Open Banking Channel Performance

01 October to 31 December 2023

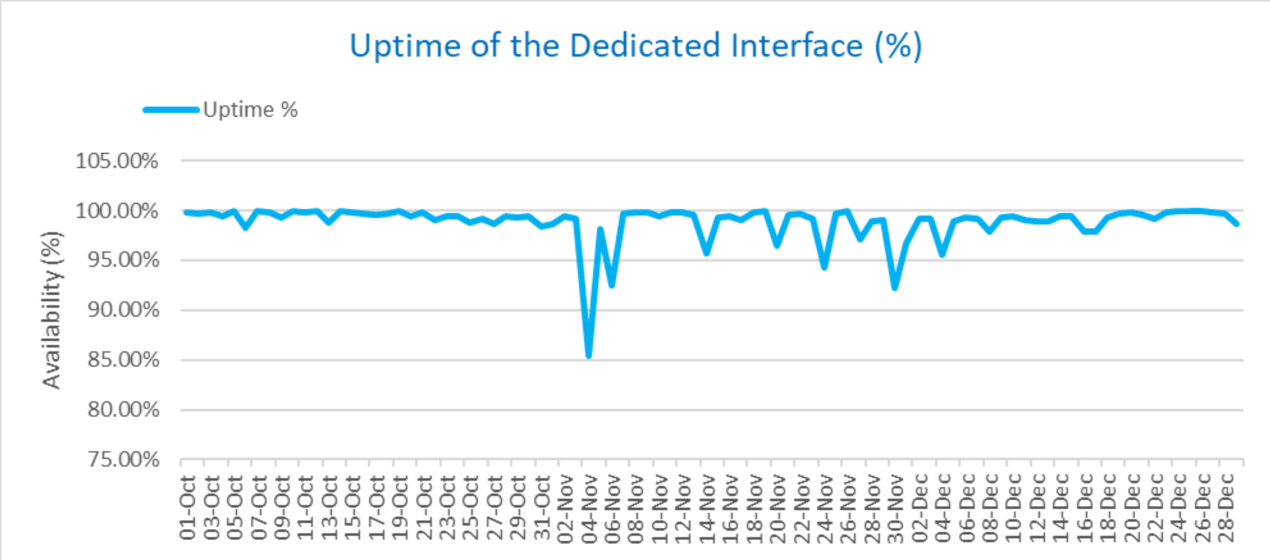
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering January to March 2024 will be published in April 2024.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October to 31 December 2023.

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 2023																														
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time	99.87%	99.71%	99.77%	99.45%	99.88%	98.28%	99.93%	99.78%	99.25%	99.92%	99.86%	99.94%	98.77%	99.96%	99.88%	99.72%	99.57%	99.74%	99.93%	99.48%	99.75%	99.00%	99.43%	99.38%	98.80%	99.19%	98.65%	99.47%	99.32%	99.44%	98.46%

