



# Open Banking Channel Performance

01 April to 30 June 2024

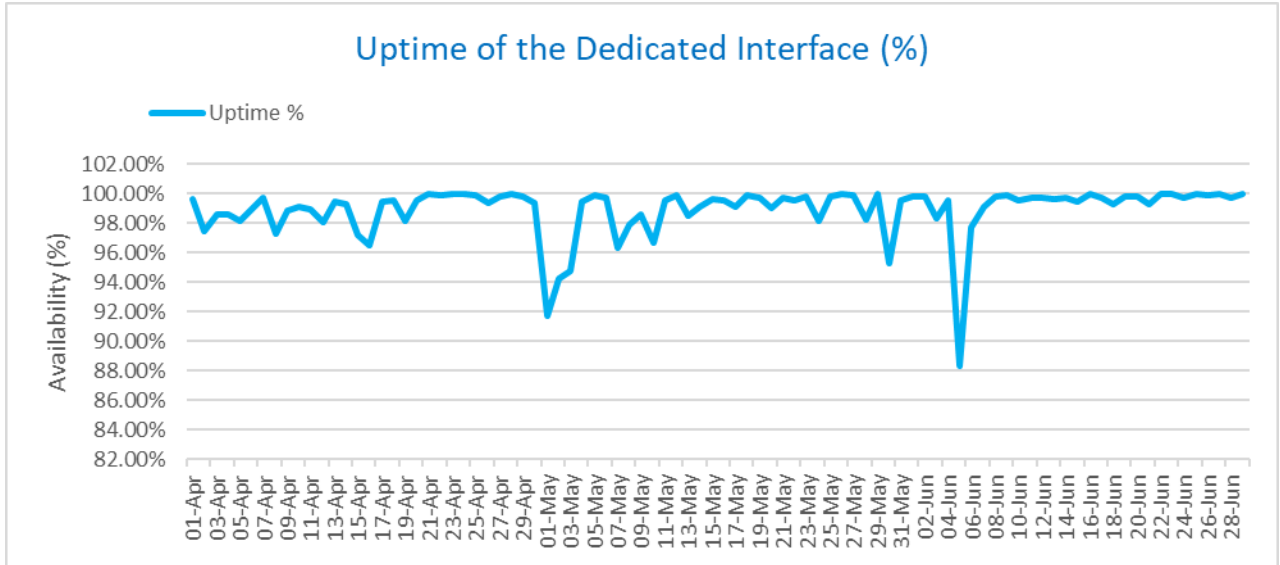
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering July to September 2024 will be published in November 2024.

# Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 April to 30 June 2024.

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.



April 2024	
Date	01-Apr
Average Time	99.66%
Date	02-Apr
Average Time	97.49%
Date	03-Apr
Average Time	98.62%
Date	04-Apr
Average Time	98.60%
Date	05-Apr
Average Time	98.15%
Date	06-Apr
Average Time	98.97%
Date	07-Apr
Average Time	99.74%
Date	08-Apr
Average Time	97.27%
Date	09-Apr
Average Time	98.84%
Date	10-Apr
Average Time	99.15%
Date	11-Apr
Average Time	98.90%
Date	12-Apr
Average Time	98.03%
Date	13-Apr
Average Time	99.49%
Date	14-Apr
Average Time	99.29%
Date	15-Apr
Average Time	97.15%
Date	16-Apr
Average Time	96.49%
Date	17-Apr
Average Time	99.45%
Date	18-Apr
Average Time	99.56%
Date	19-Apr
Average Time	98.19%
Date	20-Apr
Average Time	99.55%
Date	21-Apr
Average Time	99.99%
Date	22-Apr
Average Time	99.91%
Date	23-Apr
Average Time	99.98%
Date	24-Apr
Average Time	99.95%
Date	25-Apr
Average Time	99.89%
Date	26-Apr
Average Time	99.39%
Date	27-Apr
Average Time	99.79%
Date	28-Apr
Average Time	99.98%
Date	29-Apr
Average Time	99.80%
Date	30-Apr
Average Time	99.38%

