

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 January to 31 March 2025

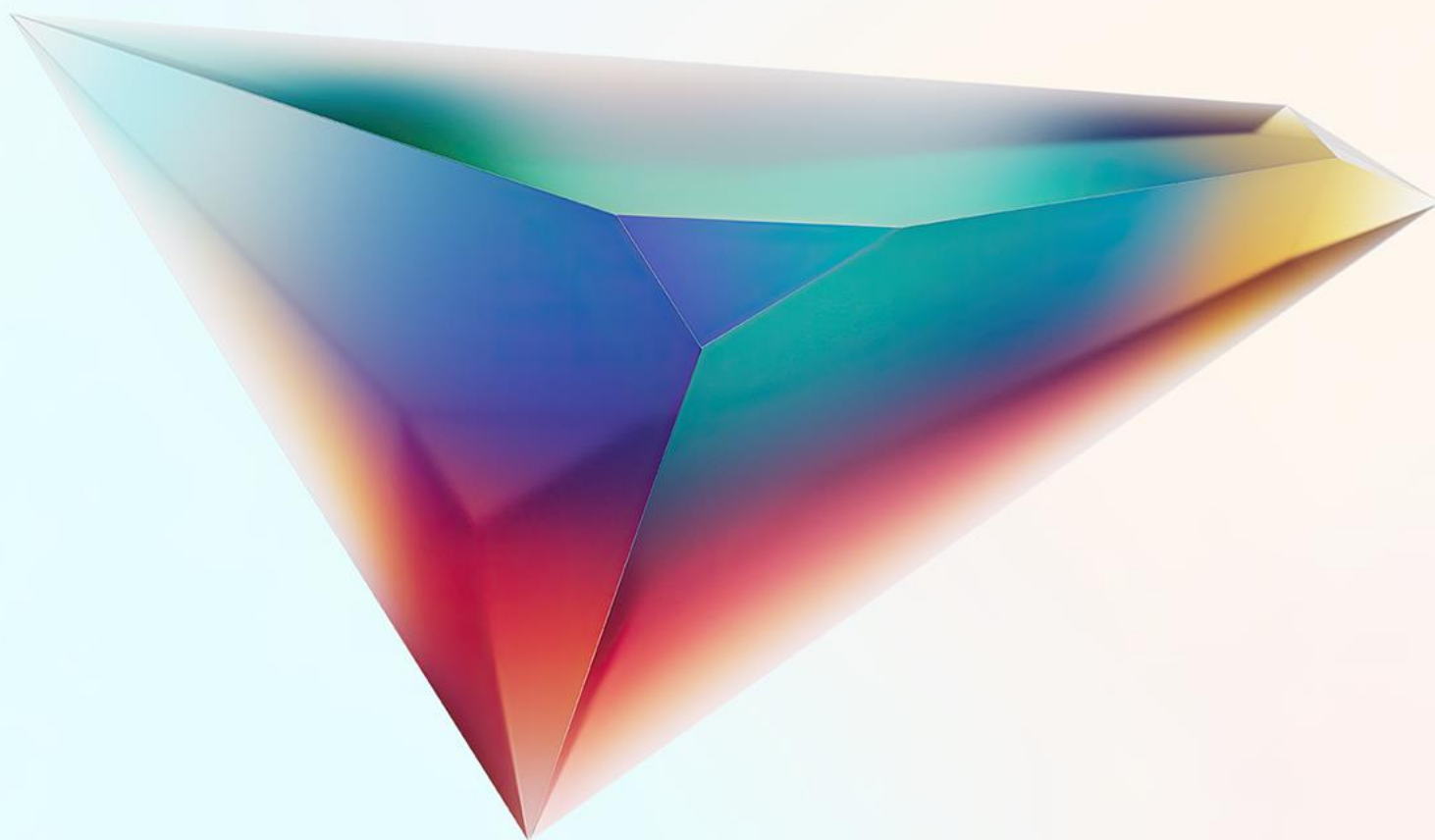


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What's the purpose of this report?

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 2025 to June 2025 will¹ be published in July 2025.

