Open Banking Channel Performance

01 January to 31 March 2025

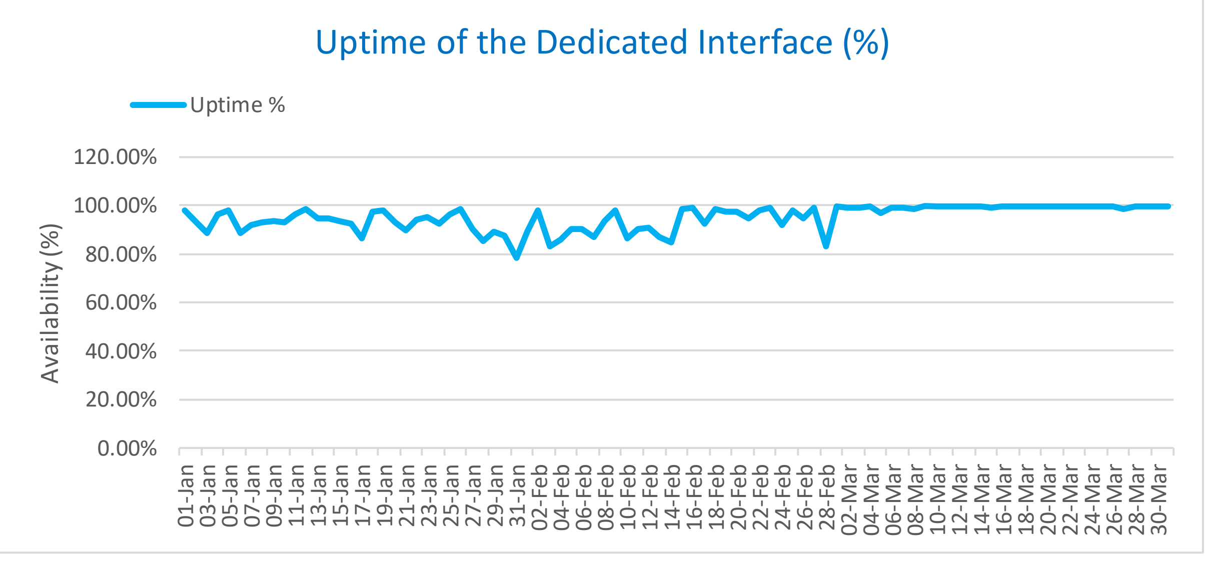
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

