

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 January to 31 March 2024

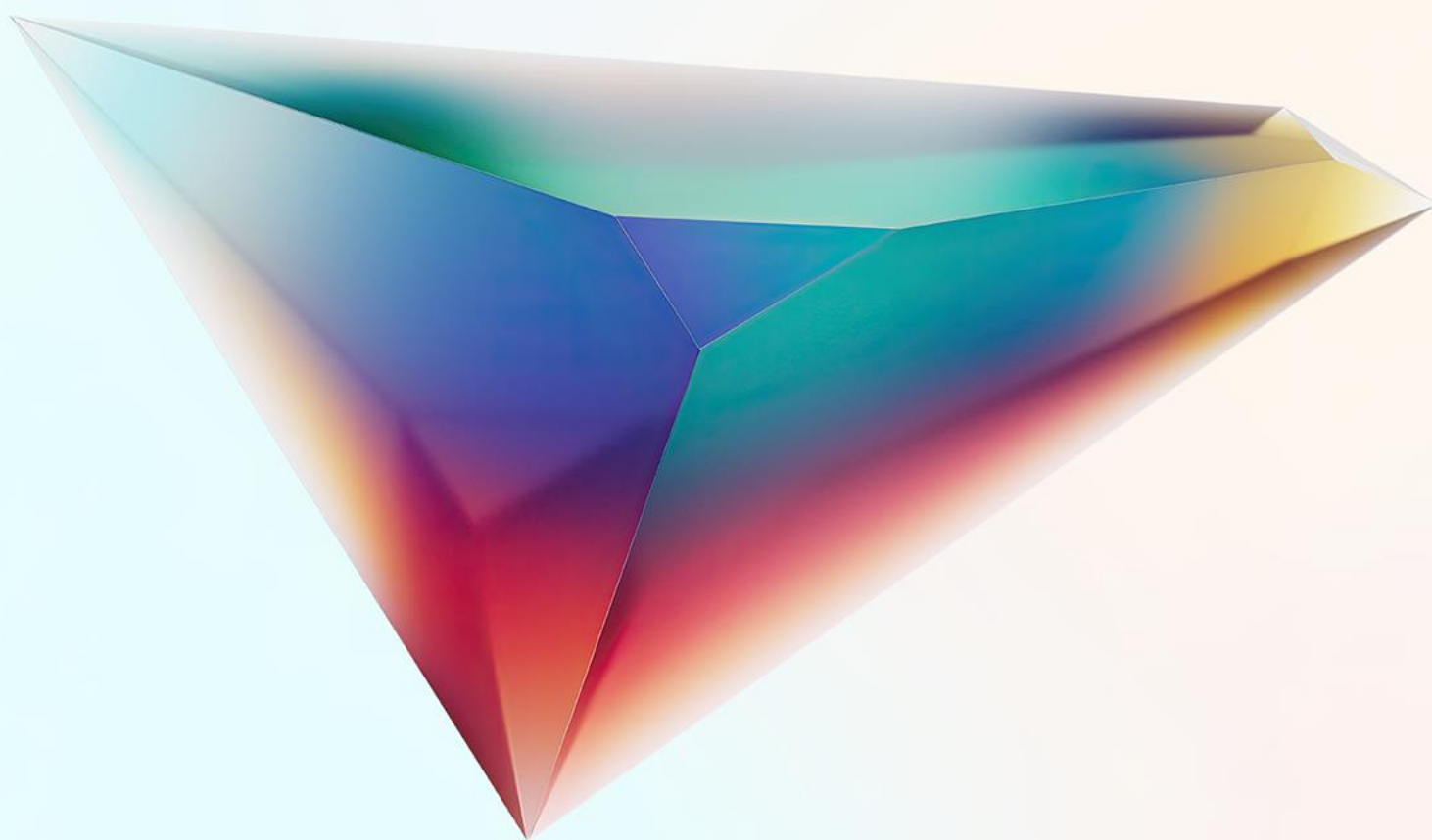


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What's the purpose of this report?

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 April 2024 to June 2024 will be published in July 2024.

