



Open Banking Channel Performance

01 April to 30 June 2022

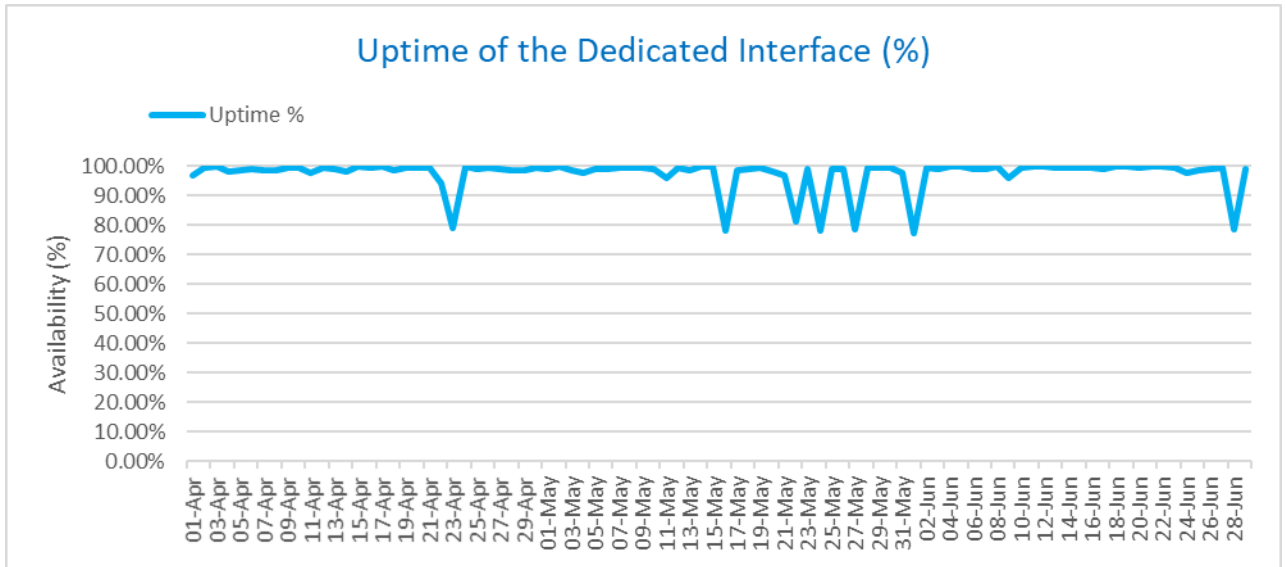
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering July to September 2022 will be published in November 2022.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 April to 30 June 2022.

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 2022	
Date	01-Apr
Average Time	96.86%
Date	02-Apr
Average Time	99.48%
Date	03-Apr
Average Time	99.76%
Date	04-Apr
Average Time	98.13%
Date	05-Apr
Average Time	98.42%
Date	06-Apr
Average Time	99.09%
Date	07-Apr
Average Time	98.67%
Date	08-Apr
Average Time	98.70%
Date	09-Apr
Average Time	99.37%
Date	10-Apr
Average Time	99.60%
Date	11-Apr
Average Time	97.80%
Date	12-Apr
Average Time	99.29%
Date	13-Apr
Average Time	98.84%
Date	14-Apr
Average Time	98.05%
Date	15-Apr
Average Time	99.85%
Date	16-Apr
Average Time	99.62%
Date	17-Apr
Average Time	99.77%
Date	18-Apr
Average Time	98.59%
Date	19-Apr
Average Time	99.44%
Date	20-Apr
Average Time	99.32%
Date	21-Apr
Average Time	99.27%
Date	22-Apr
Average Time	94.13%
Date	23-Apr
Average Time	79.08%
Date	24-Apr
Average Time	99.73%
Date	25-Apr
Average Time	99.05%
Date	26-Apr
Average Time	99.30%
Date	27-Apr
Average Time	99.04%
Date	28-Apr
Average Time	98.52%
Date	29-Apr
Average Time	98.75%
Date	30-Apr
Average Time	99.26%

