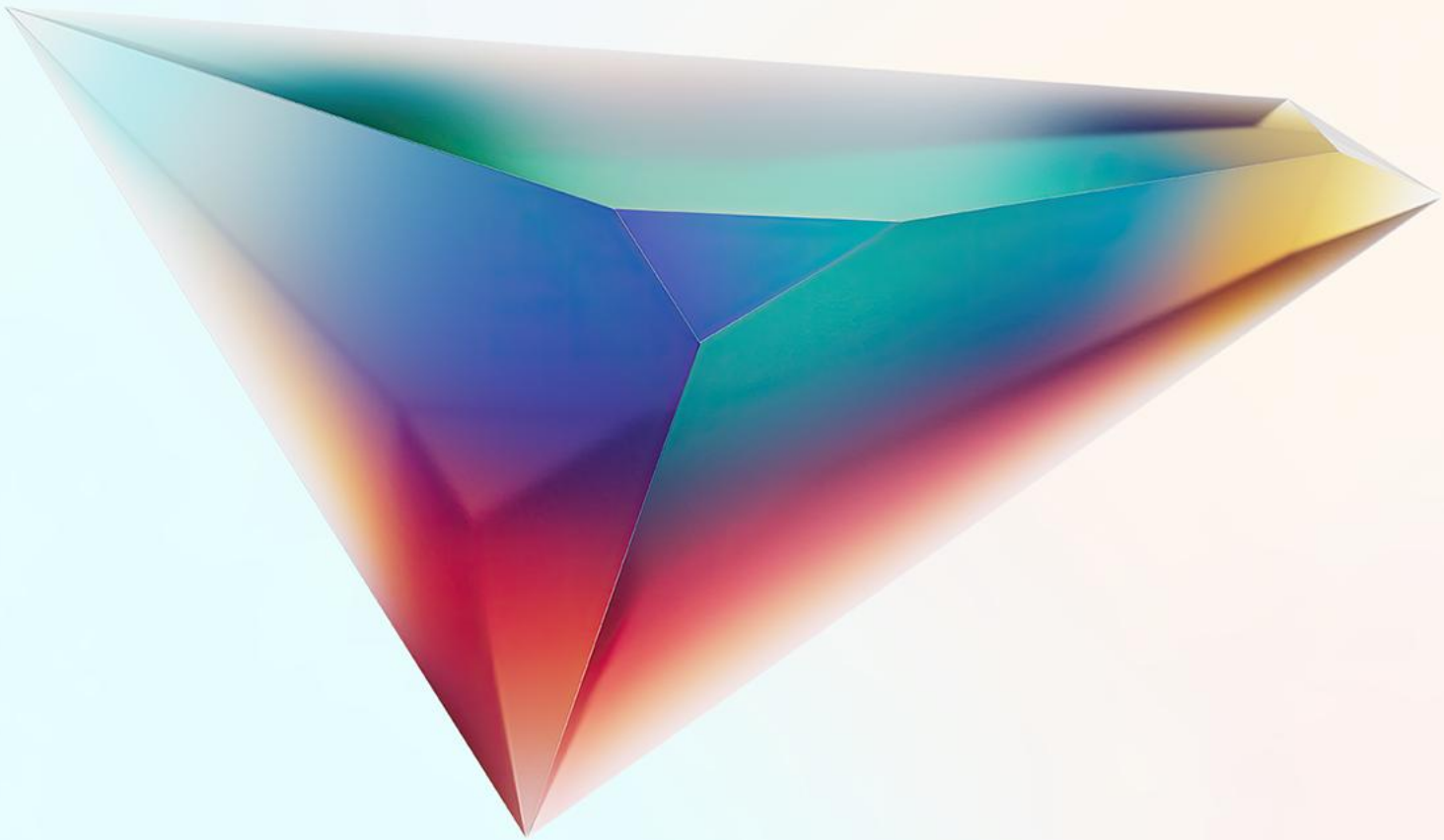
Open Banking performance and availability quarterly report

Corporate Cards

1 July to 30 September 2026



HSBC Innovation Banking

PUBLIC

Table of contents

What's the purpose of this report?	3
Service availability	4
Service performance - account information	5
Service performance - confirmation of funds	6
Service performance - error rate	7
Daily performance and availability data	8

What's the purpose of this report?

