

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 April to 30 June 2024

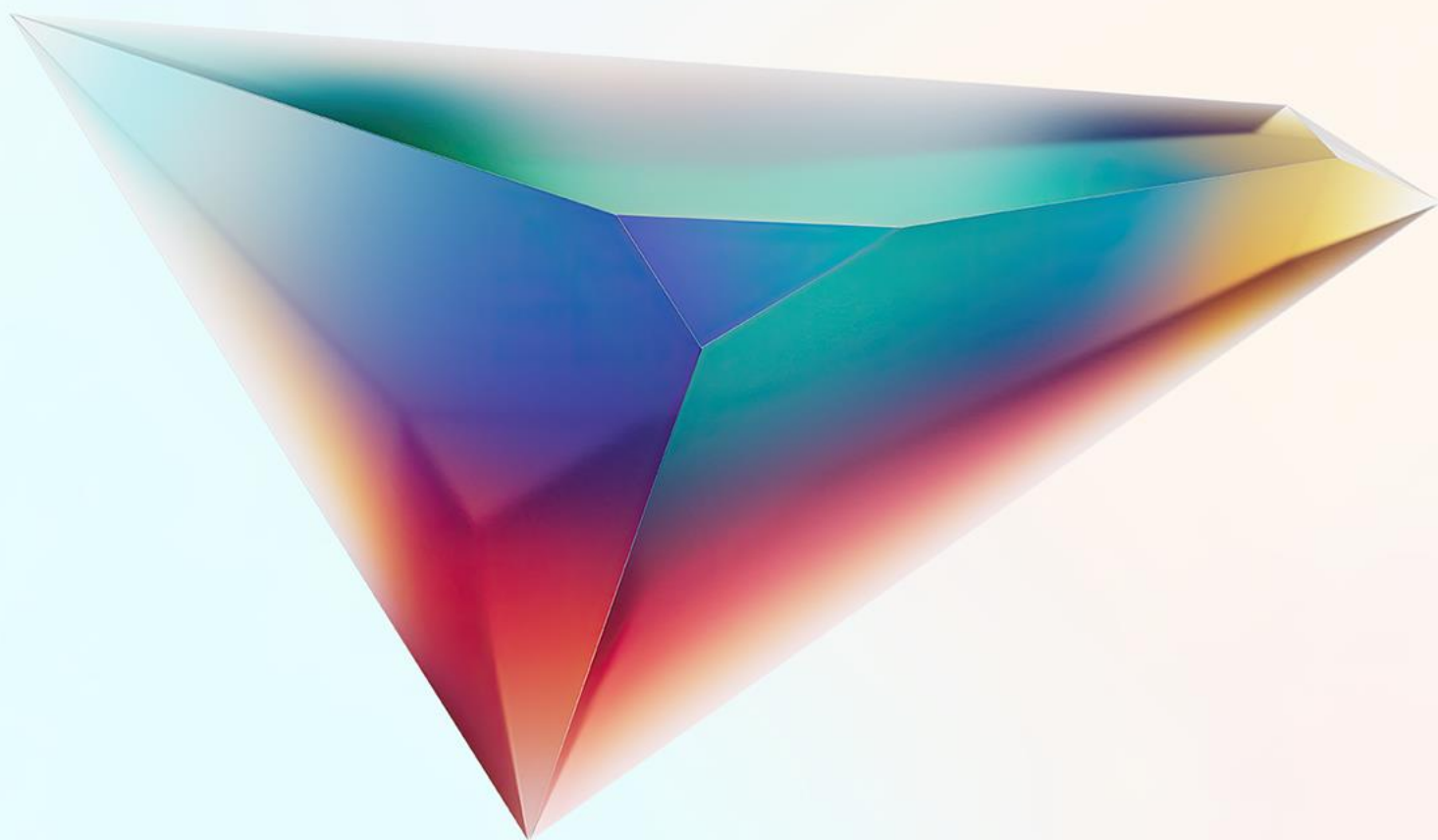


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What's the purpose of this report?

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 July 2024 to September 2024 will be published in October 2024.