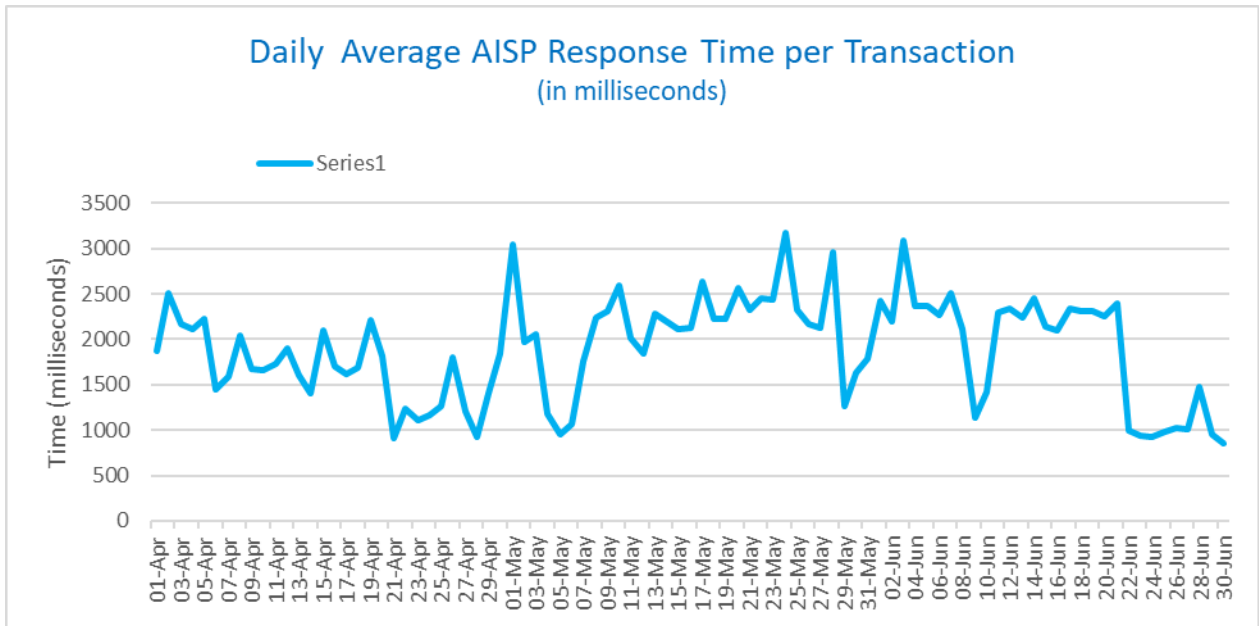
May 2024	
Date	01-May
Average Time	91.69%
Date	02-May
Average Time	94.26%
Date	03-May
Average Time	94.79%
Date	04-May
Average Time	99.49%
Date	05-May
Average Time	99.87%
Date	06-May
Average Time	99.72%
Date	07-May
Average Time	96.32%
Date	08-May
Average Time	97.89%
Date	09-May
Average Time	98.63%
Date	10-May
Average Time	96.63%
Date	11-May
Average Time	99.53%
Date	12-May
Average Time	99.91%
Date	13-May
Average Time	98.53%
Date	14-May
Average Time	99.10%
Date	15-May
Average Time	99.67%
Date	16-May
Average Time	99.55%
Date	17-May
Average Time	99.09%
Date	18-May
Average Time	99.90%
Date	19-May
Average Time	99.69%
Date	20-May
Average Time	99.06%
Date	21-May
Average Time	99.70%
Date	22-May
Average Time	99.55%
Date	23-May
Average Time	99.84%
Date	24-May
Average Time	98.19%
Date	25-May
Average Time	99.79%
Date	26-May
Average Time	99.99%
Date	27-May
Average Time	99.93%
Date	28-May
Average Time	98.21%
Date	29-May
Average Time	99.95%
Date	30-May
Average Time	95.31%
Date	31-May
Average Time	99.58%

June 2024	
Date	01-Jun
Average Time	99.79%
Date	02-Jun
Average Time	99.84%
Date	03-Jun
Average Time	98.28%
Date	04-Jun
Average Time	99.54%
Date	05-Jun
Average Time	88.29%
Date	06-Jun
Average Time	97.67%
Date	07-Jun
Average Time	99.12%
Date	08-Jun
Average Time	99.77%
Date	09-Jun
Average Time	99.92%
Date	10-Jun
Average Time	99.50%
Date	11-Jun
Average Time	99.74%
Date	12-Jun
Average Time	99.73%
Date	13-Jun
Average Time	99.59%
Date	14-Jun
Average Time	99.75%
Date	15-Jun
Average Time	99.41%
Date	16-Jun
Average Time	99.96%
Date	17-Jun
Average Time	99.68%
Date	18-Jun
Average Time	99.30%
Date	19-Jun
Average Time	99.77%
Date	20-Jun
Average Time	99.79%
Date	21-Jun
Average Time	99.29%
Date	22-Jun
Average Time	99.97%
Date	23-Jun
Average Time	99.99%
Date	24-Jun
Average Time	99.75%
Date	25-Jun
Average Time	99.95%
Date	26-Jun
Average Time	99.86%
Date	27-Jun
Average Time	99.97%
Date	28-Jun
Average Time	99.73%
Date	29-Jun
Average Time	99.98%
Date	30-Jun
Average Time	99.99%

# Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 April to 30 June 2024.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1893 milliseconds per call over this period.