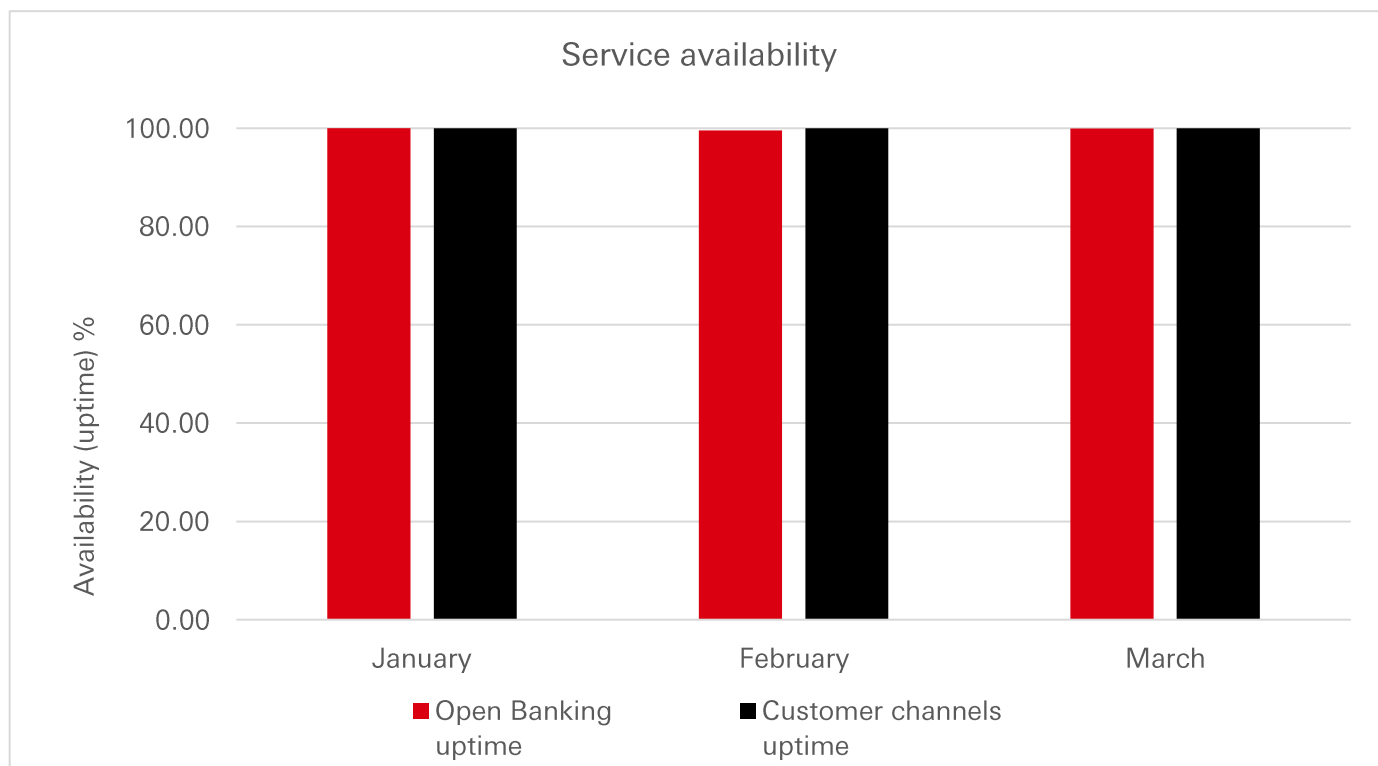
Service availability

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
January	100.00	100.00
February	99.55	100.00
March	99.96	100.00