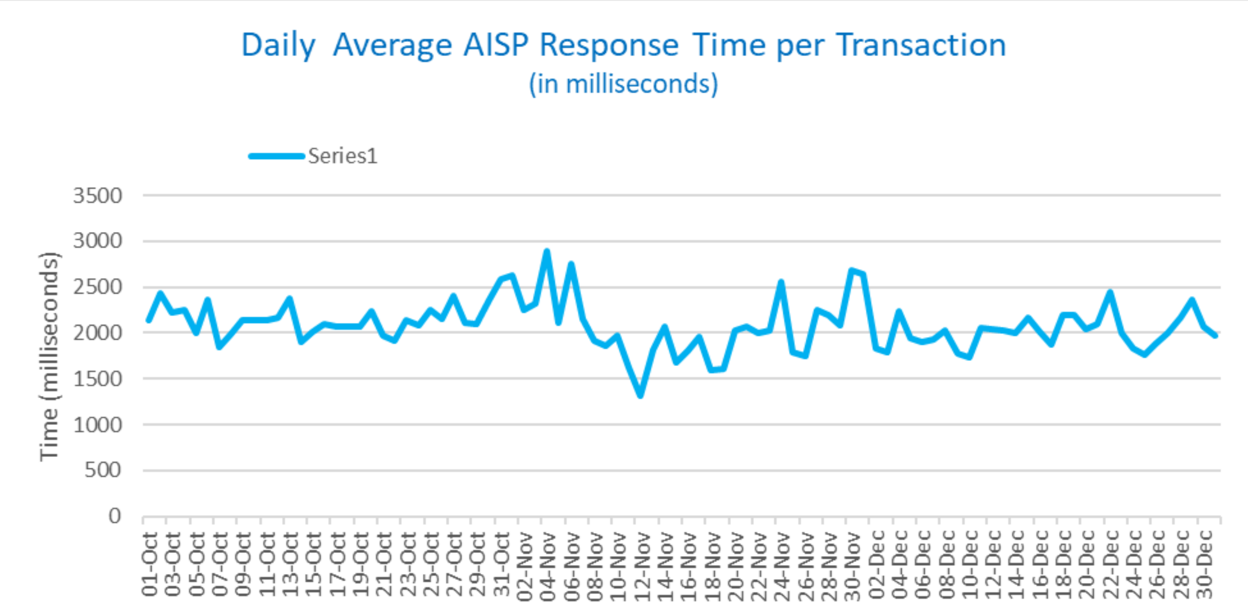
	November 2023																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time	98.68%	99.37%	99.14%	85.46%	98.13%	92.48%	99.63%	99.76%	99.78%	99.44%	99.77%	99.82%	99.57%	95.69%	99.33%	99.38%	99.07%	99.88%	99.92%	96.46%	99.54%	99.66%	99.16%	94.27%	99.72%	99.94%	97.16%	98.91%	99.00%	92.19%

	December 2023																														
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time	96.70%	99.20%	99.15%	95.63%	98.89%	99.29%	99.22%	97.92%	99.34%	99.49%	99.05%	98.96%	98.92%	99.46%	99.43%	97.92%	97.94%	99.31%	99.64%	99.77%	99.59%	99.12%	99.79%	99.99%	99.97%	99.95%	99.79%	99.63%	98.64%	99.61%	99.91%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 October to 31 December 2023.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 2081 milliseconds per call over this period.



	October 2023																														
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	2136	2430	2222	2255	2003	2366	1844	1986	2136	2140	2142	2167	2371	1902	2014	2104	2065	2063	2076	2239	1972	1910	2143	2083	2254	2152	2399	2108	2098	2364	2581

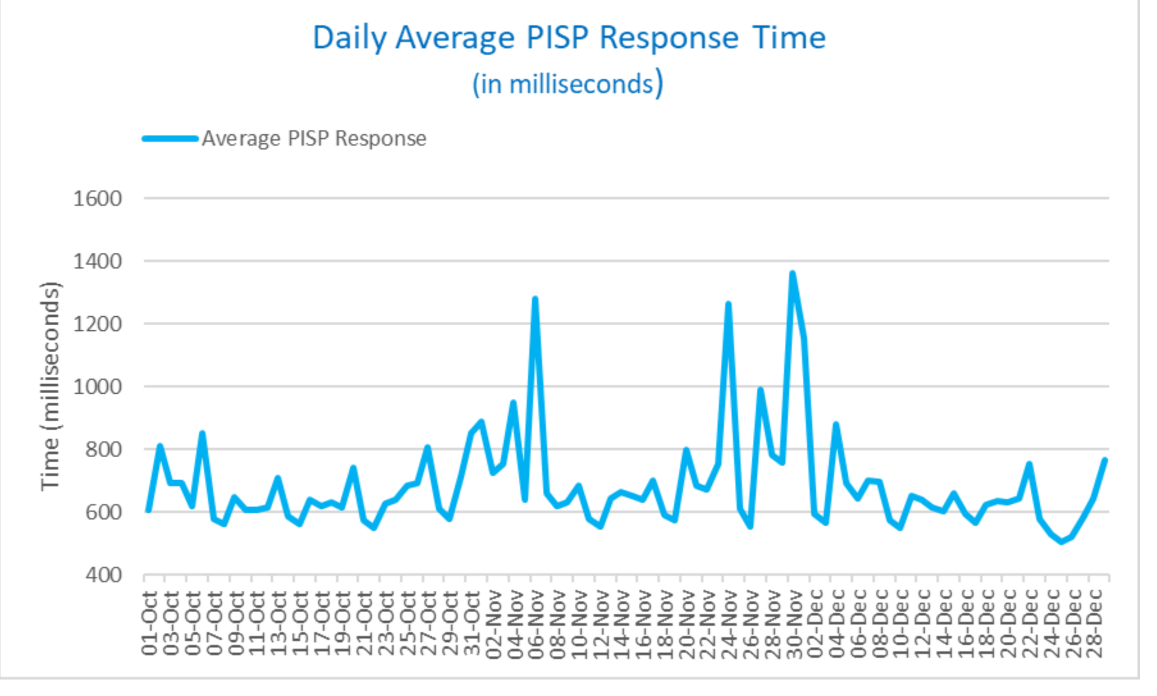
	November 2023																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	2632	2248	2317	2887	2105	2755	2151	1911	1853	1976	1628	1314	1819	2075	1680	1804	1964	1594	1609	2032	2063	2004	2024	2564	1788	1743	2253	2188	2077	2678

