

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 April to 30th June 2025

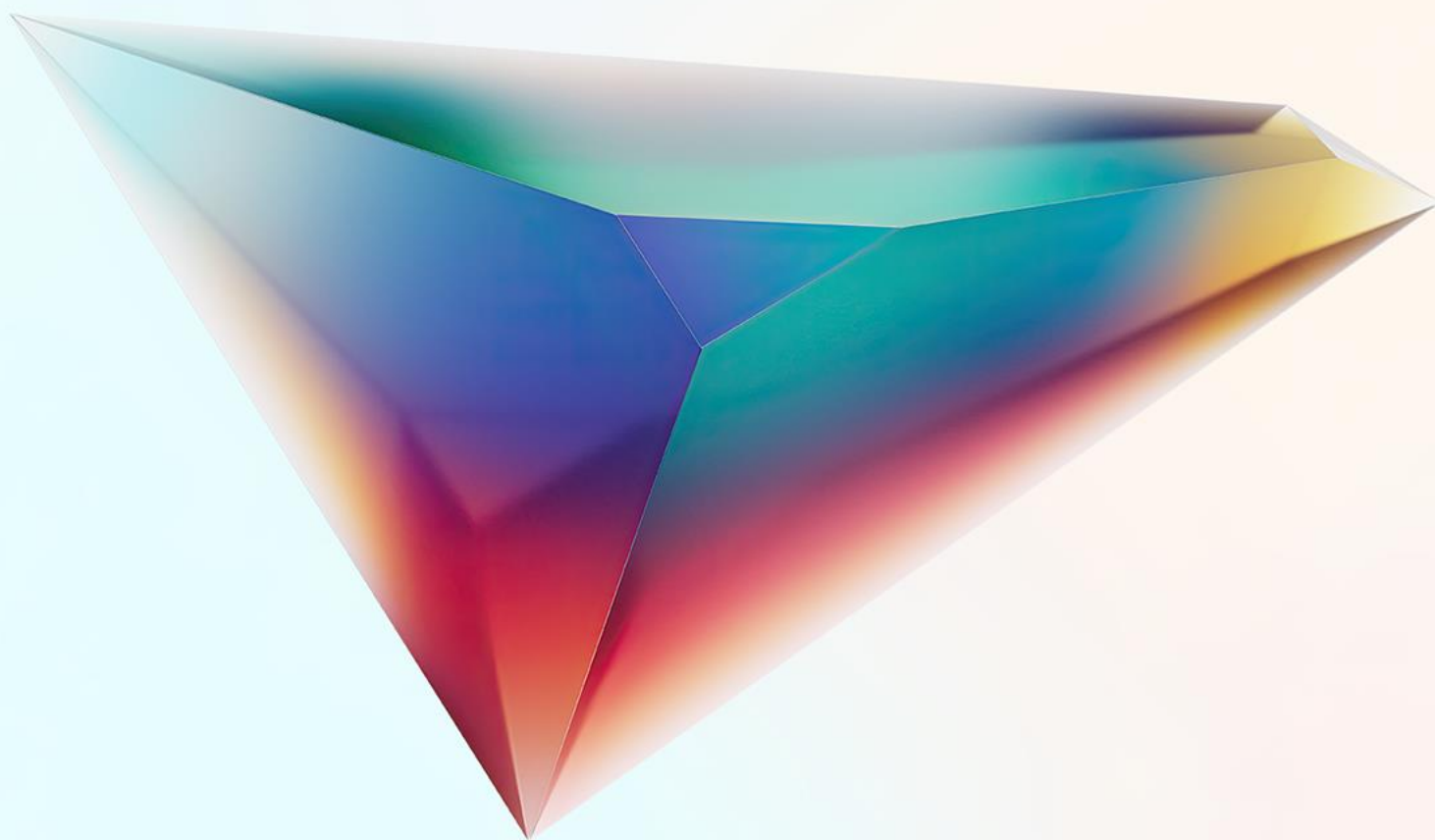


Table of contents

What’s the purpose of this report?	3
Service availability	4
Service performance - account information	5
Service performance – payments	6
Service performance - confirmation of funds	7
Service performance - error rate	8
Daily performance and availability data	9

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 2025 to September 2025 will¹ be published in October 2025.