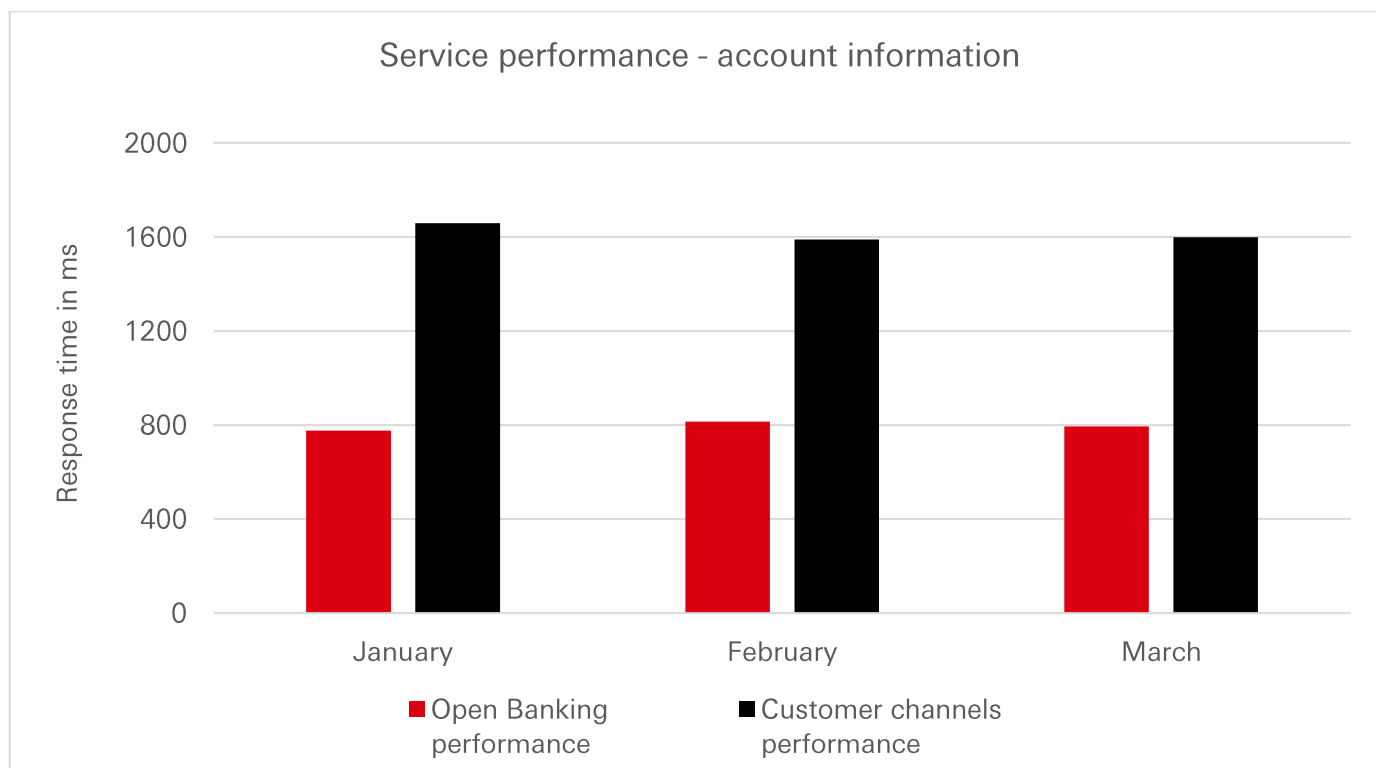
Service performance - account information

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
January	776	1658
February	814	1588
March	794	1598

