



Open Banking Channel Performance

01 October to 31 December 2023

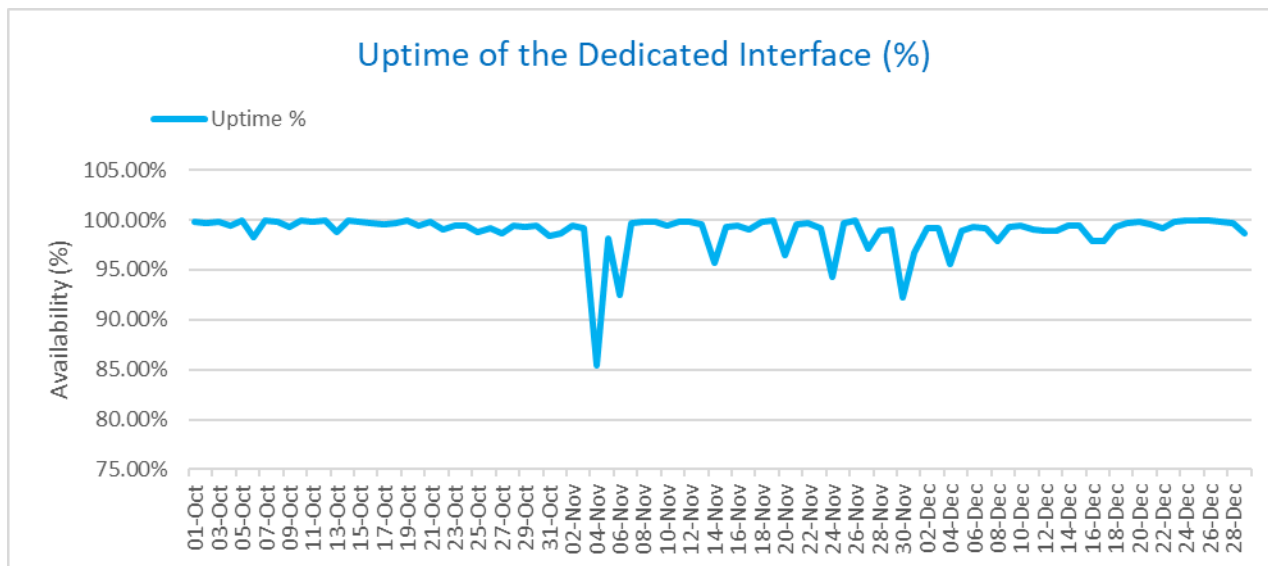
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

