



Open Banking Channel Performance

01 January to 31 March 2025

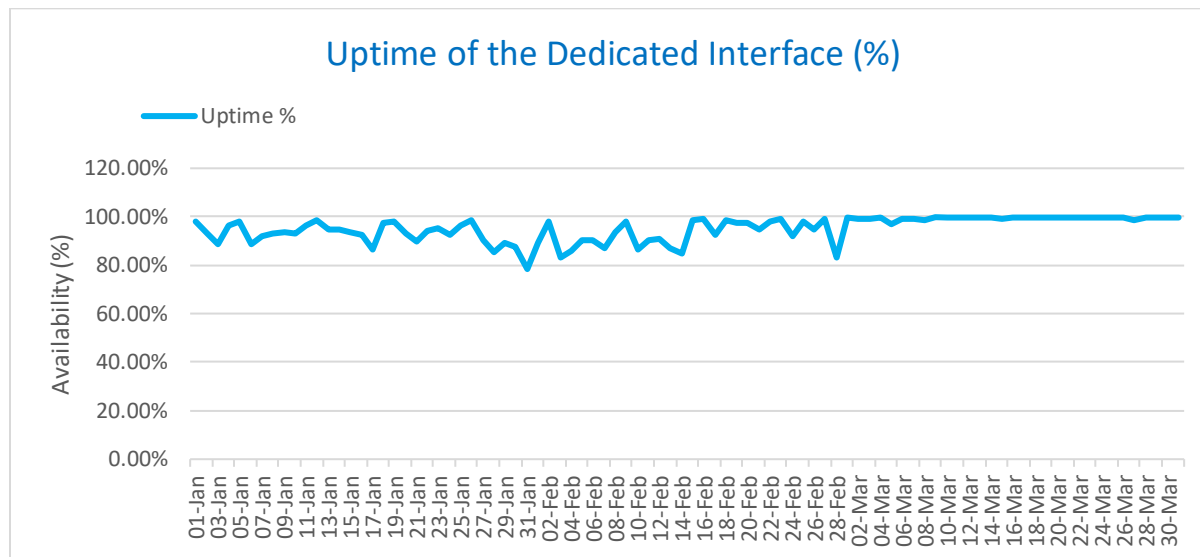
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering April to June 2025 will be published in July 2025.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 January to 31 March 2025.

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.



January 2025	
Date	01-Jan
Average Time	98.30%
Date	02-Jan
Average Time	93.13%
Date	03-Jan
Average Time	88.47%
Date	04-Jan
Average Time	96.62%
Date	05-Jan
Average Time	98.07%
Date	06-Jan
Average Time	88.59%
Date	07-Jan
Average Time	92.10%
Date	08-Jan
Average Time	93.32%
Date	09-Jan
Average Time	93.39%
Date	10-Jan
Average Time	93.00%
Date	11-Jan
Average Time	96.54%
Date	12-Jan
Average Time	98.74%
Date	13-Jan
Average Time	94.99%
Date	14-Jan
Average Time	94.53%
Date	15-Jan
Average Time	93.58%
Date	16-Jan
Average Time	92.56%
Date	17-Jan
Average Time	86.62%
Date	18-Jan
Average Time	97.75%
Date	19-Jan
Average Time	98.29%
Date	20-Jan
Average Time	93.15%
Date	21-Jan
Average Time	89.95%
Date	22-Jan
Average Time	94.23%
Date	23-Jan
Average Time	95.16%
Date	24-Jan
Average Time	92.67%
Date	25-Jan
Average Time	96.53%
Date	26-Jan
Average Time	98.37%
Date	27-Jan
Average Time	90.33%
Date	28-Jan
Average Time	85.55%
Date	29-Jan
Average Time	89.27%
Date	30-Jan
Average Time	87.38%
Date	31-Jan
Average Time	78.42%