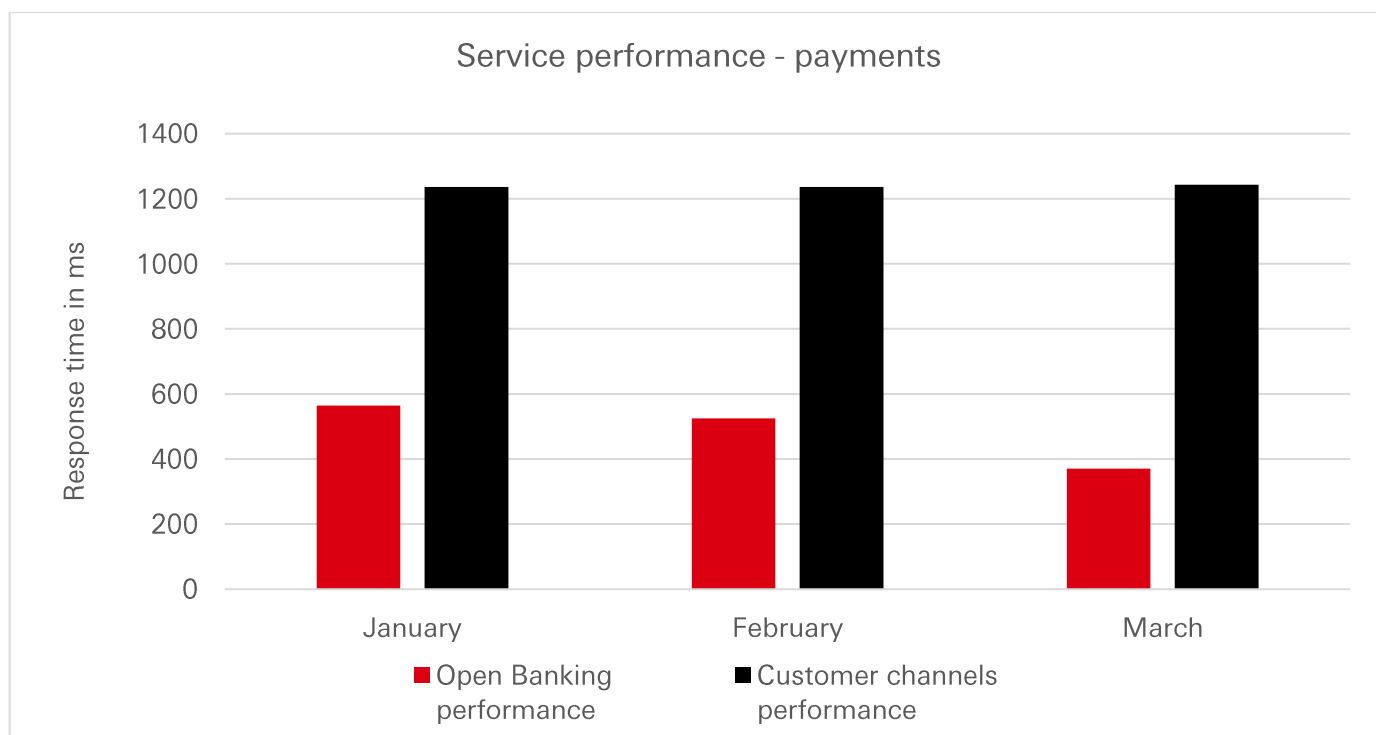
Service performance – payments

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.

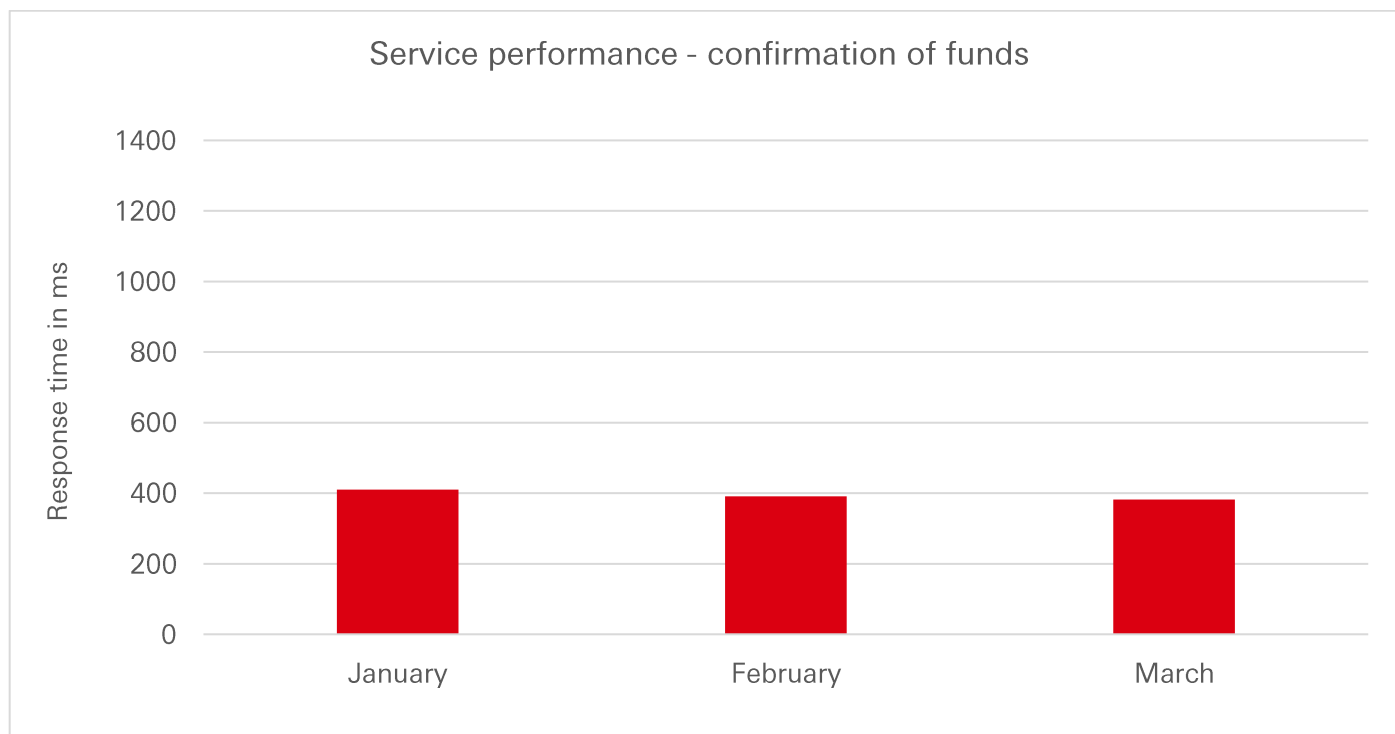


Month	Open Banking performance	Customer channels performance
January	565	1236
February	525	1236
March	371	1243

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.

