

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 October to 31 December 2023

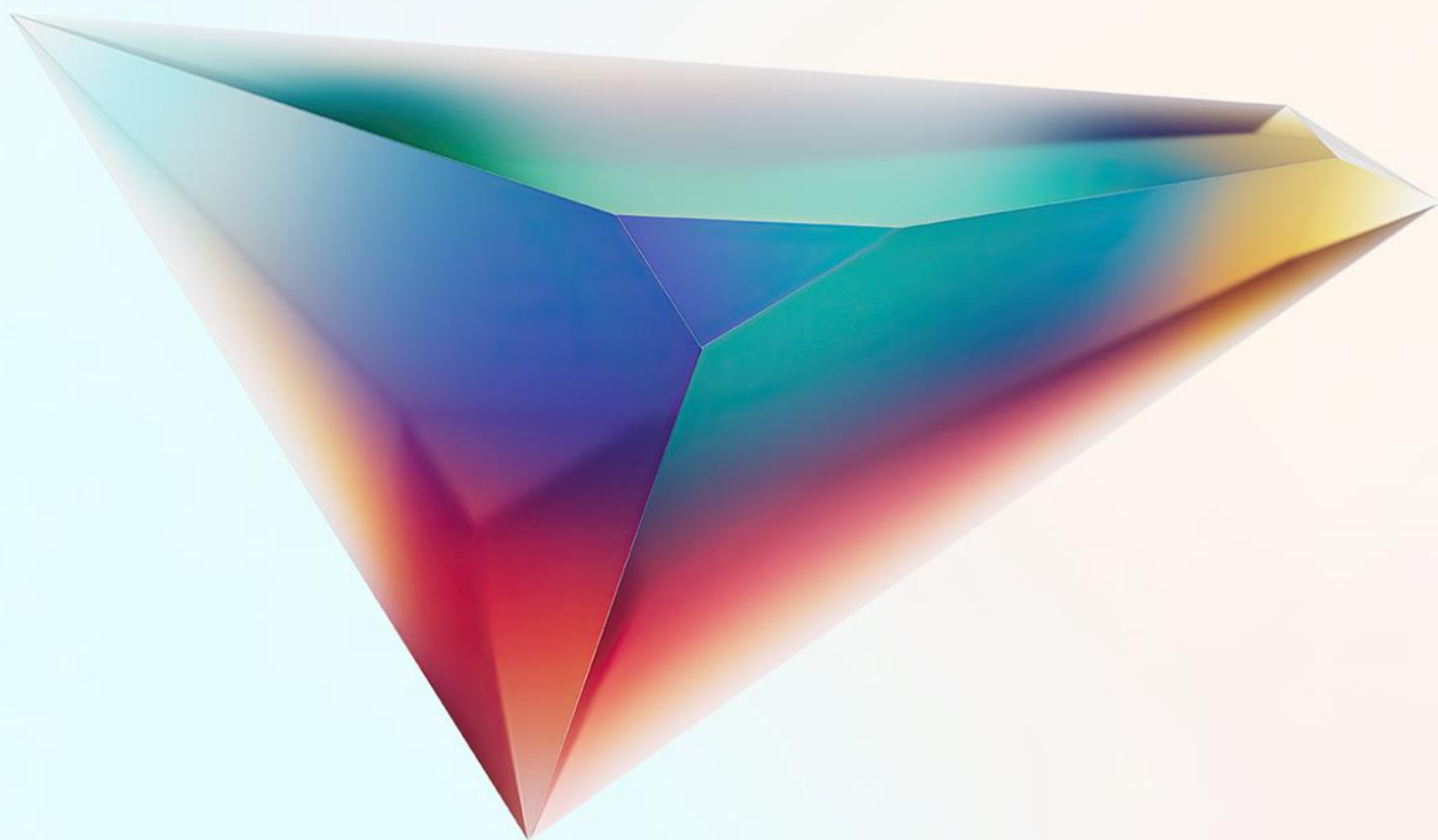


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What's the purpose of this report?