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

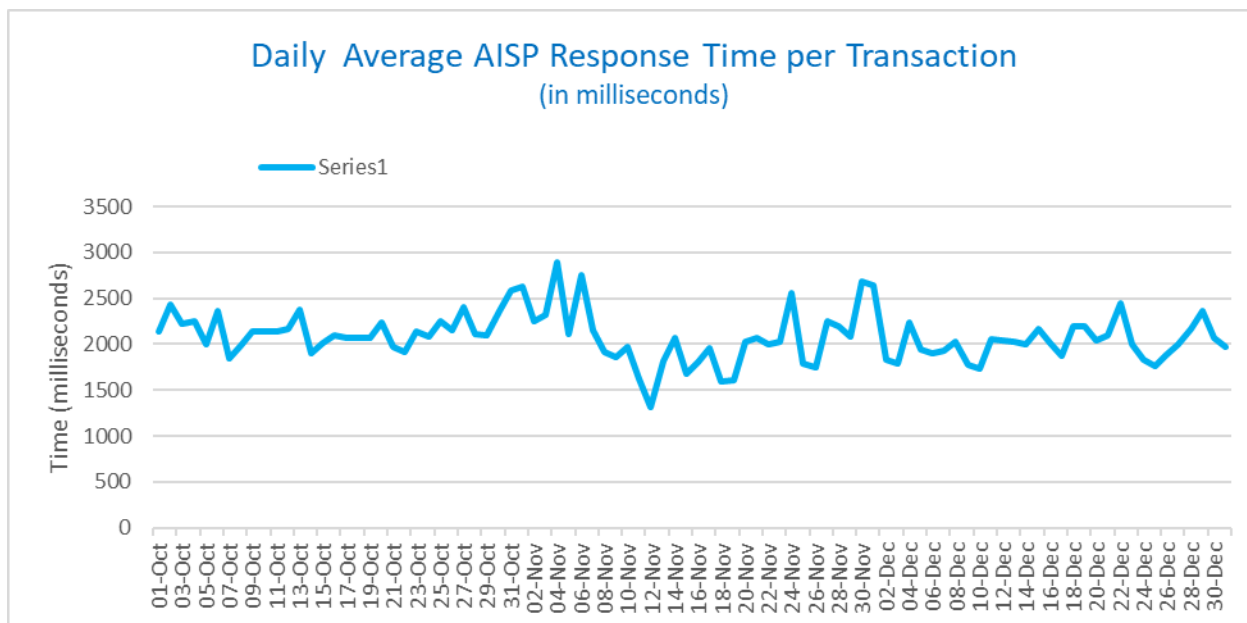
November 2023	
Date	Average Time
01-Nov	98.68%
02-Nov	99.37%
03-Nov	99.14%
04-Nov	85.46%
05-Nov	98.13%
06-Nov	92.48%
07-Nov	99.63%
08-Nov	99.76%
09-Nov	99.78%
10-Nov	99.44%
11-Nov	99.77%
12-Nov	99.82%
13-Nov	99.57%
14-Nov	95.69%
15-Nov	99.33%
16-Nov	99.38%
17-Nov	99.07%
18-Nov	99.88%
19-Nov	99.92%
20-Nov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

December 2023	
Date	Average Time
01-Dec	96.70%
02-Dec	99.20%
03-Dec	99.15%
04-Dec	95.63%
05-Dec	98.89%
06-Dec	99.29%
07-Dec	99.22%
08-Dec	97.92%
09-Dec	99.34%
10-Dec	99.49%
11-Dec	99.05%
12-Dec	98.96%
13-Dec	98.92%
14-Dec	99.46%
15-Dec	99.43%
16-Dec	97.92%
17-Dec	97.94%
18-Dec	99.31%
19-Dec	99.64%
20-Dec	99.77%
21-Dec	99.59%
22-Dec	99.12%
23-Dec	99.79%
24-Dec	99.99%
25-Dec	99.97%
26-Dec	99.95%
27-Dec	99.79%
28-Dec	99.63%
29-Dec	98.64%
30-Dec	99.61%
31-Dec	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	Average Time (ms)
01-Oct	2136
02-Oct	2430
03-Oct	2222
04-Oct	2255
05-Oct	2003
06-Oct	2366
07-Oct	1844
08-Oct	1986
09-Oct	2136
10-Oct	2140
11-Oct	2142
12-Oct	2167
13-Oct	2371
14-Oct	1902
15-Oct	2014
16-Oct	2104
17-Oct	2065
18-Oct	2063
19-Oct	2076
20-Oct	2239
21-Oct	1972
22-Oct	1910
23-Oct	2143
24-Oct	2083
25-Oct	2254
26-Oct	2152
27-Oct	2399
28-Oct	2108
29-Oct	2098
30-Oct	2364
31-Oct	2581