April 2024	
Date	01-Apr
Average Time (ms)	1873
Date	02-Apr
Average Time (ms)	2513
Date	03-Apr
Average Time (ms)	2169
Date	04-Apr
Average Time (ms)	2115
Date	05-Apr
Average Time (ms)	2232
Date	06-Apr
Average Time (ms)	1442
Date	07-Apr
Average Time (ms)	1583
Date	08-Apr
Average Time (ms)	2042
Date	09-Apr
Average Time (ms)	1678
Date	10-Apr
Average Time (ms)	1658
Date	11-Apr
Average Time (ms)	1725
Date	12-Apr
Average Time (ms)	1899
Date	13-Apr
Average Time (ms)	1600
Date	14-Apr
Average Time (ms)	1405
Date	15-Apr
Average Time (ms)	2092
Date	16-Apr
Average Time (ms)	1697
Date	17-Apr
Average Time (ms)	1615
Date	18-Apr
Average Time (ms)	1692
Date	19-Apr
Average Time (ms)	2216
Date	20-Apr
Average Time (ms)	1818
Date	21-Apr
Average Time (ms)	906
Date	22-Apr
Average Time (ms)	1229
Date	23-Apr
Average Time (ms)	1110
Date	24-Apr
Average Time (ms)	1165
Date	25-Apr
Average Time (ms)	1270
Date	26-Apr
Average Time (ms)	1795
Date	27-Apr
Average Time (ms)	1215
Date	28-Apr
Average Time (ms)	920
Date	29-Apr
Average Time (ms)	1413
Date	30-Apr
Average Time (ms)	1846

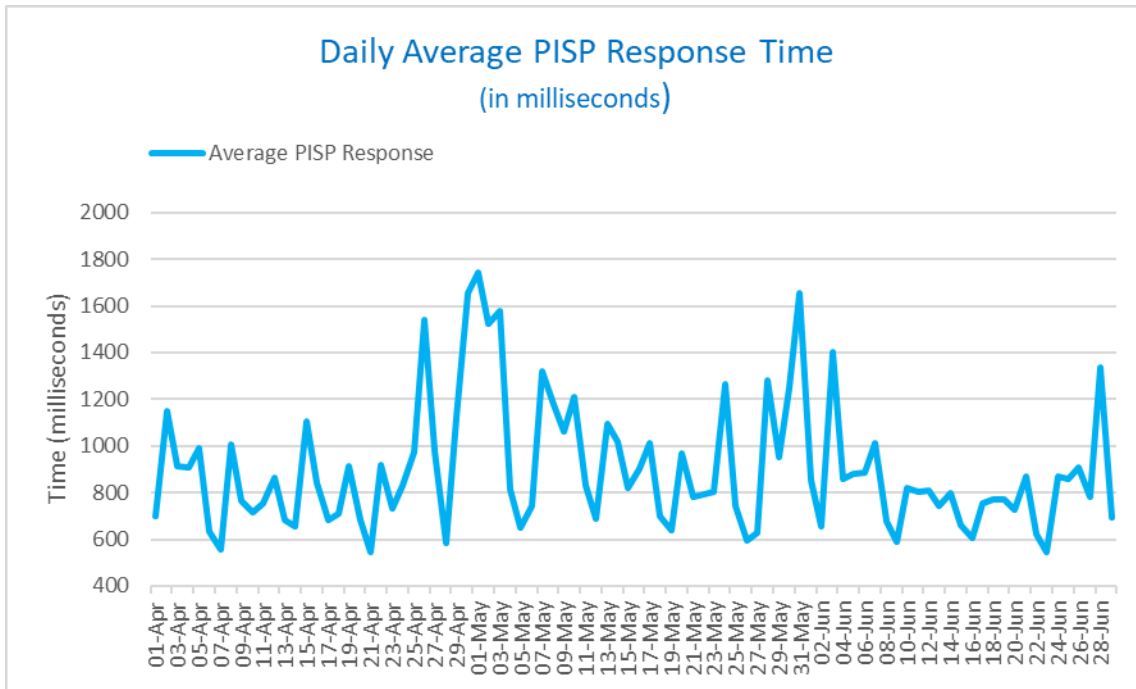
May 2024	
Date	01-May
Average Time (ms)	3043
Date	02-May
Average Time (ms)	1968
Date	03-May
Average Time (ms)	2057
Date	04-May
Average Time (ms)	1183
Date	05-May
Average Time (ms)	953
Date	06-May
Average Time (ms)	1065
Date	07-May
Average Time (ms)	1752
Date	08-May
Average Time (ms)	2235
Date	09-May
Average Time (ms)	2305
Date	10-May
Average Time (ms)	2589
Date	11-May
Average Time (ms)	2012
Date	12-May
Average Time (ms)	1841
Date	13-May
Average Time (ms)	2287
Date	14-May
Average Time (ms)	2193
Date	15-May
Average Time (ms)	2118
Date	16-May
Average Time (ms)	2130
Date	17-May
Average Time (ms)	2640
Date	18-May
Average Time (ms)	2229
Date	19-May
Average Time (ms)	2233
Date	20-May
Average Time (ms)	2564
Date	21-May
Average Time (ms)	2331
Date	22-May
Average Time (ms)	2451
Date	23-May
Average Time (ms)	2432
Date	24-May
Average Time (ms)	3171
Date	25-May
Average Time (ms)	2330
Date	26-May
Average Time (ms)	2166
Date	27-May
Average Time (ms)	2132
Date	28-May
Average Time (ms)	2968
Date	29-May
Average Time (ms)	1262
Date	30-May
Average Time (ms)	1635
Date	31-May
Average Time (ms)	1794