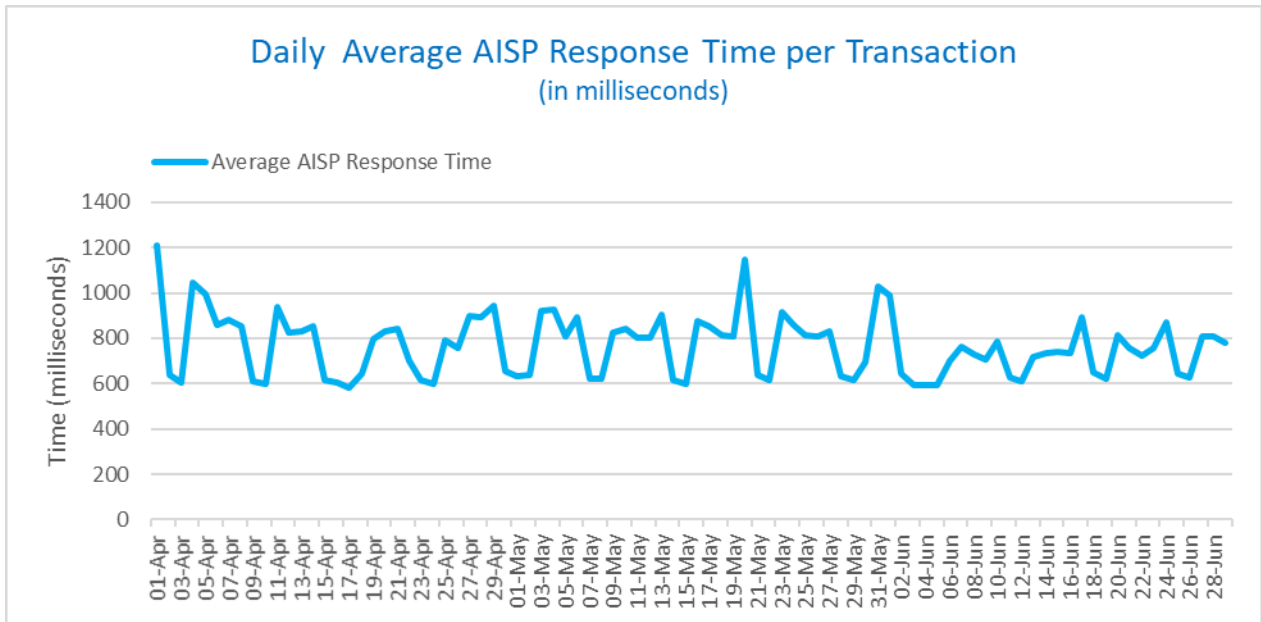
May 2022	
Date	01-May
Average Time	99.20%
Date	02-May
Average Time	99.70%
Date	03-May
Average Time	98.49%
Date	04-May
Average Time	97.60%
Date	05-May
Average Time	99.04%
Date	06-May
Average Time	98.92%
Date	07-May
Average Time	99.40%
Date	08-May
Average Time	99.38%
Date	09-May
Average Time	99.25%
Date	10-May
Average Time	99.01%
Date	11-May
Average Time	95.81%
Date	12-May
Average Time	99.44%
Date	13-May
Average Time	98.44%
Date	14-May
Average Time	99.71%
Date	15-May
Average Time	99.82%
Date	16-May
Average Time	78.14%
Date	17-May
Average Time	98.69%
Date	18-May
Average Time	99.14%
Date	19-May
Average Time	99.25%
Date	20-May
Average Time	98.14%
Date	21-May
Average Time	97.03%
Date	22-May
Average Time	81.06%
Date	23-May
Average Time	98.88%
Date	24-May
Average Time	77.93%
Date	25-May
Average Time	99.07%
Date	26-May
Average Time	98.92%
Date	27-May
Average Time	78.37%
Date	28-May
Average Time	99.57%
Date	29-May
Average Time	99.61%
Date	30-May
Average Time	99.64%
Date	31-May
Average Time	97.58%