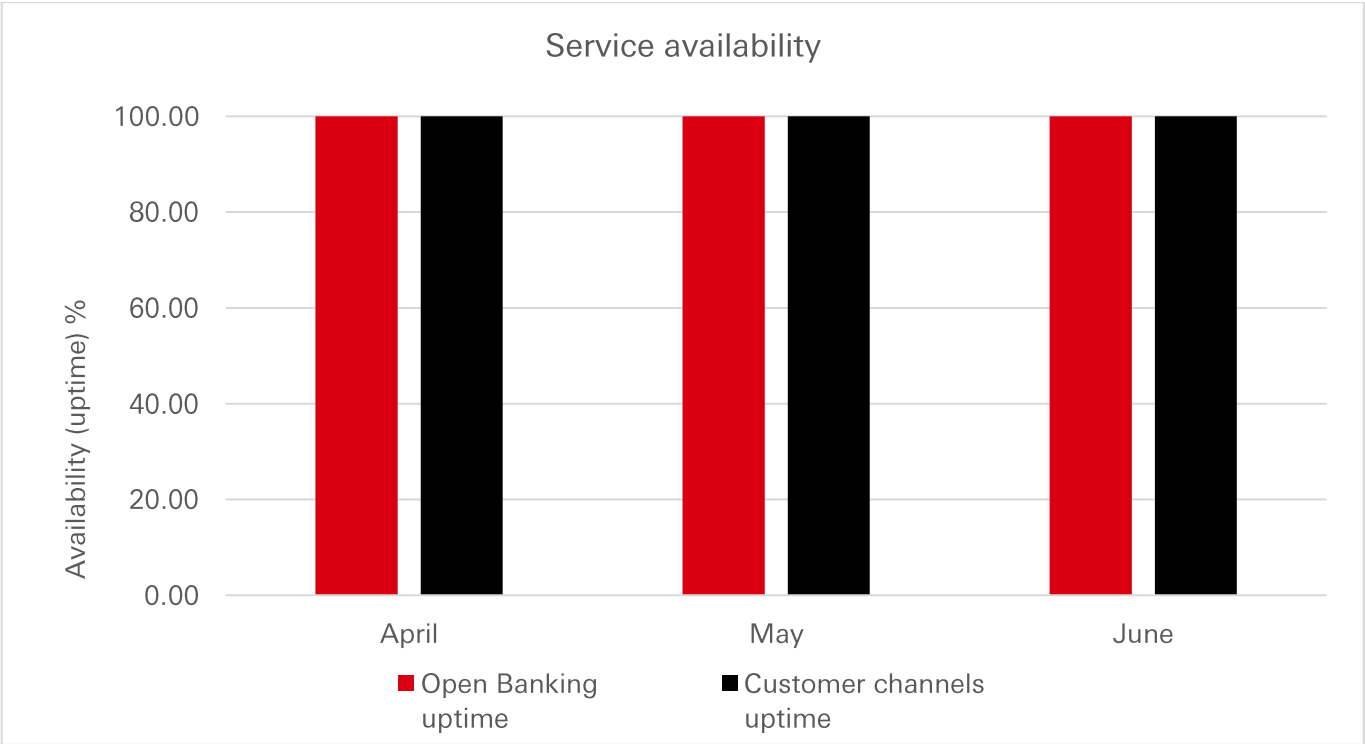
Service availability

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
April	100.00	100.00
May	100.00	100.00
June	100.00	100.00

