



# Open Banking Channel Performance

01 October to 31 December 2019

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

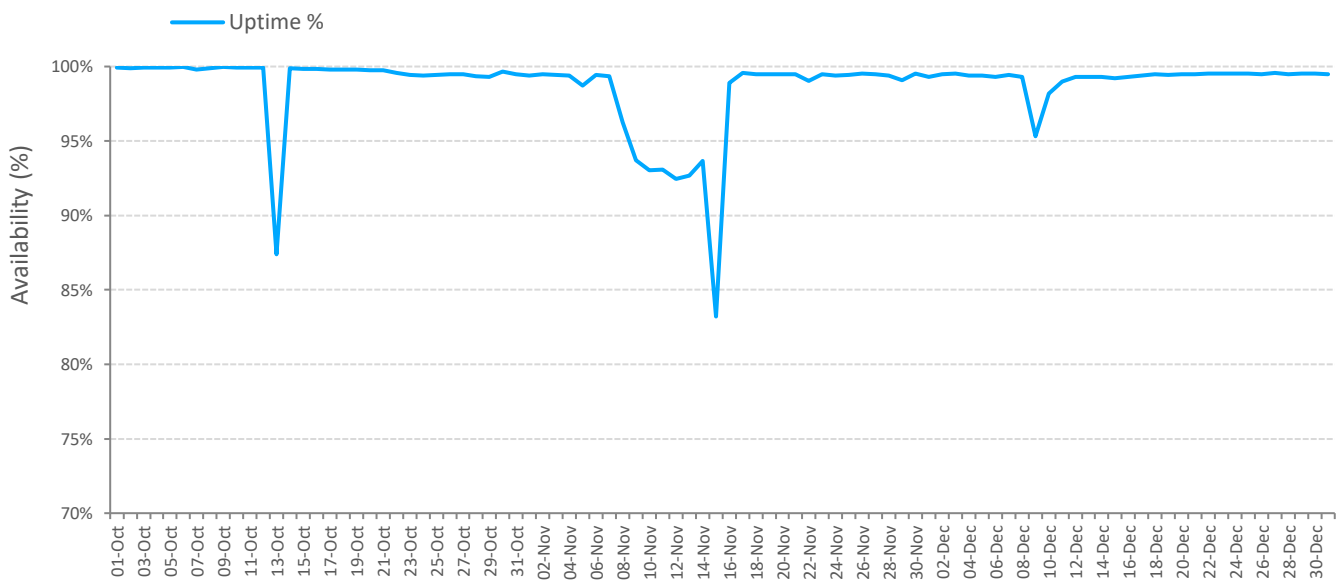
We'll continue to publish new data on a quarterly basis. The next set of data covering January to March 2020 will be published in April 2020.

## Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October and 31 December 2019.

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 only been on 13 October 2019.

### Uptime of the Dedicated Interface (%)



#### October 2019

Date	Uptime %
01-Oct	99.94%
02-Oct	99.90%
03-Oct	99.95%
04-Oct	99.94%
05-Oct	99.93%
06-Oct	99.95%
07-Oct	99.80%
08-Oct	99.91%
09-Oct	99.98%
10-Oct	99.94%
11-Oct	99.93%
12-Oct	99.94%
13-Oct	87.37%
14-Oct	99.87%
15-Oct	99.85%
16-Oct	99.84%
17-Oct	99.81%
18-Oct	99.78%
19-Oct	99.79%
20-Oct	99.74%
21-Oct	99.76%
22-Oct	99.58%
23-Oct	99.45%
24-Oct	99.38%
25-Oct	99.43%
26-Oct	99.49%
27-Oct	99.49%
28-Oct	99.34%
29-Oct	99.31%
30-Oct	99.67%
31-Oct	99.49%

