



Open Banking Channel Performance

01 July to 30 September 2024

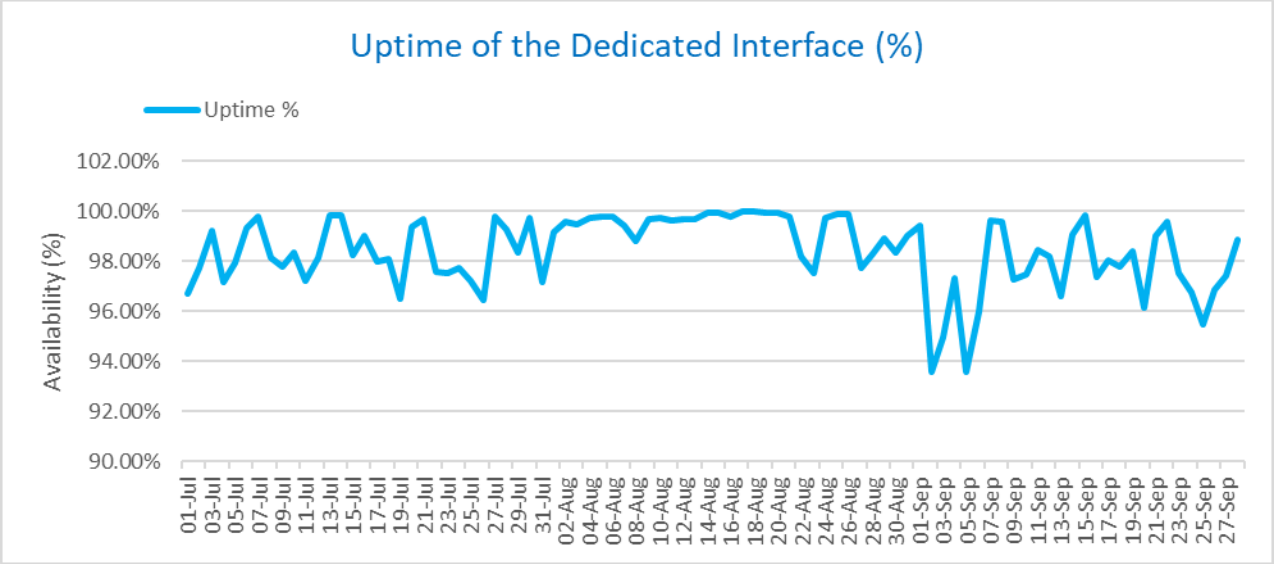
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering October to December 2024 will be published in January 2025.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 July to 30 September 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.



	July 2024																														
Date	01-Jul	02-Jul	03-Jul	04-Jul	05-Jul	06-Jul	07-Jul	08-Jul	09-Jul	10-Jul	11-Jul	12-Jul	13-Jul	14-Jul	15-Jul	16-Jul	17-Jul	18-Jul	19-Jul	20-Jul	21-Jul	22-Jul	23-Jul	24-Jul	25-Jul	26-Jul	27-Jul	28-Jul	29-Jul	30-Jul	31-Jul
Average Time	96.73%	97.74%	99.21%	97.15%	97.95%	99.30%	99.79%	98.15%	97.78%	98.35%	97.23%	98.15%	99.85%	99.82%	98.22%	98.99%	97.98%	98.07%	96.50%	99.36%	99.66%	97.56%	97.54%	97.72%	97.23%	96.43%	99.80%	99.27%	98.35%	99.72%	97.15%