	December 2023																														
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	2644	1833	1792	2240	1937	1900	1923	2024	1780	1731	2057	2042	2025	1995	2172	2013	1881	2199	2200	2047	2103	2446	2000	1831	1769	1892	1996	2161	2362	2068	1972

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 October to 31 December 2023.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 684 milliseconds per call over this period.



	October 2023																														
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	607	811	692	694	620	851	580	561	647	606	607	614	709	587	562	642	619	632	614	740	574	549	629	640	686	691	806	612	580	713	852

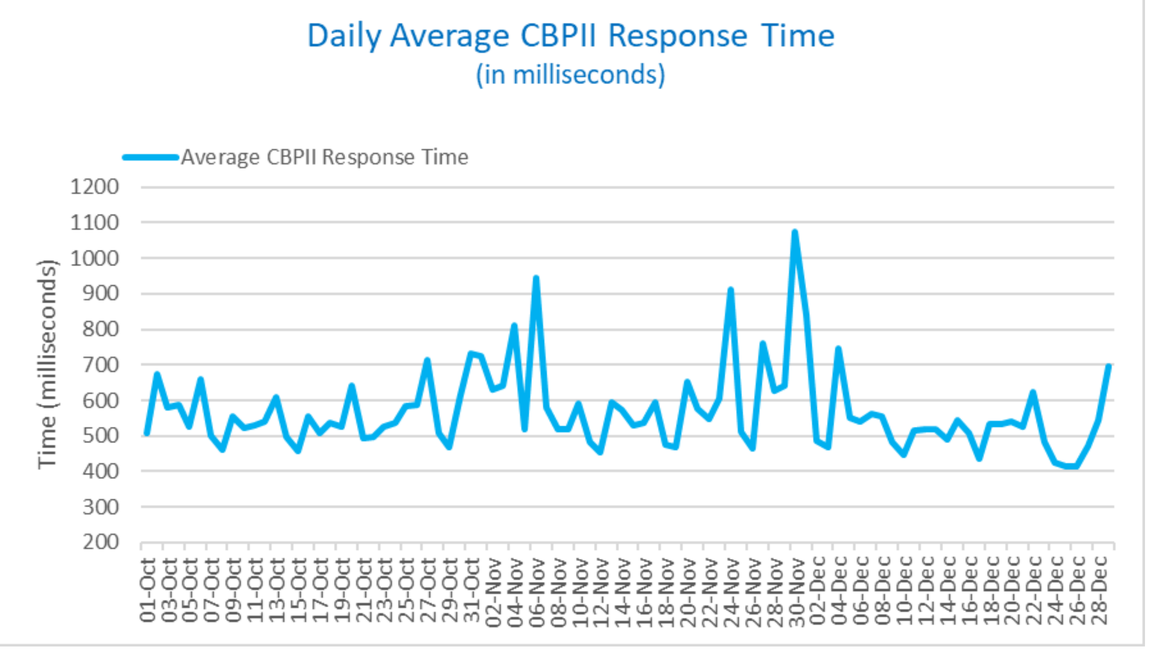
	November 2023																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	890	726	753	948	641	1278	660	618	631	686	577	553	646	665	654	641	699	591	574	798	685	674	755	1262	609	553	992	784	756	1360

	December 2023																														
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	1153	597	568	879	691	643	702	697	576	550	653	638	615	603	658	595	565	623	636	632	644	755	579	531	506	523	582	643	768	589	543

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 October to 31 December 2023.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 567 milliseconds per call over this period.