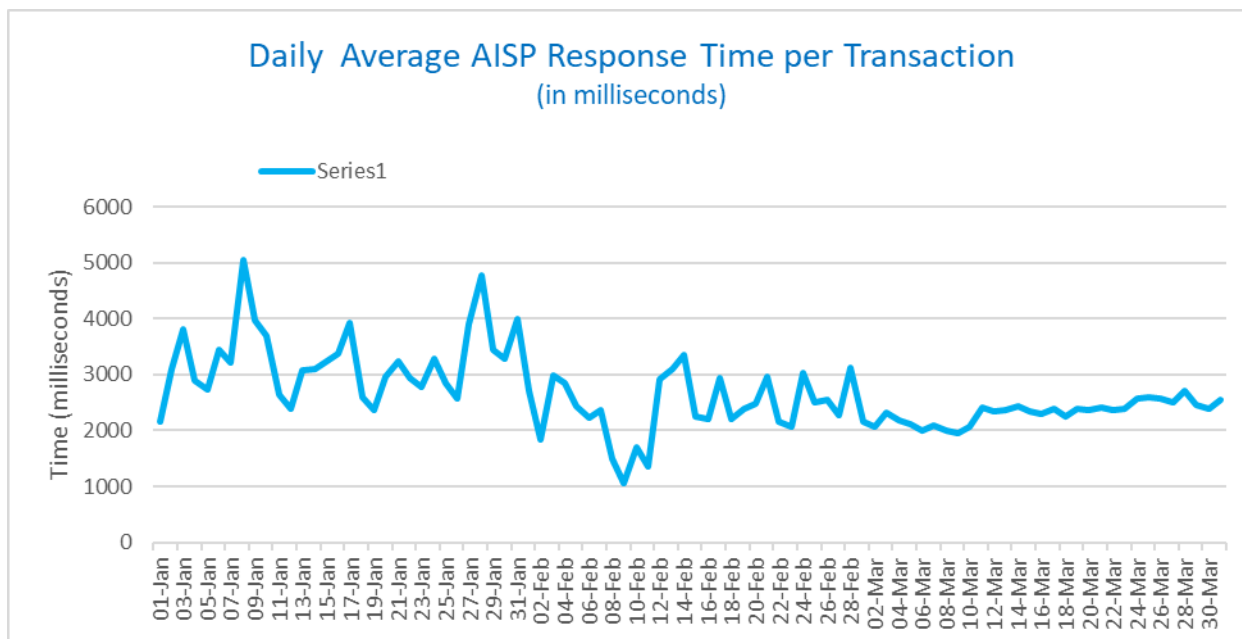
February 2025	
Date	01-Feb
Average Time	89.46%
Date	02-Feb
Average Time	98.05%
Date	03-Feb
Average Time	82.95%
Date	04-Feb
Average Time	85.88%
Date	05-Feb
Average Time	90.33%
Date	06-Feb
Average Time	90.27%
Date	07-Feb
Average Time	86.97%
Date	08-Feb
Average Time	93.83%
Date	09-Feb
Average Time	98.18%
Date	10-Feb
Average Time	86.37%
Date	11-Feb
Average Time	90.49%
Date	12-Feb
Average Time	90.65%
Date	13-Feb
Average Time	87.11%
Date	14-Feb
Average Time	84.57%
Date	15-Feb
Average Time	98.65%
Date	16-Feb
Average Time	98.98%
Date	17-Feb
Average Time	92.46%
Date	18-Feb
Average Time	98.32%
Date	19-Feb
Average Time	97.74%
Date	20-Feb
Average Time	97.54%
Date	21-Feb
Average Time	94.85%
Date	22-Feb
Average Time	97.97%
Date	23-Feb
Average Time	99.33%
Date	24-Feb
Average Time	91.81%
Date	25-Feb
Average Time	98.22%
Date	26-Feb
Average Time	94.86%
Date	27-Feb
Average Time	98.87%
Date	28-Feb
Average Time	83.24%

March 2025	
Date	01-Mar
Average Time	99.46%
Date	02-Mar
Average Time	99.39%
Date	03-Mar
Average Time	98.89%
Date	04-Mar
Average Time	99.49%
Date	05-Mar
Average Time	97.04%
Date	06-Mar
Average Time	99.40%
Date	07-Mar
Average Time	98.94%
Date	08-Mar
Average Time	98.70%
Date	09-Mar
Average Time	99.84%
Date	10-Mar
Average Time	99.58%
Date	11-Mar
Average Time	99.58%
Date	12-Mar
Average Time	99.66%
Date	13-Mar
Average Time	99.52%
Date	14-Mar
Average Time	99.64%
Date	15-Mar
Average Time	99.06%
Date	16-Mar
Average Time	99.72%
Date	17-Mar
Average Time	99.58%
Date	18-Mar
Average Time	99.66%
Date	19-Mar
Average Time	99.72%
Date	20-Mar
Average Time	99.68%
Date	21-Mar
Average Time	99.56%
Date	22-Mar
Average Time	99.64%
Date	23-Mar
Average Time	99.66%
Date	24-Mar
Average Time	99.70%
Date	25-Mar
Average Time	99.63%
Date	26-Mar
Average Time	99.55%
Date	27-Mar
Average Time	98.52%
Date	28-Mar
Average Time	99.56%
Date	29-Mar
Average Time	99.63%
Date	30-Mar
Average Time	99.65%
Date	31-Mar
Average Time	99.46%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 January to 31 March 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1081 milliseconds per call over this period.