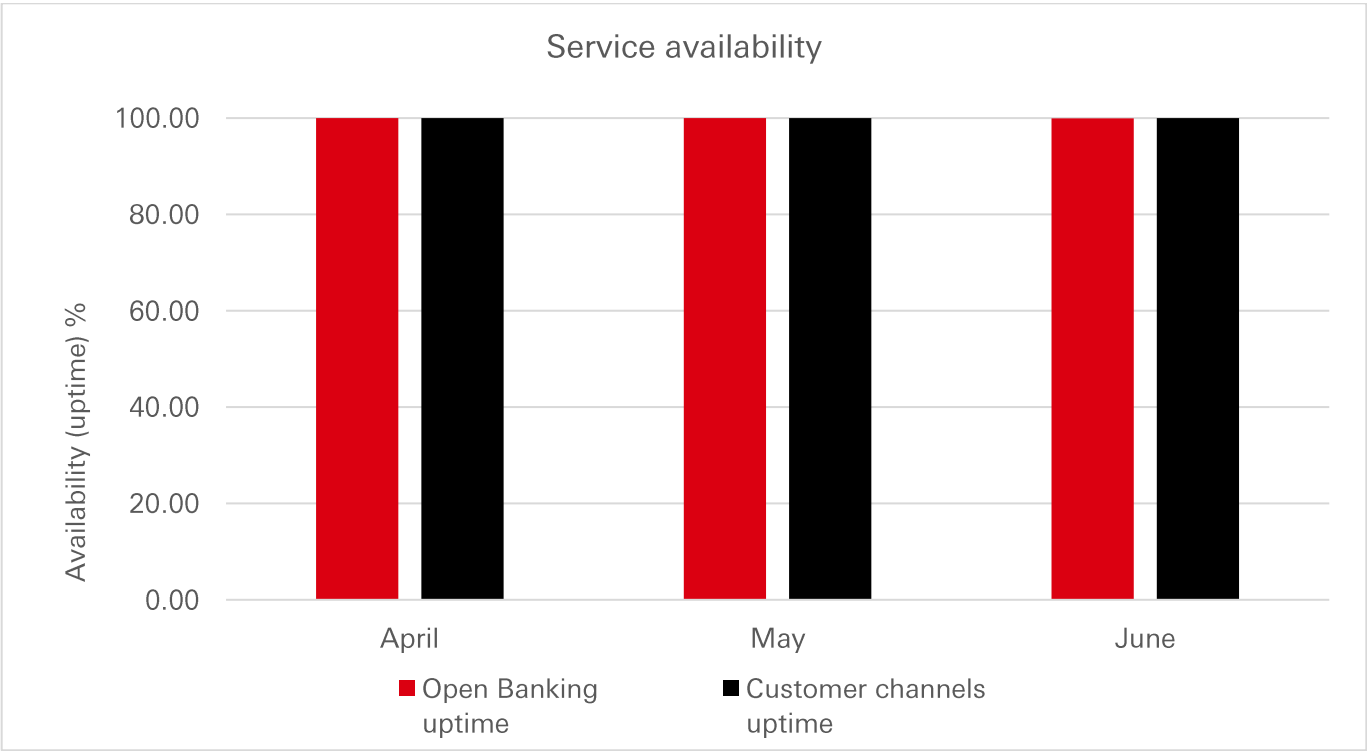
Service availability

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
April	100.00	100.00
May	100.00	100.00
June	99.97	100.00