The purpose of this report is to show how our Open Banking channel for our Corporate Cards service is performing and, where applicable, compare performance to our direct digital channel – 'MiVision' – which, for the purposes of this report, we refer to as our customer channel.

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 or to process confirmation of funds checks
- the percentage of requests to our Open Banking APIs (Application Programming Interfaces) 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 2026 to December 2026 will be published in January 2027.

Note: the relevant Open Banking channel service became available to HSBC Innovation Banking customers on 8 June. This quarterly report notionally covers the period starting on 1 July, however full statistical reporting commenced on 22 July, so dates prior to 22 July intentionally show a nil or 0 return.

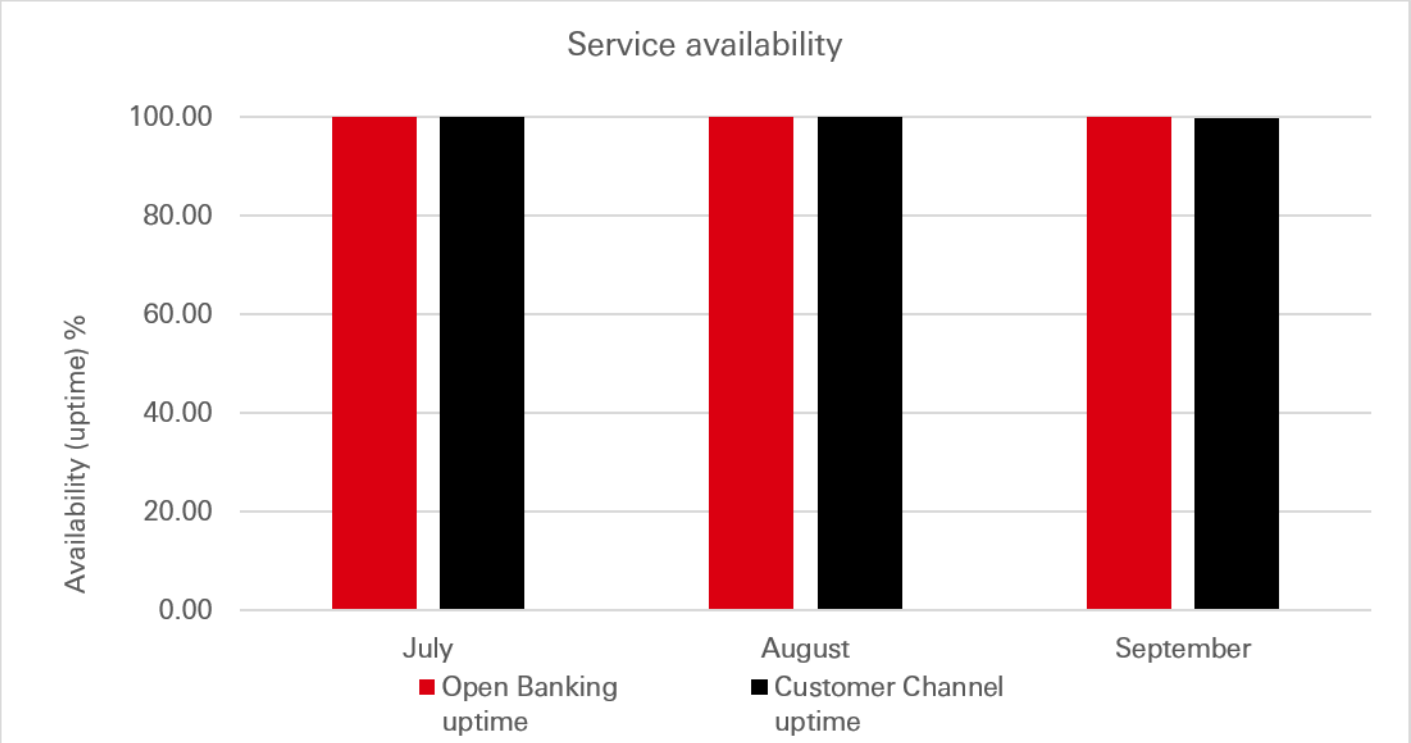
Service availability

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 channel is 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.