The purpose of this report is to show how our Open Banking channel is performing and, where applicable, compare performance to our direct digital channels – Internet Banking and the Banking app – which, for the purposes of this report, we refer to collectively as our customer channels.

It highlights:

- the percentage of time each of our digital channels is available or 'up'
- the time it takes our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks
- the percentage of requests to our Open Banking APIs which fail due to an error with our systems

Open Banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found on the [Open Banking page](#) of our website.

We publish this report each quarter and the next report covering October 2023 to December 2023 will be published in January 2024.

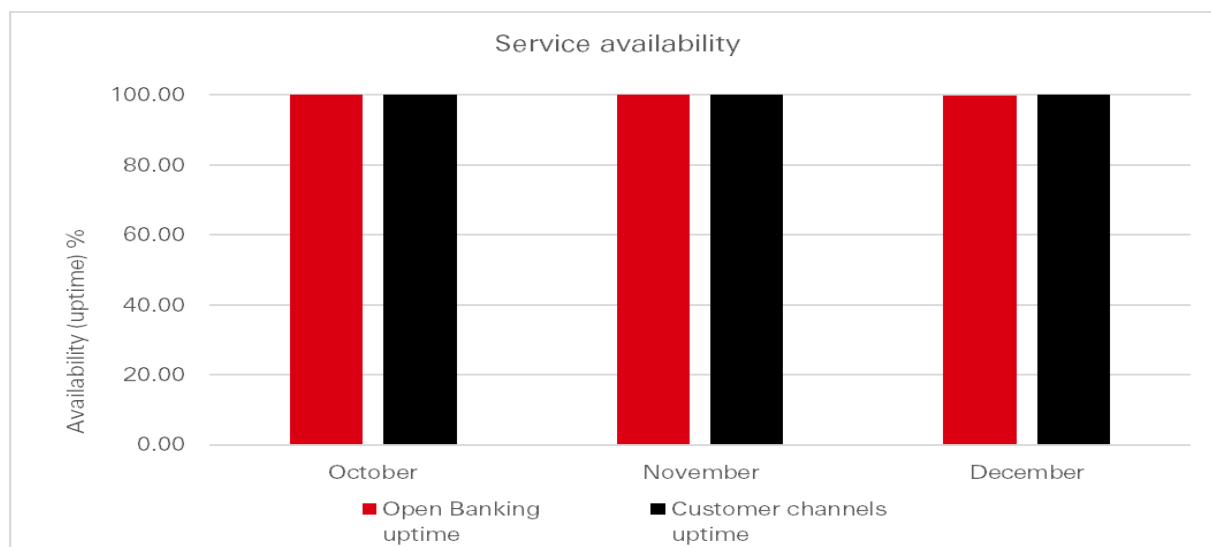
Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our Open Banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Our customer channels are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open Banking uptime %	Customer channels uptime %
October	100.00	100.00
November	100.00	100.00
December	99.93	100.00