June 2022	
Date	01-Jun
Average Time	77.45%
Date	02-Jun
Average Time	99.46%
Date	03-Jun
Average Time	99.15%
Date	04-Jun
Average Time	99.82%
Date	05-Jun
Average Time	99.90%
Date	06-Jun
Average Time	99.01%
Date	07-Jun
Average Time	99.18%
Date	08-Jun
Average Time	99.72%
Date	09-Jun
Average Time	96.05%
Date	10-Jun
Average Time	99.47%
Date	11-Jun
Average Time	99.83%
Date	12-Jun
Average Time	99.65%
Date	13-Jun
Average Time	99.56%
Date	14-Jun
Average Time	99.54%
Date	15-Jun
Average Time	99.56%
Date	16-Jun
Average Time	99.50%
Date	17-Jun
Average Time	98.86%
Date	18-Jun
Average Time	99.70%
Date	19-Jun
Average Time	99.88%
Date	20-Jun
Average Time	99.33%
Date	21-Jun
Average Time	99.76%
Date	22-Jun
Average Time	99.80%
Date	23-Jun
Average Time	99.36%
Date	24-Jun
Average Time	97.60%
Date	25-Jun
Average Time	98.35%
Date	26-Jun
Average Time	99.17%
Date	27-Jun
Average Time	99.35%
Date	28-Jun
Average Time	78.76%
Date	29-Jun
Average Time	98.92%
Date	30-Jun
Average Time	98.81%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 April to 30 June 2022.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 766 milliseconds per call over this period.



April 2022	
Date	01-Apr 02-Apr 03-Apr 04-Apr 05-Apr 06-Apr 07-Apr 08-Apr 09-Apr 10-Apr 11-Apr 12-Apr 13-Apr 14-Apr 15-Apr 16-Apr 17-Apr 18-Apr 19-Apr 20-Apr 21-Apr 22-Apr 23-Apr 24-Apr 25-Apr 26-Apr 27-Apr 28-Apr 29-Apr 30-Apr
Average Time (ms)	1212 637 604 1048 997 861 882 853 609 600 937 825 829 852 615 604 580 641 795 833 843 701 616 599 791 756 898 891 946 653

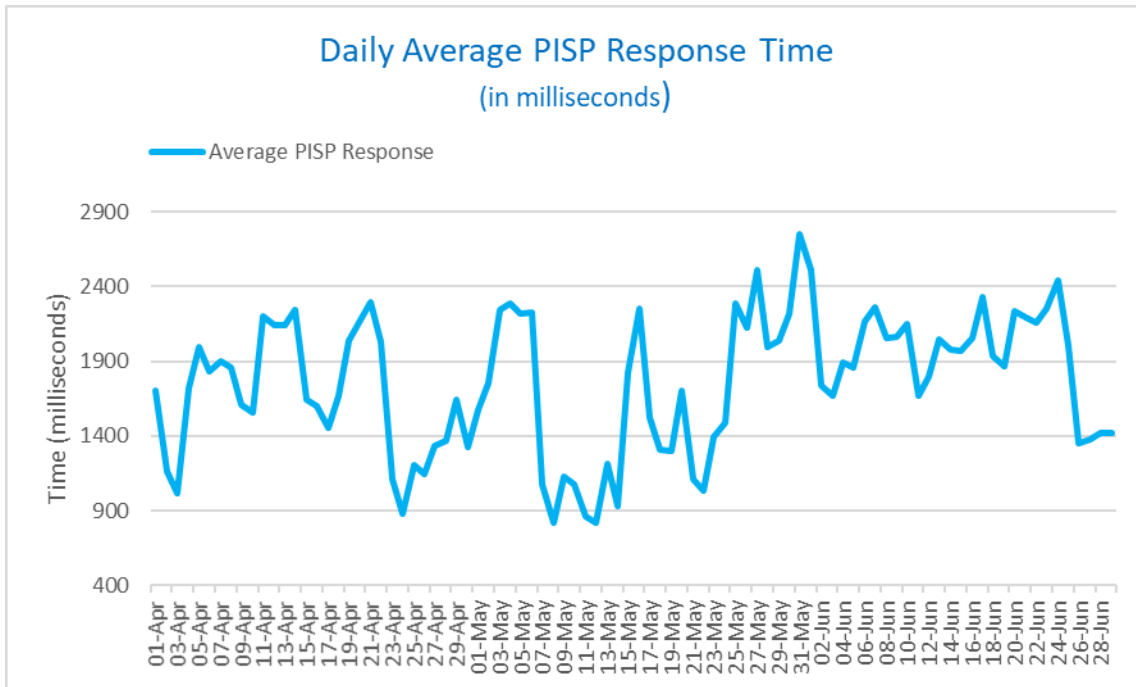
May 2022	
Date	01-May 02-May 03-May 04-May 05-May 06-May 07-May 08-May 09-May 10-May 11-May 12-May 13-May 14-May 15-May 16-May 17-May 18-May 19-May 20-May 21-May 22-May 23-May 24-May 25-May 26-May 27-May 28-May 29-May 30-May 31-May
Average Time (ms)	630 636 923 929 805 890 623 619 826 843 800 805 905 617 596 878 855 816 809 1148 636 615 914 856 815 807 833 632 614 694 1026