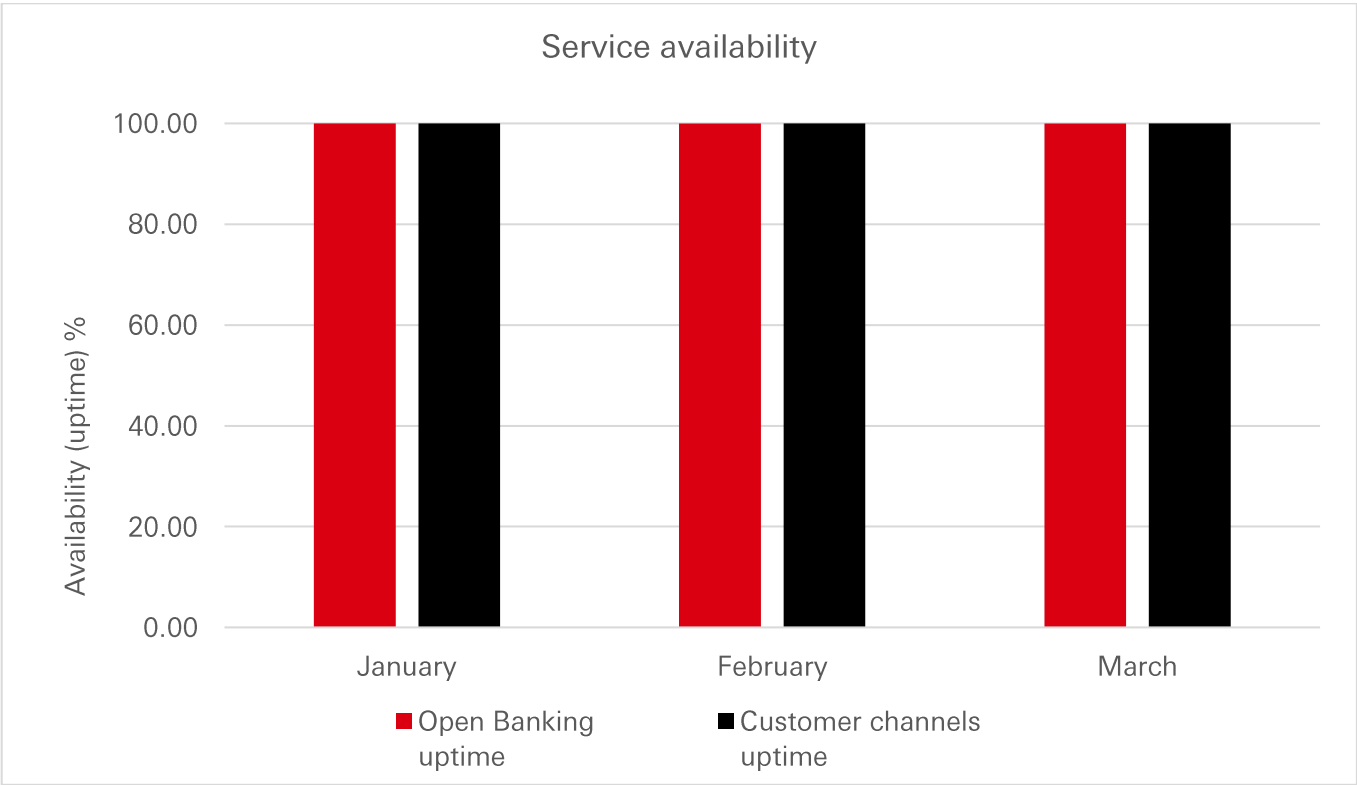
Service availability

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	99.97	100.00
March	100.00	100.00