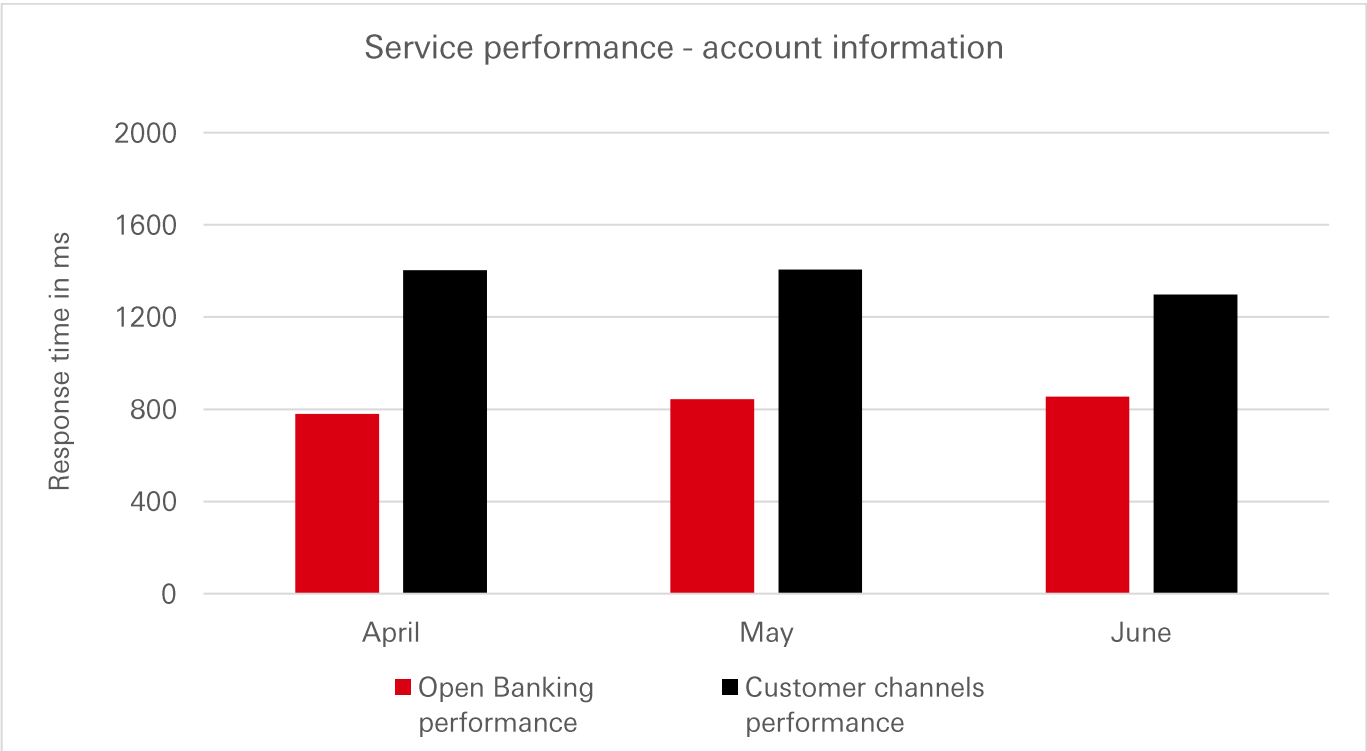
Service performance - account information

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
April	780	1403
May	843	1407
June	854	1298