#### November 2019

Date	Uptime %
01-Nov	99.41%
02-Nov	99.49%
03-Nov	99.44%
04-Nov	99.41%
05-Nov	98.71%
06-Nov	99.42%
07-Nov	99.35%
08-Nov	96.26%
09-Nov	93.72%
10-Nov	93.03%
11-Nov	93.08%
12-Nov	92.47%
13-Nov	92.66%
14-Nov	93.64%
15-Nov	83.21%
16-Nov	98.92%
17-Nov	99.55%
18-Nov	99.50%
19-Nov	99.49%
20-Nov	99.47%
21-Nov	99.46%
22-Nov	99.02%
23-Nov	99.48%
24-Nov	99.40%
25-Nov	99.44%
26-Nov	99.52%
27-Nov	99.50%
28-Nov	99.39%
29-Nov	99.09%
30-Nov	99.54%

#### December 2019

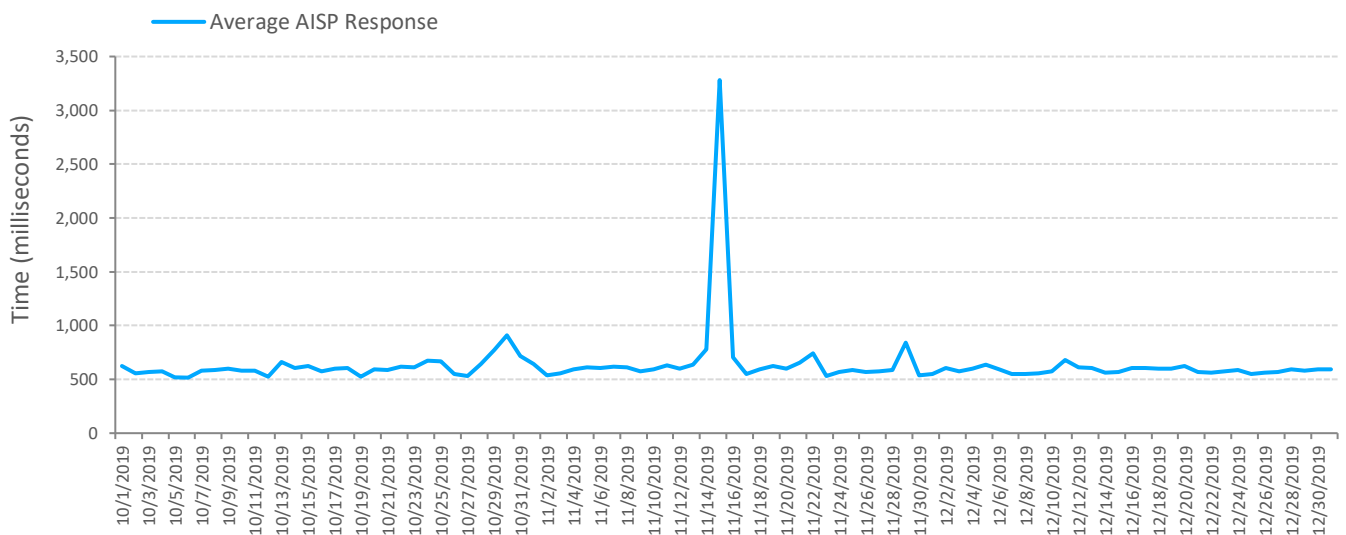
Date	Uptime %
01-Dec	99.30%
02-Dec	99.50%
03-Dec	99.52%
04-Dec	99.41%
05-Dec	99.41%
06-Dec	99.30%
07-Dec	99.43%
08-Dec	99.31%
09-Dec	95.32%
10-Dec	98.20%
11-Dec	99.01%
12-Dec	99.32%
13-Dec	99.31%
14-Dec	99.33%
15-Dec	99.21%
16-Dec	99.29%
17-Dec	99.39%
18-Dec	99.50%
19-Dec	99.45%
20-Dec	99.46%
21-Dec	99.48%
22-Dec	99.51%
23-Dec	99.52%
24-Dec	99.53%
25-Dec	99.53%
26-Dec	99.50%
27-Dec	99.55%
28-Dec	99.48%
29-Dec	99.52%
30-Dec	99.51%
31-Dec	99.48%

## Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 October and 31 December 2019.

The daily average response time for transactions in this channel is calculated in milliseconds, normally ranging between 516 and 910 milliseconds over this period, with a daily average response time peak of 3,281 milliseconds on November 15.