June 2024	
Date	01-Jun
Average Time (ms)	2427
Date	02-Jun
Average Time (ms)	2194
Date	03-Jun
Average Time (ms)	3092
Date	04-Jun
Average Time (ms)	2373
Date	05-Jun
Average Time (ms)	2371
Date	06-Jun
Average Time (ms)	2267
Date	07-Jun
Average Time (ms)	2513
Date	08-Jun
Average Time (ms)	2110
Date	09-Jun
Average Time (ms)	1134
Date	10-Jun
Average Time (ms)	1422
Date	11-Jun
Average Time (ms)	2292
Date	12-Jun
Average Time (ms)	2334
Date	13-Jun
Average Time (ms)	2242
Date	14-Jun
Average Time (ms)	2448
Date	15-Jun
Average Time (ms)	2146
Date	16-Jun
Average Time (ms)	2101
Date	17-Jun
Average Time (ms)	2342
Date	18-Jun
Average Time (ms)	2316
Date	19-Jun
Average Time (ms)	2309
Date	20-Jun
Average Time (ms)	2258
Date	21-Jun
Average Time (ms)	2389
Date	22-Jun
Average Time (ms)	1001
Date	23-Jun
Average Time (ms)	939
Date	24-Jun
Average Time (ms)	919
Date	25-Jun
Average Time (ms)	981
Date	26-Jun
Average Time (ms)	1023
Date	27-Jun
Average Time (ms)	1009
Date	28-Jun
Average Time (ms)	1472
Date	29-Jun
Average Time (ms)	954
Date	30-Jun
Average Time (ms)	859

# Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 April to 30 June 2024.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 895 milliseconds per call over this period.



April 2024	
Date	01-Apr
Average Time (ms)	697
Date	02-Apr
Average Time (ms)	1150
Date	03-Apr
Average Time (ms)	916
Date	04-Apr
Average Time (ms)	910
Date	05-Apr
Average Time (ms)	991
Date	06-Apr
Average Time (ms)	633
Date	07-Apr
Average Time (ms)	554
Date	08-Apr
Average Time (ms)	1006
Date	09-Apr
Average Time (ms)	766
Date	10-Apr
Average Time (ms)	714
Date	11-Apr
Average Time (ms)	753
Date	12-Apr
Average Time (ms)	864
Date	13-Apr
Average Time (ms)	682
Date	14-Apr
Average Time (ms)	657
Date	15-Apr
Average Time (ms)	1106
Date	16-Apr
Average Time (ms)	843
Date	17-Apr
Average Time (ms)	684
Date	18-Apr
Average Time (ms)	711
Date	19-Apr
Average Time (ms)	915
Date	20-Apr
Average Time (ms)	682
Date	21-Apr
Average Time (ms)	547
Date	22-Apr
Average Time (ms)	919
Date	23-Apr
Average Time (ms)	731
Date	24-Apr
Average Time (ms)	833
Date	25-Apr
Average Time (ms)	975
Date	26-Apr
Average Time (ms)	1538
Date	27-Apr
Average Time (ms)	981
Date	28-Apr
Average Time (ms)	586
Date	29-Apr
Average Time (ms)	1122
Date	30-Apr
Average Time (ms)	1655