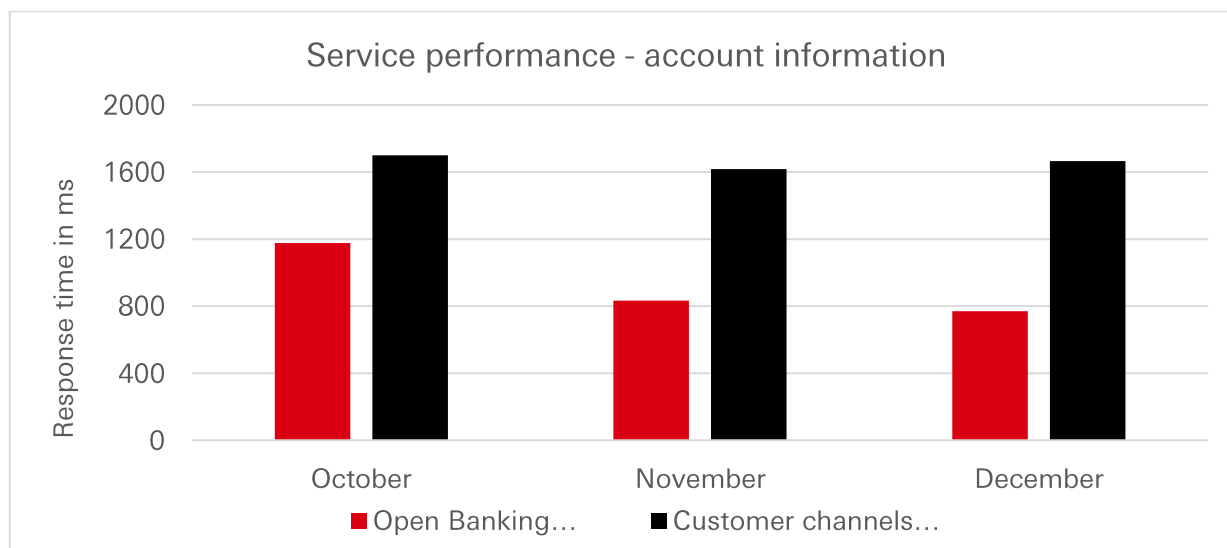
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance, transaction history, payees and details of scheduled payments, standing orders and Direct Debits.

To allow a meaningful comparison with the Open Banking channel, our customer channels performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer.



Month	Open Banking performance ms	Customer channels performance ms
October	1178	1700
November	833	1618
December	770	1666

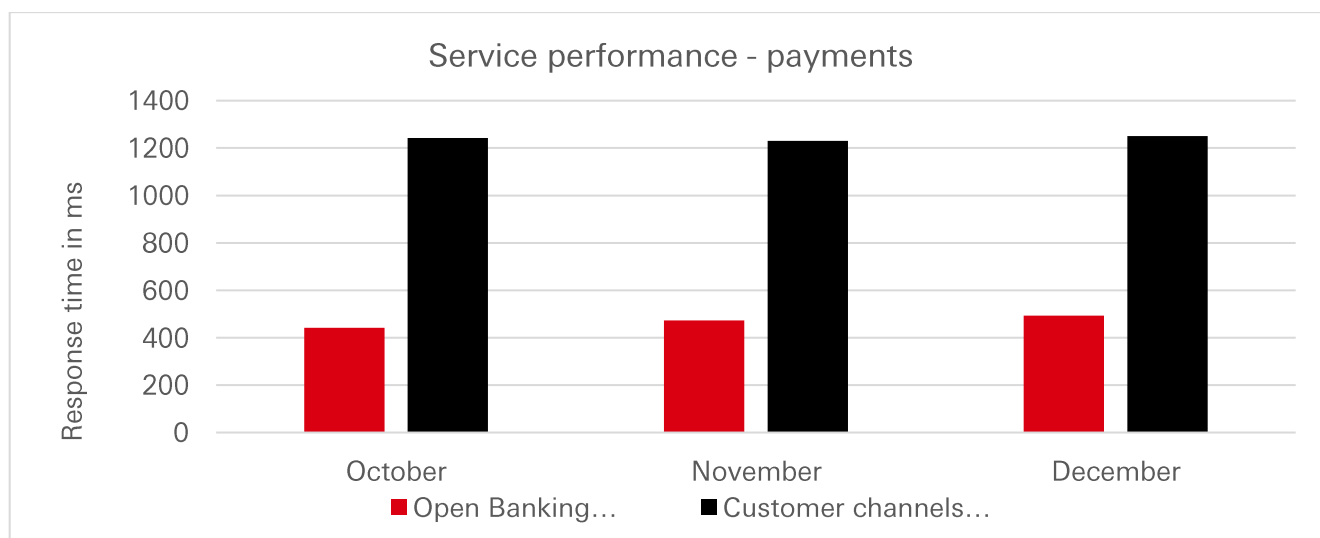
Service performance – payments

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to process requests to initiate payments over the last three months.