Month	Open Banking uptime	Customer Channel uptime
July	100.00	100.00
August	100.00	100.00
September	100.00	99.85

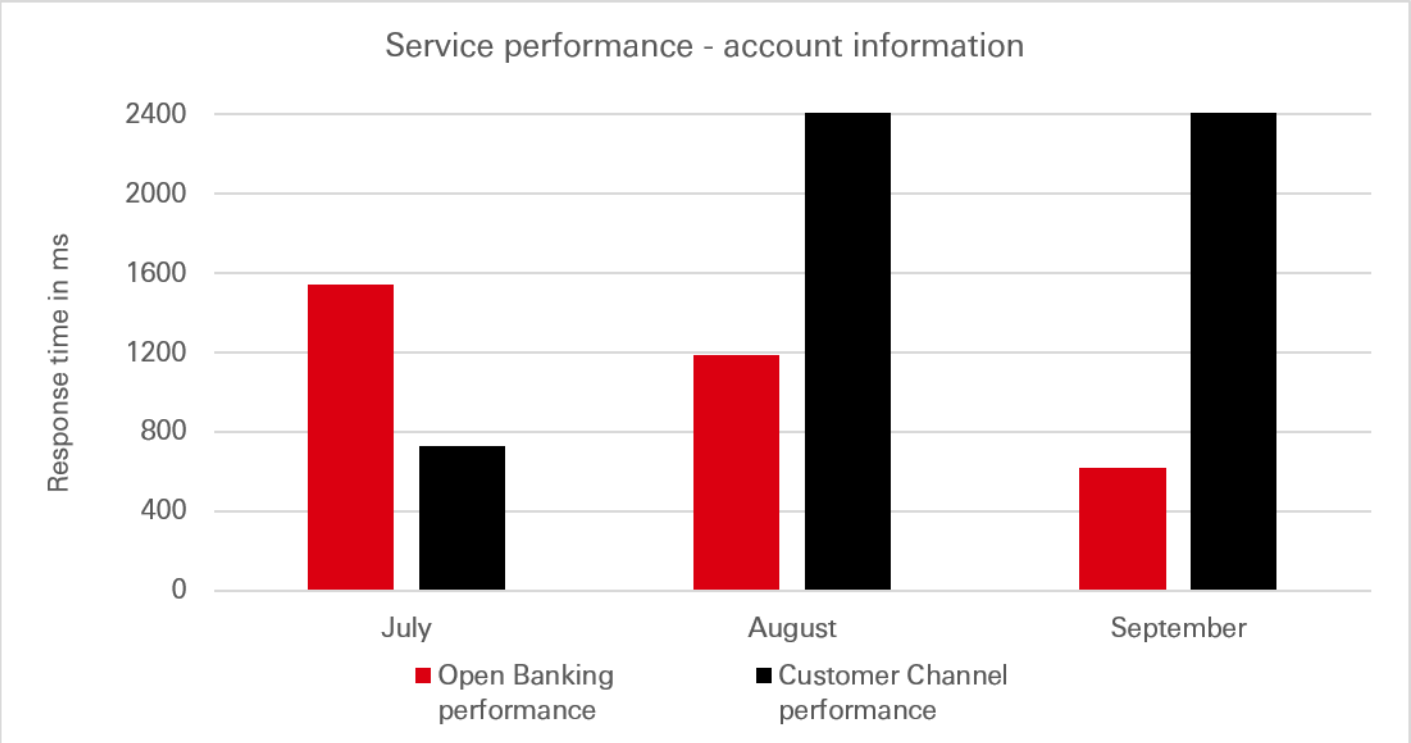
Service performance - account information

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 and transaction history.

To allow a meaningful comparison with the Open Banking channel, our customer channel 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.