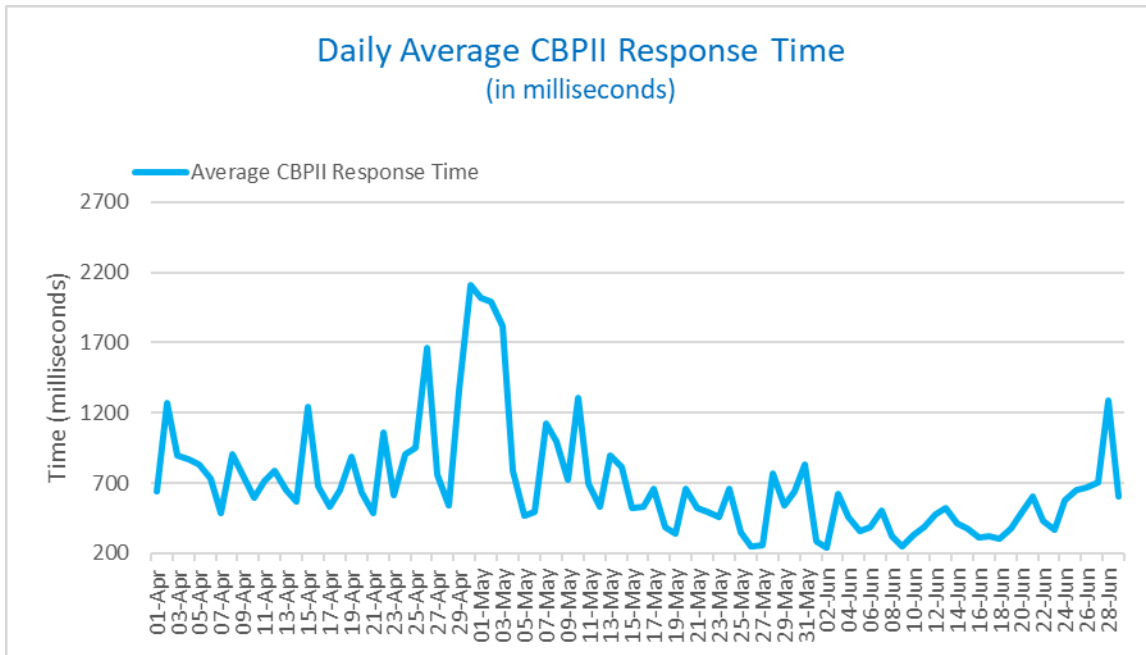
May 2024	
Date	01-May
Average Time (ms)	1741
Date	02-May
Average Time (ms)	1525
Date	03-May
Average Time (ms)	1580
Date	04-May
Average Time (ms)	817
Date	05-May
Average Time (ms)	647
Date	06-May
Average Time (ms)	743
Date	07-May
Average Time (ms)	1319
Date	08-May
Average Time (ms)	1175
Date	09-May
Average Time (ms)	1060
Date	10-May
Average Time (ms)	1210
Date	11-May
Average Time (ms)	828
Date	12-May
Average Time (ms)	691
Date	13-May
Average Time (ms)	1096
Date	14-May
Average Time (ms)	1017
Date	15-May
Average Time (ms)	820
Date	16-May
Average Time (ms)	905
Date	17-May
Average Time (ms)	1012
Date	18-May
Average Time (ms)	697
Date	19-May
Average Time (ms)	641
Date	20-May
Average Time (ms)	970
Date	21-May
Average Time (ms)	779
Date	22-May
Average Time (ms)	792
Date	23-May
Average Time (ms)	804
Date	24-May
Average Time (ms)	1268
Date	25-May
Average Time (ms)	741
Date	26-May
Average Time (ms)	595
Date	27-May
Average Time (ms)	628
Date	28-May
Average Time (ms)	1283
Date	29-May
Average Time (ms)	952
Date	30-May
Average Time (ms)	1249
Date	31-May
Average Time (ms)	1653

