



Open Banking Channel Performance

01 July to 30 September 2022

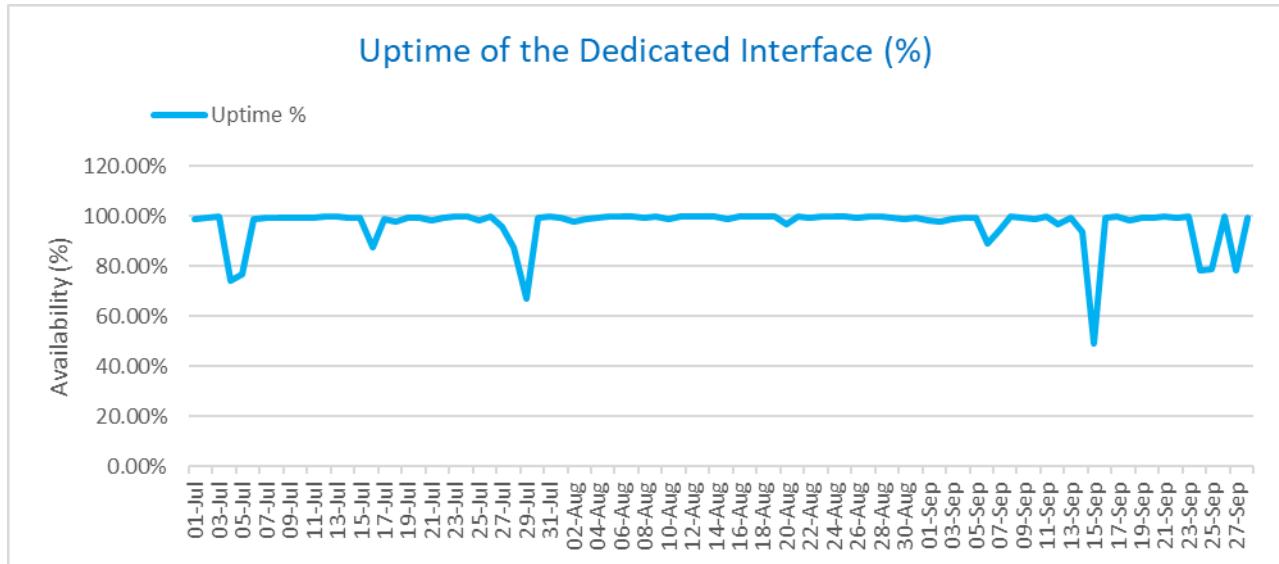
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering October to December 2022 will be published in January 2023.

Channel Availability

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



July 2022	
Date	Average Time
01-Sep	99.23%
02-Sep	97.90%
03-Sep	98.74%
04-Sep	99.29%
05-Sep	99.66%
06-Sep	99.81%
07-Sep	99.84%
08-Sep	99.79%
09-Sep	99.34%
10-Sep	98.98%
11-Sep	99.92%
12-Sep	97.01%
13-Sep	99.16%
14-Sep	93.77%
15-Sep	49.07%
16-Sep	99.50%
17-Sep	99.93%
18-Sep	98.23%
19-Sep	99.24%
20-Sep	99.20%
21-Sep	99.68%
22-Sep	99.43%
23-Sep	99.66%
24-Sep	78.20%
25-Sep	79.07%
26-Sep	99.70%