January 2025	
Date	Average Time (ms)
01-Jan	2162
02-Jan	3093
03-Jan	3819
04-Jan	2885
05-Jan	2740
06-Jan	3447
07-Jan	3207
08-Jan	5047
09-Jan	3969
10-Jan	3691
11-Jan	2637
12-Jan	2387
13-Jan	3083
14-Jan	3090
15-Jan	3239
16-Jan	3373
17-Jan	3923
18-Jan	2603
19-Jan	2362
20-Jan	2963
21-Jan	3230
22-Jan	2947
23-Jan	2780
24-Jan	3296
25-Jan	2854
26-Jan	2566
27-Jan	3907
28-Jan	4767
29-Jan	3439
30-Jan	3286
31-Jan	3995

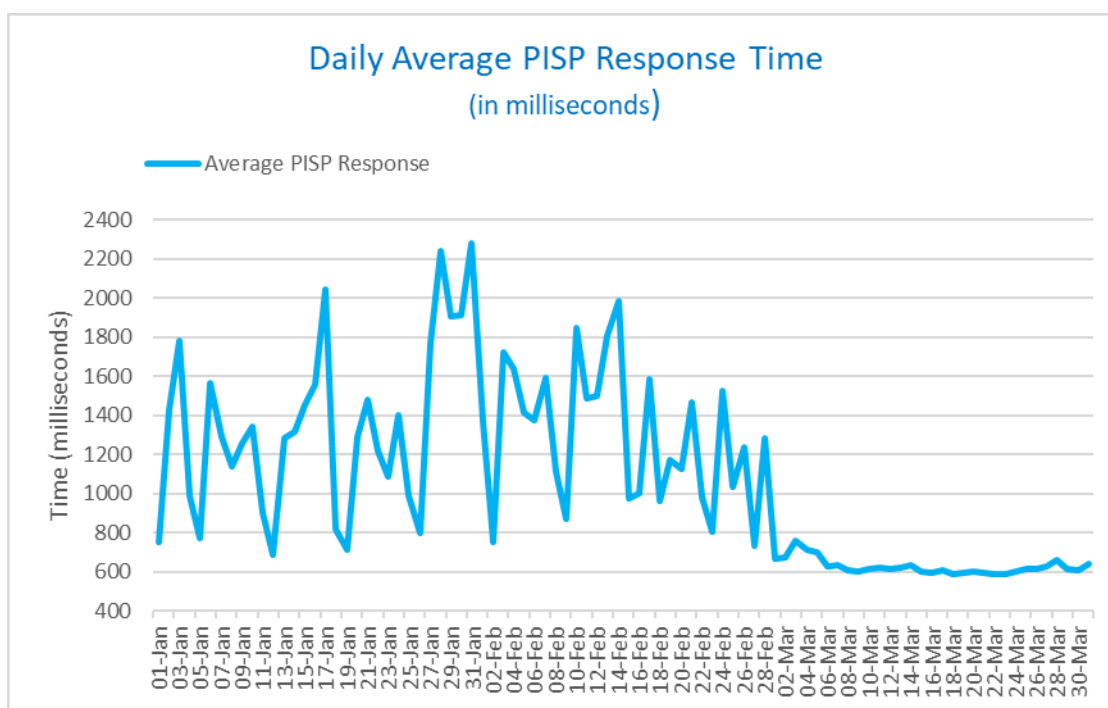
February 2025	
Date	Average Time (ms)
01-Feb	2709
02-Feb	1843
03-Feb	2986
04-Feb	2843
05-Feb	2437
06-Feb	2237
07-Feb	2377
08-Feb	1488
09-Feb	1061
10-Feb	1698
11-Feb	1348
12-Feb	2910
13-Feb	3097
14-Feb	3347
15-Feb	2255
16-Feb	2197
17-Feb	2948
18-Feb	2196
19-Feb	2399
20-Feb	2489
21-Feb	2972
22-Feb	2161
23-Feb	2071
24-Feb	3028
25-Feb	2505
26-Feb	2552
27-Feb	2266
28-Feb	3133