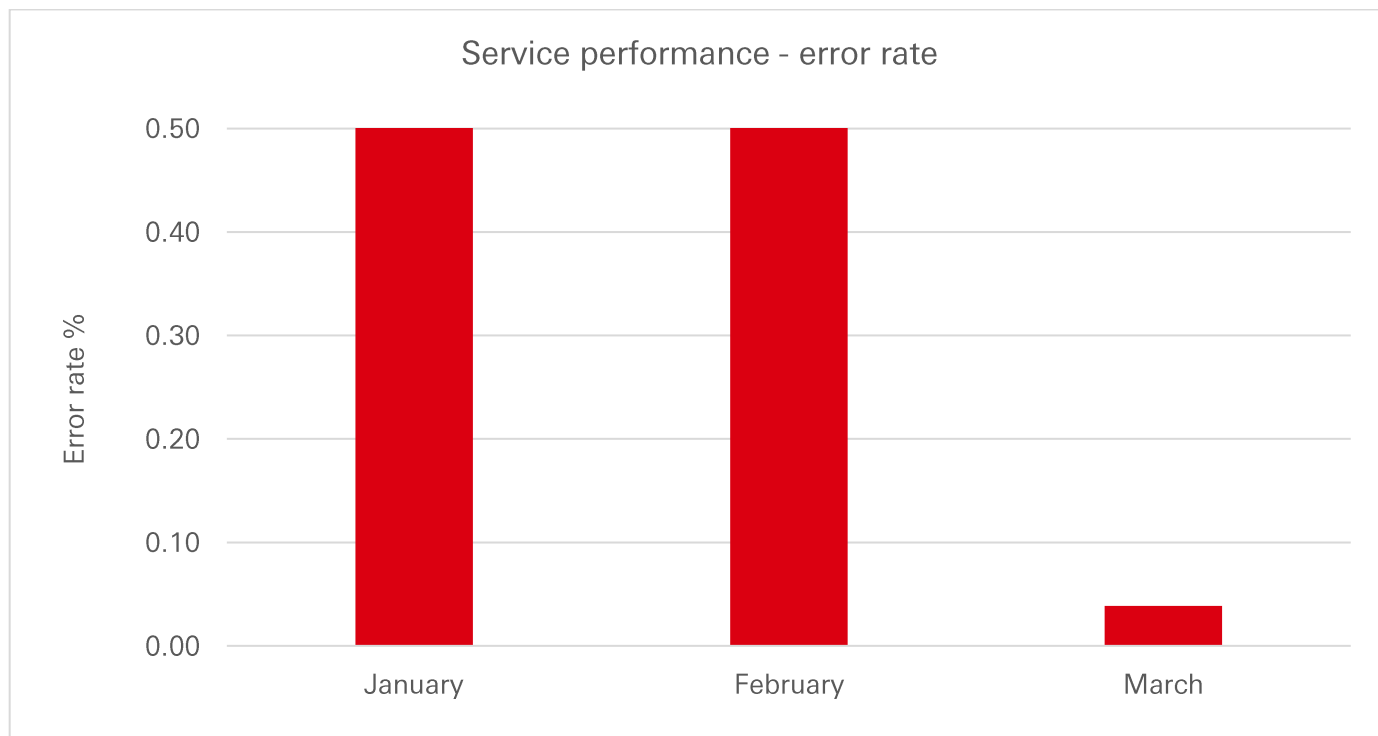
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
January	410
February	391
March	382

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
January	0.53
February	1.13
March	0.04