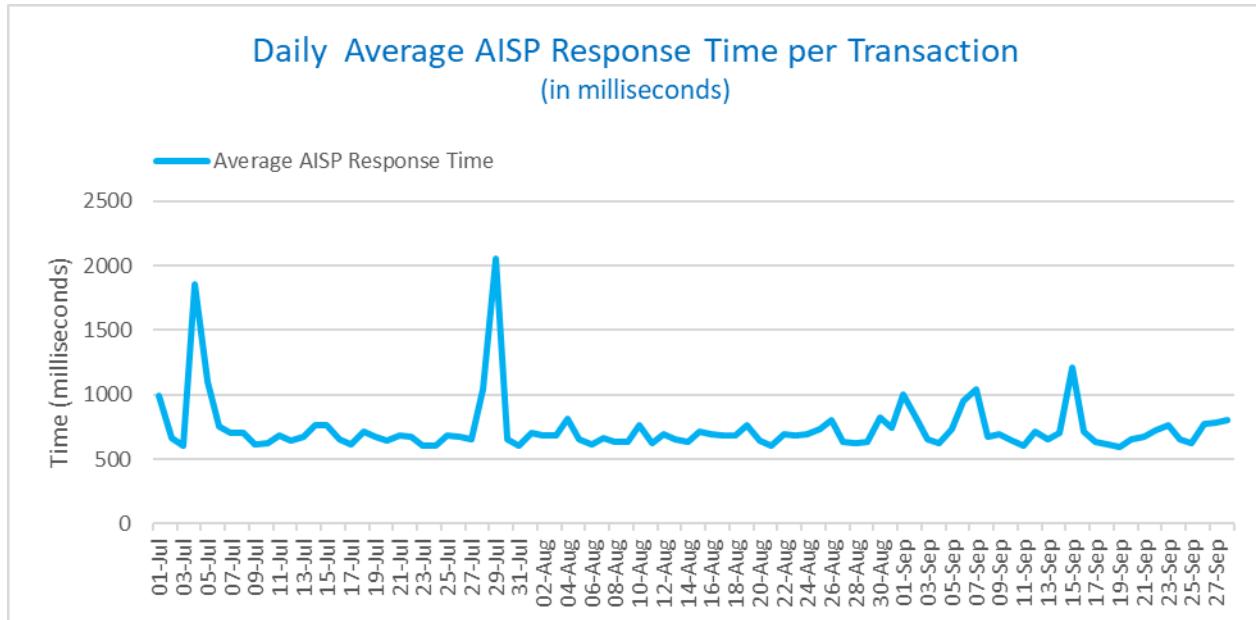
August 2022	
Date	Average Time
01-Aug	99.23%
02-Aug	97.90%
03-Aug	98.74%
04-Aug	99.29%
05-Aug	99.66%
06-Aug	99.81%
07-Aug	99.84%
08-Aug	99.79%
09-Aug	99.76%
10-Aug	99.72%
11-Aug	99.66%
12-Aug	99.78%
13-Aug	99.88%
14-Aug	99.66%
15-Aug	98.75%
16-Aug	99.61%
17-Aug	99.76%
18-Aug	99.79%
19-Aug	99.63%
20-Aug	96.99%
21-Aug	99.94%
22-Aug	99.58%
23-Aug	99.82%
24-Aug	99.81%
25-Aug	99.85%
26-Aug	99.25%
27-Aug	99.73%
28-Aug	99.85%
29-Aug	99.36%
30-Aug	98.70%
31-Aug	99.35%

September 2022	
Date	Average Time
01-Sep	99.31%
02-Sep	97.98%
03-Sep	98.83%
04-Sep	99.55%
05-Sep	99.16%
06-Sep	88.91%
07-Sep	94.11%
08-Sep	99.79%
09-Sep	99.34%
10-Sep	98.98%
11-Sep	99.92%
12-Sep	97.01%
13-Sep	99.16%
14-Sep	93.77%
15-Sep	49.07%
16-Sep	99.50%
17-Sep	99.93%
18-Sep	98.23%
19-Sep	99.24%
20-Sep	99.20%
21-Sep	99.68%
22-Sep	99.43%
23-Sep	99.66%
24-Sep	78.20%
25-Sep	79.07%
26-Sep	99.70%
27-Sep	78.32%
28-Sep	99.51%
29-Sep	99.80%
30-Sep	99.25%

Account Information Performance (AISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 739 milliseconds per call over this period.



July 2022	
Date	Average Time (ms)
01-Sep	991
02-Sep	661
03-Sep	607
04-Sep	1860
05-Sep	1100
06-Sep	757
07-Sep	707
08-Sep	633
09-Sep	636
10-Sep	763
11-Sep	625
12-Sep	714
13-Sep	657
14-Sep	630
15-Sep	711
16-Sep	695
17-Sep	689
18-Sep	683
19-Sep	767
20-Sep	648
21-Sep	605
22-Sep	695
23-Sep	684
24-Sep	694
25-Sep	731
26-Sep	805
27-Sep	638
28-Sep	620
29-Sep	638
30-Sep	819
31-Aug	744