June 2022	
Date	01-Jun 02-Jun 03-Jun 04-Jun 05-Jun 06-Jun 07-Jun 08-Jun 09-Jun 10-Jun 11-Jun 12-Jun 13-Jun 14-Jun 15-Jun 16-Jun 17-Jun 18-Jun 19-Jun 20-Jun 21-Jun 22-Jun 23-Jun 24-Jun 25-Jun 26-Jun 27-Jun 28-Jun 29-Jun 30-Jun
Average Time (ms)	989 643 594 591 592 699 762 728 708 785 626 610 720 734 740 736 892 648 622 813 758 721 760 872 644 627 809 809 778 900

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 April to 30 June 2022.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1755 milliseconds per call over this period.



April 2022	
Date	01-Apr
Average Time (ms)	1705
Date	02-Apr
Average Time (ms)	1160
Date	03-Apr
Average Time (ms)	1015
Date	04-Apr
Average Time (ms)	1722
Date	05-Apr
Average Time (ms)	1992
Date	06-Apr
Average Time (ms)	1829
Date	07-Apr
Average Time (ms)	1903
Date	08-Apr
Average Time (ms)	1861
Date	09-Apr
Average Time (ms)	1605
Date	10-Apr
Average Time (ms)	1558
Date	11-Apr
Average Time (ms)	2201
Date	12-Apr
Average Time (ms)	2139
Date	13-Apr
Average Time (ms)	2141
Date	14-Apr
Average Time (ms)	2245
Date	15-Apr
Average Time (ms)	1647
Date	16-Apr
Average Time (ms)	1599
Date	17-Apr
Average Time (ms)	1453
Date	18-Apr
Average Time (ms)	1665
Date	19-Apr
Average Time (ms)	2036
Date	20-Apr
Average Time (ms)	2177
Date	21-Apr
Average Time (ms)	2297
Date	22-Apr
Average Time (ms)	2025
Date	23-Apr
Average Time (ms)	1114
Date	24-Apr
Average Time (ms)	880
Date	25-Apr
Average Time (ms)	1203
Date	26-Apr
Average Time (ms)	1145
Date	27-Apr
Average Time (ms)	1331
Date	28-Apr
Average Time (ms)	1368
Date	29-Apr
Average Time (ms)	1639
Date	30-Apr
Average Time (ms)	1322