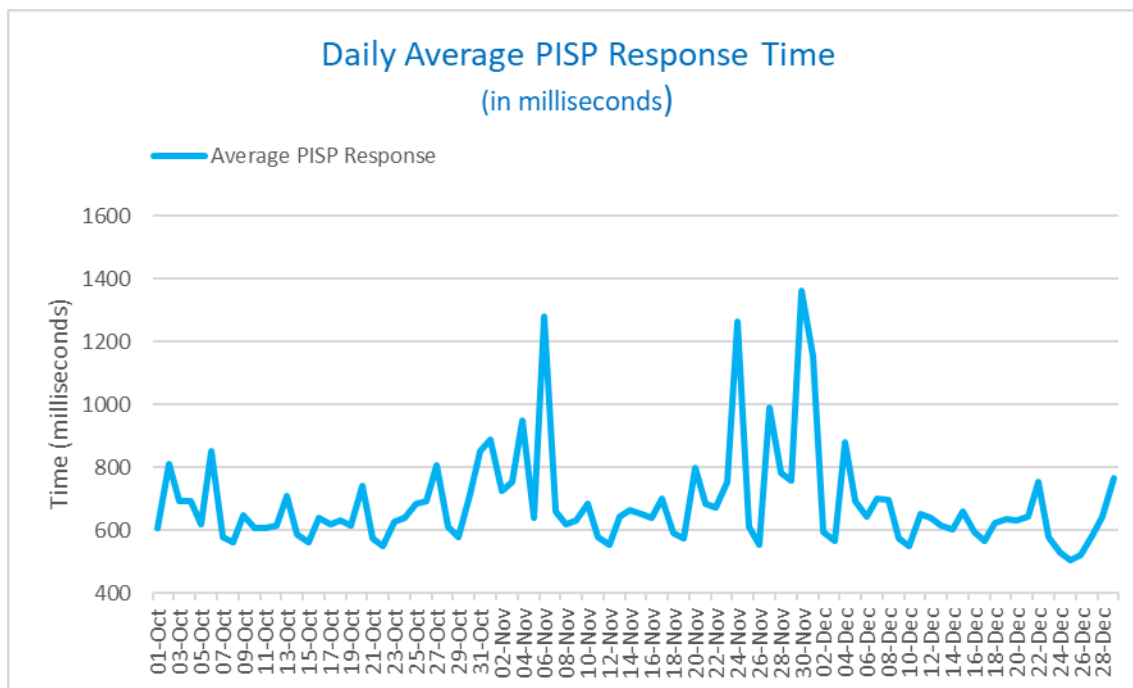
November 2023	
Date	Average Time (ms)
01-Nov	2632
02-Nov	2248
03-Nov	2317
04-Nov	2887
05-Nov	2105
06-Nov	2755
07-Nov	2151
08-Nov	1911
09-Nov	1853
10-Nov	1976
11-Nov	1628
12-Nov	1314
13-Nov	1819
14-Nov	2075
15-Nov	1680
16-Nov	1804
17-Nov	1964
18-Nov	1594
19-Nov	1609
20-Nov	2032
21-Nov	2063
22-Nov	2004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

December 2023	
Date	Average Time (ms)
01-Dec	2644
02-Dec	1833
03-Dec	1792
04-Dec	2240
05-Dec	1937
06-Dec	1900
07-Dec	1923
08-Dec	2024
09-Dec	1780
10-Dec	1731
11-Dec	2057
12-Dec	2042
13-Dec	2025
14-Dec	1995
15-Dec	2172
16-Dec	2013
17-Dec	1881
18-Dec	2199
19-Dec	2200
20-Dec	2047
21-Dec	2103
22-Dec	2446
23-Dec	2000
24-Dec	1831
25-Dec	1769
26-Dec	1892
27-Dec	1996
28-Dec	2161
29-Dec	2362
30-Dec	2068
31-Dec	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	Average Time (ms)
01-Oct	607
02-Oct	811
03-Oct	692
04-Oct	694
05-Oct	620
06-Oct	851
07-Oct	580
08-Oct	561
09-Oct	647
10-Oct	606
11-Oct	607
12-Oct	614
13-Oct	709
14-Oct	587
15-Oct	562
16-Oct	642
17-Oct	619
18-Oct	632
19-Oct	614
20-Oct	740
21-Oct	574
22-Oct	549
23-Oct	629
24-Oct	640
25-Oct	686
26-Oct	691
27-Oct	806
28-Oct	612
29-Oct	580
30-Oct	713
31-Oct	852