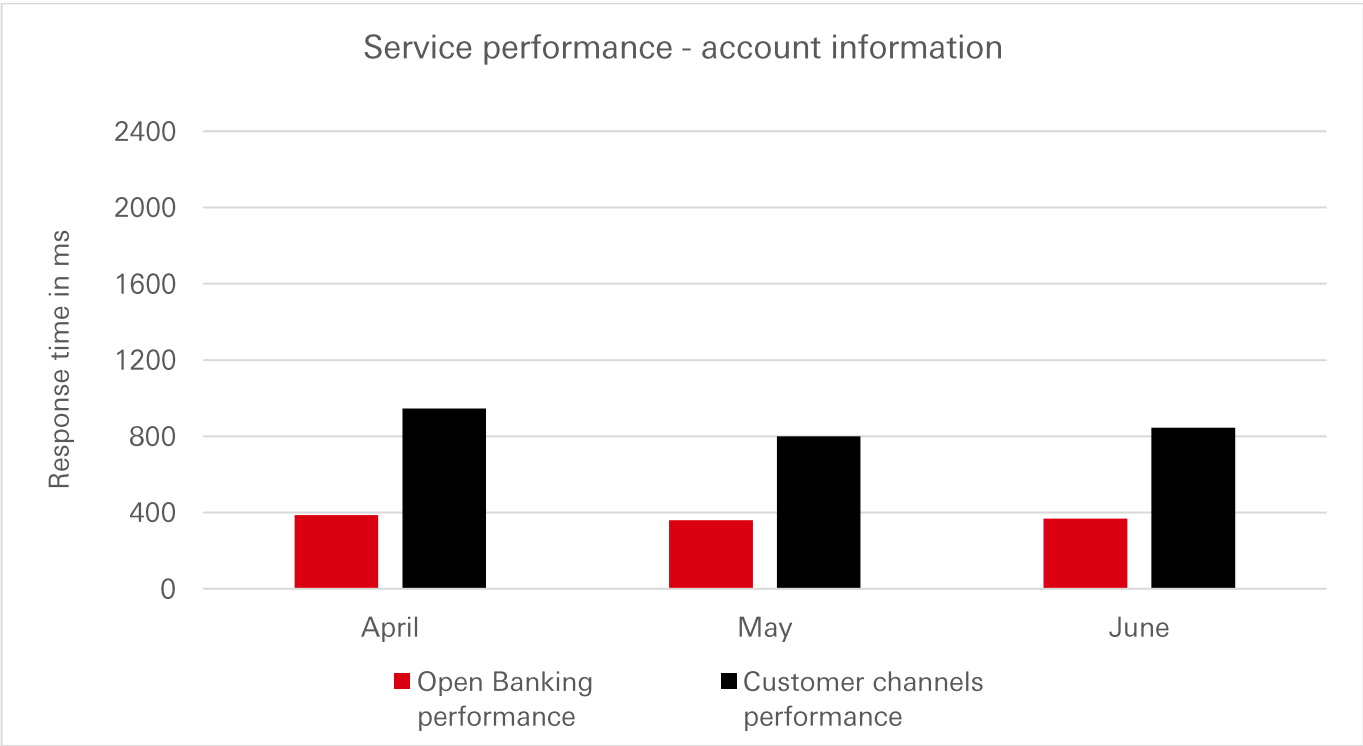
Service performance - account information

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
April	388	945
May	360	799
June	369	845