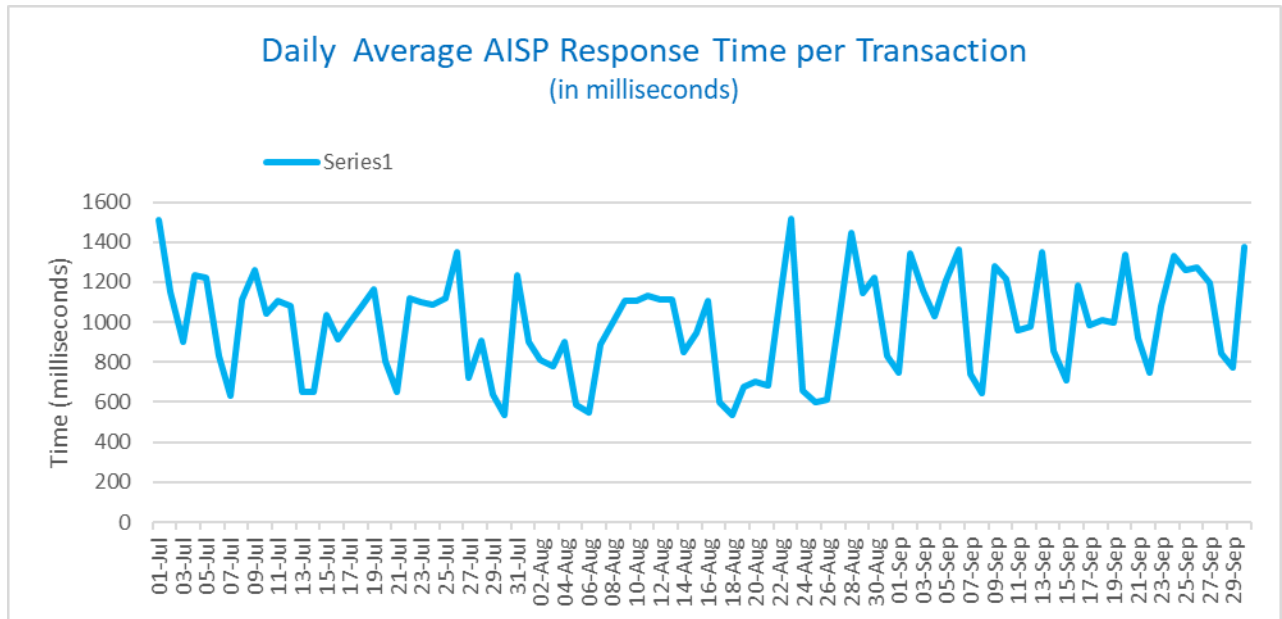
	August 2024																														
Date	01-Aug	02-Aug	03-Aug	04-Aug	05-Aug	06-Aug	07-Aug	08-Aug	09-Aug	10-Aug	11-Aug	12-Aug	13-Aug	14-Aug	15-Aug	16-Aug	17-Aug	18-Aug	19-Aug	20-Aug	21-Aug	22-Aug	23-Aug	24-Aug	25-Aug	26-Aug	27-Aug	28-Aug	29-Aug	30-Aug	31-Aug
Average Time	99.15%	99.57%	99.46%	99.71%	99.76%	99.77%	99.41%	98.80%	99.70%	99.70%	99.61%	99.69%	99.68%	99.94%	99.91%	99.77%	99.98%	99.99%	99.92%	99.95%	99.78%	98.18%	97.51%	99.73%	99.89%	99.90%	97.71%	98.28%	98.92%	98.33%	98.99%

	September 2024																													
Date	01-Sep	02-Sep	03-Sep	04-Sep	05-Sep	06-Sep	07-Sep	08-Sep	09-Sep	10-Sep	11-Sep	12-Sep	13-Sep	14-Sep	15-Sep	16-Sep	17-Sep	18-Sep	19-Sep	20-Sep	21-Sep	22-Sep	23-Sep	24-Sep	25-Sep	26-Sep	27-Sep	28-Sep	29-Sep	30-Sep
Average Time	99.41%	93.57%	94.95%	97.32%	93.58%	96.00%	99.62%	99.55%	97.26%	97.46%	98.45%	98.18%	96.60%	99.06%	99.82%	97.35%	98.04%	97.79%	98.37%	96.14%	98.99%	99.58%	97.51%	96.75%	95.50%	96.85%	97.44%	98.85%	99.33%	94.84%

Account Information Performance (AISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 989 milliseconds per call over this period.