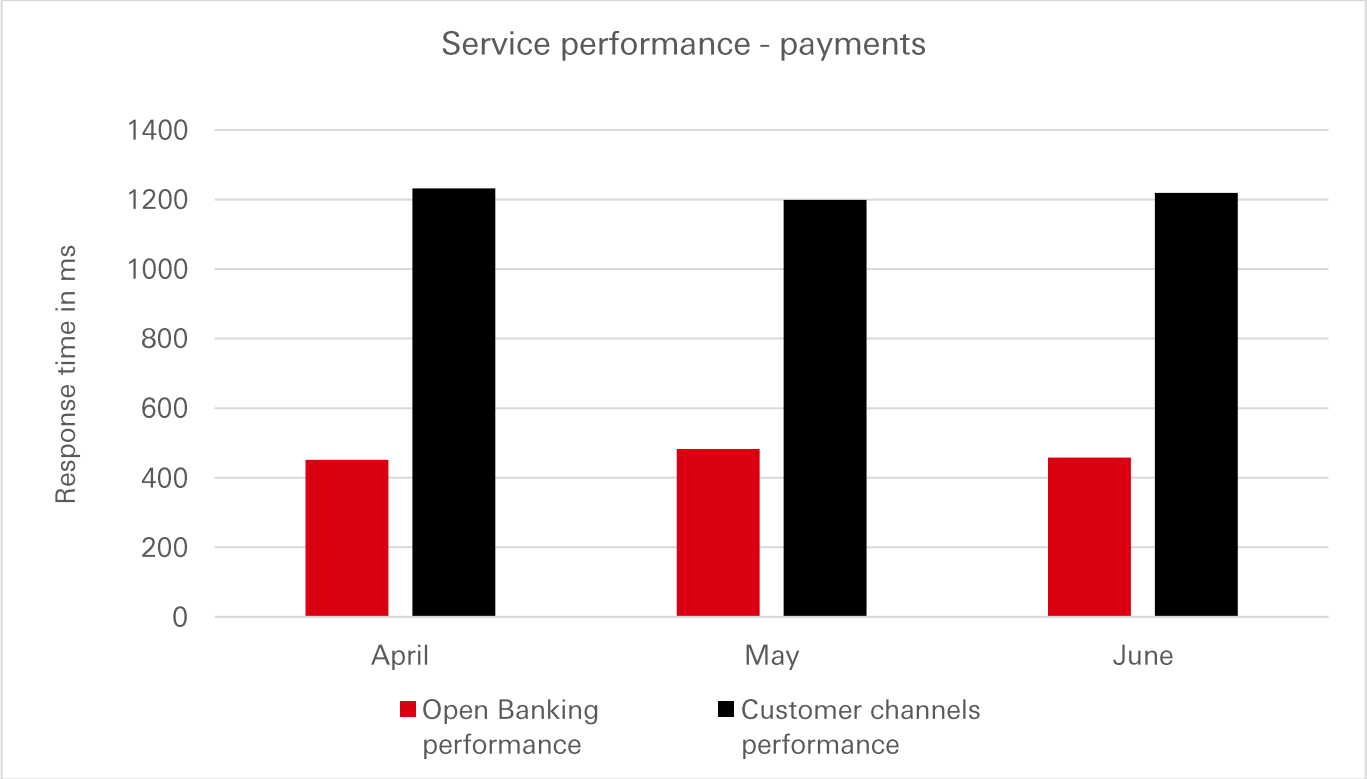
Service performance – payments

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.

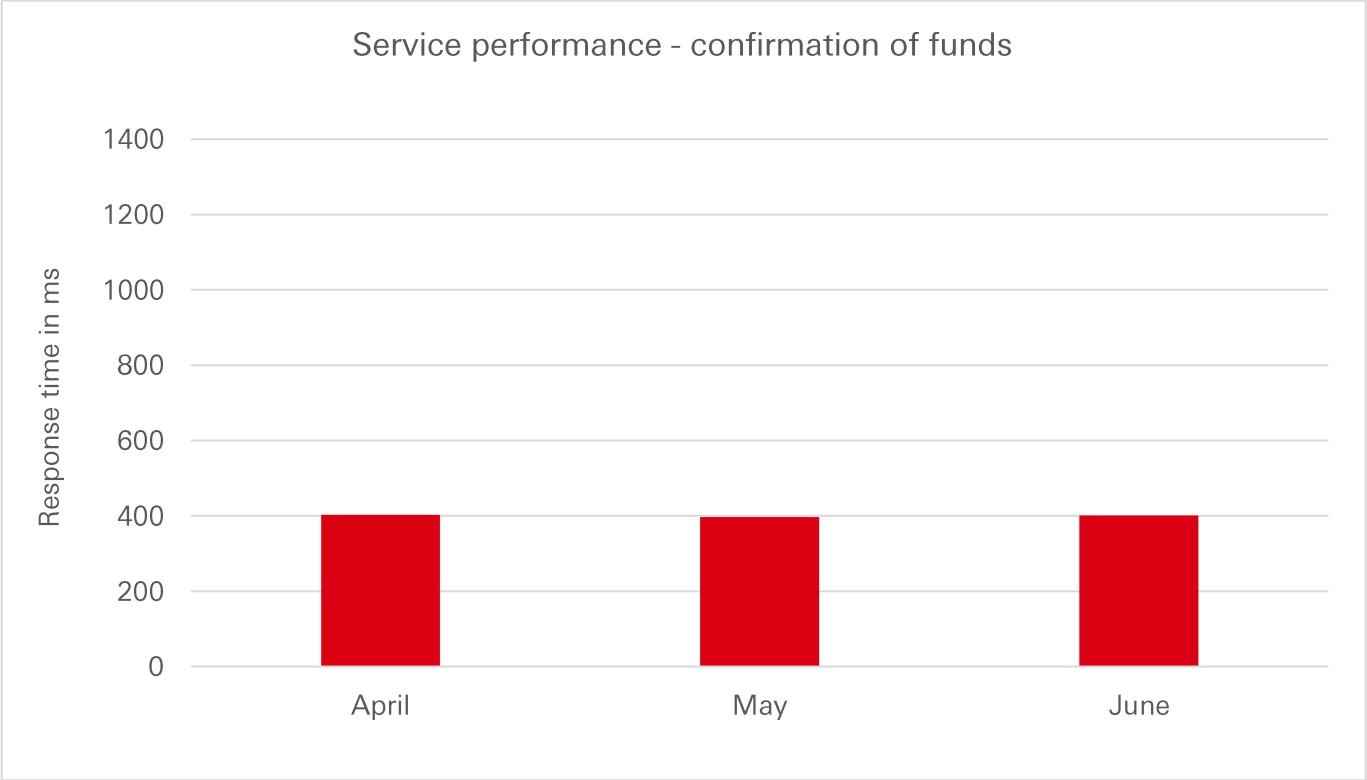


Month	Open Banking performance	Customer channels performance
April	452	1232
May	482	1199
June	458	1219

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.