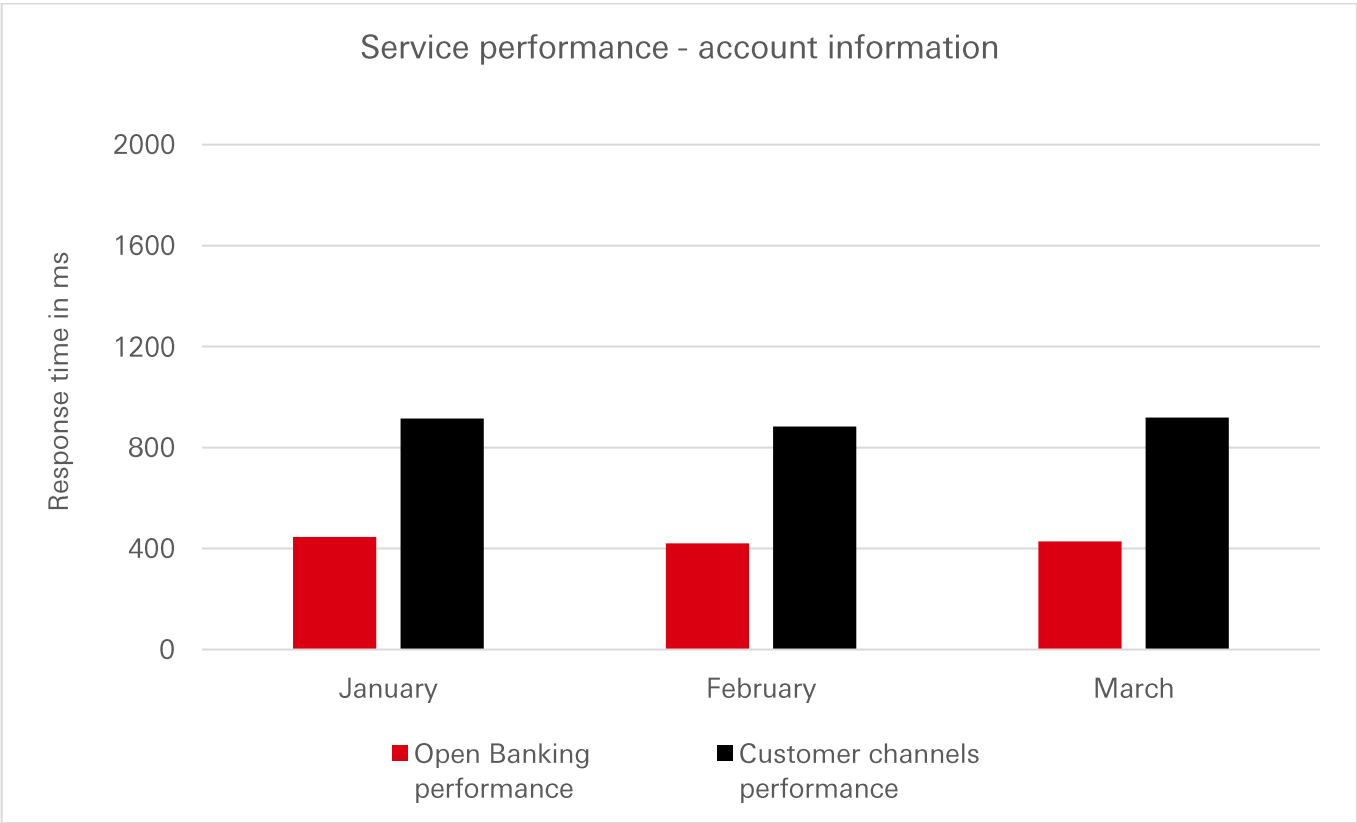
Service performance - account information

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	Customer channels performance
January	446	915
February	421	883
March	428	919