July 2024	
Date	01-Jul
Average Time (ms)	1512
Date	02-Jul
Average Time (ms)	1149
Date	03-Jul
Average Time (ms)	901
Date	04-Jul
Average Time (ms)	1238
Date	05-Jul
Average Time (ms)	1220
Date	06-Jul
Average Time (ms)	829
Date	07-Jul
Average Time (ms)	629
Date	08-Jul
Average Time (ms)	1113
Date	09-Jul
Average Time (ms)	1261
Date	10-Jul
Average Time (ms)	1044
Date	11-Jul
Average Time (ms)	1107
Date	12-Jul
Average Time (ms)	1083
Date	13-Jul
Average Time (ms)	653
Date	14-Jul
Average Time (ms)	654
Date	15-Jul
Average Time (ms)	1035
Date	16-Jul
Average Time (ms)	917
Date	17-Jul
Average Time (ms)	996
Date	18-Jul
Average Time (ms)	1073
Date	19-Jul
Average Time (ms)	1167
Date	20-Jul
Average Time (ms)	807
Date	21-Jul
Average Time (ms)	650
Date	22-Jul
Average Time (ms)	1122
Date	23-Jul
Average Time (ms)	1099
Date	24-Jul
Average Time (ms)	1088
Date	25-Jul
Average Time (ms)	1117
Date	26-Jul
Average Time (ms)	1347
Date	27-Jul
Average Time (ms)	724
Date	28-Jul
Average Time (ms)	910
Date	29-Jul
Average Time (ms)	635
Date	30-Jul
Average Time (ms)	536
Date	31-Jul
Average Time (ms)	1238

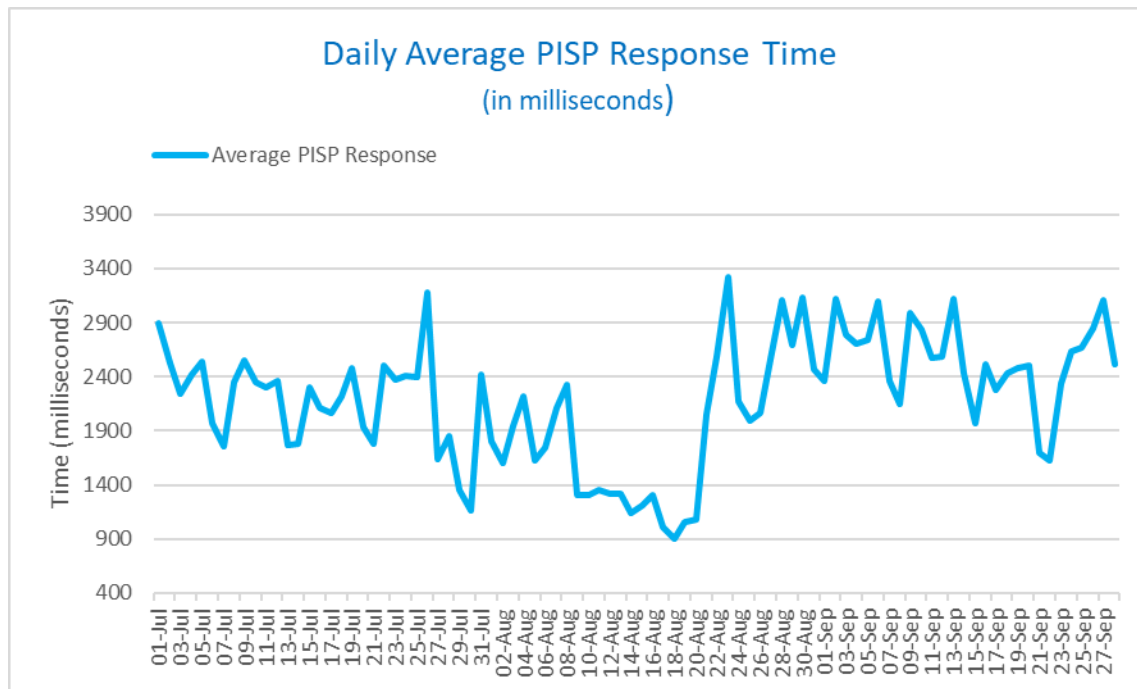
August 2024	
Date	01-Aug
Average Time (ms)	904
Date	02-Aug
Average Time (ms)	814
Date	03-Aug
Average Time (ms)	782
Date	04-Aug
Average Time (ms)	901
Date	05-Aug
Average Time (ms)	590
Date	06-Aug
Average Time (ms)	549
Date	07-Aug
Average Time (ms)	888
Date	08-Aug
Average Time (ms)	991
Date	09-Aug
Average Time (ms)	1108
Date	10-Aug
Average Time (ms)	1106
Date	11-Aug
Average Time (ms)	1132
Date	12-Aug
Average Time (ms)	1110
Date	13-Aug
Average Time (ms)	1112
Date	14-Aug
Average Time (ms)	851
Date	15-Aug
Average Time (ms)	943
Date	16-Aug
Average Time (ms)	1105
Date	17-Aug
Average Time (ms)	601
Date	18-Aug
Average Time (ms)	536
Date	19-Aug
Average Time (ms)	679
Date	20-Aug
Average Time (ms)	703
Date	21-Aug
Average Time (ms)	683
Date	22-Aug
Average Time (ms)	1104
Date	23-Aug
Average Time (ms)	1515
Date	24-Aug
Average Time (ms)	660
Date	25-Aug
Average Time (ms)	602
Date	26-Aug
Average Time (ms)	615
Date	27-Aug
Average Time (ms)	1000
Date	28-Aug
Average Time (ms)	1449
Date	29-Aug
Average Time (ms)	1142
Date	30-Aug
Average Time (ms)	1223
Date	31-Aug
Average Time (ms)	828