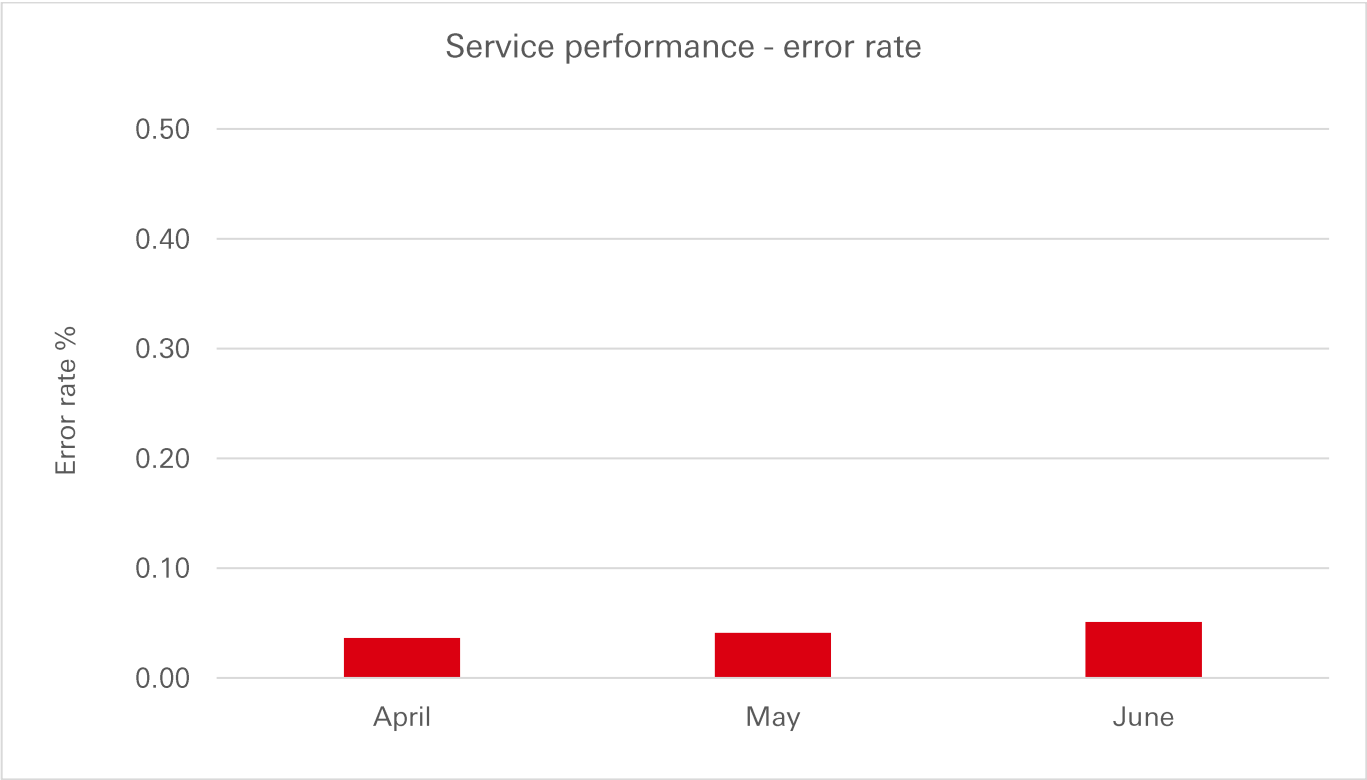
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
April	403
May	397
June	401

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
April	0.04
May	0.04
June	0.05