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-Jan-24	100.00	0.00	100.00	0.00	711	2227	480	1246	365	0.06
2-Jan-24	100.00	0.00	100.00	0.00	768	1710	537	1214	446	0.06
3-Jan-24	100.00	0.00	100.00	0.00	797	1665	562	1245	421	0.06
4-Jan-24	100.00	0.00	100.00	0.00	784	1636	565	1223	440	0.06
5-Jan-24	100.00	0.00	100.00	0.00	801	1581	544	1212	408	0.06
6-Jan-24	100.00	0.00	100.00	0.00	705	1223	496	1284	385	0.08
7-Jan-24	100.00	0.00	100.00	0.00	763	1610	501	1288	382	0.10
8-Jan-24	100.00	0.00	100.00	0.00	802	1653	557	1233	418	0.15
9-Jan-24	100.00	0.00	100.00	0.00	792	1665	556	1221	480	0.06
10-Jan-24	100.00	0.00	100.00	0.00	784	1907	622	1238	433	0.31
11-Jan-24	100.00	0.00	100.00	0.00	883	1682	643	1232	438	0.30
12-Jan-24	99.99	0.01	100.00	0.00	814	1683	586	1216	403	0.22
13-Jan-24	100.00	0.00	100.00	0.00	725	1347	559	1251	378	0.23
14-Jan-24	99.99	0.01	100.00	0.00	744	1992	567	1241	432	0.23
15-Jan-24	100.00	0.00	100.00	0.00	758	1735	578	1224	414	0.24
16-Jan-24	100.00	0.00	100.00	0.00	811	1917	609	1209	491	0.23
17-Jan-24	100.00	0.00	100.00	0.00	770	1677	574	1217	429	0.24
18-Jan-24	99.99	0.01	100.00	0.00	812	1612	563	1214	397	0.37
19-Jan-24	100.00	0.00	100.00	0.00	757	1663	590	1209	398	0.43
20-Jan-24	100.00	0.00	100.00	0.00	713	1230	552	1286	372	0.93
21-Jan-24	99.99	0.01	100.00	0.00	707	1793	560	1289	413	0.99
22-Jan-24	100.00	0.00	100.00	0.00	765	1715	583	1244	394	0.94
23-Jan-24	100.00	0.00	100.00	0.00	818	1601	580	1218	403	1.05
24-Jan-24	100.00	0.00	100.00	0.00	780	1609	584	1224	403	1.03
25-Jan-24	100.00	0.00	100.00	0.00	783	1616	598	1234	385	1.06
26-Jan-24	100.00	0.00	100.00	0.00	846	1816	572	1216	411	1.12
27-Jan-24	100.00	0.00	100.00	0.00	703	1329	502	1287	393	1.21
28-Jan-24	100.00	0.00	100.00	0.00	750	1627	530	1330	373	1.21
29-Jan-24	100.00	0.00	100.00	0.00	797	1633	576	1213	412	1.12
30-Jan-24	100.00	0.00	100.00	0.00	810	1584	575	1192	394	1.13
31-Jan-24	100.00	0.00	100.00	0.00	814	1651	605	1178	393	1.14

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
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1-Feb-24	99.99	0.01	100.00	0.00	788	1757	615	1195	412	1.11
2-Feb-24	100.00	0.00	100.00	0.00	811	1638	609	1214	418	1.14
3-Feb-24	100.00	0.00	100.00	0.00	737	1275	520	1300	394	1.23
4-Feb-24	100.00	0.00	100.00	0.00	860	2094	523	1633	393	1.33
5-Feb-24	99.84	0.16	100.00	0.00	781	2311	538	1285	403	1.14
6-Feb-24	99.76	0.24	100.00	0.00	846	1587	522	1232	392	1.15
7-Feb-24	99.86	0.14	100.00	0.00	837	1608	535	1228	410	1.13
8-Feb-24	99.98	0.02	100.00	0.00	814	1584	569	1204	377	1.11
9-Feb-24	99.98	0.02	100.00	0.00	836	1476	548	1168	403	1.09
10-Feb-24	99.77	0.23	100.00	0.00	721	1120	494	1237	367	1.15
11-Feb-24	100.00	0.00	100.00	0.00	824	1606	500	1226	358	1.18
12-Feb-24	98.65	1.35	100.00	0.00	832	1325	541	1160	390	1.07
13-Feb-24	99.47	0.53	100.00	0.00	829	1379	493	1151	374	1.10
14-Feb-24	99.29	0.71	100.00	0.00	872	1473	518	1149	380	1.10
15-Feb-24	99.06	0.94	100.00	0.00	854	1460	539	1148	444	1.08
16-Feb-24	98.81	1.19	100.00	0.00	775	1457	515	1165	419	1.11
17-Feb-24	99.43	0.57	100.00	0.00	718	1186	468	1239	379	1.16
18-Feb-24	99.55	0.45	100.00	0.00	783	2060	467	1425	365	1.20
19-Feb-24	99.05	0.95	100.00	0.00	793	1608	514	1194	376	1.08
20-Feb-24	99.08	0.92	100.00	0.00	868	1591	515	1236	396	1.07
21-Feb-24	99.37	0.63	100.00	0.00	813	1564	540	1215	381	1.12
22-Feb-24	99.42	0.58	100.00	0.00	851	1556	555	1224	393	1.10
23-Feb-24	99.17	0.83	100.00	0.00	813	1640	536	1220	410	1.10
24-Feb-24	99.84	0.16	100.00	0.00	732	1315	467	1257	356	1.17
25-Feb-24	99.54	0.46	100.00	0.00	770	1802	474	1290	396	1.17
26-Feb-24	99.33	0.67	100.00	0.00	848	1696	521	1229	399	1.10
27-Feb-24	99.59	0.41	100.00	0.00	885	1647	505	1226	379	1.11
28-Feb-24	99.51	0.49	100.00	0.00	851	1626	545	1210	399	1.08
29-Feb-24	99.72	0.28	100.00	0.00	869	1624	542	1192	390	1.02