September 2024	
Date	01-Sep
Average Time (ms)	749
Date	02-Sep
Average Time (ms)	1346
Date	03-Sep
Average Time (ms)	1161
Date	04-Sep
Average Time (ms)	1029
Date	05-Sep
Average Time (ms)	1210
Date	06-Sep
Average Time (ms)	1361
Date	07-Sep
Average Time (ms)	741
Date	08-Sep
Average Time (ms)	642
Date	09-Sep
Average Time (ms)	1283
Date	10-Sep
Average Time (ms)	1216
Date	11-Sep
Average Time (ms)	956
Date	12-Sep
Average Time (ms)	980
Date	13-Sep
Average Time (ms)	1349
Date	14-Sep
Average Time (ms)	854
Date	15-Sep
Average Time (ms)	710
Date	16-Sep
Average Time (ms)	1180
Date	17-Sep
Average Time (ms)	984
Date	18-Sep
Average Time (ms)	1011
Date	19-Sep
Average Time (ms)	998
Date	20-Sep
Average Time (ms)	1339
Date	21-Sep
Average Time (ms)	923
Date	22-Sep
Average Time (ms)	744
Date	23-Sep
Average Time (ms)	1081
Date	24-Sep
Average Time (ms)	1332
Date	25-Sep
Average Time (ms)	1259
Date	26-Sep
Average Time (ms)	1274
Date	27-Sep
Average Time (ms)	1196
Date	28-Sep
Average Time (ms)	841
Date	29-Sep
Average Time (ms)	772
Date	30-Sep
Average Time (ms)	1377

Payment Initiation Performance (PISP)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 2207 milliseconds per call over this period.



July 2024	
Date	01-Jul
Average Time (ms)	2895
Date	02-Jul
Average Time (ms)	2522
Date	03-Jul
Average Time (ms)	2246
Date	04-Jul
Average Time (ms)	2426
Date	05-Jul
Average Time (ms)	2543
Date	06-Jul
Average Time (ms)	1969
Date	07-Jul
Average Time (ms)	1759
Date	08-Jul
Average Time (ms)	2352
Date	09-Jul
Average Time (ms)	2553
Date	10-Jul
Average Time (ms)	2353
Date	11-Jul
Average Time (ms)	2306
Date	12-Jul
Average Time (ms)	2360
Date	13-Jul
Average Time (ms)	1774
Date	14-Jul
Average Time (ms)	1777
Date	15-Jul
Average Time (ms)	2304
Date	16-Jul
Average Time (ms)	2115
Date	17-Jul
Average Time (ms)	2063
Date	18-Jul
Average Time (ms)	2221
Date	19-Jul
Average Time (ms)	2478
Date	20-Jul
Average Time (ms)	1929
Date	21-Jul
Average Time (ms)	1782
Date	22-Jul
Average Time (ms)	2503
Date	23-Jul
Average Time (ms)	2369
Date	24-Jul
Average Time (ms)	2412
Date	25-Jul
Average Time (ms)	2399
Date	26-Jul
Average Time (ms)	3181
Date	27-Jul
Average Time (ms)	1640
Date	28-Jul
Average Time (ms)	1854
Date	29-Jul
Average Time (ms)	1359
Date	30-Jul
Average Time (ms)	1163
Date	31-Jul
Average Time (ms)	2426

