
02-Dec	1710
03-Dec	1610
04-Dec	1968
05-Dec	2091
06-Dec	1668
07-Dec	1703
08-Dec	1706
09-Dec	1688
10-Dec	1804
11-Dec	1635
12-Dec	1702
13-Dec	1742
14-Dec	1839
15-Dec	2135
16-Dec	1992
17-Dec	2987
18-Dec	1771
19-Dec	1680
20-Dec	2245
21-Dec	2382
22-Dec	1989
23-Dec	2324
24-Dec	2178
25-Dec	1362
26-Dec	1905
27-Dec	3588
28-Dec	2670
29-Dec	1447
30-Dec	1452
31-Dec	1741

## Card Based Payment Instrument Issuer Performance (CBPII)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 433 milliseconds per call over this period.



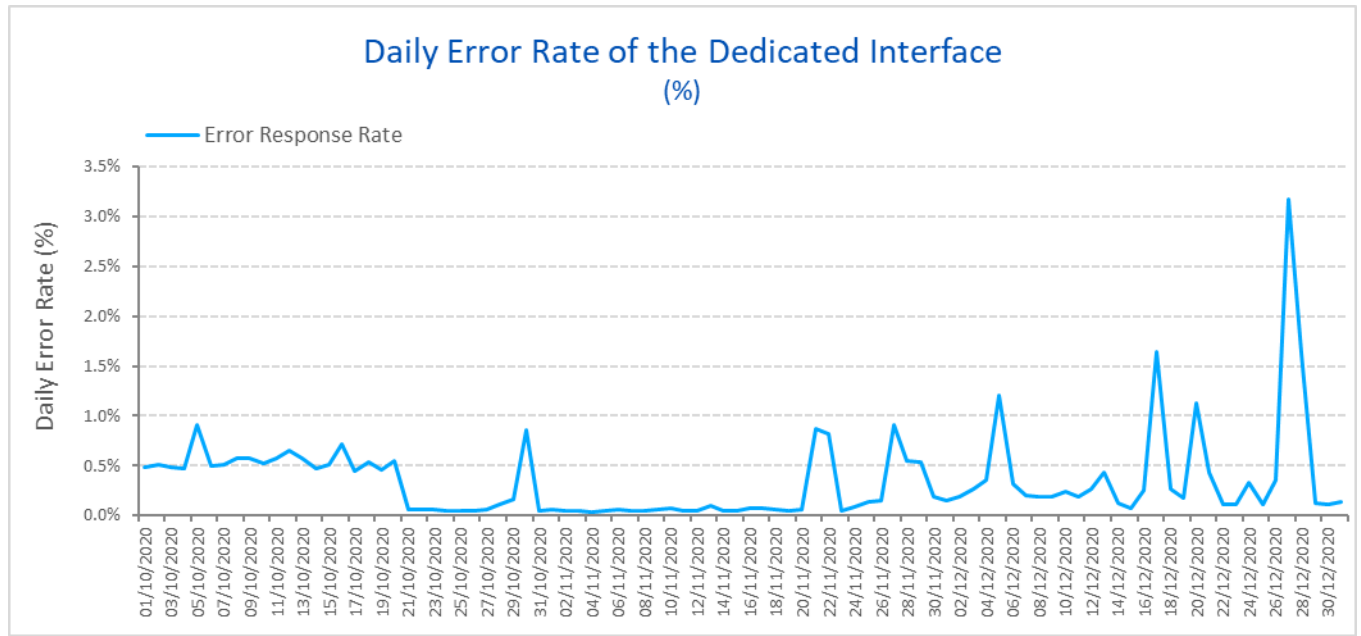
October 2020	
Date	Average Time (ms)
01-Oct	206
02-Oct	277
03-Oct	196
04-Oct	189
05-Oct	193
06-Oct	193
07-Oct	195
08-Oct	200
09-Oct	288
10-Oct	192
11-Oct	188
12-Oct	234
13-Oct	1536
14-Oct	186
15-Oct	238
16-Oct	179
17-Oct	191
18-Oct	178
19-Oct	251
20-Oct	178
21-Oct	484
22-Oct	386
23-Oct	358
24-Oct	401
25-Oct	328
26-Oct	362
27-Oct	404
28-Oct	434
29-Oct	402
30-Oct	622
31-Oct	377