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

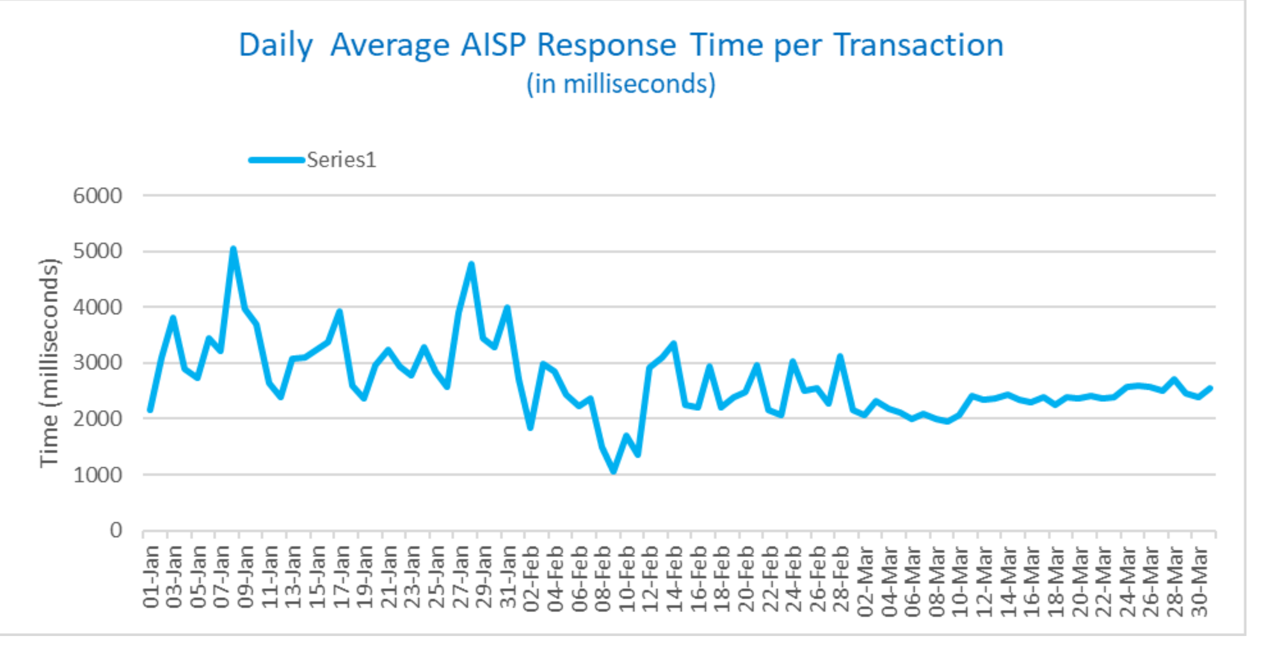
	February 2025																											
Date	01-Feb	02-Feb	03-Feb	04-Feb	05-Feb	06-Feb	07-Feb	08-Feb	09-Feb	10-Feb	11-Feb	12-Feb	13-Feb	14-Feb	15-Feb	16-Feb	17-Feb	18-Feb	19-Feb	20-Feb	21-Feb	22-Feb	23-Feb	24-Feb	25-Feb	26-Feb	27-Feb	28-Feb
Average Time	89.46%	98.05%	82.95%	85.88%	90.33%	90.27%	86.97%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

	March 2025																														
Date	01-Mar	02-Mar	03-Mar	04-Mar	05-Mar	06-Mar	07-Mar	08-Mar	09-Mar	10-Mar	11-Mar	12-Mar	13-Mar	14-Mar	15-Mar	16-Mar	17-Mar	18-Mar	19-Mar	20-Mar	21-Mar	22-Mar	23-Mar	24-Mar	25-Mar	26-Mar	27-Mar	28-Mar	29-Mar	30-Mar	31-Mar
Average Time	99.46%	99.39%	98.89%	99.49%	97.04%	99.40%	98.94%	98.70%	99.84%	99.58%	99.58%	99.66%	99.52%	99.64%	99.06%	99.72%	99.58%	99.66%	99.72%	99.68%	99.56%	99.64%	99.66%	99.70%	99.63%	99.55%	98.52%	99.56%	99.63%	99.65%	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	01-Jan	02-Jan	03-Jan	04-Jan	05-Jan	06-Jan	07-Jan	08-Jan	09-Jan	10-Jan	11-Jan	12-Jan	13-Jan	14-Jan	15-Jan	16-Jan	17-Jan	18-Jan	19-Jan	20-Jan	21-Jan	22-Jan	23-Jan	24-Jan	25-Jan	26-Jan	27-Jan	28-Jan	29-Jan	30-Jan	31-Jan
Average Time (ms)	2162	3093	3819	2885	2740	3447	3207	5047	3969	3691	2637	2387	3083	3090	3239	3373	3923	2603	2362	2963	3230	2947	2780	3296	2854	2566	3907	4767	3439	3286	3995