June 2024	
Date	01-Jun
Average Time (ms)	852
Date	02-Jun
Average Time (ms)	654
Date	03-Jun
Average Time (ms)	1404
Date	04-Jun
Average Time (ms)	856
Date	05-Jun
Average Time (ms)	881
Date	06-Jun
Average Time (ms)	888
Date	07-Jun
Average Time (ms)	1011
Date	08-Jun
Average Time (ms)	677
Date	09-Jun
Average Time (ms)	588
Date	10-Jun
Average Time (ms)	819
Date	11-Jun
Average Time (ms)	803
Date	12-Jun
Average Time (ms)	811
Date	13-Jun
Average Time (ms)	743
Date	14-Jun
Average Time (ms)	800
Date	15-Jun
Average Time (ms)	661
Date	16-Jun
Average Time (ms)	606
Date	17-Jun
Average Time (ms)	752
Date	18-Jun
Average Time (ms)	769
Date	19-Jun
Average Time (ms)	769
Date	20-Jun
Average Time (ms)	726
Date	21-Jun
Average Time (ms)	872
Date	22-Jun
Average Time (ms)	620
Date	23-Jun
Average Time (ms)	546
Date	24-Jun
Average Time (ms)	868
Date	25-Jun
Average Time (ms)	856
Date	26-Jun
Average Time (ms)	910
Date	27-Jun
Average Time (ms)	779
Date	28-Jun
Average Time (ms)	1339
Date	29-Jun
Average Time (ms)	691
Date	30-Jun
Average Time (ms)	568

# Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 April to 30 June 2024.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 697 milliseconds per call over this period.



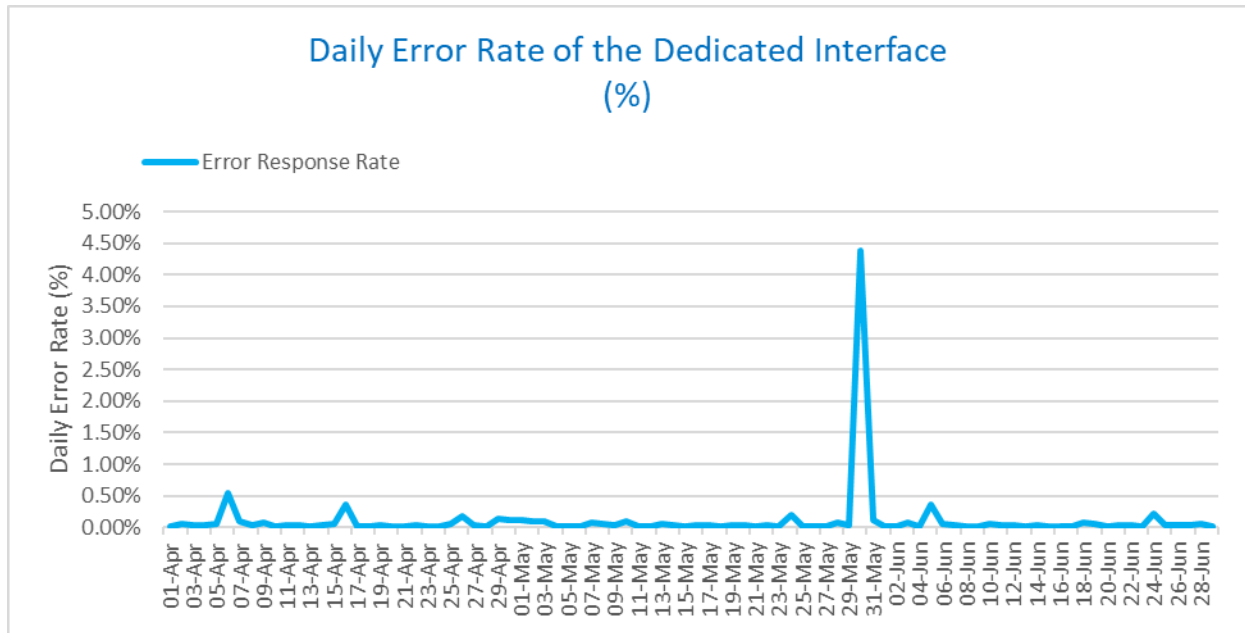
April 2024	
Date	01-Apr
Average Time (ms)	645
Date	02-Apr
Average Time (ms)	1267
Date	03-Apr
Average Time (ms)	899
Date	04-Apr
Average Time (ms)	865
Date	05-Apr
Average Time (ms)	832
Date	06-Apr
Average Time (ms)	734
Date	07-Apr
Average Time (ms)	482
Date	08-Apr
Average Time (ms)	905
Date	09-Apr
Average Time (ms)	755
Date	10-Apr
Average Time (ms)	591
Date	11-Apr
Average Time (ms)	718
Date	12-Apr
Average Time (ms)	785
Date	13-Apr
Average Time (ms)	650
Date	14-Apr
Average Time (ms)	572
Date	15-Apr
Average Time (ms)	1243
Date	16-Apr
Average Time (ms)	675
Date	17-Apr
Average Time (ms)	533
Date	18-Apr
Average Time (ms)	647
Date	19-Apr
Average Time (ms)	890
Date	20-Apr
Average Time (ms)	634
Date	21-Apr
Average Time (ms)	483
Date	22-Apr
Average Time (ms)	1059
Date	23-Apr
Average Time (ms)	618
Date	24-Apr
Average Time (ms)	906
Date	25-Apr
Average Time (ms)	955
Date	26-Apr
Average Time (ms)	1663
Date	27-Apr
Average Time (ms)	760
Date	28-Apr
Average Time (ms)	538
Date	29-Apr
Average Time (ms)	1363
Date	30-Apr
Average Time (ms)	2111