Daily Average AISP Response Time for Transactions  
(in milliseconds)



October 2019	
Date	Average Time (ms)
01-Oct	624
02-Oct	559
03-Oct	568
04-Oct	575
05-Oct	518
06-Oct	516
07-Oct	579
08-Oct	590
09-Oct	600
10-Oct	583
11-Oct	582
12-Oct	522
13-Oct	664
14-Oct	608
15-Oct	627
16-Oct	572
17-Oct	601
18-Oct	607
19-Oct	525
20-Oct	595
21-Oct	584
22-Oct	621
23-Oct	611
24-Oct	671
25-Oct	666
26-Oct	549
27-Oct	532
28-Oct	643
29-Oct	773
30-Oct	910
31-Oct	717

November 2019	
Date	Average Time (ms)
01-Nov	645
02-Nov	537
03-Nov	557
04-Nov	594
05-Nov	609
06-Nov	606
07-Nov	621
08-Nov	610
09-Nov	574
10-Nov	595
11-Nov	633
12-Nov	599
13-Nov	637
14-Nov	776
15-Nov	3281
16-Nov	707
17-Nov	548
18-Nov	596
19-Nov	624
20-Nov	600
21-Nov	654
22-Nov	743
23-Nov	532
24-Nov	569
25-Nov	584
26-Nov	569
27-Nov	576
28-Nov	587
29-Nov	844
30-Nov	540

December 2019	
Date	Average Time (ms)
01-Dec	552
02-Dec	603
03-Dec	576
04-Dec	599
05-Dec	637
06-Dec	594
07-Dec	552
08-Dec	552
09-Dec	558
10-Dec	574
11-Dec	679
12-Dec	612
13-Dec	606
14-Dec	563
15-Dec	569
16-Dec	606
17-Dec	608
18-Dec	602
19-Dec	600
20-Dec	623
21-Dec	568
22-Dec	561
23-Dec	574
24-Dec	588
25-Dec	548
26-Dec	561
27-Dec	567
28-Dec	594
29-Dec	582
30-Dec	596
31-Dec	593

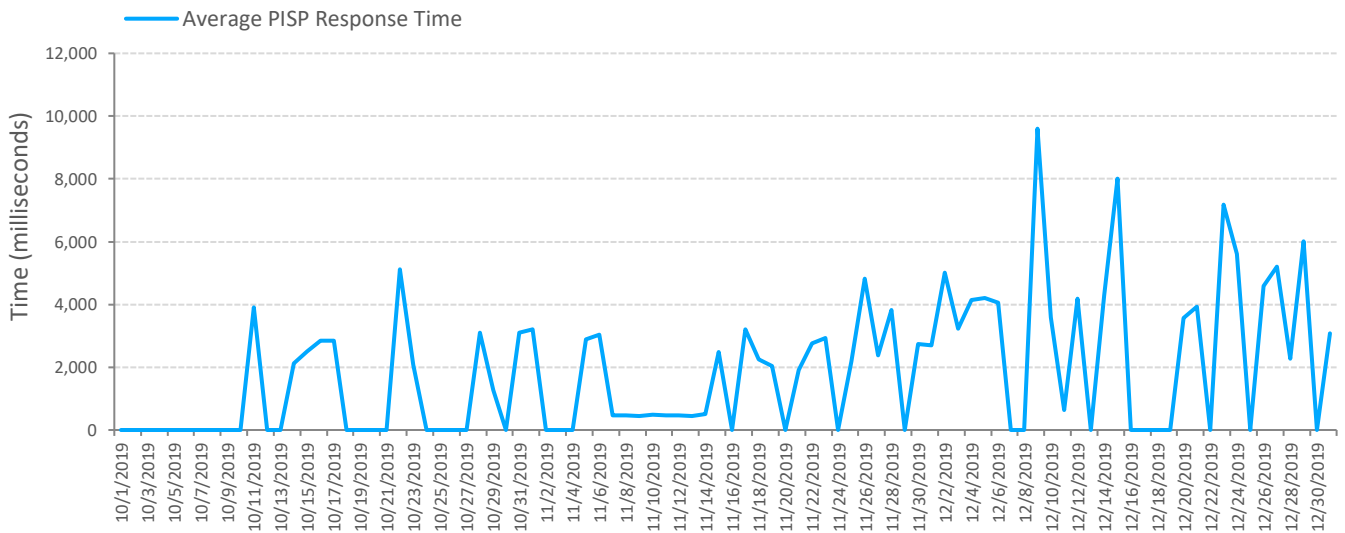


## Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 October and 31 December 2019.