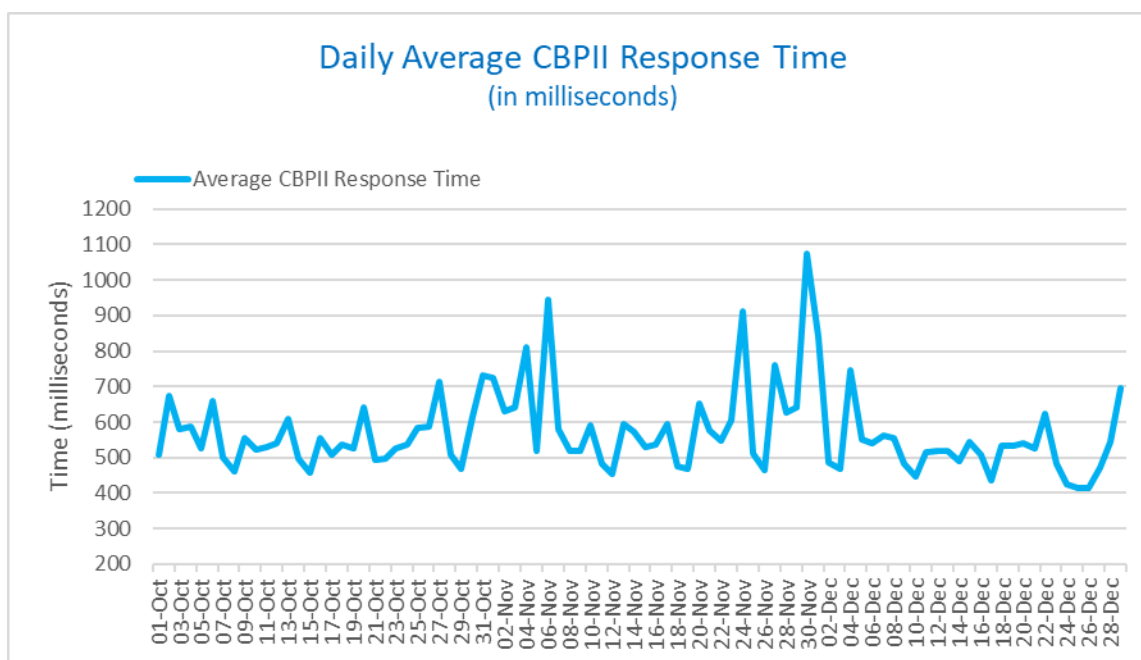
November 2023	
Date	Average Time (ms)
01-Nov	890
02-Nov	726
03-Nov	753
04-Nov	948
05-Nov	641
06-Nov	1278
07-Nov	660
08-Nov	618
09-Nov	631
10-Nov	686
11-Nov	577
12-Nov	553
13-Nov	646
14-Nov	665
15-Nov	654
16-Nov	641
17-Nov	699
18-Nov	591
19-Nov	574
20-Nov	798
21-Nov	685
22-Nov	674
23-Nov	755
24-Nov	1262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