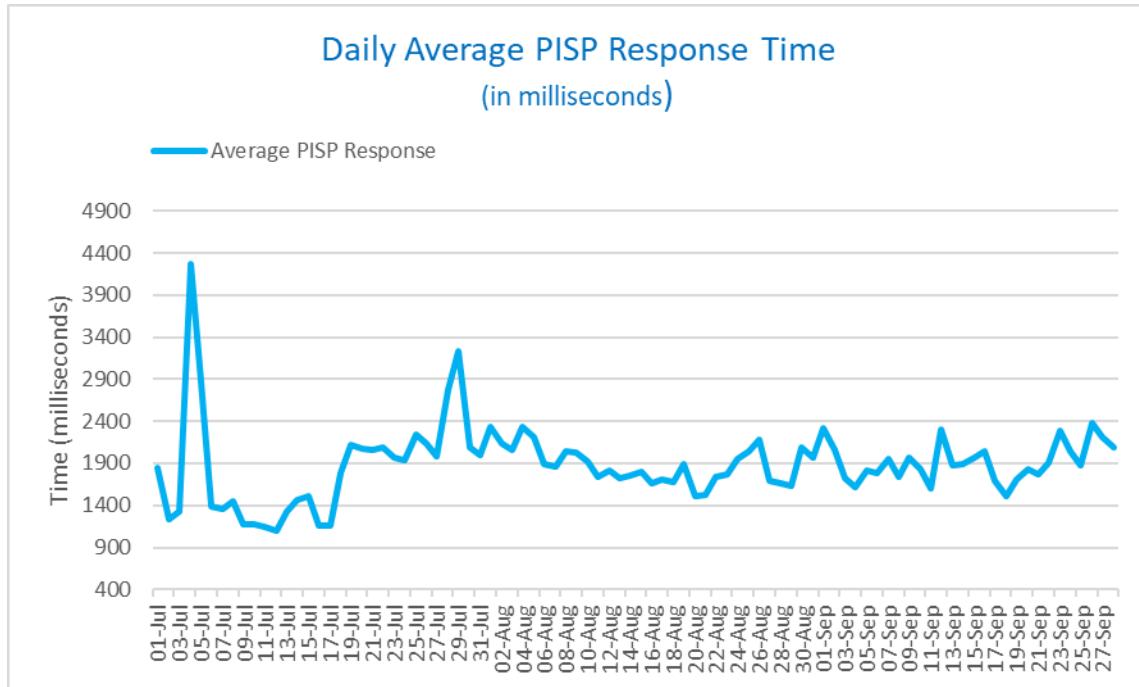
August 2022	
Date	Average Time (ms)
01-Aug	707
02-Aug	684
03-Aug	681
04-Aug	814
05-Aug	659
06-Aug	619
07-Aug	666
08-Aug	633
09-Aug	636
10-Aug	763
11-Aug	625
12-Aug	690
13-Aug	657
14-Aug	630
15-Aug	764
16-Aug	695
17-Aug	689
18-Aug	711
19-Aug	767
20-Aug	648
21-Aug	605
22-Aug	695
23-Aug	684
24-Aug	694
25-Aug	731
26-Aug	805
27-Aug	638
28-Aug	620
29-Aug	638
30-Aug	819
31-Aug	744

September 2022	
Date	Average Time (ms)
01-Sep	991
02-Sep	661
03-Sep	607
04-Sep	1860
05-Sep	1100
06-Sep	757
07-Sep	707
08-Sep	633
09-Sep	636
10-Sep	763
11-Sep	625
12-Sep	714
13-Sep	657
14-Sep	630
15-Sep	711
16-Sep	695
17-Sep	689
18-Sep	683
19-Sep	767
20-Sep	648
21-Sep	605
22-Sep	695
23-Sep	684
24-Sep	694
25-Sep	731
26-Sep	805
27-Sep	638
28-Sep	620
29-Sep	638
30-Sep	819
31-Aug	744

Payment Initiation Performance (PISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1884 milliseconds per call over this period.



July 2022	
Date	Average Time (ms)
2328	01-Aug
2137	02-Aug
2062	03-Aug
2328	04-Aug
2207	05-Aug
1891	06-Aug
1866	07-Aug
1742	08-Aug
1967	09-Aug
1828	10-Aug
1600	11-Aug
2302	12-Aug
1872	13-Aug
1892	14-Aug
1964	15-Aug
2042	16-Aug
1690	17-Aug
1504	18-Aug
1703	19-Aug
1827	20-Aug
1766	21-Aug
1910	22-Aug
2286	23-Aug
2040	24-Aug
1872	25-Aug
2375	26-Aug
2216	27-Aug
2096	28-Aug
2086	29-Aug
2542	30-Aug
1998	31-Aug