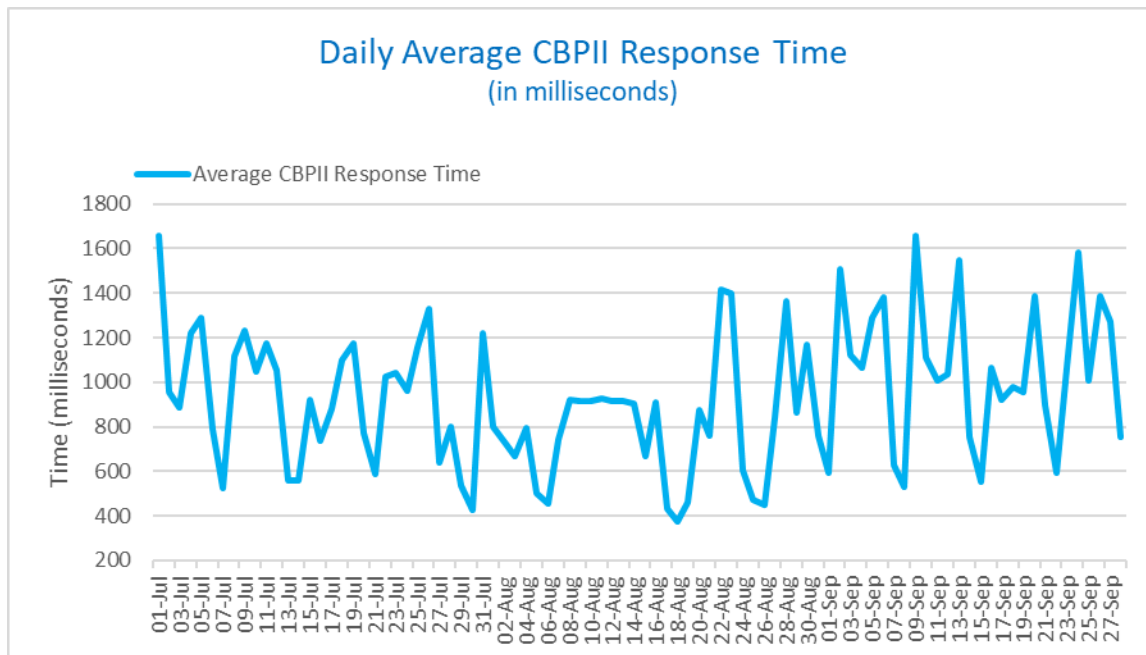
August 2024	
Date	01-Aug
Average Time (ms)	1803
Date	02-Aug
Average Time (ms)	1608
Date	03-Aug
Average Time (ms)	1945
Date	04-Aug
Average Time (ms)	2216
Date	05-Aug
Average Time (ms)	1626
Date	06-Aug
Average Time (ms)	1741
Date	07-Aug
Average Time (ms)	2112
Date	08-Aug
Average Time (ms)	2326
Date	09-Aug
Average Time (ms)	1310
Date	10-Aug
Average Time (ms)	1308
Date	11-Aug
Average Time (ms)	1350
Date	12-Aug
Average Time (ms)	1314
Date	13-Aug
Average Time (ms)	1315
Date	14-Aug
Average Time (ms)	1134
Date	15-Aug
Average Time (ms)	1207
Date	16-Aug
Average Time (ms)	1305
Date	17-Aug
Average Time (ms)	1010
Date	18-Aug
Average Time (ms)	906
Date	19-Aug
Average Time (ms)	1060
Date	20-Aug
Average Time (ms)	1075
Date	21-Aug
Average Time (ms)	2054
Date	22-Aug
Average Time (ms)	2590
Date	23-Aug
Average Time (ms)	3325
Date	24-Aug
Average Time (ms)	2173
Date	25-Aug
Average Time (ms)	1999
Date	26-Aug
Average Time (ms)	2066
Date	27-Aug
Average Time (ms)	2567
Date	28-Aug
Average Time (ms)	3110
Date	29-Aug
Average Time (ms)	2688
Date	30-Aug
Average Time (ms)	3128
Date	31-Aug
Average Time (ms)	2464