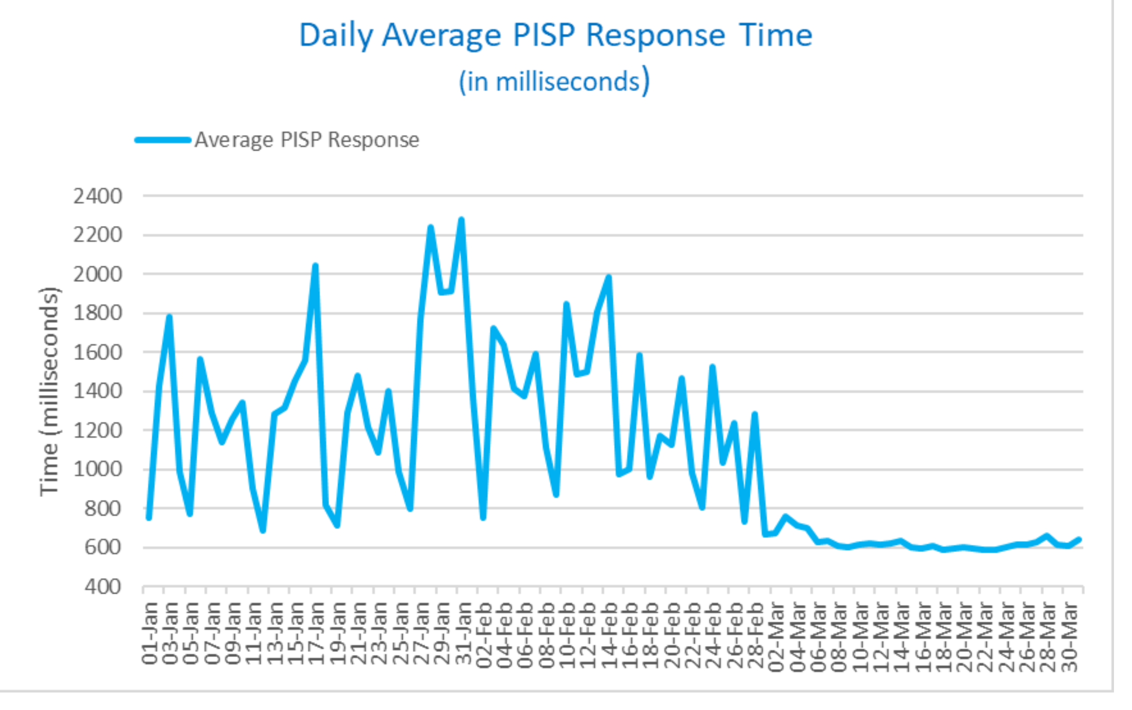
	February 2025																											
Date	01-Feb	02-Feb	03-Feb	04-Feb	05-Feb	06-Feb	07-Feb	08-Feb	09-Feb	10-Feb	11-Feb	12-Feb	13-Feb	14-Feb	15-Feb	16-Feb	17-Feb	18-Feb	19-Feb	20-Feb	21-Feb	22-Feb	23-Feb	24-Feb	25-Feb	26-Feb	27-Feb	28-Feb
Average Time (ms)	2709	1843	2986	2843	2437	2237	2377	1488	1061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

	March 2025																														
Date	01-Mar	02-Mar	03-Mar	04-Mar	05-Mar	06-Mar	07-Mar	08-Mar	09-Mar	10-Mar	11-Mar	12-Mar	13-Mar	14-Mar	15-Mar	16-Mar	17-Mar	18-Mar	19-Mar	20-Mar	21-Mar	22-Mar	23-Mar	24-Mar	25-Mar	26-Mar	27-Mar	28-Mar	29-Mar	30-Mar	31-Mar
Average Time (ms)	2153	2060	2317	2187	2122	1996	2103	1989	1957	2076	2422	2336	2365	2434	2337	2289	2380	2251	2380	2373	2424	2357	2392	2583	2606	2583	2501	2711	2447	2385	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	01-Jan	02-Jan	03-Jan	04-Jan	05-Jan	06-Jan	07-Jan	08-Jan	09-Jan	10-Jan	11-Jan	12-Jan	13-Jan	14-Jan	15-Jan	16-Jan	17-Jan	18-Jan	19-Jan	20-Jan	21-Jan	22-Jan	23-Jan	24-Jan	25-Jan	26-Jan	27-Jan	28-Jan	29-Jan	30-Jan	31-Jan
Average Time (ms)	755	1425	1779	990	772	1569	1288	1136	1260	1340	902	684	1283	1314	1453	1557	2044	820	711	1289	1480	1215	1089	1403	991	796	1771	2243	1907	1915	2282