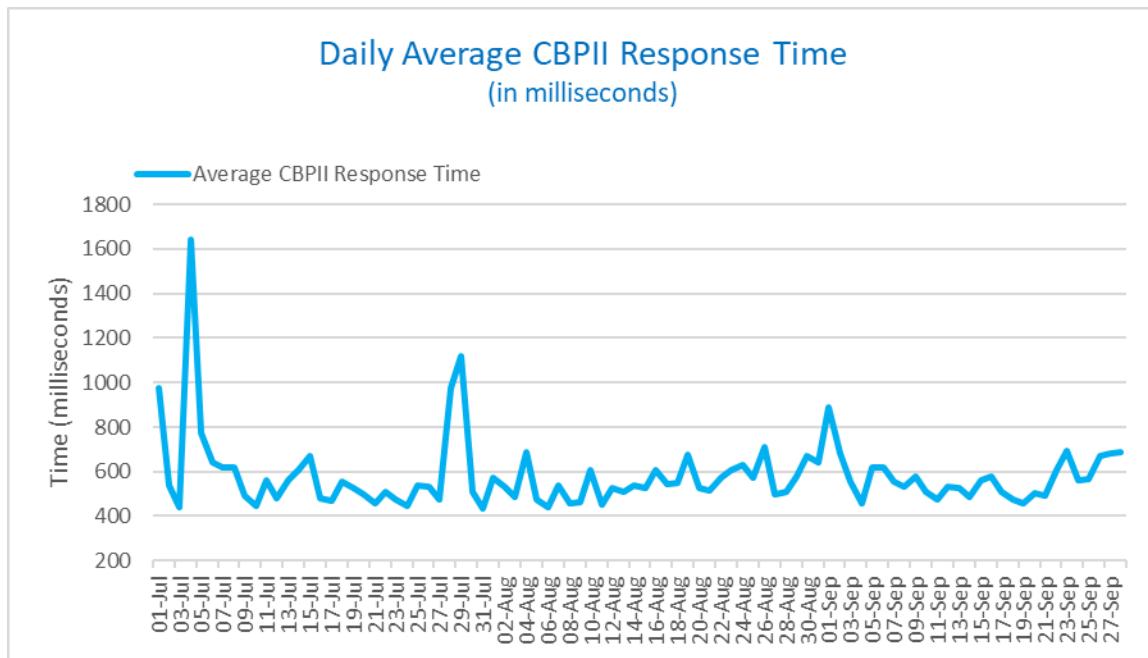
August 2022	
Date	Average Time (ms)
2328	01-Aug
2137	02-Aug
2062	03-Aug
2328	04-Aug
1747	14-Aug
1803	15-Aug
1747	16-Aug
1659	17-Aug
1704	18-Aug
1676	19-Aug
1885	20-Aug
1511	21-Aug
1533	22-Aug
1734	23-Aug
1773	24-Aug
1949	25-Aug
2039	26-Aug
2178	27-Aug
1687	28-Aug
1656	29-Aug
1626	30-Aug
2091	31-Aug
1967	31-Aug

September 2022	
Date	Average Time (ms)
2328	01-Sep
2054	02-Sep
1721	03-Sep
1618	04-Sep
1812	05-Sep
1788	06-Sep
1957	07-Sep
1742	08-Sep
1967	09-Sep
1828	10-Sep
1600	11-Sep
2302	12-Sep
1872	13-Sep
1892	14-Sep
1964	15-Sep
2042	16-Sep
1690	17-Sep
1504	18-Sep
1703	19-Sep
1827	20-Sep
1766	21-Sep
1910	22-Sep
2286	23-Sep
2040	24-Sep
1872	25-Sep
2375	26-Sep
2216	27-Sep
2096	28-Sep
2086	29-Sep
2542	30-Sep
1998	31-Sep

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 2022.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 581 milliseconds per call over this period.