March 2025	
Date	Average Time (ms)
01-Mar	2153
02-Mar	2060
03-Mar	2317
04-Mar	2187
05-Mar	2122
06-Mar	1996
07-Mar	2103
08-Mar	1989
09-Mar	1957
10-Mar	2076
11-Mar	2422
12-Mar	2336
13-Mar	2365
14-Mar	2434
15-Mar	2337
16-Mar	2289
17-Mar	2380
18-Mar	2251
19-Mar	2380
20-Mar	2373
21-Mar	2424
22-Mar	2357
23-Mar	2392
24-Mar	2583
25-Mar	2606
26-Mar	2583
27-Mar	2501
28-Mar	2711
29-Mar	2447
30-Mar	2385
31-Mar	2558

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 January to 31 March 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 2671 milliseconds per call over this period.



January 2025	
Date	Average Time (ms)
01-Jan	755
02-Jan	1425
03-Jan	1779
04-Jan	990
05-Jan	772
06-Jan	1569
07-Jan	1288
08-Jan	1136
09-Jan	1260
10-Jan	1340
11-Jan	902
12-Jan	684
13-Jan	1283
14-Jan	1314
15-Jan	1453
16-Jan	1557
17-Jan	2044
18-Jan	820
19-Jan	711
20-Jan	1289
21-Jan	1480
22-Jan	1215
23-Jan	1089
24-Jan	1403
25-Jan	991
26-Jan	796
27-Jan	1771
28-Jan	2243
29-Jan	1907
30-Jan	1915
31-Jan	2282

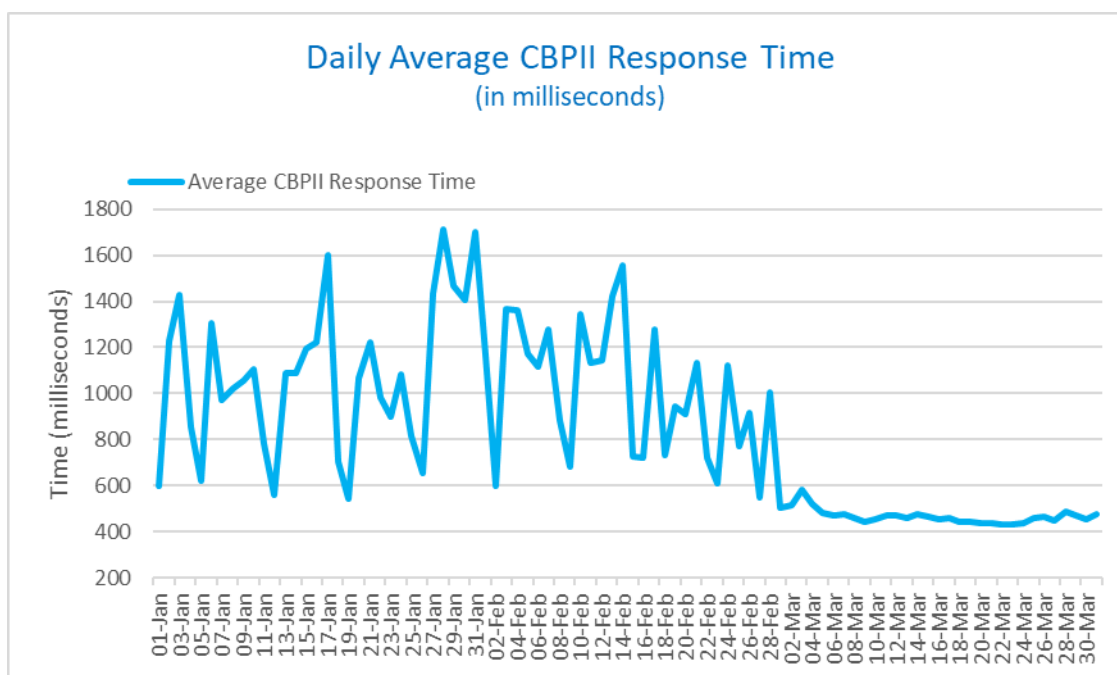
February 2025	
Date	Average Time (ms)
01-Feb	1367
02-Feb	749
03-Feb	1724
04-Feb	1641
05-Feb	1413
06-Feb	1373
07-Feb	1590
08-Feb	1111
09-Feb	871
10-Feb	1848
11-Feb	1489
12-Feb	1498
13-Feb	1807
14-Feb	1985
15-Feb	973
16-Feb	999
17-Feb	1585
18-Feb	959
19-Feb	1174
20-Feb	1124
21-Feb	1466
22-Feb	984
23-Feb	804
24-Feb	1526
25-Feb	1035
26-Feb	1236
27-Feb	736
28-Feb	1283