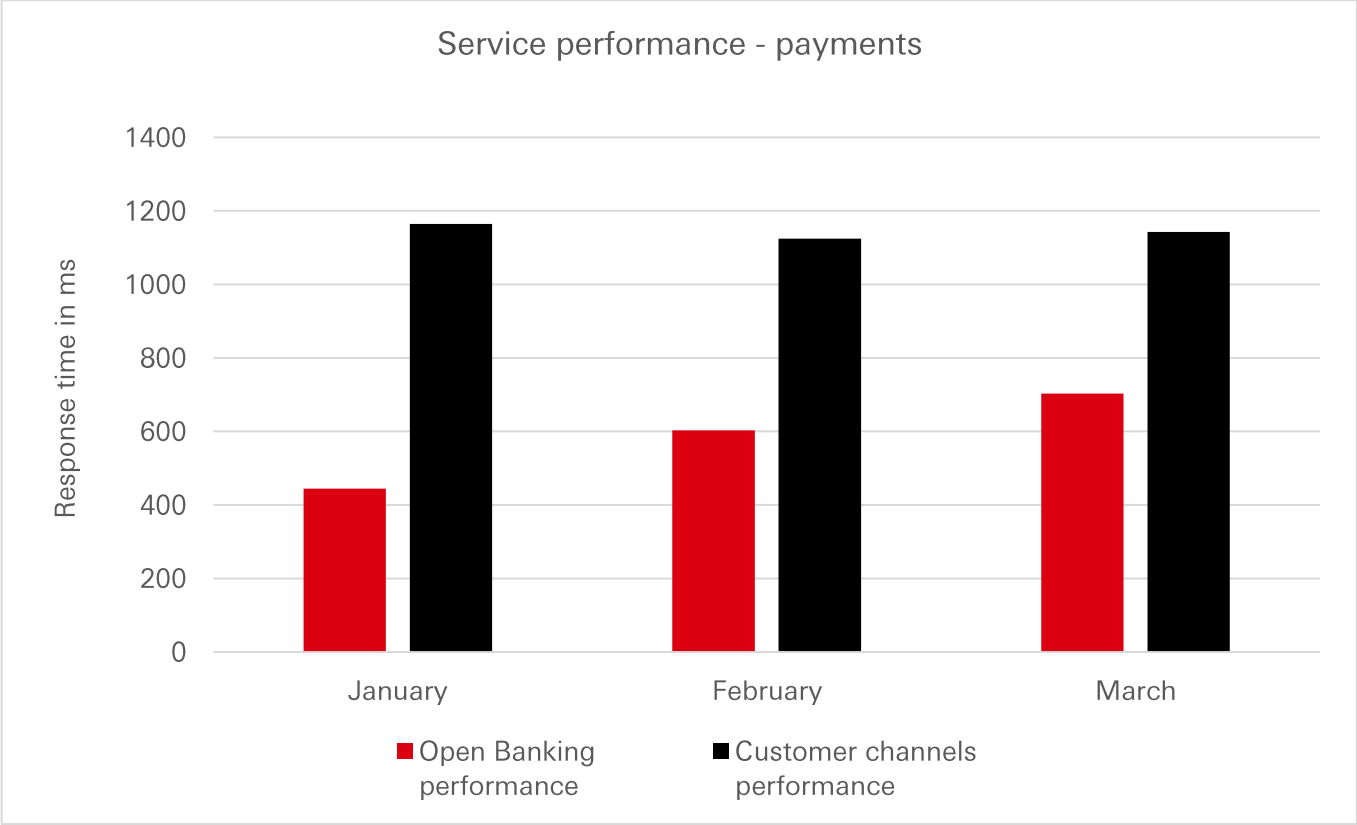
Service performance – payments

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.