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-Mar-24	100.00	0.00	100.00	0.00	853	1771	394	1192	377	0.02
2-Mar-24	100.00	0.00	100.00	0.00	756	1392	253	1255	362	0.05
3-Mar-24	100.00	0.00	100.00	0.00	752	1797	260	1279	384	0.01
4-Mar-24	100.00	0.00	100.00	0.00	844	1640	457	1198	374	0.02
5-Mar-24	100.00	0.00	100.00	0.00	806	1650	240	1443	387	0.02

6-Mar-24	100.00	0.00	100.00	0.00	849	1601	501	1210	385	0.03
7-Mar-24	100.00	0.00	100.00	0.00	819	1622	482	1204	412	0.03
8-Mar-24	100.00	0.00	100.00	0.00	806	1690	371	1201	383	0.01
9-Mar-24	100.00	0.00	100.00	0.00	694	1309	249	1285	373	0.02
10-Mar-24	100.00	0.00	100.00	0.00	783	1827	253	1287	371	0.01
11-Mar-24	100.00	0.00	100.00	0.00	768	1624	386	1223	372	0.01
12-Mar-24	100.00	0.00	100.00	0.00	820	1599	426	1200	391	0.05
13-Mar-24	100.00	0.00	100.00	0.00	819	1561	394	1210	385	0.03
14-Mar-24	100.00	0.00	100.00	0.00	802	1583	365	1197	394	0.01
15-Mar-24	100.00	0.00	100.00	0.00	774	1574	491	1193	392	0.03
16-Mar-24	100.00	0.00	100.00	0.00	699	1214	257	1252	385	0.01
17-Mar-24	100.00	0.00	100.00	0.00	718	1692	272	1271	371	0.02
18-Mar-24	100.00	0.00	100.00	0.00	853	1618	400	1237	394	0.04
19-Mar-24	100.00	0.00	100.00	0.00	786	1614	469	1202	376	0.01
20-Mar-24	100.00	0.00	100.00	0.00	821	1620	462	1205	393	0.03
21-Mar-24	100.00	0.00	100.00	0.00	784	1624	525	1220	386	0.01
22-Mar-24	100.00	0.00	100.00	0.00	825	1675	561	1206	381	0.06
23-Mar-24	98.79	1.21	100.00	0.00	751	1256	282	1309	376	0.48
24-Mar-24	100.00	0.00	100.00	0.00	777	1726	235	1352	357	0.05
25-Mar-24	100.00	0.00	100.00	0.00	844	1782	428	1230	391	0.01
26-Mar-24	100.00	0.00	100.00	0.00	836	1724	519	1205	384	0.02
27-Mar-24	100.00	0.00	100.00	0.00	857	1640	364	1184	409	0.00
28-Mar-24	100.00	0.00	100.00	0.00	840	1674	375	1204	401	0.00
29-Mar-24	100.00	0.00	100.00	0.00	750	1598	280	1379	377	0.05
30-Mar-24	100.00	0.00	100.00	0.00	740	1285	268	1248	372	0.03
31-Mar-24	100.00	0.00	100.00	0.00	773	1571	270	1265	355	0.03

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