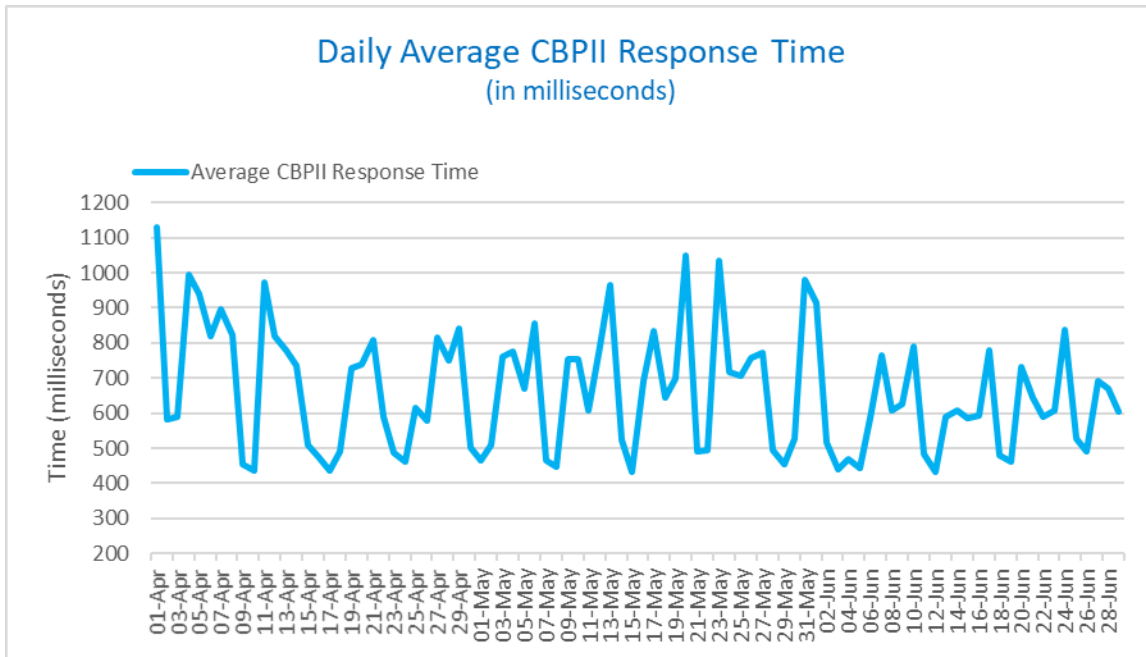
May 2022	
Date	01-May
Average Time (ms)	1572
Date	02-May
Average Time (ms)	1755
Date	03-May
Average Time (ms)	2247
Date	04-May
Average Time (ms)	2290
Date	05-May
Average Time (ms)	2215
Date	06-May
Average Time (ms)	2231
Date	07-May
Average Time (ms)	1072
Date	08-May
Average Time (ms)	820
Date	09-May
Average Time (ms)	1130
Date	10-May
Average Time (ms)	1076
Date	11-May
Average Time (ms)	862
Date	12-May
Average Time (ms)	822
Date	13-May
Average Time (ms)	1211
Date	14-May
Average Time (ms)	927
Date	15-May
Average Time (ms)	1820
Date	16-May
Average Time (ms)	2255
Date	17-May
Average Time (ms)	1519
Date	18-May
Average Time (ms)	1306
Date	19-May
Average Time (ms)	1302
Date	20-May
Average Time (ms)	1701
Date	21-May
Average Time (ms)	1110
Date	22-May
Average Time (ms)	1035
Date	23-May
Average Time (ms)	1394
Date	24-May
Average Time (ms)	1492
Date	25-May
Average Time (ms)	2290
Date	26-May
Average Time (ms)	2123
Date	27-May
Average Time (ms)	2512
Date	28-May
Average Time (ms)	1992
Date	29-May
Average Time (ms)	2041
Date	30-May
Average Time (ms)	2217
Date	31-May
Average Time (ms)	2751

June 2022	
Date	01-Jun
Average Time (ms)	2510
Date	02-Jun
Average Time (ms)	1738
Date	03-Jun
Average Time (ms)	1667
Date	04-Jun
Average Time (ms)	1889
Date	05-Jun
Average Time (ms)	1861
Date	06-Jun
Average Time (ms)	2164
Date	07-Jun
Average Time (ms)	2265
Date	08-Jun
Average Time (ms)	2054
Date	09-Jun
Average Time (ms)	2065
Date	10-Jun
Average Time (ms)	2152
Date	11-Jun
Average Time (ms)	1672
Date	12-Jun
Average Time (ms)	1793
Date	13-Jun
Average Time (ms)	2043
Date	14-Jun
Average Time (ms)	1975
Date	15-Jun
Average Time (ms)	1968
Date	16-Jun
Average Time (ms)	2058
Date	17-Jun
Average Time (ms)	2330
Date	18-Jun
Average Time (ms)	1937
Date	19-Jun
Average Time (ms)	1870
Date	20-Jun
Average Time (ms)	2235
Date	21-Jun
Average Time (ms)	2194
Date	22-Jun
Average Time (ms)	2159
Date	23-Jun
Average Time (ms)	2254
Date	24-Jun
Average Time (ms)	2445
Date	25-Jun
Average Time (ms)	1999
Date	26-Jun
Average Time (ms)	1347
Date	27-Jun
Average Time (ms)	1375
Date	28-Jun
Average Time (ms)	1416
Date	29-Jun
Average Time (ms)	1417
Date	30-Jun
Average Time (ms)	1743

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 April to 30 June 2022.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 661 milliseconds per call over this period.