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



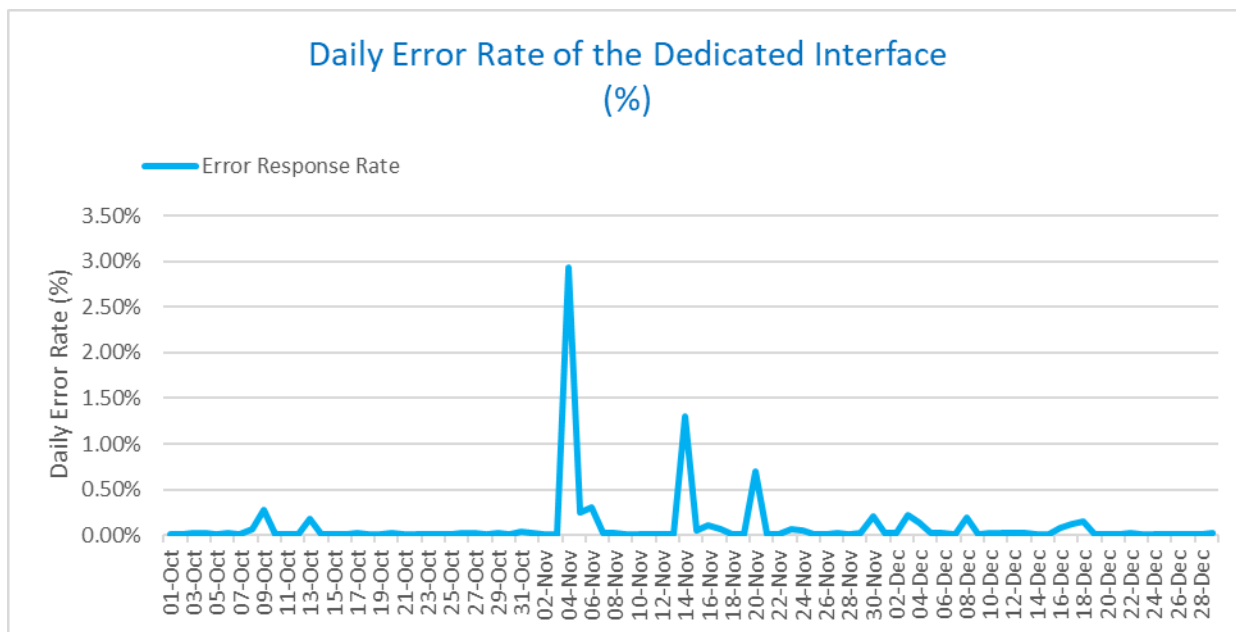
October 2023	
Date	Average Time (ms)
01-Oct	510
02-Oct	675
03-Oct	579
04-Oct	588
05-Oct	527
06-Oct	661
07-Oct	499
08-Oct	462
09-Oct	554
10-Oct	521
11-Oct	528
12-Oct	540
13-Oct	610
14-Oct	496
15-Oct	459
16-Oct	553
17-Oct	507
18-Oct	535
19-Oct	525
20-Oct	642
21-Oct	493
22-Oct	499
23-Oct	527
24-Oct	535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

November 2023	
Date	Average Time (ms)
01-Nov	725
02-Nov	632
03-Nov	642
04-Nov	812
05-Nov	520
06-Nov	945
07-Nov	582
08-Nov	518
09-Nov	520
10-Nov	590
11-Nov	484
12-Nov	455
13-Nov	593
14-Nov	572
15-Nov	529
16-Nov	538
17-Nov	595
18-Nov	474
19-Nov	469
20-Nov	654
21-Nov	575
22-Nov	549
23-Nov	604
24-Nov	911
25-Nov	511
26-Nov	465
27-Nov	761
28-Nov	626
29-Nov	641
30-Nov	1076

December 2023	
Date	Average Time (ms)
01-Dec	838
02-Dec	486
03-Dec	470
04-Dec	746
05-Dec	553
06-Dec	540
07-Dec	561
08-Dec	556
09-Dec	482
10-Dec	446
11-Dec	516
12-Dec	517
13-Dec	519
14-Dec	491
15-Dec	546
16-Dec	509
17-Dec	438
18-Dec	533
19-Dec	534
20-Dec	541
21-Dec	526
22-Dec	622
23-Dec	481
24-Dec	425
25-Dec	415
26-Dec	415
27-Dec	474
28-Dec	543
29-Dec	694
30-Dec	495
31-Dec	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	Daily error Rate (%)
01-Oct	0.01%
02-Oct	0.02%
03-Oct	0.03%
04-Oct	0.02%
05-Oct	0.01%
06-Oct	0.03%
07-Oct	0.01%
08-Oct	0.06%
09-Oct	0.28%
10-Oct	0.01%
11-Oct	0.01%
12-Oct	0.01%
13-Oct	0.18%
14-Oct	0.01%
15-Oct	0.01%
16-Oct	0.02%
17-Oct	0.03%
18-Oct	0.02%
19-Oct	0.01%
20-Oct	0.02%
21-Oct	0.01%
22-Oct	0.02%
23-Oct	0.02%
24-Oct	0.01%
25-Oct	0.02%
26-Oct	0.02%
27-Oct	0.02%
28-Oct	0.01%
29-Oct	0.02%
30-Oct	0.02%
31-Oct	0.03%

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

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