September 2024	
Date	01-Sep
Average Time (ms)	2364
Date	02-Sep
Average Time (ms)	3115
Date	03-Sep
Average Time (ms)	2789
Date	04-Sep
Average Time (ms)	2709
Date	05-Sep
Average Time (ms)	2736
Date	06-Sep
Average Time (ms)	3097
Date	07-Sep
Average Time (ms)	2366
Date	08-Sep
Average Time (ms)	2146
Date	09-Sep
Average Time (ms)	2991
Date	10-Sep
Average Time (ms)	2834
Date	11-Sep
Average Time (ms)	2577
Date	12-Sep
Average Time (ms)	2590
Date	13-Sep
Average Time (ms)	3122
Date	14-Sep
Average Time (ms)	2434
Date	15-Sep
Average Time (ms)	1973
Date	16-Sep
Average Time (ms)	2516
Date	17-Sep
Average Time (ms)	2276
Date	18-Sep
Average Time (ms)	2428
Date	19-Sep
Average Time (ms)	2477
Date	20-Sep
Average Time (ms)	2500
Date	21-Sep
Average Time (ms)	1700
Date	22-Sep
Average Time (ms)	1626
Date	23-Sep
Average Time (ms)	2332
Date	24-Sep
Average Time (ms)	2628
Date	25-Sep
Average Time (ms)	2674
Date	26-Sep
Average Time (ms)	2846
Date	27-Sep
Average Time (ms)	3107
Date	28-Sep
Average Time (ms)	2513
Date	29-Sep
Average Time (ms)	2376
Date	30-Sep
Average Time (ms)	3364

Card Based Payment Instrument Issuer Performance (CBPII)

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

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 933 milliseconds per call over this period.



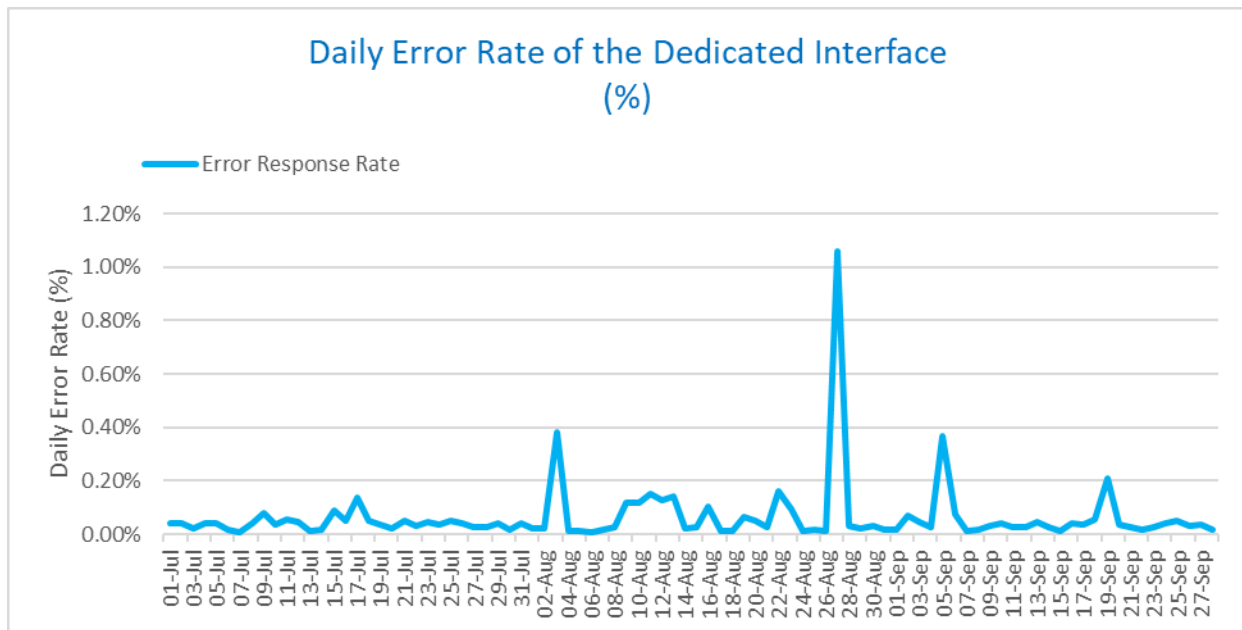
July 2024	
Date	Average Time (ms)
01-Jul	1656
02-Jul	957
03-Jul	888
04-Jul	1222
05-Jul	1291
06-Jul	789
07-Jul	526
08-Jul	1117
09-Jul	1229
10-Jul	1046
11-Jul	1172
12-Jul	1052
13-Jul	558
14-Jul	560
15-Jul	922
16-Jul	735
17-Jul	878
18-Jul	1099
19-Jul	1174
20-Jul	770
21-Jul	586
22-Jul	1025
23-Jul	1040
24-Jul	962
25-Jul	1158
26-Jul	1328
27-Jul	639
28-Jul	797
29-Jul	536
30-Jul	424
31-Jul	1222