November 2020	
Date	Average Time (ms)
01-Nov	445
02-Nov	388
03-Nov	388
04-Nov	384
05-Nov	363
06-Nov	388
07-Nov	362
08-Nov	382
09-Nov	384
10-Nov	379
11-Nov	367
12-Nov	392
13-Nov	434
14-Nov	387
15-Nov	352
16-Nov	440
17-Nov	423
18-Nov	432
19-Nov	401
20-Nov	380
21-Nov	219
22-Nov	189
23-Nov	401
24-Nov	394
25-Nov	415
26-Nov	445
27-Nov	721
28-Nov	269
29-Nov	243
30-Nov	749

December 2020	
Date	Average Time (ms)
01-Dec	466
02-Dec	623
03-Dec	435
04-Dec	520
05-Dec	546
06-Dec	475
07-Dec	481
08-Dec	446
09-Dec	427
10-Dec	499
11-Dec	428
12-Dec	510
13-Dec	476
14-Dec	444
15-Dec	395
16-Dec	542
17-Dec	1447
18-Dec	812
19-Dec	433
20-Dec	1307
21-Dec	462
22-Dec	380
23-Dec	390
24-Dec	636
25-Dec	381
26-Dec	406
27-Dec	1527
28-Dec	736
29-Dec	460
30-Dec	417
31-Dec	372

## 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.



October 2020	
Date	01-Oct
Daily Error Rate (%)	0.48%
Date	02-Oct
Daily Error Rate (%)	0.51%
Date	03-Oct
Daily Error Rate (%)	0.48%
Date	04-Oct
Daily Error Rate (%)	0.47%
Date	05-Oct
Daily Error Rate (%)	0.91%
Date	06-Oct
Daily Error Rate (%)	0.49%
Date	07-Oct
Daily Error Rate (%)	0.51%
Date	08-Oct
Daily Error Rate (%)	0.57%
Date	09-Oct
Daily Error Rate (%)	0.57%
Date	10-Oct
Daily Error Rate (%)	0.52%
Date	11-Oct
Daily Error Rate (%)	0.57%
Date	12-Oct
Daily Error Rate (%)	0.65%
Date	13-Oct
Daily Error Rate (%)	0.57%
Date	14-Oct
Daily Error Rate (%)	0.47%
Date	15-Oct
Daily Error Rate (%)	0.51%
Date	16-Oct
Daily Error Rate (%)	0.71%
Date	17-Oct
Daily Error Rate (%)	0.45%
Date	18-Oct
Daily Error Rate (%)	0.54%
Date	19-Oct
Daily Error Rate (%)	0.46%
Date	20-Oct
Daily Error Rate (%)	0.55%
Date	21-Oct
Daily Error Rate (%)	0.06%
Date	22-Oct
Daily Error Rate (%)	0.06%
Date	23-Oct
Daily Error Rate (%)	0.05%
Date	24-Oct
Daily Error Rate (%)	0.05%
Date	25-Oct
Daily Error Rate (%)	0.05%
Date	26-Oct
Daily Error Rate (%)	0.04%
Date	27-Oct
Daily Error Rate (%)	0.05%
Date	28-Oct
Daily Error Rate (%)	0.11%
Date	29-Oct
Daily Error Rate (%)	0.16%
Date	30-Oct
Daily Error Rate (%)	0.86%
Date	31-Oct
Daily Error Rate (%)	0.05%