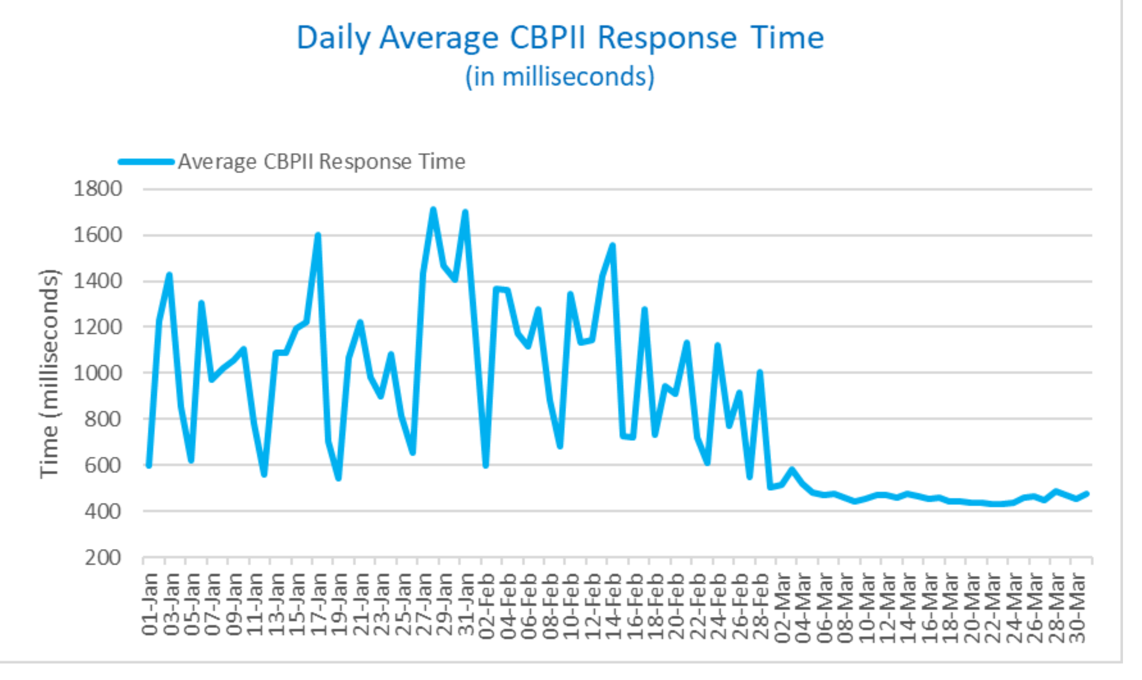
	February 2025																											
Date	01-Feb	02-Feb	03-Feb	04-Feb	05-Feb	06-Feb	07-Feb	08-Feb	09-Feb	10-Feb	11-Feb	12-Feb	13-Feb	14-Feb	15-Feb	16-Feb	17-Feb	18-Feb	19-Feb	20-Feb	21-Feb	22-Feb	23-Feb	24-Feb	25-Feb	26-Feb	27-Feb	28-Feb
Average Time (ms)	1367	749	1724	1641	1413	1373	1590	1111	871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