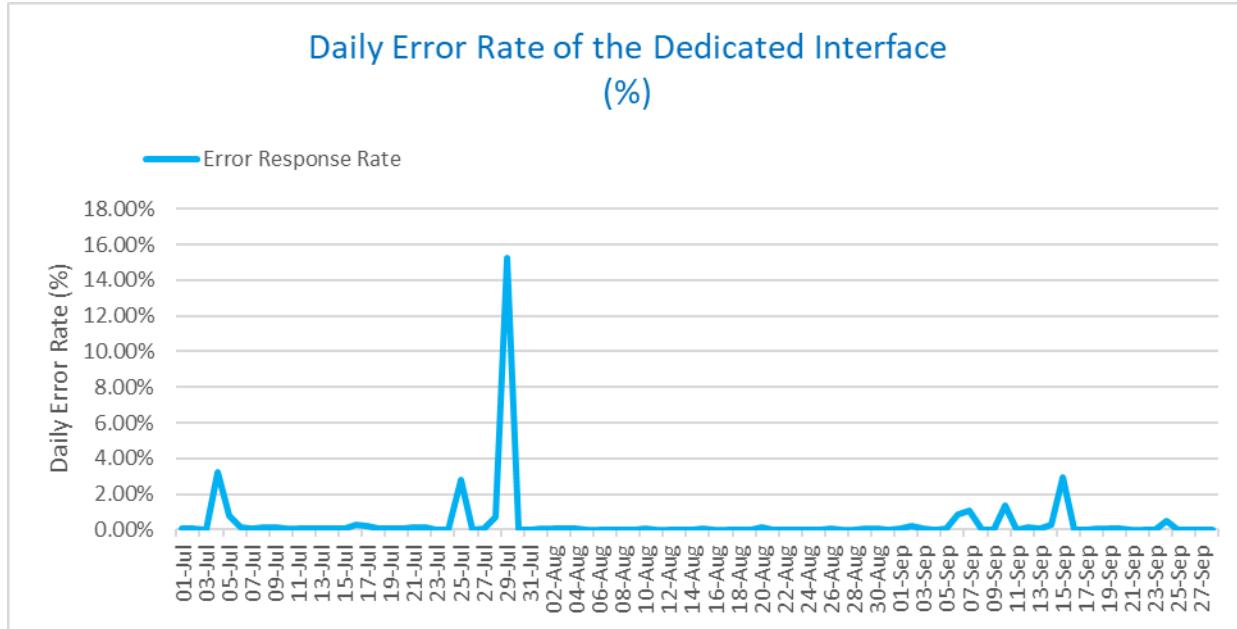
July 2022	
Date	Average Time (ms)
01-Jul	977
02-Jul	536
03-Jul	438
04-Jul	1644
05-Jul	772
06-Jul	640
07-Jul	616
08-Jul	616
09-Jul	493
10-Jul	447
11-Jul	558
12-Jul	480
13-Jul	558
14-Jul	608
15-Jul	671
16-Jul	480
17-Jul	467
18-Jul	554
19-Jul	524
20-Aug	500
21-Aug	456
22-Aug	506
23-Aug	472
24-Aug	445
25-Aug	536
26-Aug	533
27-Aug	473
28-Aug	500
29-Aug	976
30-Aug	511
31-Aug	435

August 2022	
Date	Average Time (ms)
01-Aug	571
02-Aug	531
03-Aug	486
04-Aug	688
05-Aug	474
06-Aug	441
07-Aug	539
08-Aug	456
09-Aug	466
10-Aug	606
11-Aug	449
12-Aug	528
13-Aug	512
14-Aug	540
15-Aug	526
16-Aug	605
17-Aug	542
18-Aug	548
19-Aug	676
20-Aug	528
21-Aug	516
22-Aug	573
23-Aug	606
24-Aug	627
25-Aug	574
26-Aug	712
27-Aug	495
28-Aug	508
29-Aug	579
30-Aug	670
01-Sep	435
02-Aug	536
03-Aug	438
04-Aug	1644
05-Aug	772
06-Aug	640
07-Aug	616
08-Aug	616
09-Aug	493
10-Aug	447
11-Aug	558
12-Aug	480
13-Aug	558
14-Aug	608
15-Aug	671
16-Aug	480
17-Aug	467
18-Aug	554
19-Aug	524
20-Aug	500
21-Aug	456
22-Aug	506
23-Aug	472
24-Aug	445
25-Aug	536
26-Aug	533
27-Aug	473
28-Aug	500
29-Aug	976
30-Aug	511
31-Aug	435