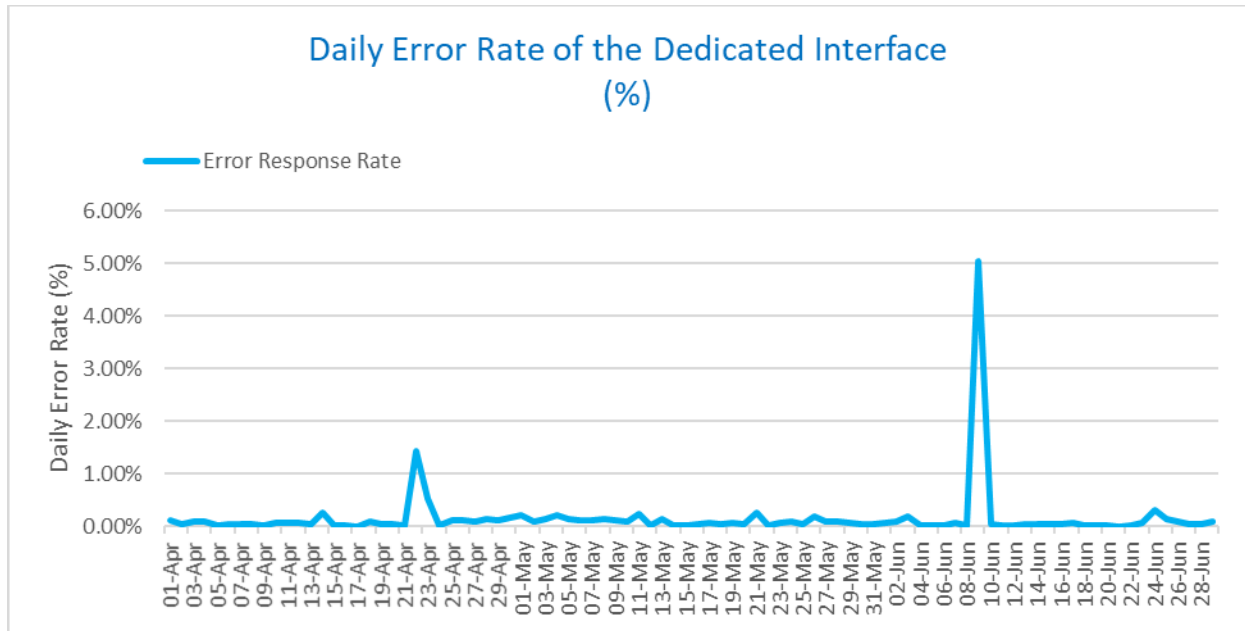
April 2022	
Date	01-Apr
Average Time (ms)	1129
Date	02-Apr
Average Time (ms)	582
Date	03-Apr
Average Time (ms)	589
Date	04-Apr
Average Time (ms)	995
Date	05-Apr
Average Time (ms)	941
Date	06-Apr
Average Time (ms)	819
Date	07-Apr
Average Time (ms)	897
Date	08-Apr
Average Time (ms)	821
Date	09-Apr
Average Time (ms)	456
Date	10-Apr
Average Time (ms)	436
Date	11-Apr
Average Time (ms)	974
Date	12-Apr
Average Time (ms)	820
Date	13-Apr
Average Time (ms)	780
Date	14-Apr
Average Time (ms)	736
Date	15-Apr
Average Time (ms)	509
Date	16-Apr
Average Time (ms)	477
Date	17-Apr
Average Time (ms)	491
Date	18-Apr
Average Time (ms)	730
Date	19-Apr
Average Time (ms)	741
Date	20-Apr
Average Time (ms)	809
Date	21-Apr
Average Time (ms)	591
Date	22-Apr
Average Time (ms)	486
Date	23-Apr
Average Time (ms)	462
Date	24-Apr
Average Time (ms)	615
Date	25-Apr
Average Time (ms)	578
Date	26-Apr
Average Time (ms)	817
Date	27-Apr
Average Time (ms)	751
Date	28-Apr
Average Time (ms)	841
Date	29-Apr
Average Time (ms)	504
Date	30-Apr
Average Time (ms)	466