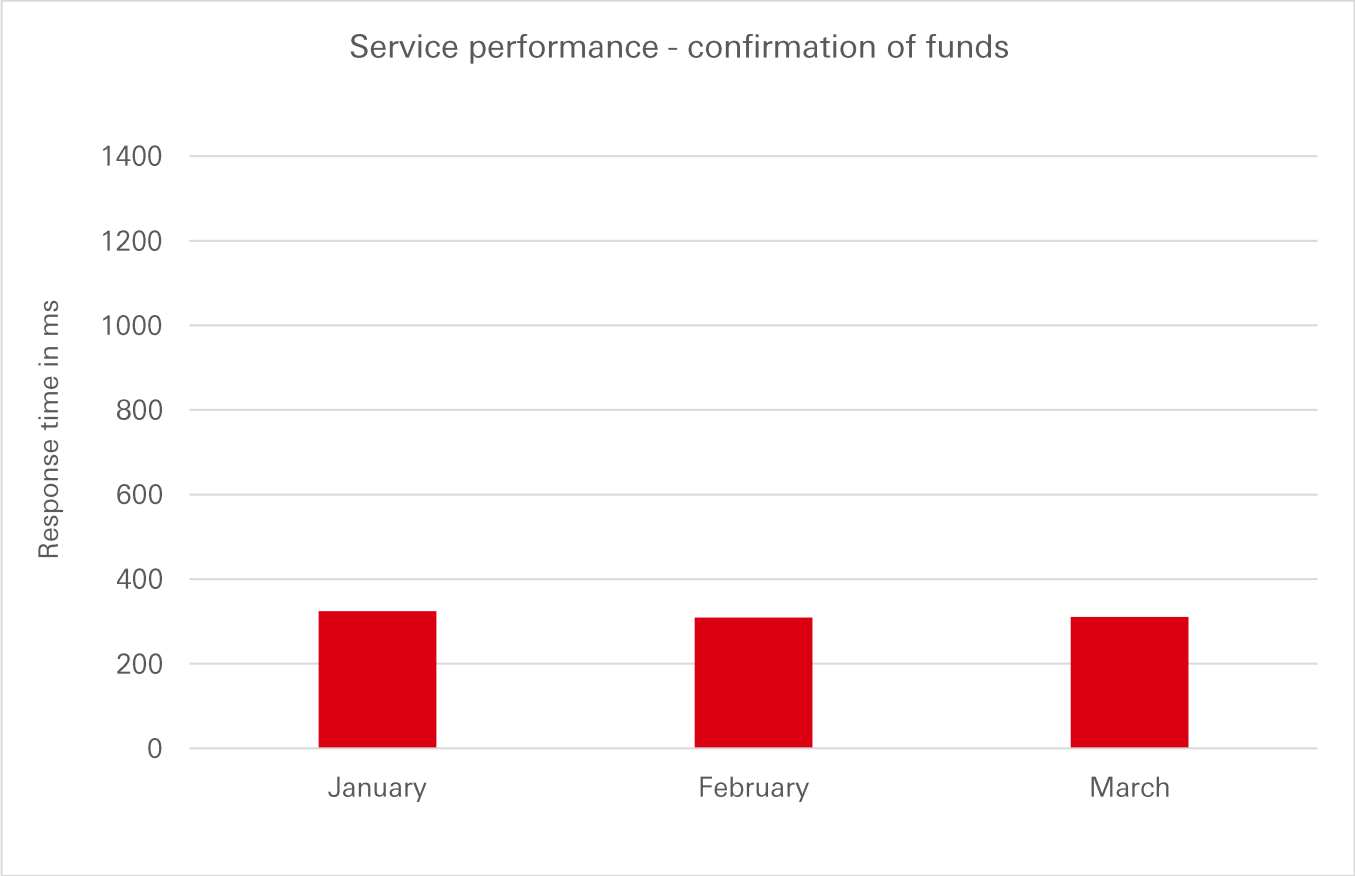


Month	Open Banking performance	Customer channels performance
January	445	1165
February	603	1124
March	703	1143

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	324
February	309
March	311

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	0.05
February	0.29
March	0.13