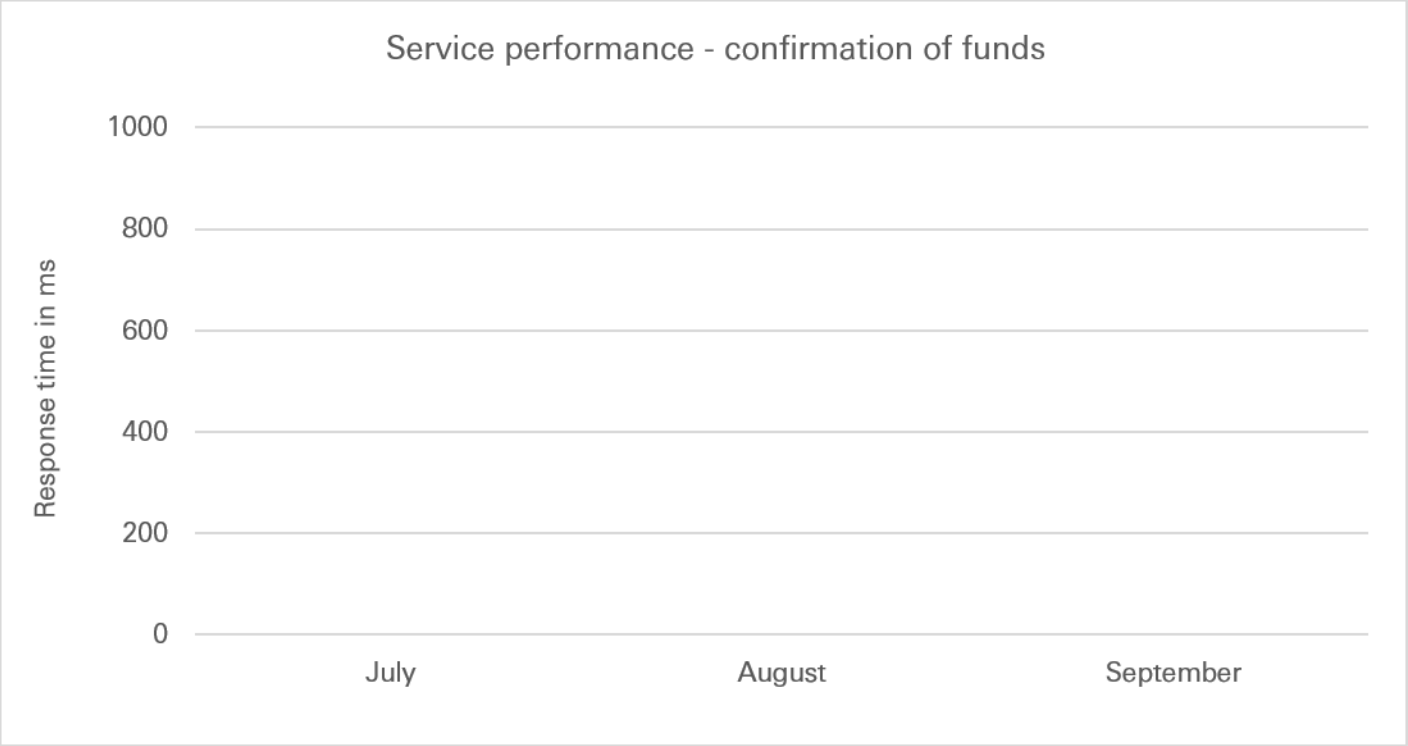
Month	Open Banking performance	Customer Channel performance
July	1537	728
August	1188	2542
September	620	2630

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds (ms) 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.