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-Apr-24	100.00	0.00	100.00	0.00	776	1273	284	1247	406	0.05
2-Apr-24	100.00	0.00	100.00	0.00	849	1394	470	1205	382	0.08
3-Apr-24	100.00	0.00	100.00	0.00	863	1361	515	1202	380	0.04
4-Apr-24	100.00	0.00	100.00	0.00	829	1339	565	1139	384	0.04
5-Apr-24	100.00	0.00	100.00	0.00	876	1336	376	1145	392	0.03
6-Apr-24	100.00	0.00	100.00	0.00	728	1222	367	1264	380	0.02
7-Apr-24	100.00	0.00	100.00	0.00	773	1522	369	1572	377	0.02
8-Apr-24	100.00	0.00	100.00	0.00	776	1334	372	1221	386	0.02
9-Apr-24	100.00	0.00	100.00	0.00	754	1352	507	1205	396	0.01
10-Apr-24	100.00	0.00	100.00	0.00	786	1394	531	1204	494	0.10
11-Apr-24	100.00	0.00	100.00	0.00	792	1342	527	1220	413	0.03
12-Apr-24	100.00	0.00	100.00	0.00	773	1348	488	1195	402	0.03
13-Apr-24	100.00	0.00	100.00	0.00	679	1279	450	1271	386	0.03
14-Apr-24	100.00	0.00	100.00	0.00	741	1246	402	1335	377	0.02
15-Apr-24	100.00	0.00	100.00	0.00	792	1332	434	1210	405	0.01
16-Apr-24	100.00	0.00	100.00	0.00	771	1325	448	1193	426	0.03
17-Apr-24	100.00	0.00	100.00	0.00	850	1353	515	1192	415	0.04
18-Apr-24	100.00	0.00	100.00	0.00	796	1382	439	1197	415	0.04
19-Apr-24	100.00	0.00	100.00	0.00	783	1406	415	1191	406	0.01
20-Apr-24	100.00	0.00	100.00	0.00	688	1474	330	1245	399	0.02
21-Apr-24	100.00	0.00	100.00	0.00	678	1395	371	1216	386	0.05
22-Apr-24	100.00	0.00	100.00	0.00	764	1459	475	1181	411	0.06
23-Apr-24	100.00	0.00	100.00	0.00	800	1585	542	1187	408	0.05
24-Apr-24	100.00	0.00	100.00	0.00	830	1615	570	1190	447	0.05
25-Apr-24	100.00	0.00	100.00	0.00	828	1487	599	1189	412	0.04
26-Apr-24	100.00	0.00	100.00	0.00	796	1526	535	1177	395	0.01
27-Apr-24	100.00	0.00	100.00	0.00	698	1385	305	1292	382	0.04
28-Apr-24	100.00	0.00	100.00	0.00	723	1536	364	1510	390	0.06
29-Apr-24	100.00	0.00	100.00	0.00	783	1506	449	1193	423	0.02
30-Apr-24	100.00	0.00	100.00	0.00	837	1581	542	1165	414	0.04

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-May-24	100.00	0.00	100.00	0.00	744	1417	504	1134	406	0.07
2-May-24	100.00	0.00	100.00	0.00	793	1461	511	1123	420	0.02
3-May-24	100.00	0.00	100.00	0.00	752	1401	550	1133	399	0.02
4-May-24	100.00	0.00	100.00	0.00	659	1383	471	1225	378	0.01
5-May-24	100.00	0.00	100.00	0.00	655	1302	476	1275	369	0.01
6-May-24	100.00	0.00	100.00	0.00	704	1363	496	1212	425	0.25
7-May-24	100.00	0.00	100.00	0.00	746	1443	500	1176	407	0.05
8-May-24	100.00	0.00	100.00	0.00	763	1406	418	1177	401	0.01
9-May-24	100.00	0.00	100.00	0.00	744	1496	495	1175	394	0.04
10-May-24	100.00	0.00	100.00	0.00	762	1422	467	1181	406	0.02
11-May-24	100.00	0.00	100.00	0.00	806	1611	351	1375	381	0.03
12-May-24	100.00	0.00	100.00	0.00	752	1233	385	1228	372	0.01
13-May-24	100.00	0.00	100.00	0.00	933	1391	536	1183	413	0.04
14-May-24	100.00	0.00	100.00	0.00	928	1398	437	1169	403	0.02
15-May-24	100.00	0.00	100.00	0.00	932	1390	565	1169	401	0.01
16-May-24	100.00	0.00	100.00	0.00	980	1415	509	1168	394	0.05
17-May-24	100.00	0.00	100.00	0.00	912	1391	557	1168	404	0.01
18-May-24	100.00	0.00	100.00	0.00	815	1388	431	1252	379	0.05
19-May-24	100.00	0.00	100.00	0.00	759	1271	460	1251	399	0.01
20-May-24	100.00	0.00	100.00	0.00	943	1420	486	1189	395	0.02
21-May-24	100.00	0.00	100.00	0.00	946	1383	537	1174	408	0.01
22-May-24	100.00	0.00	100.00	0.00	916	1372	528	1180	392	0.02
23-May-24	100.00	0.00	100.00	0.00	962	1348	522	1189	408	0.01
24-May-24	100.00	0.00	100.00	0.00	931	1454	519	1183	407	0.01
25-May-24	100.00	0.00	100.00	0.00	748	1411	294	1241	368	0.01
26-May-24	100.00	0.00	100.00	0.00	779	1156	376	1312	371	0.01
27-May-24	100.00	0.00	100.00	0.00	863	1331	376	1232	378	0.20
28-May-24	100.00	0.00	100.00	0.00	1003	1345	587	1183	400	0.12
29-May-24	100.00	0.00	100.00	0.00	996	1347	532	1176	415	0.03