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-25	100.00	0.00	100.00	0.00	441	888	410	1283	321	0.00
2-Jan-25	100.00	0.00	100.00	0.00	450	947	344	1117	324	0.06
3-Jan-25	100.00	0.00	100.00	0.00	444	950	461	1126	337	0.02
4-Jan-25	100.00	0.00	100.00	0.00	416	918	366	1280	333	0.00
5-Jan-25	100.00	0.00	100.00	0.00	486	809	365	1300	316	0.85
6-Jan-25	100.00	0.00	100.00	0.00	459	925	593	1126	494	0.02
7-Jan-25	100.00	0.00	100.00	0.00	428	917	332	1117	311	0.02
8-Jan-25	100.00	0.00	100.00	0.00	461	923	400	1117	364	0.01
9-Jan-25	100.00	0.00	100.00	0.00	447	905	349	1117	306	0.01
10-Jan-25	100.00	0.00	100.00	0.00	418	950	447	1112	280	0.03
11-Jan-25	100.00	0.00	100.00	0.00	437	937	388	1295	328	0.01
12-Jan-25	100.00	0.00	100.00	0.00	417	794	394	1302	315	0.01
13-Jan-25	100.00	0.00	100.00	0.00	419	939	524	1139	308	0.02
14-Jan-25	100.00	0.00	100.00	0.00	489	919	352	1144	320	0.02
15-Jan-25	100.00	0.00	100.00	0.00	429	907	511	1129	330	0.02
16-Jan-25	100.00	0.00	100.00	0.00	485	881	533	1122	336	0.03
17-Jan-25	100.00	0.00	100.00	0.00	436	908	426	1122	305	0.08
18-Jan-25	100.00	0.00	100.00	0.00	421	882	381	1303	334	0.01
19-Jan-25	100.00	0.00	100.00	0.00	430	779	501	1237	327	0.04
20-Jan-25	100.00	0.00	100.00	0.00	427	920	497	1105	301	0.00
21-Jan-25	100.00	0.00	100.00	0.00	437	917	491	1087	321	0.02
22-Jan-25	100.00	0.00	100.00	0.00	455	928	414	1094	311	0.02
23-Jan-25	100.00	0.00	100.00	0.00	614	1152	475	1276	324	0.10
24-Jan-25	100.00	0.00	100.00	0.00	448	1043	513	1094	322	0.02
25-Jan-25	100.00	0.00	100.00	0.00	436	957	479	1247	308	0.03
26-Jan-25	100.00	0.00	100.00	0.00	431	930	474	1237	300	0.02
27-Jan-25	100.00	0.00	100.00	0.00	462	976	487	1094	308	0.02
28-Jan-25	100.00	0.00	100.00	0.00	434	911	450	1098	316	0.03
29-Jan-25	100.00	0.00	100.00	0.00	438	832	489	1099	308	0.02
30-Jan-25	100.00	0.00	100.00	0.00	420	838	470	1089	306	0.04
31-Jan-25	100.00	0.00	100.00	0.00	415	877	473	1095	329	0.02