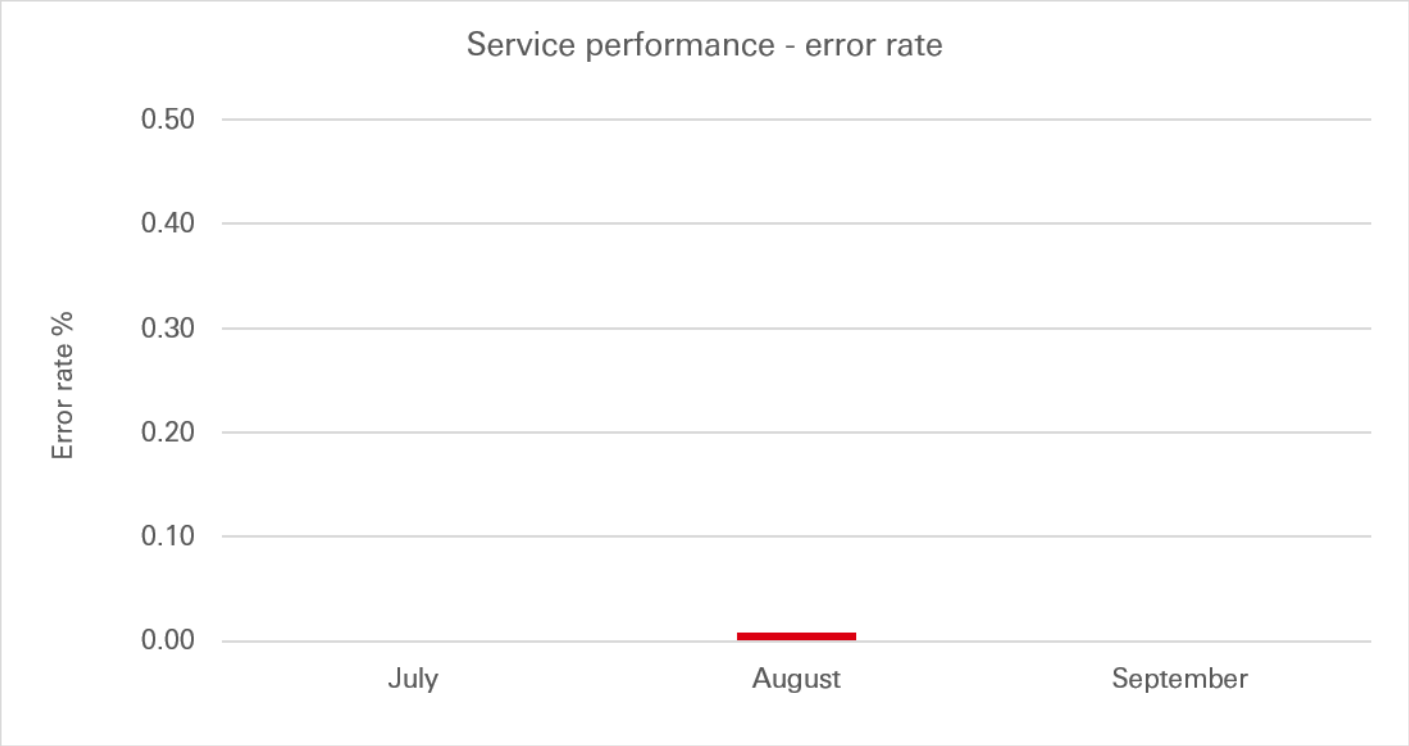
Since the customer channel core use case is for account information services, the Open Banking API for confirmation of funds is seldom used. In months when there has been no use made of the confirmation of funds API, the Open Banking performance statistic will be '0'.



Month	Open Banking performance
July	0
August	0
September	0

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
July	0.00
August	0.01
September	0.00

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	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
2-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
3-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
4-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
5-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
6-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
7-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
8-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
9-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
10-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
11-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
12-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
13-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
14-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
15-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
16-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
17-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
18-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
19-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
20-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
21-Jul-26	100.00	0.00	100.00	0.00	0	0	0	0.00
22-Jul-26	100.00	0.00	100.00	0.00	1505	2279	0	0.00
23-Jul-26	100.00	0.00	100.00	0.00	1566	2143	0	0.00

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	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
24-Jul-26	100.00	0.00	100.00	0.00	1395	2277	0	0.00
25-Jul-26	100.00	0.00	100.00	0.00	1678	2402	0	0.00
26-Jul-26	100.00	0.00	100.00	0.00	1483	2320	0	0.00
27-Jul-26	100.00	0.00	100.00	0.00	1535	2195	0	0.00
28-Jul-26	100.00	0.00	100.00	0.00	1530	2177	0	0.00
29-Jul-26	100.00	0.00	100.00	0.00	1621	2233	0	0.00
30-Jul-26	100.00	0.00	100.00	0.00	1460	2151	0	0.00
31-Jul-26	100.00	0.00	100.00	0.00	1596	2384	0	0.00
1-Aug-26	100.00	0.00	100.00	0.00	1659	2391	0	0.00
2-Aug-26	100.00	0.00	100.00	0.00	1610	2224	0	0.24
3-Aug-26	100.00	0.00	100.00	0.00	1721	2913	0	0.00
4-Aug-26	100.00	0.00	100.00	0.00	1498	2547	0	0.00
5-Aug-26	100.00	0.00	100.00	0.00	1440	2598	0	0.00
6-Aug-26	100.00	0.00	100.00	0.00	1344	2336	0	0.00
7-Aug-26	100.00	0.00	100.00	0.00	1433	2296	0	0.00
8-Aug-26	100.00	0.00	100.00	0.00	1609	2255	0	0.00
9-Aug-26	100.00	0.00	100.00	0.00	1494	2210	0	0.00
10-Aug-26	100.00	0.00	100.00	0.00	1755	2352	0	0.00
11-Aug-26	100.00	0.00	100.00	0.00	1478	2458	0	0.00
12-Aug-26	100.00	0.00	100.00	0.00	1762	2345	0	0.00
13-Aug-26	100.00	0.00	100.00	0.00	1536	2607	0	0.00
14-Aug-26	100.00	0.00	100.00	0.00	1632	2393	0	0.00
15-Aug-26	100.00	0.00	100.00	0.00	1683	2784	0	0.00
16-Aug-26	100.00	0.00	100.00	0.00	1654	2233	0	0.00