March 2025	
Date	Average Time (ms)
01-Mar	666
02-Mar	672
03-Mar	759
04-Mar	711
05-Mar	701
06-Mar	626
07-Mar	635
08-Mar	611
09-Mar	603
10-Mar	614
11-Mar	623
12-Mar	617
13-Mar	624
14-Mar	635
15-Mar	604
16-Mar	598
17-Mar	611
18-Mar	591
19-Mar	594
20-Mar	599
21-Mar	597
22-Mar	586
23-Mar	586
24-Mar	601
25-Mar	616
26-Mar	615
27-Mar	626
28-Mar	664
29-Mar	615
30-Mar	609
31-Mar	640

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 January to 31 March 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 847 milliseconds per call over this period.



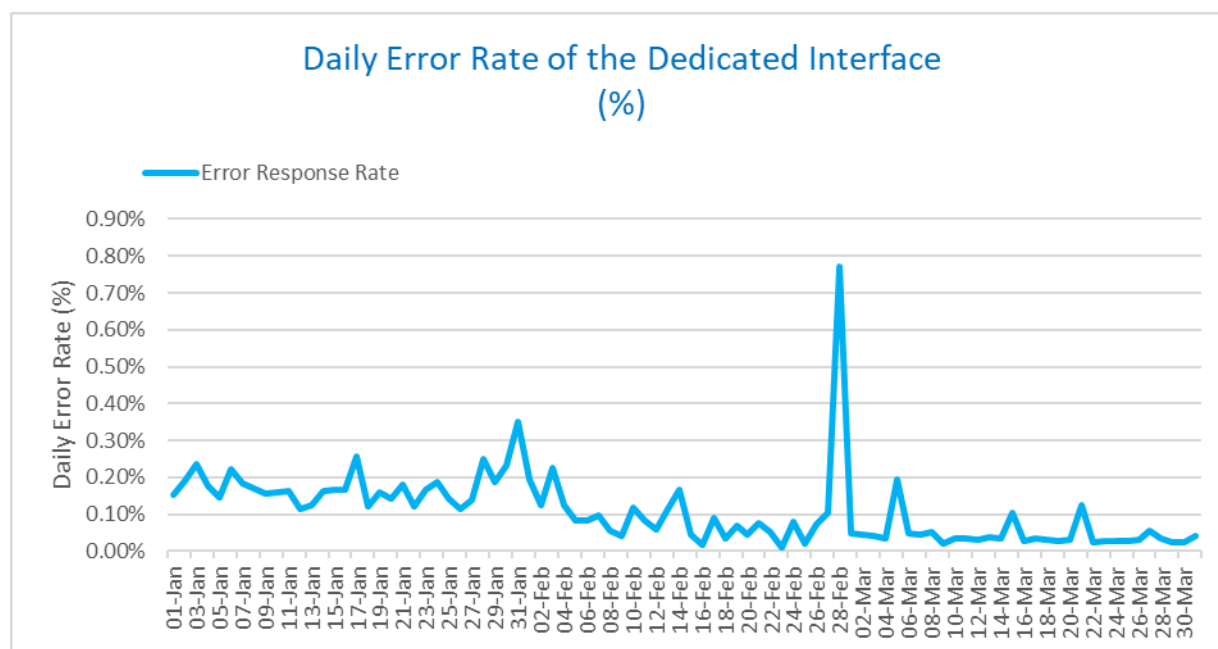
January 2025	
Date	Average Time (ms)
01-Jan	601
02-Jan	1226
03-Jan	1429
04-Jan	855
05-Jan	619
06-Jan	1303
07-Jan	972
08-Jan	1020
09-Jan	1055
10-Jan	1108
11-Jan	784
12-Jan	558
13-Jan	1086
14-Jan	1086
15-Jan	1195
16-Jan	1220
17-Jan	1598
18-Jan	703
19-Jan	545
20-Jan	1066
21-Jan	1222
22-Jan	982
23-Jan	899
24-Jan	1085
25-Jan	817
26-Jan	657
27-Jan	1436
28-Jan	1713
29-Jan	1468
30-Jan	1405
31-Jan	1699