May 2022	
Date	01-May
Average Time (ms)	466
Date	02-May
Average Time (ms)	510
Date	03-May
Average Time (ms)	762
Date	04-May
Average Time (ms)	776
Date	05-May
Average Time (ms)	671
Date	06-May
Average Time (ms)	855
Date	07-May
Average Time (ms)	466
Date	08-May
Average Time (ms)	449
Date	09-May
Average Time (ms)	753
Date	10-May
Average Time (ms)	754
Date	11-May
Average Time (ms)	606
Date	12-May
Average Time (ms)	789
Date	13-May
Average Time (ms)	967
Date	14-May
Average Time (ms)	523
Date	15-May
Average Time (ms)	431
Date	16-May
Average Time (ms)	693
Date	17-May
Average Time (ms)	834
Date	18-May
Average Time (ms)	646
Date	19-May
Average Time (ms)	699
Date	20-May
Average Time (ms)	1048
Date	21-May
Average Time (ms)	492
Date	22-May
Average Time (ms)	494
Date	23-May
Average Time (ms)	1035
Date	24-May
Average Time (ms)	717
Date	25-May
Average Time (ms)	705
Date	26-May
Average Time (ms)	756
Date	27-May
Average Time (ms)	771
Date	28-May
Average Time (ms)	493
Date	29-May
Average Time (ms)	456
Date	30-May
Average Time (ms)	529
Date	31-May
Average Time (ms)	979

June 2022	
Date	01-Jun
Average Time (ms)	914
Date	02-Jun
Average Time (ms)	516
Date	03-Jun
Average Time (ms)	440
Date	04-Jun
Average Time (ms)	468
Date	05-Jun
Average Time (ms)	442
Date	06-Jun
Average Time (ms)	586
Date	07-Jun
Average Time (ms)	763
Date	08-Jun
Average Time (ms)	609
Date	09-Jun
Average Time (ms)	627
Date	10-Jun
Average Time (ms)	789
Date	11-Jun
Average Time (ms)	484
Date	12-Jun
Average Time (ms)	433
Date	13-Jun
Average Time (ms)	590
Date	14-Jun
Average Time (ms)	608
Date	15-Jun
Average Time (ms)	585
Date	16-Jun
Average Time (ms)	595
Date	17-Jun
Average Time (ms)	779
Date	18-Jun
Average Time (ms)	480
Date	19-Jun
Average Time (ms)	461
Date	20-Jun
Average Time (ms)	731
Date	21-Jun
Average Time (ms)	643
Date	22-Jun
Average Time (ms)	589
Date	23-Jun
Average Time (ms)	606
Date	24-Jun
Average Time (ms)	838
Date	25-Jun
Average Time (ms)	527
Date	26-Jun
Average Time (ms)	492
Date	27-Jun
Average Time (ms)	690
Date	28-Jun
Average Time (ms)	669
Date	29-Jun
Average Time (ms)	602
Date	30-Jun
Average Time (ms)	810

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 2022	
Date	01-Apr
Daily error Rate (%)	0.11%
Date	02-Apr
Daily error Rate (%)	0.05%
Date	03-Apr
Daily error Rate (%)	0.08%
Date	04-Apr
Daily error Rate (%)	0.09%
Date	05-Apr
Daily error Rate (%)	0.03%
Date	06-Apr
Daily error Rate (%)	0.05%
Date	07-Apr
Daily error Rate (%)	0.05%
Date	08-Apr
Daily error Rate (%)	0.04%
Date	09-Apr
Daily error Rate (%)	0.03%
Date	10-Apr
Daily error Rate (%)	0.07%
Date	11-Apr
Daily error Rate (%)	0.07%
Date	12-Apr
Daily error Rate (%)	0.08%
Date	13-Apr
Daily error Rate (%)	0.05%
Date	14-Apr
Daily error Rate (%)	0.27%
Date	15-Apr
Daily error Rate (%)	0.02%
Date	16-Apr
Daily error Rate (%)	0.03%
Date	17-Apr
Daily error Rate (%)	0.00%
Date	18-Apr
Daily error Rate (%)	0.10%
Date	19-Apr
Daily error Rate (%)	0.04%
Date	20-Apr
Daily error Rate (%)	0.05%
Date	21-Apr
Daily error Rate (%)	0.03%
Date	22-Apr
Daily error Rate (%)	1.43%
Date	23-Apr
Daily error Rate (%)	0.53%
Date	24-Apr
Daily error Rate (%)	0.02%
Date	25-Apr
Daily error Rate (%)	0.11%
Date	26-Apr
Daily error Rate (%)	0.11%
Date	27-Apr
Daily error Rate (%)	0.10%
Date	28-Apr
Daily error Rate (%)	0.15%
Date	29-Apr
Daily error Rate (%)	0.11%
Date	30-Apr
Daily error Rate (%)	0.16%