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	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
17-Aug-26	100.00	0.00	100.00	0.00	1547	2307	0	0.00
18-Aug-26	100.00	0.00	100.00	0.00	1580	3804	0	0.00
19-Aug-26	100.00	0.00	100.00	0.00	1333	2816	0	0.00
20-Aug-26	100.00	0.00	100.00	0.00	1439	2811	0	0.00
21-Aug-26	100.00	0.00	100.00	0.00	1563	2452	0	0.00
22-Aug-26	100.00	0.00	99.93	0.07	1432	2674	0	0.00
23-Aug-26	100.00	0.00	100.00	0.00	290	2424	0	0.00
24-Aug-26	100.00	0.00	100.00	0.00	279	2328	0	0.00
25-Aug-26	100.00	0.00	100.00	0.00	287	2264	0	0.00
26-Aug-26	100.00	0.00	100.00	0.00	287	2313	0	0.00
27-Aug-26	100.00	0.00	100.00	0.00	289	2789	0	0.00
28-Aug-26	100.00	0.00	100.00	0.00	296	2627	0	0.00
29-Aug-26	100.00	0.00	100.00	0.00	301	2795	0	0.00
30-Aug-26	100.00	0.00	100.00	0.00	292	2619	0	0.00
31-Aug-26	100.00	0.00	100.00	0.00	297	2833	0	0.00
1-Sep-26	100.00	0.00	100.00	0.00	298	2641	0	0.00
2-Sep-26	100.00	0.00	100.00	0.00	288	2247	0	0.00
3-Sep-26	100.00	0.00	100.00	0.00	296	3813	0	0.00
4-Sep-26	100.00	0.00	100.00	0.00	283	2229	0	0.00
5-Sep-26	100.00	0.00	100.00	0.00	290	2687	0	0.00
6-Sep-26	100.00	0.00	100.00	0.00	284	2432	0	0.00
7-Sep-26	100.00	0.00	100.00	0.00	286	2755	0	0.00
8-Sep-26	100.00	0.00	100.00	0.00	282	2447	0	0.00
9-Sep-26	100.00	0.00	100.00	0.00	290	2271	0	0.00

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	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
10-Sep-26	100.00	0.00	100.00	0.00	299	2638	0	0.00
11-Sep-26	100.00	0.00	100.00	0.00	299	2519	0	0.00
12-Sep-26	100.00	0.00	100.00	0.00	307	2525	0	0.00
13-Sep-26	100.00	0.00	100.00	0.00	304	2411	0	0.00
14-Sep-26	100.00	0.00	100.00	0.00	308	2440	0	0.00
15-Sep-26	100.00	0.00	100.00	0.00	302	2469	0	0.00
16-Sep-26	100.00	0.00	100.00	0.00	304	2511	0	0.00
17-Sep-26	100.00	0.00	100.00	0.00	300	2418	0	0.00
18-Sep-26	100.00	0.00	100.00	0.00	300	3529	0	0.00
19-Sep-26	100.00	0.00	95.48	4.52	306	2525	0	0.00
20-Sep-26	100.00	0.00	100.00	0.00	302	2369	0	0.00
21-Sep-26	100.00	0.00	100.00	0.00	338	2479	0	0.00
22-Sep-26	100.00	0.00	100.00	0.00	1095	2369	0	0.00
23-Sep-26	100.00	0.00	100.00	0.00	1143	2730	0	0.00
24-Sep-26	100.00	0.00	100.00	0.00	1452	2526	0	0.00
25-Sep-26	100.00	0.00	100.00	0.00	1441	2599	0	0.00
26-Sep-26	100.00	0.00	100.00	0.00	1412	2775	0	0.00
27-Sep-26	100.00	0.00	100.00	0.00	1469	2488	0	0.00
28-Sep-26	100.00	0.00	100.00	0.00	1440	2596	0	0.00
29-Sep-26	100.00	0.00	100.00	0.00	1503	3606	0	0.00
30-Sep-26	100.00	0.00	100.00	0.00	1373	2861	0	0.00

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