February 2025	
Date	Average Time (ms)
01-Feb	1164
02-Feb	597
03-Feb	1366
04-Feb	1361
05-Feb	1174
06-Feb	1116
07-Feb	1276
08-Feb	881
09-Feb	682
10-Feb	1344
11-Feb	1131
12-Feb	1145
13-Feb	1425
14-Feb	1558
15-Feb	727
16-Feb	721
17-Feb	1280
18-Feb	730
19-Feb	945
20-Feb	910
21-Feb	1133
22-Feb	724
23-Feb	610
24-Feb	1125
25-Feb	769
26-Feb	916
27-Feb	549
28-Feb	1004

March 2025	
Date	Average Time (ms)
01-Mar	502
02-Mar	516
03-Mar	581
04-Mar	523
05-Mar	484
06-Mar	472
07-Mar	477
08-Mar	459
09-Mar	440
10-Mar	453
11-Mar	469
12-Mar	469
13-Mar	461
14-Mar	476
15-Mar	468
16-Mar	454
17-Mar	458
18-Mar	442
19-Mar	441
20-Mar	440
21-Mar	435
22-Mar	434
23-Mar	434
24-Mar	438
25-Mar	457
26-Mar	463
27-Mar	450
28-Mar	486
29-Mar	469
30-Mar	456
31-Mar	478

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.



January 2025	
Date	Daily error Rate (%)
01-Jan	0.15%
02-Jan	0.19%
03-Jan	0.24%
04-Jan	0.18%
05-Jan	0.15%
06-Jan	0.22%
07-Jan	0.18%
08-Jan	0.17%
09-Jan	0.16%
10-Jan	0.16%
11-Jan	0.16%
12-Jan	0.11%
13-Jan	0.12%
14-Jan	0.16%
15-Jan	0.17%
16-Jan	0.17%
17-Jan	0.26%
18-Jan	0.12%
19-Jan	0.16%
20-Jan	0.14%
21-Jan	0.18%
22-Jan	0.12%
23-Jan	0.17%
24-Jan	0.19%
25-Jan	0.14%
26-Jan	0.11%
27-Jan	0.14%
28-Jan	0.25%
29-Jan	0.19%
30-Jan	0.23%
31-Jan	0.35%

February 2025	
Date	Daily error Rate (%)
01-Feb	0.20%
02-Feb	0.12%
03-Feb	0.23%
04-Feb	0.13%
05-Feb	0.08%
06-Feb	0.08%
07-Feb	0.10%
08-Feb	0.06%
09-Feb	0.04%
10-Feb	0.12%
11-Feb	0.08%
12-Feb	0.06%
13-Feb	0.11%
14-Feb	0.17%
15-Feb	0.05%
16-Feb	0.02%
17-Feb	0.09%
18-Feb	0.03%
19-Feb	0.07%
20-Feb	0.04%
21-Feb	0.08%
22-Feb	0.05%
23-Feb	0.01%
24-Feb	0.08%
25-Feb	0.02%
26-Feb	0.07%
27-Feb	0.10%
28-Feb	0.77%

March 2025	
Date	Daily error Rate (%)
01-Mar	0.05%
02-Mar	0.05%
03-Mar	0.04%
04-Mar	0.03%
05-Mar	0.19%
06-Mar	0.05%
07-Mar	0.04%
08-Mar	0.05%
09-Mar	0.02%
10-Mar	0.04%
11-Mar	0.03%
12-Mar	0.03%
13-Mar	0.04%
14-Mar	0.04%
15-Mar	0.10%
16-Mar	0.03%
17-Mar	0.04%
18-Mar	0.03%
19-Mar	0.03%
20-Mar	0.03%
21-Mar	0.12%
22-Mar	0.02%
23-Mar	0.03%
24-Mar	0.03%
25-Mar	0.03%
26-Mar	0.03%
27-Mar	0.06%
28-Mar	0.03%
29-Mar	0.02%
30-Mar	0.02%
31-Mar	0.04%