August 2024	
Date	Average Time (ms)
01-Aug	800
02-Aug	730
03-Aug	670
04-Aug	795
05-Aug	498
06-Aug	457
07-Aug	743
08-Aug	923
09-Aug	915
10-Aug	913
11-Aug	924
12-Aug	915
13-Aug	916
14-Aug	904
15-Aug	665
16-Aug	912
17-Aug	435
18-Aug	375
19-Aug	458
20-Aug	875
21-Aug	760
22-Aug	1415
23-Aug	1401
24-Aug	604
25-Aug	474
26-Aug	451
27-Aug	839
28-Aug	1366
29-Aug	863
30-Aug	1169
31-Aug	758

September 2024	
Date	Average Time (ms)
01-Sep	594
02-Sep	1508
03-Sep	1120
04-Sep	1062
05-Sep	1286
06-Sep	1383
07-Sep	625
08-Sep	529
09-Sep	1660
10-Sep	1110
11-Sep	1007
12-Sep	1035
13-Sep	1551
14-Sep	756
15-Sep	551
16-Sep	1063
17-Sep	924
18-Sep	977
19-Sep	955
20-Sep	1385
21-Sep	901
22-Sep	593
23-Sep	1065
24-Sep	1581
25-Sep	1006
26-Sep	1384
27-Sep	1270
28-Sep	756
29-Sep	695
30-Sep	1251

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.



July 2024	
Date	Daily error Rate (%)
01-Jul	0.04%
02-Jul	0.04%
03-Jul	0.02%
04-Jul	0.04%
05-Jul	0.04%
06-Jul	0.02%
07-Jul	0.01%
08-Jul	0.04%
09-Jul	0.08%
10-Jul	0.04%
11-Jul	0.06%
12-Jul	0.05%
13-Jul	0.01%
14-Jul	0.02%
15-Jul	0.09%
16-Jul	0.05%
17-Jul	0.14%
18-Jul	0.05%
19-Jul	0.04%
20-Jul	0.02%
21-Jul	0.05%
22-Jul	0.03%
23-Jul	0.04%
24-Jul	0.04%
25-Jul	0.05%
26-Jul	0.04%
27-Jul	0.03%
28-Jul	0.03%
29-Jul	0.04%
30-Jul	0.02%
31-Jul	0.04%

August 2024	
Date	Daily error Rate (%)
01-Aug	0.02%
02-Aug	0.02%
03-Aug	0.38%
04-Aug	0.01%
05-Aug	0.01%
06-Aug	0.01%
07-Aug	0.02%
08-Aug	0.03%
09-Aug	0.12%
10-Aug	0.12%
11-Aug	0.15%
12-Aug	0.13%
13-Aug	0.14%
14-Aug	0.02%
15-Aug	0.03%
16-Aug	0.10%
17-Aug	0.01%
18-Aug	0.01%
19-Aug	0.07%
20-Aug	0.05%
21-Aug	0.03%
22-Aug	0.16%
23-Aug	0.10%
24-Aug	0.01%
25-Aug	0.02%
26-Aug	0.01%
27-Aug	1.06%
28-Aug	0.03%
29-Aug	0.02%
30-Aug	0.03%
31-Aug	0.02%

September 2024	
Date	Daily error Rate (%)
01-Sep	0.02%
02-Sep	0.07%
03-Sep	0.05%
04-Sep	0.03%
05-Sep	0.37%
06-Sep	0.07%
07-Sep	0.01%
08-Sep	0.02%
09-Sep	0.03%
10-Sep	0.04%
11-Sep	0.03%
12-Sep	0.03%
13-Sep	0.05%
14-Sep	0.03%
15-Sep	0.01%
16-Sep	0.04%
17-Sep	0.03%
18-Sep	0.06%
19-Sep	0.21%
20-Sep	0.04%
21-Sep	0.03%
22-Sep	0.02%
23-Sep	0.03%
24-Sep	0.04%
25-Sep	0.05%
26-Sep	0.03%
27-Sep	0.04%
28-Sep	0.02%
29-Sep	0.02%
30-Sep	0.05%