November 2020	
Date	01-Nov
Daily Error Rate (%)	0.06%
Date	02-Nov
Daily Error Rate (%)	0.05%
Date	03-Nov
Daily Error Rate (%)	0.05%
Date	04-Nov
Daily Error Rate (%)	0.04%
Date	05-Nov
Daily Error Rate (%)	0.04%
Date	06-Nov
Daily Error Rate (%)	0.06%
Date	07-Nov
Daily Error Rate (%)	0.05%
Date	08-Nov
Daily Error Rate (%)	0.05%
Date	09-Nov
Daily Error Rate (%)	0.06%
Date	10-Nov
Daily Error Rate (%)	0.08%
Date	11-Nov
Daily Error Rate (%)	0.05%
Date	12-Nov
Daily Error Rate (%)	0.05%
Date	13-Nov
Daily Error Rate (%)	0.09%
Date	14-Nov
Daily Error Rate (%)	0.05%
Date	15-Nov
Daily Error Rate (%)	0.05%
Date	16-Nov
Daily Error Rate (%)	0.07%
Date	17-Nov
Daily Error Rate (%)	0.07%
Date	18-Nov
Daily Error Rate (%)	0.06%
Date	19-Nov
Daily Error Rate (%)	0.05%
Date	20-Nov
Daily Error Rate (%)	0.06%
Date	21-Nov
Daily Error Rate (%)	0.87%
Date	22-Nov
Daily Error Rate (%)	0.82%
Date	23-Nov
Daily Error Rate (%)	0.05%
Date	24-Nov
Daily Error Rate (%)	0.09%
Date	25-Nov
Daily Error Rate (%)	0.13%
Date	26-Nov
Daily Error Rate (%)	0.15%
Date	27-Nov
Daily Error Rate (%)	0.91%
Date	28-Nov
Daily Error Rate (%)	0.55%
Date	29-Nov
Daily Error Rate (%)	0.54%
Date	30-Nov
Daily Error Rate (%)	0.18%

December 2020	
Date	01-Dec
Daily Error Rate (%)	0.15%
Date	02-Dec
Daily Error Rate (%)	0.18%
Date	03-Dec
Daily Error Rate (%)	0.26%
Date	04-Dec
Daily Error Rate (%)	0.35%
Date	05-Dec
Daily Error Rate (%)	1.20%
Date	06-Dec
Daily Error Rate (%)	0.31%
Date	07-Dec
Daily Error Rate (%)	0.20%
Date	08-Dec
Daily Error Rate (%)	0.18%
Date	09-Dec
Daily Error Rate (%)	0.18%
Date	10-Dec
Daily Error Rate (%)	0.23%
Date	11-Dec
Daily Error Rate (%)	0.19%
Date	12-Dec
Daily Error Rate (%)	0.27%
Date	13-Dec
Daily Error Rate (%)	0.43%
Date	14-Dec
Daily Error Rate (%)	0.12%
Date	15-Dec
Daily Error Rate (%)	0.07%
Date	16-Dec
Daily Error Rate (%)	0.25%
Date	17-Dec
Daily Error Rate (%)	1.65%
Date	18-Dec
Daily Error Rate (%)	0.26%
Date	19-Dec
Daily Error Rate (%)	0.18%
Date	20-Dec
Daily Error Rate (%)	1.13%
Date	21-Dec
Daily Error Rate (%)	0.43%
Date	22-Dec
Daily Error Rate (%)	0.11%
Date	23-Dec
Daily Error Rate (%)	0.10%
Date	24-Dec
Daily Error Rate (%)	0.32%
Date	25-Dec
Daily Error Rate (%)	0.11%
Date	26-Dec
Daily Error Rate (%)	0.35%
Date	27-Dec
Daily Error Rate (%)	3.17%
Date	28-Dec
Daily Error Rate (%)	1.62%
Date	29-Dec
Daily Error Rate (%)	0.12%
Date	30-Dec
Daily Error Rate (%)	0.11%
Date	31-Dec
Daily Error Rate (%)	0.14%