The daily average response time for transactions in this channel is calculated in milliseconds, ranging between 0 and 9,600 milliseconds for this period. For transparency, during the reporting period, an error occurred where responses collected from TSB performance testing were combined with responses from live overall API performance. This means the data below negatively exaggerates our response time performance.

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



October 2019	
Date	Average Time (ms)
01-Oct	0
02-Oct	0
03-Oct	0
04-Oct	0
05-Oct	0
06-Oct	0
07-Oct	0
08-Oct	0
09-Oct	0
10-Oct	0
11-Oct	3,904
12-Oct	0
13-Oct	0
14-Oct	2,128
15-Oct	2,511
16-Oct	2,839
17-Oct	2,838
18-Oct	0
19-Oct	0
20-Oct	0
21-Oct	6
22-Oct	5,122
23-Oct	2,091
24-Oct	0
25-Oct	0
26-Oct	0
27-Oct	0
28-Oct	3,103
29-Oct	1,271
30-Oct	0
31-Oct	3,097

November 2019	
Date	Average Time (ms)
01-Nov	3,200
02-Nov	0
03-Nov	0
04-Nov	0
05-Nov	2,890
06-Nov	3,028
07-Nov	461
08-Nov	464
09-Nov	438
10-Nov	481
11-Nov	461
12-Nov	466
13-Nov	454
14-Nov	500
15-Nov	2,478
16-Nov	0
17-Nov	3,197
18-Nov	2,258
19-Nov	2,031
20-Nov	0
21-Nov	1,913
22-Nov	2,765
23-Nov	2,929
24-Nov	0
25-Nov	2,183
26-Nov	4,817
27-Nov	2,378
28-Nov	3,814
29-Nov	0
30-Nov	2,741

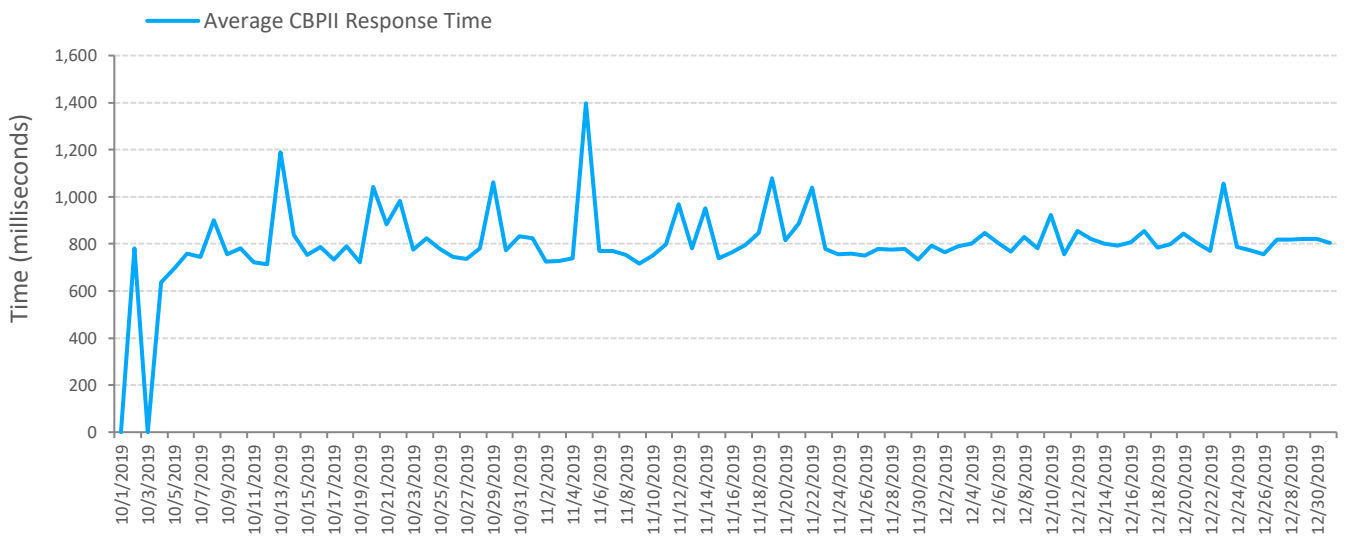
December 2019	
Date	Average Time (ms)
01-Dec	2,688
02-Dec	5,012
03-Dec	3,236
04-Dec	4,148
05-Dec	4,208
06-Dec	4,063
07-Dec	0
08-Dec	0
09-Dec	9,600
10-Dec	3,585
11-Dec	640
12-Dec	4,174
13-Dec	0
14-Dec	4,300
15-Dec	8,018
16-Dec	0
17-Dec	0
18-Dec	0
19-Dec	0
20-Dec	3,578
21-Dec	3,924
22-Dec	0
23-Dec	7,174
24-Dec	5,602
25-Dec	0
26-Dec	4,582
27-Dec	5,194
28-Dec	2,265
29-Dec	6,002
30-Dec	0
31-Dec	3,080