May 2022	
Date	01-May
Daily error Rate (%)	0.22%
Date	02-May
Daily error Rate (%)	0.09%
Date	03-May
Daily error Rate (%)	0.15%
Date	04-May
Daily error Rate (%)	0.21%
Date	05-May
Daily error Rate (%)	0.15%
Date	06-May
Daily error Rate (%)	0.11%
Date	07-May
Daily error Rate (%)	0.12%
Date	08-May
Daily error Rate (%)	0.15%
Date	09-May
Daily error Rate (%)	0.11%
Date	10-May
Daily error Rate (%)	0.10%
Date	11-May
Daily error Rate (%)	0.24%
Date	12-May
Daily error Rate (%)	0.03%
Date	13-May
Daily error Rate (%)	0.15%
Date	14-May
Daily error Rate (%)	0.03%
Date	15-May
Daily error Rate (%)	0.03%
Date	16-May
Daily error Rate (%)	0.05%
Date	17-May
Daily error Rate (%)	0.06%
Date	18-May
Daily error Rate (%)	0.05%
Date	19-May
Daily error Rate (%)	0.07%
Date	20-May
Daily error Rate (%)	0.04%
Date	21-May
Daily error Rate (%)	0.26%
Date	22-May
Daily error Rate (%)	0.03%
Date	23-May
Daily error Rate (%)	0.07%
Date	24-May
Daily error Rate (%)	0.10%
Date	25-May
Daily error Rate (%)	0.04%
Date	26-May
Daily error Rate (%)	0.19%
Date	27-May
Daily error Rate (%)	0.08%
Date	28-May
Daily error Rate (%)	0.08%
Date	29-May
Daily error Rate (%)	0.06%
Date	30-May
Daily error Rate (%)	0.05%
Date	31-May
Daily error Rate (%)	0.04%

June 2022	
Date	01-Jun
Daily error Rate (%)	0.07%
Date	02-Jun
Daily error Rate (%)	0.10%
Date	03-Jun
Daily error Rate (%)	0.19%
Date	04-Jun
Daily error Rate (%)	0.02%
Date	05-Jun
Daily error Rate (%)	0.02%
Date	06-Jun
Daily error Rate (%)	0.03%
Date	07-Jun
Daily error Rate (%)	0.07%
Date	08-Jun
Daily error Rate (%)	0.03%
Date	09-Jun
Daily error Rate (%)	5.04%
Date	10-Jun
Daily error Rate (%)	0.05%
Date	11-Jun
Daily error Rate (%)	0.03%
Date	12-Jun
Daily error Rate (%)	0.03%
Date	13-Jun
Daily error Rate (%)	0.04%
Date	14-Jun
Daily error Rate (%)	0.05%
Date	15-Jun
Daily error Rate (%)	0.04%
Date	16-Jun
Daily error Rate (%)	0.05%
Date	17-Jun
Daily error Rate (%)	0.06%
Date	18-Jun
Daily error Rate (%)	0.03%
Date	19-Jun
Daily error Rate (%)	0.02%
Date	20-Jun
Daily error Rate (%)	0.03%
Date	21-Jun
Daily error Rate (%)	0.01%
Date	22-Jun
Daily error Rate (%)	0.01%
Date	23-Jun
Daily error Rate (%)	0.07%
Date	24-Jun
Daily error Rate (%)	0.32%
Date	25-Jun
Daily error Rate (%)	0.14%
Date	26-Jun
Daily error Rate (%)	0.10%
Date	27-Jun
Daily error Rate (%)	0.06%
Date	28-Jun
Daily error Rate (%)	0.04%
Date	29-Jun
Daily error Rate (%)	0.11%
Date	30-Jun
Daily error Rate (%)	0.08%