Payments can include single immediate payments or future dated payments.

To allow a meaningful comparison with the Open Banking channel, our customer channels performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. payment confirmation) to the customer.

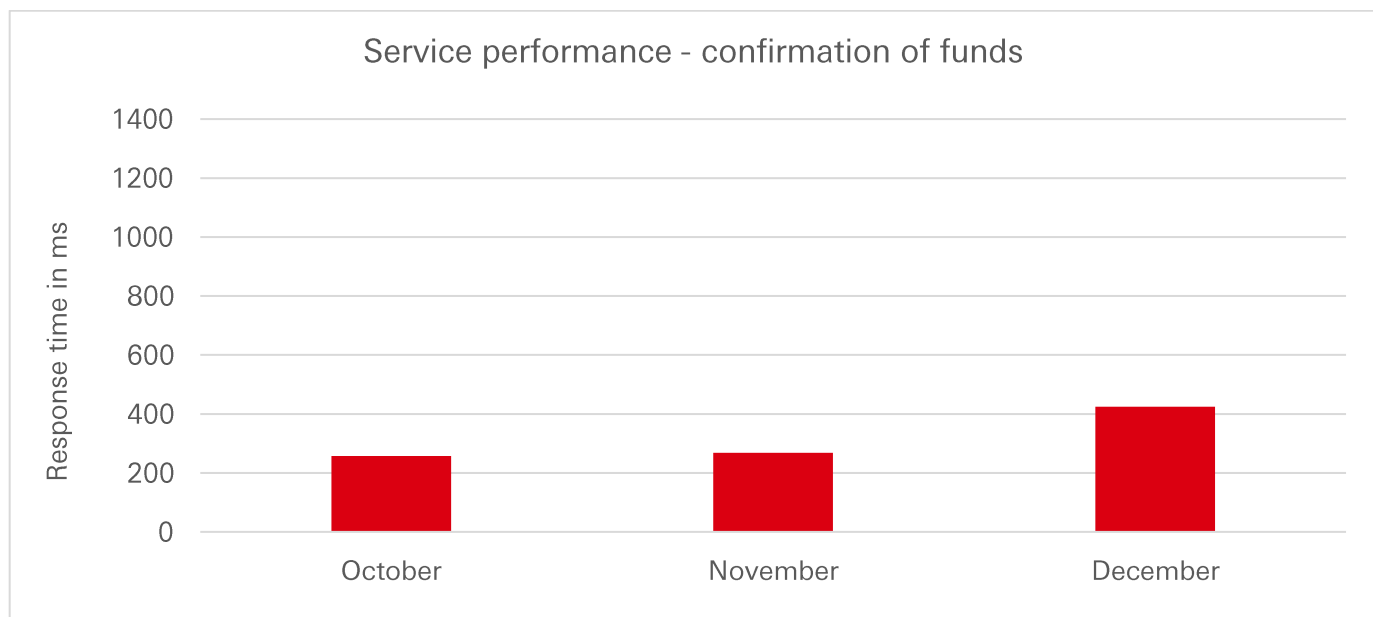


Month	Open Banking performance	Customer channels performance
October	442	1242
November	473	1230
December	494	1250

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds by our Open Banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