## 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 2019.

The daily average response time for transactions in this channel is calculated in milliseconds, ranging between 636 and 1,397 milliseconds for this period, in addition to two days of inactivity in this channel on October 01 and October 03.

Daily Average CBPII Response Time  
(in milliseconds)



October 2019	
Date	Average Time (ms)
01-Oct	0
02-Oct	782
03-Oct	0
04-Oct	636
05-Oct	693
06-Oct	758
07-Oct	745
08-Oct	899
09-Oct	756
10-Oct	781
11-Oct	722
12-Oct	712
13-Oct	1,190
14-Oct	838
15-Oct	754
16-Oct	786
17-Oct	734
18-Oct	790
19-Oct	721
20-Oct	1,043
21-Oct	884
22-Oct	983
23-Oct	775
24-Oct	825
25-Oct	779
26-Oct	744
27-Oct	737
28-Oct	781
29-Oct	1,063
30-Oct	774
31-Oct	832

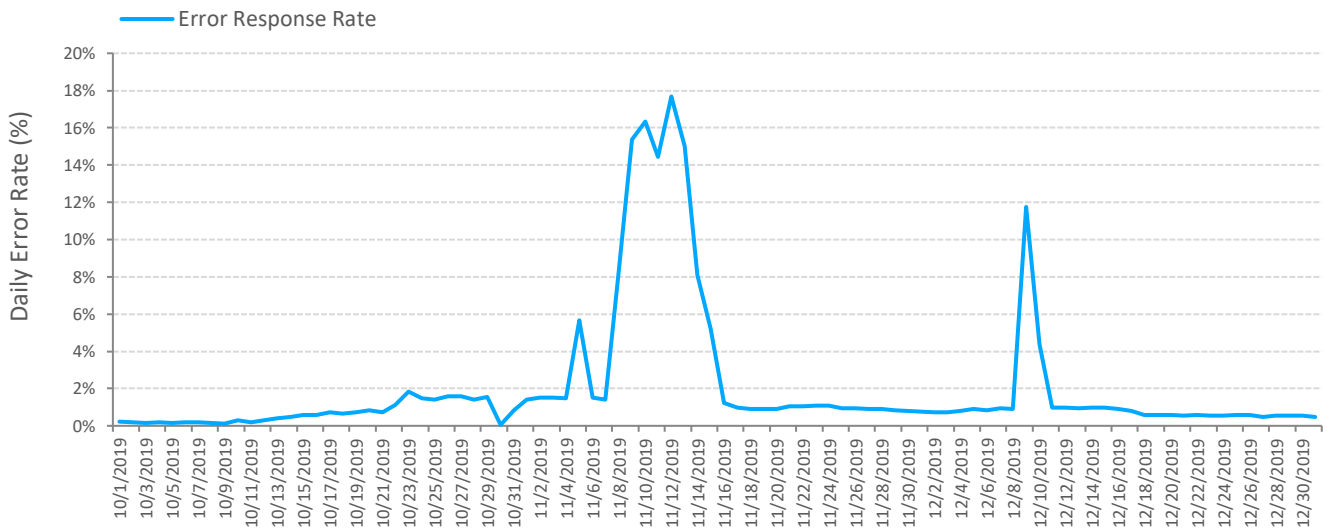
November 2019	
Date	Average Time (ms)
01-Nov	823
02-Nov	724
03-Nov	728
04-Nov	740
05-Nov	1,397
06-Nov	770
07-Nov	769
08-Nov	753
09-Nov	716
10-Nov	749
11-Nov	797
12-Nov	968
13-Nov	782
14-Nov	952
15-Nov	739
16-Nov	765
17-Nov	794
18-Nov	846
19-Nov	1,079
20-Nov	814
21-Nov	885
22-Nov	1,039
23-Nov	779
24-Nov	756
25-Nov	758
26-Nov	749
27-Nov	778
28-Nov	776
29-Nov	779
30-Nov	733