May 2024	
Date	01-May
Average Time (ms)	2021
Date	02-May
Average Time (ms)	1992
Date	03-May
Average Time (ms)	1817
Date	04-May
Average Time (ms)	788
Date	05-May
Average Time (ms)	466
Date	06-May
Average Time (ms)	497
Date	07-May
Average Time (ms)	1128
Date	08-May
Average Time (ms)	1001
Date	09-May
Average Time (ms)	722
Date	10-May
Average Time (ms)	1311
Date	11-May
Average Time (ms)	693
Date	12-May
Average Time (ms)	530
Date	13-May
Average Time (ms)	898
Date	14-May
Average Time (ms)	816
Date	15-May
Average Time (ms)	525
Date	16-May
Average Time (ms)	527
Date	17-May
Average Time (ms)	658
Date	18-May
Average Time (ms)	386
Date	19-May
Average Time (ms)	337
Date	20-May
Average Time (ms)	658
Date	21-May
Average Time (ms)	523
Date	22-May
Average Time (ms)	497
Date	23-May
Average Time (ms)	456
Date	24-May
Average Time (ms)	659
Date	25-May
Average Time (ms)	349
Date	26-May
Average Time (ms)	247
Date	27-May
Average Time (ms)	256
Date	28-May
Average Time (ms)	766
Date	29-May
Average Time (ms)	543
Date	30-May
Average Time (ms)	639
Date	31-May
Average Time (ms)	830

June 2024	
Date	01-Jun
Average Time (ms)	286
Date	02-Jun
Average Time (ms)	235
Date	03-Jun
Average Time (ms)	626
Date	04-Jun
Average Time (ms)	457
Date	05-Jun
Average Time (ms)	360
Date	06-Jun
Average Time (ms)	389
Date	07-Jun
Average Time (ms)	503
Date	08-Jun
Average Time (ms)	317
Date	09-Jun
Average Time (ms)	251
Date	10-Jun
Average Time (ms)	335
Date	11-Jun
Average Time (ms)	383
Date	12-Jun
Average Time (ms)	472
Date	13-Jun
Average Time (ms)	527
Date	14-Jun
Average Time (ms)	413
Date	15-Jun
Average Time (ms)	376
Date	16-Jun
Average Time (ms)	310
Date	17-Jun
Average Time (ms)	324
Date	18-Jun
Average Time (ms)	307
Date	19-Jun
Average Time (ms)	380
Date	20-Jun
Average Time (ms)	487
Date	21-Jun
Average Time (ms)	605
Date	22-Jun
Average Time (ms)	432
Date	23-Jun
Average Time (ms)	369
Date	24-Jun
Average Time (ms)	580
Date	25-Jun
Average Time (ms)	648
Date	26-Jun
Average Time (ms)	671
Date	27-Jun
Average Time (ms)	702
Date	28-Jun
Average Time (ms)	1286
Date	29-Jun
Average Time (ms)	600
Date	30-Jun
Average Time (ms)	472

# 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.



April 2024	
Date	01-Apr
Daily error Rate (%)	0.01%
Date	02-Apr
Daily error Rate (%)	0.05%
Date	03-Apr
Daily error Rate (%)	0.03%
Date	04-Apr
Daily error Rate (%)	0.03%
Date	05-Apr
Daily error Rate (%)	0.06%
Date	06-Apr
Daily error Rate (%)	0.55%
Date	07-Apr
Daily error Rate (%)	0.10%
Date	08-Apr
Daily error Rate (%)	0.04%
Date	09-Apr
Daily error Rate (%)	0.08%
Date	10-Apr
Daily error Rate (%)	0.02%
Date	11-Apr
Daily error Rate (%)	0.04%
Date	12-Apr
Daily error Rate (%)	0.03%
Date	13-Apr
Daily error Rate (%)	0.01%
Date	14-Apr
Daily error Rate (%)	0.03%
Date	15-Apr
Daily error Rate (%)	0.06%
Date	16-Apr
Daily error Rate (%)	0.35%
Date	17-Apr
Daily error Rate (%)	0.01%
Date	18-Apr
Daily error Rate (%)	0.02%
Date	19-Apr
Daily error Rate (%)	0.04%
Date	20-Apr
Daily error Rate (%)	0.01%
Date	21-Apr
Daily error Rate (%)	0.01%
Date	22-Apr
Daily error Rate (%)	0.03%
Date	23-Apr
Daily error Rate (%)	0.02%
Date	24-Apr
Daily error Rate (%)	0.02%
Date	25-Apr
Daily error Rate (%)	0.05%
Date	26-Apr
Daily error Rate (%)	0.18%
Date	27-Apr
Daily error Rate (%)	0.04%
Date	28-Apr
Daily error Rate (%)	0.02%
Date	29-Apr
Daily error Rate (%)	0.13%
Date	30-Apr
Daily error Rate (%)	0.12%