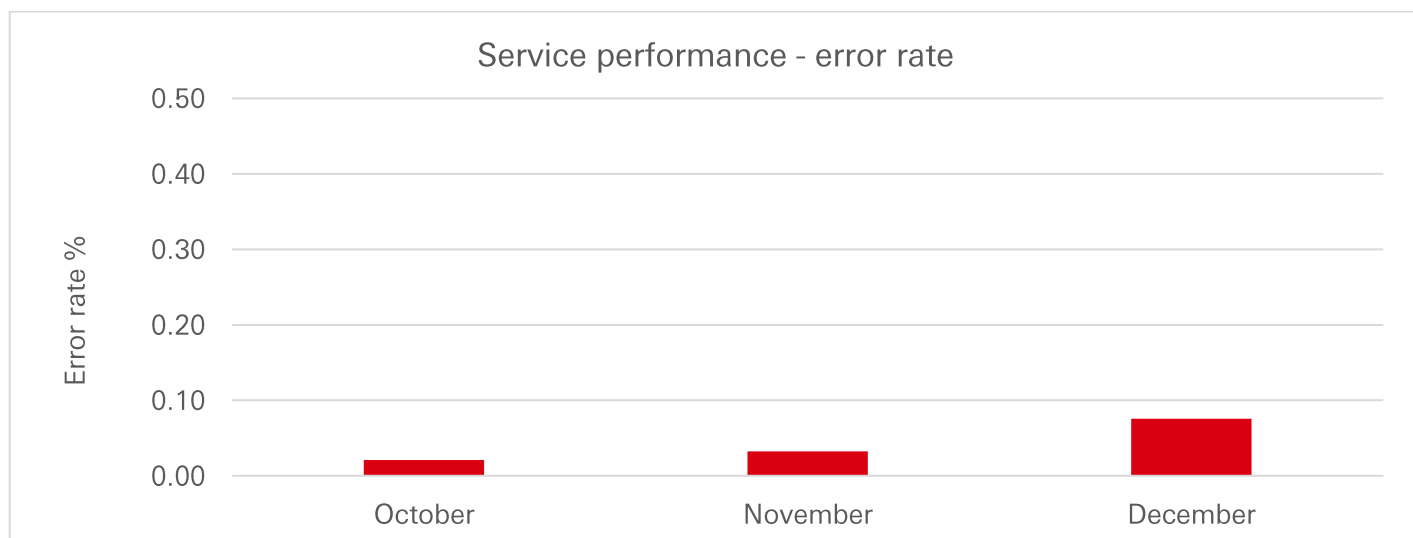
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
October	257
November	268
December	425

Service performance - error rate

The chart and figures below show the daily average performance of our Open Banking channel over the last three months in terms of the percentage of all requests from TPPs which failed due to errors attributable to our systems.



Month	Open Banking error rate
October	0.02
November	0.03
December	0.08

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer Channels	Downtime % Customer Channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer Channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer Channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Oct-23	100.00	0.00	100.00	0.00	756	1884	246	1250	257	0.01
2-Oct-23	100.00	0.00	100.00	0.00	780	1469	555	1140	252	0.01
3-Oct-23	100.00	0.00	100.00	0.00	801	1586	586	1140	240	0.01
4-Oct-23	100.00	0.00	100.00	0.00	785	1672	549	1143	266	0.01
5-Oct-23	100.00	0.00	100.00	0.00	798	1529	678	1149	244	0.02
6-Oct-23	100.00	0.00	100.00	0.00	754	1529	596	1158	262	0.01
7-Oct-23	100.00	0.00	100.00	0.00	693	1663	616	1469	262	0.01
8-Oct-23	100.00	0.00	100.00	0.00	733	2040	542	1580	241	0.01
9-Oct-23	100.00	0.00	100.00	0.00	795	1875	593	1233	248	0.02
10-Oct-23	100.00	0.00	100.00	0.00	788	1718	635	1234	244	0.01
11-Oct-23	100.00	0.00	100.00	0.00	789	1675	584	1218	238	0.03
12-Oct-23	100.00	0.00	100.00	0.00	825	1647	635	1216	260	0.04
13-Oct-23	100.00	0.00	100.00	0.00	817	1607	581	1213	260	0.02
14-Oct-23	100.00	0.00	100.00	0.00	745	1280	404	1258	245	0.02
15-Oct-23	100.00	0.00	100.00	0.00	980	1645	67	1275	278	0.01
16-Oct-23	100.00	0.00	100.00	0.00	1567	2738	224	1328	317	0.09
17-Oct-23	100.00	0.00	100.00	0.00	1010	1690	421	1232	235	0.01
18-Oct-23	100.00	0.00	100.00	0.00	1091	1636	387	1211	295	0.02
19-Oct-23	100.00	0.00	100.00	0.00	1032	1615	364	1221	271	0.00
20-Oct-23	100.00	0.00	100.00	0.00	991	1573	437	1210	257	0.01
21-Oct-23	100.00	0.00	100.00	0.00	1167	1251	262	1250	257	0.01
22-Oct-23	100.00	0.00	100.00	0.00	1813	1614	267	1267	232	0.07
23-Oct-23	100.00	0.00	100.00	0.00	1760	1737	414	1221	243	0.03
24-Oct-23	100.00	0.00	100.00	0.00	1744	1868	476	1226	273	0.01
25-Oct-23	100.00	0.00	100.00	0.00	1682	1741	398	1226	246	0.02
26-Oct-23	100.00	0.00	100.00	0.00	1721	1814	394	1219	252	0.01
27-Oct-23	100.00	0.00	100.00	0.00	1904	1764	404	1210	303	0.04
28-Oct-23	100.00	0.00	100.00	0.00	1575	1504	273	1279	277	0.01
29-Oct-23	100.00	0.00	100.00	0.00	1673	1895	282	1325	244	0.03
30-Oct-23	100.00	0.00	100.00	0.00	2044	1760	363	1218	237	0.03
31-Oct-23	100.00	0.00	100.00	0.00	1895	1686	477	1183	240	0.02