December 2019	
Date	Average Time (ms)
01-Dec	792
02-Dec	765
03-Dec	791
04-Dec	801
05-Dec	847
06-Dec	803
07-Dec	766
08-Dec	830
09-Dec	780
10-Dec	922
11-Dec	755
12-Dec	855
13-Dec	821
14-Dec	800
15-Dec	793
16-Dec	808
17-Dec	854
18-Dec	785
19-Dec	798
20-Dec	844
21-Dec	804
22-Dec	769
23-Dec	1,056
24-Dec	788
25-Dec	772
26-Dec	757
27-Dec	818
28-Dec	817
29-Dec	822
30-Dec	822
31-Dec	805

## 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 (%)



October 2019	
Date	Error Rate (%)
01-Oct	0.21%
02-Oct	0.18%
03-Oct	0.17%
04-Oct	0.19%
05-Oct	0.17%
06-Oct	0.18%
07-Oct	0.20%
08-Oct	0.16%
09-Oct	0.13%
10-Oct	0.30%
11-Oct	0.20%
12-Oct	0.28%
13-Oct	0.40%
14-Oct	0.49%
15-Oct	0.57%
16-Oct	0.57%
17-Oct	0.73%
18-Oct	0.67%
19-Oct	0.71%
20-Oct	0.83%
21-Oct	0.73%
22-Oct	1.13%
23-Oct	1.85%
24-Oct	1.48%
25-Oct	1.39%
26-Oct	1.59%
27-Oct	1.59%
28-Oct	1.39%
29-Oct	1.54%
30-Oct	0.05%
31-Oct	0.83%

November 2019	
Date	Error Rate (%)
01-Nov	1.41%
02-Nov	1.53%
03-Nov	1.51%
04-Nov	1.49%
05-Nov	5.68%
06-Nov	1.52%
07-Nov	1.41%
08-Nov	8.25%
09-Nov	15.37%
10-Nov	16.32%
11-Nov	14.43%
12-Nov	17.68%
13-Nov	15.02%
14-Nov	8.10%
15-Nov	5.19%
16-Nov	1.21%
17-Nov	0.97%
18-Nov	0.90%
19-Nov	0.92%
20-Nov	0.90%
21-Nov	1.03%
22-Nov	1.05%
23-Nov	1.07%
24-Nov	1.07%
25-Nov	0.94%
26-Nov	0.94%
27-Nov	0.89%
28-Nov	0.89%
29-Nov	0.83%
30-Nov	0.78%

December 2019	
Date	Error Rate (%)
01-Dec	0.77%
02-Dec	0.72%
03-Dec	0.74%
04-Dec	0.79%
05-Dec	0.89%
06-Dec	0.83%
07-Dec	0.94%
08-Dec	0.92%
09-Dec	11.75%
10-Dec	4.36%
11-Dec	0.97%
12-Dec	0.99%
13-Dec	0.94%
14-Dec	0.98%
15-Dec	0.96%
16-Dec	0.92%
17-Dec	0.80%
18-Dec	0.59%
19-Dec	0.59%
20-Dec	0.57%
21-Dec	0.56%
22-Dec	0.58%
23-Dec	0.54%
24-Dec	0.56%
25-Dec	0.57%
26-Dec	0.59%
27-Dec	0.47%
28-Dec	0.56%
29-Dec	0.55%
30-Dec	0.53%
31-Dec	0.48%