September 2022	
Date	Average Time (ms)
01-Sep	887
02-Sep	682
03-Sep	555
04-Sep	455
05-Sep	616
06-Sep	618
07-Sep	555
08-Sep	534
09-Sep	580
10-Sep	507
11-Sep	475
12-Sep	532
13-Sep	529
14-Sep	489
15-Sep	561
16-Sep	581
17-Sep	512
18-Sep	477
19-Sep	455
20-Sep	503
21-Sep	491
22-Sep	609
23-Sep	695
24-Sep	562
25-Sep	567
26-Sep	672
27-Sep	681
28-Sep	688
29-Sep	655
30-Sep	932
01-Sep	977
02-Aug	536
03-Aug	438
04-Aug	1644
05-Aug	772
06-Aug	640
07-Aug	616
08-Aug	616
09-Aug	493
10-Aug	447
11-Aug	558
12-Aug	480
13-Aug	558
14-Aug	608
15-Aug	671
16-Aug	480
17-Aug	467
18-Aug	554
19-Aug	524
20-Aug	500
21-Aug	456
22-Aug	506
23-Aug	472
24-Aug	445
25-Aug	536
26-Aug	533
27-Aug	473
28-Aug	500
29-Aug	976
30-Aug	511
31-Aug	435

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 2022	
Date	Daily error Rate (%)
01-Sep	0.03%
02-Sep	0.01%
03-Sep	0.03%
04-Sep	0.05%
05-Sep	0.03%
06-Sep	0.83%
07-Sep	1.03%
08-Sep	0.01%
09-Sep	0.02%
10-Sep	1.37%
11-Sep	0.01%
12-Sep	0.12%
13-Sep	0.06%
14-Sep	0.31%
15-Sep	2.96%
16-Sep	0.02%
17-Sep	0.00%
18-Sep	0.08%
19-Sep	0.03%
20-Sep	0.04%
21-Sep	0.02%
22-Sep	0.02%
23-Sep	0.02%
24-Sep	0.52%
25-Sep	0.02%
26-Sep	0.01%
27-Sep	0.02%
28-Sep	0.02%
29-Sep	0.02%
30-Sep	0.04%

August 2022	
Date	Daily error Rate (%)
01-Aug	0.03%
02-Aug	0.01%
03-Aug	0.03%
04-Aug	0.05%
05-Aug	0.01%
06-Aug	0.01%
07-Aug	0.01%
08-Aug	0.02%
09-Aug	0.01%
10-Aug	0.06%
11-Aug	0.01%
12-Aug	0.01%
13-Aug	0.00%
14-Aug	0.01%
15-Aug	0.03%
16-Aug	0.02%
17-Aug	0.01%
18-Aug	0.01%
19-Aug	0.02%
20-Aug	0.13%
21-Aug	0.01%
22-Aug	0.02%
23-Aug	0.01%
24-Aug	0.02%
25-Aug	0.28%
26-Aug	0.01%
27-Aug	0.20%
28-Aug	0.16%
29-Aug	0.10%
30-Aug	0.08%
31-Aug	0.19%
01-Sep	0.04%
02-Sep	0.01%
03-Sep	0.01%
04-Sep	0.01%
05-Sep	0.01%
06-Sep	0.01%
07-Sep	0.05%
08-Sep	0.01%
09-Sep	0.05%
10-Sep	0.02%
11-Sep	0.02%
12-Sep	0.01%
13-Sep	0.01%
14-Sep	0.01%
15-Sep	0.01%
16-Sep	0.01%
17-Sep	0.01%
18-Sep	0.01%
19-Sep	0.01%
20-Sep	0.01%
21-Sep	0.01%
22-Sep	0.01%
23-Sep	0.01%
24-Sep	0.01%
25-Sep	0.01%
26-Sep	0.01%
27-Sep	0.01%
28-Sep	0.01%
29-Sep	0.01%
30-Sep	0.01%

September 2022	
Date	Daily error Rate (%)
01-Sep	0.06%
02-Sep	0.18%
03-Sep	0.10%
04-Sep	0.01%
05-Sep	0.03%
06-Sep	0.02%
07-Sep	0.08%
08-Sep	0.00%
09-Sep	0.02%
10-Sep	0.03%
11-Sep	0.03%
12-Sep	0.04%
13-Sep	0.02%
14-Sep	0.02%
15-Sep	0.02%
16-Sep	0.02%
17-Sep	0.00%
18-Sep	0.08%
19-Sep	0.03%
20-Sep	0.04%
21-Sep	0.01%
22-Sep	0.02%
23-Sep	0.02%
24-Sep	0.52%
25-Sep	0.02%
26-Sep	0.01%
27-Sep	0.02%
28-Sep	0.02%
29-Sep	0.02%
30-Sep	0.04%