	October 2023																														
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	510	675	579	588	527	661	499	462	554	521	528	540	610	496	459	553	507	535	525	642	493	499	527	535	584	587	713	507	467	618	733

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Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	725	632	642	812	520	945	582	518	520	590	484	455	593	572	529	538	595	474	469	654	575	549	604	911	511	465	761	626	641	1076

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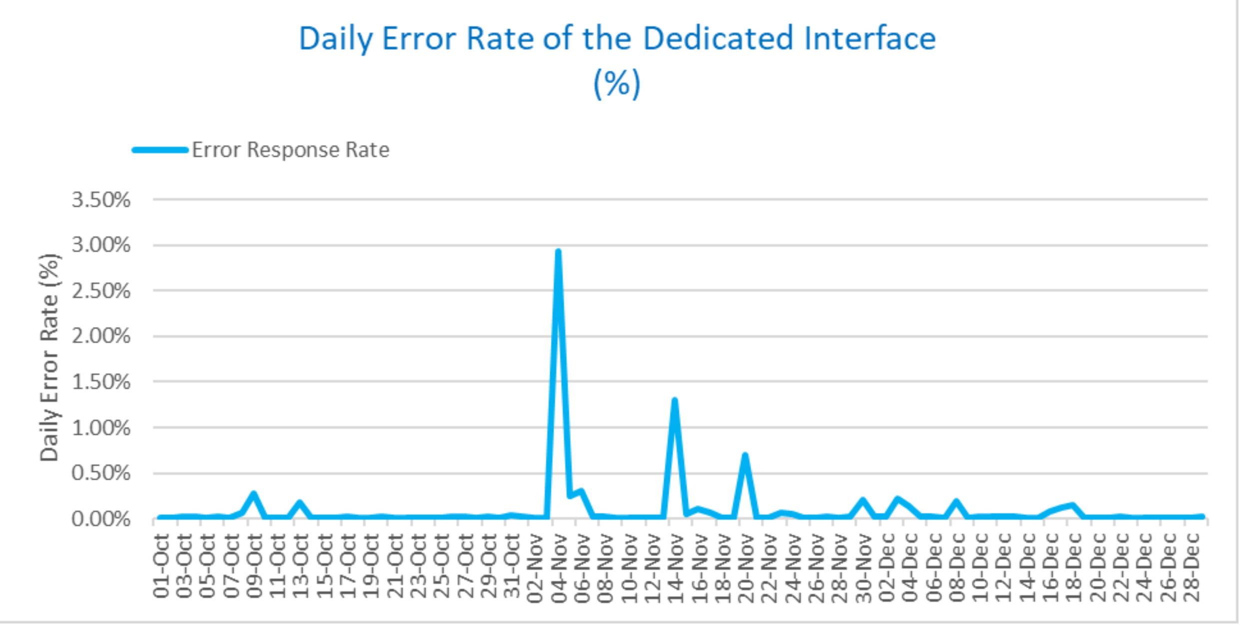
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	838	486	470	746	553	540	561	556	482	446	516	517	519	491	546	509	438	533	534	541	526	622	481	425	415	415	474	543	694	495	438

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 2023																														
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Daily error Rate (%)	0.01%	0.02%	0.03%	0.02%	0.01%	0.03%	0.01%	0.06%	0.28%	0.01%	0.01%	0.01%	0.18%	0.01%	0.01%	0.02%	0.03%	0.02%	0.01%	0.02%	0.01%	0.02%	0.02%	0.01%	0.02%	0.02%	0.02%	0.01%	0.02%	0.02%	0.03%

	November 2023																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Daily error Rate (%)	0.03%	0.01%	0.02%	2.93%	0.25%	0.31%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	1.31%	0.06%	0.11%	0.07%	0.01%	0.01%	0.70%	0.01%	0.01%	0.07%	0.06%	0.01%	0.01%	0.03%	0.01%	0.02%	0.21%

	December 2023																														
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Daily error Rate (%)	0.03%	0.02%	0.21%	0.14%	0.03%	0.02%	0.01%	0.19%	0.01%	0.02%	0.02%	0.02%	0.03%	0.01%	0.01%	0.08%	0.13%	0.15%	0.01%	0.01%	0.01%	0.02%	0.01%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.01%	0.01%

Public