May 2024	
Date	01-May
Daily error Rate (%)	0.12%
Date	02-May
Daily error Rate (%)	0.09%
Date	03-May
Daily error Rate (%)	0.10%
Date	04-May
Daily error Rate (%)	0.02%
Date	05-May
Daily error Rate (%)	0.01%
Date	06-May
Daily error Rate (%)	0.01%
Date	07-May
Daily error Rate (%)	0.07%
Date	08-May
Daily error Rate (%)	0.05%
Date	09-May
Daily error Rate (%)	0.03%
Date	10-May
Daily error Rate (%)	0.09%
Date	11-May
Daily error Rate (%)	0.02%
Date	12-May
Daily error Rate (%)	0.01%
Date	13-May
Daily error Rate (%)	0.05%
Date	14-May
Daily error Rate (%)	0.03%
Date	15-May
Daily error Rate (%)	0.01%
Date	16-May
Daily error Rate (%)	0.04%
Date	17-May
Daily error Rate (%)	0.04%
Date	18-May
Daily error Rate (%)	0.02%
Date	19-May
Daily error Rate (%)	0.03%
Date	20-May
Daily error Rate (%)	0.04%
Date	21-May
Daily error Rate (%)	0.02%
Date	22-May
Daily error Rate (%)	0.03%
Date	23-May
Daily error Rate (%)	0.02%
Date	24-May
Daily error Rate (%)	0.19%
Date	25-May
Daily error Rate (%)	0.02%
Date	26-May
Daily error Rate (%)	0.01%
Date	27-May
Daily error Rate (%)	0.02%
Date	28-May
Daily error Rate (%)	0.07%
Date	29-May
Daily error Rate (%)	0.03%
Date	30-May
Daily error Rate (%)	4.38%
Date	31-May
Daily error Rate (%)	0.11%

June 2024	
Date	01-Jun
Daily error Rate (%)	0.02%
Date	02-Jun
Daily error Rate (%)	0.01%
Date	03-Jun
Daily error Rate (%)	0.08%
Date	04-Jun
Daily error Rate (%)	0.02%
Date	05-Jun
Daily error Rate (%)	0.35%
Date	06-Jun
Daily error Rate (%)	0.05%
Date	07-Jun
Daily error Rate (%)	0.04%
Date	08-Jun
Daily error Rate (%)	0.02%
Date	09-Jun
Daily error Rate (%)	0.01%
Date	10-Jun
Daily error Rate (%)	0.05%
Date	11-Jun
Daily error Rate (%)	0.03%
Date	12-Jun
Daily error Rate (%)	0.03%
Date	13-Jun
Daily error Rate (%)	0.02%
Date	14-Jun
Daily error Rate (%)	0.03%
Date	15-Jun
Daily error Rate (%)	0.01%
Date	16-Jun
Daily error Rate (%)	0.01%
Date	17-Jun
Daily error Rate (%)	0.02%
Date	18-Jun
Daily error Rate (%)	0.08%
Date	19-Jun
Daily error Rate (%)	0.05%
Date	20-Jun
Daily error Rate (%)	0.01%
Date	21-Jun
Daily error Rate (%)	0.03%
Date	22-Jun
Daily error Rate (%)	0.03%
Date	23-Jun
Daily error Rate (%)	0.01%
Date	24-Jun
Daily error Rate (%)	0.21%
Date	25-Jun
Daily error Rate (%)	0.03%
Date	26-Jun
Daily error Rate (%)	0.03%
Date	27-Jun
Daily error Rate (%)	0.02%
Date	28-Jun
Daily error Rate (%)	0.05%
Date	29-Jun
Daily error Rate (%)	0.02%
Date	30-Jun
Daily error Rate (%)	0.01%