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer Channels	Downtime % Customer Channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer Channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer Channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Nov-23	100.00	0.00	100.00	0.00	801	1718	365	1199	236	0.25
2-Nov-23	100.00	0.00	100.00	0.00	831	1631	454	1219	251	0.03
3-Nov-23	100.00	0.00	100.00	0.00	1557	1589	498	1195	244	0.03
4-Nov-23	100.00	0.00	100.00	0.00	766	1212	542	1272	283	0.01
5-Nov-23	100.00	0.00	100.00	0.00	806	1663	535	1278	266	0.04
6-Nov-23	100.00	0.00	100.00	0.00	790	1568	497	1206	249	0.01
7-Nov-23	100.00	0.00	100.00	0.00	793	1612	426	1232	269	0.03
8-Nov-23	100.00	0.00	100.00	0.00	844	1604	461	1216	304	0.01
9-Nov-23	100.00	0.00	100.00	0.00	787	1626	491	1213	239	0.01
10-Nov-23	100.00	0.00	100.00	0.00	817	1564	351	1217	237	0.00
11-Nov-23	100.00	0.00	100.00	0.00	764	1266	713	1251	0	0.01
12-Nov-23	100.00	0.00	100.00	0.00	812	1667	744	1251	0	0.00
13-Nov-23	100.00	0.00	100.00	0.00	816	1689	531	1225	240	0.01
14-Nov-23	100.00	0.00	100.00	0.00	806	1660	469	1216	252	0.01
15-Nov-23	100.00	0.00	100.00	0.00	831	1631	499	1219	259	0.01
16-Nov-23	100.00	0.00	100.00	0.00	896	2293	438	1225	240	0.03
17-Nov-23	100.00	0.00	100.00	0.00	835	1581	478	1198	285	0.03
18-Nov-23	100.00	0.00	100.00	0.00	746	1264	359	1242	277	0.00
19-Nov-23	100.00	0.00	100.00	0.00	888	1708	364	1308	253	0.31
20-Nov-23	100.00	0.00	100.00	0.00	802	1631	524	1249	268	0.01
21-Nov-23	100.00	0.00	100.00	0.00	856	1589	429	1224	261	0.03
22-Nov-23	100.00	0.00	100.00	0.00	801	1604	418	1218	265	0.01
23-Nov-23	100.00	0.00	100.00	0.00	791	1594	477	1231	249	0.01
24-Nov-23	100.00	0.00	100.00	0.00	773	1665	394	1215	238	0.00
25-Nov-23	100.00	0.00	100.00	0.00	751	1350	329	1242	256	0.00
26-Nov-23	100.00	0.00	100.00	0.00	766	1847	319	1296	260	0.00
27-Nov-23	100.00	0.00	100.00	0.00	793	1695	485	1228	229	0.00
28-Nov-23	100.00	0.00	100.00	0.00	838	1658	535	1219	273	0.06
29-Nov-23	100.00	0.00	100.00	0.00	793	1692	565	1209	377	0.01
30-Nov-23	100.00	0.00	100.00	0.00	825	1679	509	1184	440	0.01