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



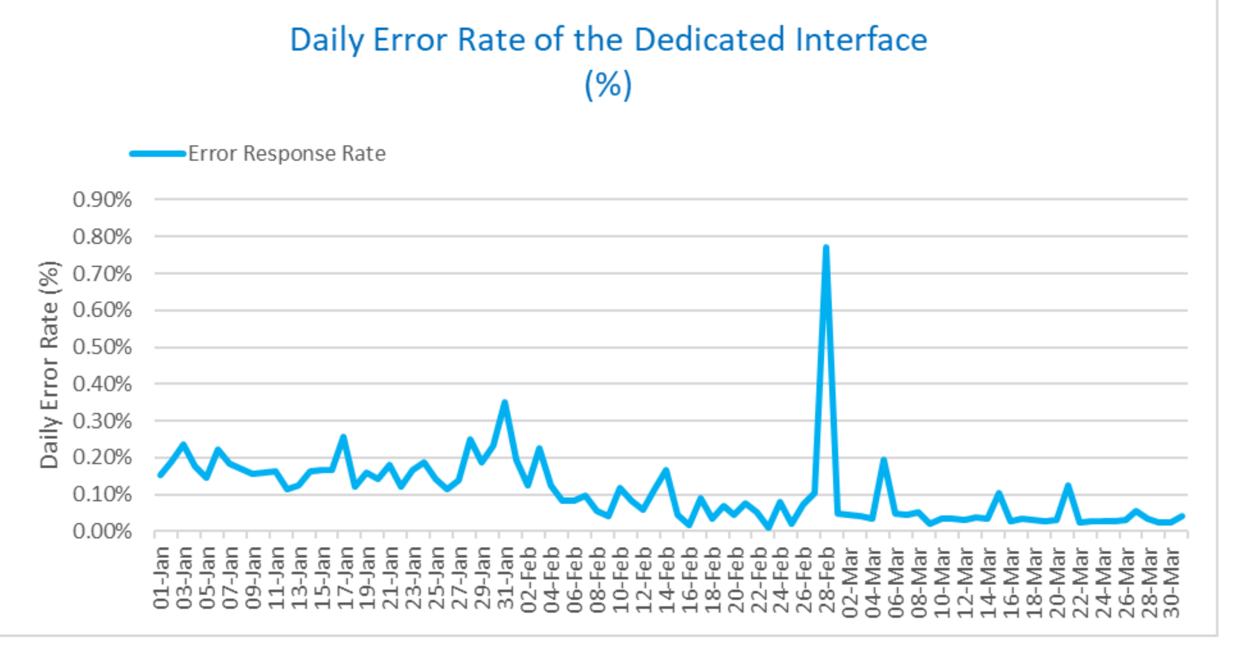
	January 2025																														
Date	01-Jan	02-Jan	03-Jan	04-Jan	05-Jan	06-Jan	07-Jan	08-Jan	09-Jan	10-Jan	11-Jan	12-Jan	13-Jan	14-Jan	15-Jan	16-Jan	17-Jan	18-Jan	19-Jan	20-Jan	21-Jan	22-Jan	23-Jan	24-Jan	25-Jan	26-Jan	27-Jan	28-Jan	29-Jan	30-Jan	31-Jan
Average Time (ms)	601	1226	1429	855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

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

	March 2025																														
Date	01-Mar	02-Mar	03-Mar	04-Mar	05-Mar	06-Mar	07-Mar	08-Mar	09-Mar	10-Mar	11-Mar	12-Mar	13-Mar	14-Mar	15-Mar	16-Mar	17-Mar	18-Mar	19-Mar	20-Mar	21-Mar	22-Mar	23-Mar	24-Mar	25-Mar	26-Mar	27-Mar	28-Mar	29-Mar	30-Mar	31-Mar
Average Time (ms)	502	516	581	523	484	472	477	459	440	453	469	469	461	476	468	454	458	442	441	440	435	434	434	438	457	463	450	486	469	456	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	01-Jan	02-Jan	03-Jan	04-Jan	05-Jan	06-Jan	07-Jan	08-Jan	09-Jan	10-Jan	11-Jan	12-Jan	13-Jan	14-Jan	15-Jan	16-Jan	17-Jan	18-Jan	19-Jan	20-Jan	21-Jan	22-Jan	23-Jan	24-Jan	25-Jan	26-Jan	27-Jan	28-Jan	29-Jan	30-Jan	31-Jan
Daily error Rate (%)	0.15%	0.19%	0.24%	0.18%	0.15%	0.22%	0.18%	0.17%	0.16%	0.16%	0.16%	0.11%	0.12%	0.16%	0.17%	0.17%	0.26%	0.12%	0.16%	0.14%	0.18%	0.12%	0.17%	0.19%	0.14%	0.11%	0.14%	0.25%	0.19%	0.23%	0.35%

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

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