30-May-24	100.00	0.00	100.00	0.00	937	1978	542	1179	402	0.05
31-May-24	100.00	0.00	100.00	0.00	981	1476	534	1155	414	0.05

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-Jun-24	100.00	0.00	100.00	0.00	767	1400	328	1215	390	0.01
2-Jun-24	100.00	0.00	100.00	0.00	726	1210	372	1219	387	0.01
3-Jun-24	100.00	0.00	100.00	0.00	943	1306	489	1169	415	0.03
4-Jun-24	100.00	0.00	100.00	0.00	937	1330	591	1170	476	0.00
5-Jun-24	100.00	0.00	100.00	0.00	901	1338	558	1172	399	0.01
6-Jun-24	100.00	0.00	100.00	0.00	902	1334	556	1171	408	0.02
7-Jun-24	100.00	0.00	100.00	0.00	910	1393	474	1177	422	0.02
8-Jun-24	99.21	0.79	100.00	0.00	740	1393	412	1278	378	0.67
9-Jun-24	100.00	0.00	100.00	0.00	763	1160	431	1255	406	0.04
10-Jun-24	100.00	0.00	100.00	0.00	859	1260	485	1150	405	0.01
11-Jun-24	100.00	0.00	100.00	0.00	912	1276	529	1148	404	0.02
12-Jun-24	100.00	0.00	100.00	0.00	896	1406	514	1173	383	0.01
13-Jun-24	100.00	0.00	100.00	0.00	876	1422	442	1177	405	0.01
14-Jun-24	100.00	0.00	100.00	0.00	871	1495	494	1169	415	0.02
15-Jun-24	100.00	0.00	100.00	0.00	732	1335	348	1223	378	0.02
16-Jun-24	100.00	0.00	100.00	0.00	720	1609	379	1370	389	0.01
17-Jun-24	100.00	0.00	100.00	0.00	853	1356	446	1199	414	0.01
18-Jun-24	100.00	0.00	100.00	0.00	889	1310	485	1844	410	0.01
19-Jun-24	100.00	0.00	100.00	0.00	897	1405	519	1178	416	0.05
20-Jun-24	100.00	0.00	100.00	0.00	897	1361	507	1178	417	0.01
21-Jun-24	100.00	0.00	100.00	0.00	911	1366	484	1175	399	0.05
22-Jun-24	100.00	0.00	100.00	0.00	732	1240	303	1239	377	0.12
23-Jun-24	100.00	0.00	100.00	0.00	755	1110	328	1230	372	0.11
24-Jun-24	100.00	0.00	100.00	0.00	924	1182	503	1178	399	0.04
25-Jun-24	100.00	0.00	100.00	0.00	960	1191	541	1182	403	0.07
26-Jun-24	100.00	0.00	100.00	0.00	938	1173	515	1173	405	0.02
27-Jun-24	100.00	0.00	100.00	0.00	949	1156	548	1175	396	0.02
28-Jun-24	100.00	0.00	100.00	0.00	946	1231	483	1156	399	0.06

29-Jun-24	100.00	0.00	100.00	0.00	774	1080	323	1205	378	0.02
30-Jun-24	100.00	0.00	100.00	0.00	750	1109	341	1216	382	0.03

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