Date	Availability				Accounts Response Time (ms)		Payments Response Time (ms)		Confirmation of Funds Response Time (ms)	Error Rate %
	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Open Banking	Customer channels	Open Banking	Customer channels		
1-Feb-25	100.00	0.00	100.00	0.00	393	900	594	1152	313	0.01
2-Feb-25	100.00	0.00	100.00	0.00	395	820	502	1184	313	0.01
3-Feb-25	100.00	0.00	100.00	0.00	428	923	467	1096	315	0.04
4-Feb-25	100.00	0.00	100.00	0.00	411	877	461	1096	312	0.04
5-Feb-25	100.00	0.00	100.00	0.00	430	916	549	1104	313	0.01
6-Feb-25	100.00	0.00	100.00	0.00	454	959	481	1096	310	0.01
7-Feb-25	100.00	0.00	100.00	0.00	414	991	479	1102	335	0.02
8-Feb-25	100.00	0.00	100.00	0.00	402	1070	698	1247	297	0.01
9-Feb-25	100.00	0.00	100.00	0.00	399	824	634	1185	347	0.02
10-Feb-25	100.00	0.00	100.00	0.00	409	976	437	1103	307	0.02
11-Feb-25	99.99	0.01	100.00	0.00	428	984	586	1124	313	0.27
12-Feb-25	99.99	0.01	100.00	0.00	429	874	530	1127	313	0.20
13-Feb-25	99.87	0.13	100.00	0.00	448	862	544	1129	310	0.92
14-Feb-25	100.00	0.00	100.00	0.00	474	902	549	1134	312	0.21
15-Feb-25	100.00	0.00	100.00	0.00	419	813	706	1169	294	0.02
16-Feb-25	100.00	0.00	100.00	0.00	406	706	604	1145	298	0.02
17-Feb-25	99.94	0.06	100.00	0.00	410	842	532	1095	300	0.17
18-Feb-25	99.83	0.17	100.00	0.00	416	865	581	1086	300	1.09
19-Feb-25	99.93	0.07	100.00	0.00	415	843	575	1106	312	0.99
20-Feb-25	99.93	0.07	100.00	0.00	417	828	720	1107	310	0.47
21-Feb-25	99.90	0.10	100.00	0.00	400	839	565	1098	298	0.54
22-Feb-25	100.00	0.00	100.00	0.00	398	850	1043	1189	290	0.01
23-Feb-25	100.00	0.00	100.00	0.00	407	827	995	1230	307	0.02
24-Feb-25	99.94	0.06	100.00	0.00	406	833	676	1076	303	0.18
25-Feb-25	99.94	0.06	100.00	0.00	392	830	616	1075	304	0.17
26-Feb-25	99.95	0.05	100.00	0.00	405	882	586	1069	307	0.40
27-Feb-25	99.87	0.13	100.00	0.00	550	902	614	1069	316	1.53
28-Feb-25	99.95	0.05	100.00	0.00	427	995	551	1082	301	0.76
										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-Mar-25	100.00	0.00	100.00	0.00	421	902	737	1100	285	0.02
2-Mar-25	100.00	0.00	100.00	0.00	419	752	897	1213	302	0.02
3-Mar-25	100.00	0.00	100.00	0.00	516	854	618	1117	316	0.02
4-Mar-25	100.00	0.00	100.00	0.00	491	923	544	1105	324	0.09
5-Mar-25	99.98	0.02	100.00	0.00	438	886	590	1110	298	0.14
6-Mar-25	100.00	0.00	100.00	0.00	438	940	837	1111	326	0.02
7-Mar-25	100.00	0.00	100.00	0.00	427	958	630	1108	317	0.01
8-Mar-25	100.00	0.00	100.00	0.00	414	876	907	1227	278	0.01
9-Mar-25	100.00	0.00	100.00	0.00	404	788	956	1186	302	0.06
10-Mar-25	100.00	0.00	100.00	0.00	430	949	876	1143	315	0.06
11-Mar-25	100.00	0.00	100.00	0.00	442	918	1326	1101	316	0.09
12-Mar-25	100.00	0.00	100.00	0.00	466	940	998	1100	297	0.43
13-Mar-25	100.00	0.00	100.00	0.00	507	944	719	1102	353	0.07
14-Mar-25	100.00	0.00	100.00	0.00	405	944	700	1110	308	0.04
15-Mar-25	100.00	0.00	100.00	0.00	396	927	749	1210	278	0.02
16-Mar-25	100.00	0.00	100.00	0.00	424	820	913	1182	310	0.09
17-Mar-25	100.00	0.00	100.00	0.00	443	980	617	1109	314	0.02
18-Mar-25	99.98	0.02	100.00	0.00	424	958	563	1104	303	0.08
19-Mar-25	99.96	0.04	100.00	0.00	424	928	902	1103	330	0.09
20-Mar-25	100.00	0.00	100.00	0.00	414	932	859	1101	330	0.02
21-Mar-25	100.00	0.00	100.00	0.00	450	948	882	1107	307	0.07
22-Mar-25	100.00	0.00	100.00	0.00	373	912	1277	1238	287	0.03
23-Mar-25	100.00	0.00	100.00	0.00	378	755	718	1256	344	0.04
24-Mar-25	100.00	0.00	100.00	0.00	410	933	320	1129	289	0.04
25-Mar-25	100.00	0.00	100.00	0.00	402	934	398	1117	286	0.04
26-Mar-25	99.98	0.02	100.00	0.00	462	931	436	1114	297	0.97
27-Mar-25	100.00	0.00	100.00	0.00	434	923	485	1108	309	0.03
28-Mar-25	100.00	0.00	100.00	0.00	426	992	398	1108	332	1.11
29-Mar-25	100.00	0.00	100.00	0.00	380	936	283	1208	321	0.02
30-Mar-25	100.00	0.00	100.00	0.00	421	1041	269	1282	342	0.12
31-Mar-25	100.00	0.00	100.00	0.00	378	1072	391	1121	317	0.03

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