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer Channels	Downtime % Customer Channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer Channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer Channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Dec-23	100.00	0.00	100.00	0.00	793	1816	505	1189	439	0.07
2-Dec-23	100.00	0.00	100.00	0.00	729	1384	333	1271	385	0.01
3-Dec-23	100.00	0.00	100.00	0.00	778	1960	335	1304	422	0.01
4-Dec-23	100.00	0.00	100.00	0.00	831	1706	492	1221	433	0.01
5-Dec-23	100.00	0.00	100.00	0.00	817	1729	490	1212	426	0.03
6-Dec-23	100.00	0.00	100.00	0.00	793	1696	494	1209	444	0.01
7-Dec-23	100.00	0.00	100.00	0.00	801	1668	399	1218	435	0.00
8-Dec-23	100.00	0.00	100.00	0.00	776	1605	470	1209	415	0.00
9-Dec-23	97.93	2.07	100.00	0.00	725	1252	411	1305	409	0.56
10-Dec-23	100.00	0.00	100.00	0.00	778	1692	408	1333	410	0.11
11-Dec-23	100.00	0.00	100.00	0.00	820	1651	496	1247	446	0.06
12-Dec-23	100.00	0.00	100.00	0.00	790	1594	548	1223	421	0.06
13-Dec-23	100.00	0.00	100.00	0.00	784	1578	501	1212	457	0.06
14-Dec-23	100.00	0.00	100.00	0.00	811	1616	542	1210	467	0.10
15-Dec-23	100.00	0.00	100.00	0.00	783	1611	553	1206	409	0.10
16-Dec-23	100.00	0.00	100.00	0.00	741	1275	489	1243	401	0.06
17-Dec-23	100.00	0.00	100.00	0.00	724	1736	488	1284	388	0.07
18-Dec-23	100.00	0.00	100.00	0.00	790	1571	538	1209	410	0.09
19-Dec-23	100.00	0.00	100.00	0.00	808	1582	518	1199	429	0.06
20-Dec-23	100.00	0.00	100.00	0.00	793	1597	497	1206	462	0.08
21-Dec-23	100.00	0.00	100.00	0.00	823	1588	539	1217	424	0.07
22-Dec-23	100.00	0.00	100.00	0.00	793	1592	527	1216	455	0.06
23-Dec-23	100.00	0.00	100.00	0.00	713	1245	510	1258	416	0.06
24-Dec-23	100.00	0.00	100.00	0.00	723	1525	520	1298	423	0.07
25-Dec-23	100.00	0.00	100.00	0.00	699	1694	511	1545	395	0.06
26-Dec-23	100.00	0.00	100.00	0.00	726	1523	535	1345	388	0.12
27-Dec-23	100.00	0.00	100.00	0.00	752	1733	539	1260	443	0.08
28-Dec-23	100.00	0.00	100.00	0.00	765	1641	516	1239	453	0.06
29-Dec-23	100.00	0.00	100.00	0.00	757	1672	553	1212	429	0.06
30-Dec-23	100.00	0.00	100.00	0.00	706	1675	515	1222	430	0.09
31-Dec-23	100.00	0.00	100.00	0.00	760	3446	527	1238	409	0.06

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