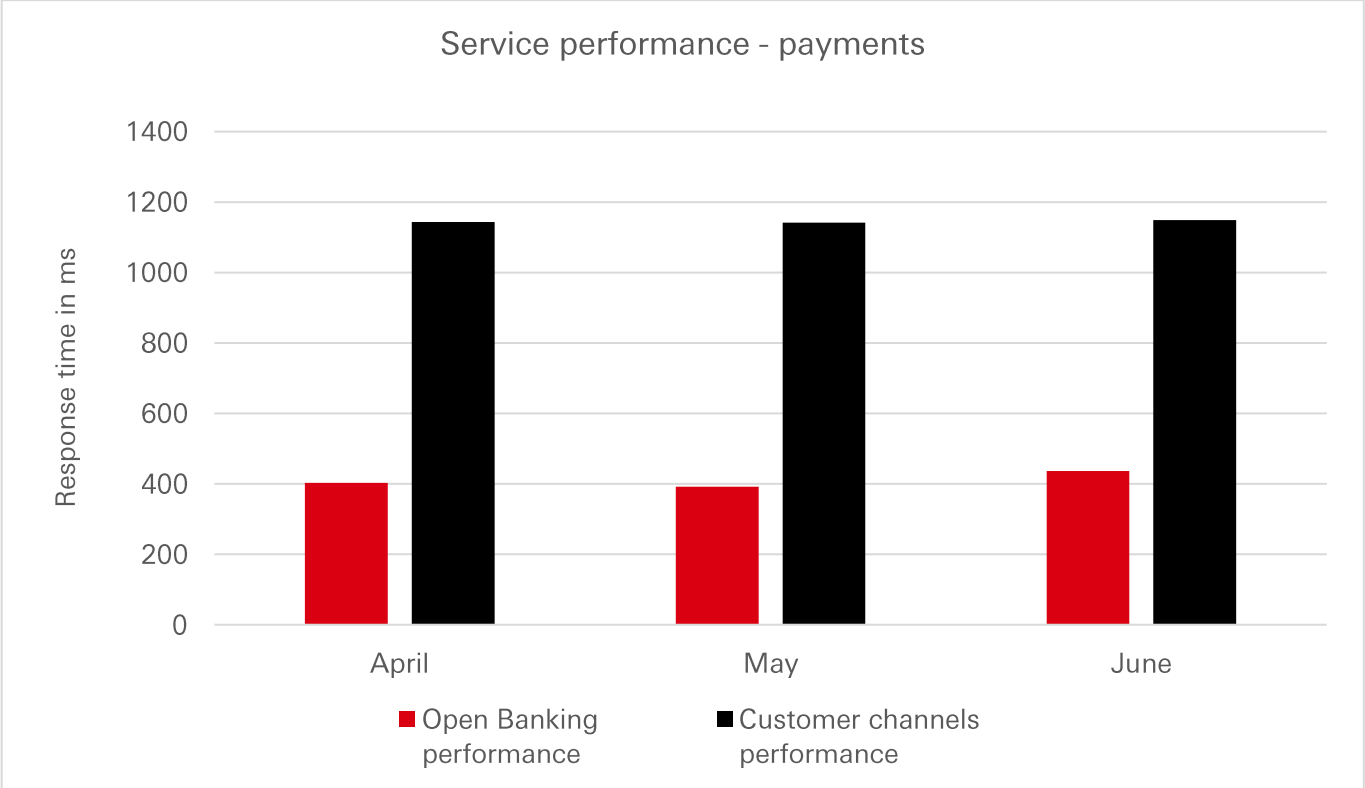
Service performance – payments

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.

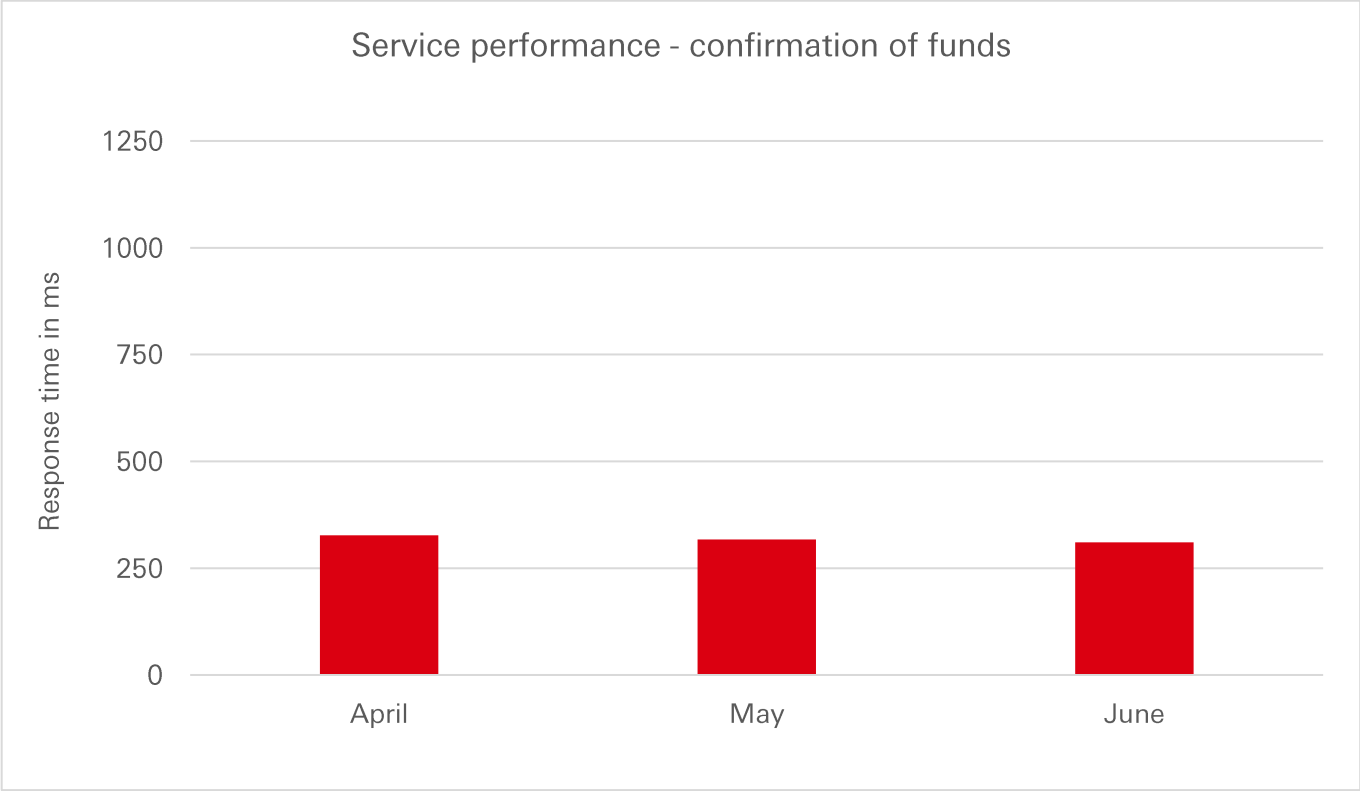


Month	Open Banking performance	Customer channels performance
April	403	1144
May	392	1142
June	436	1149

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.

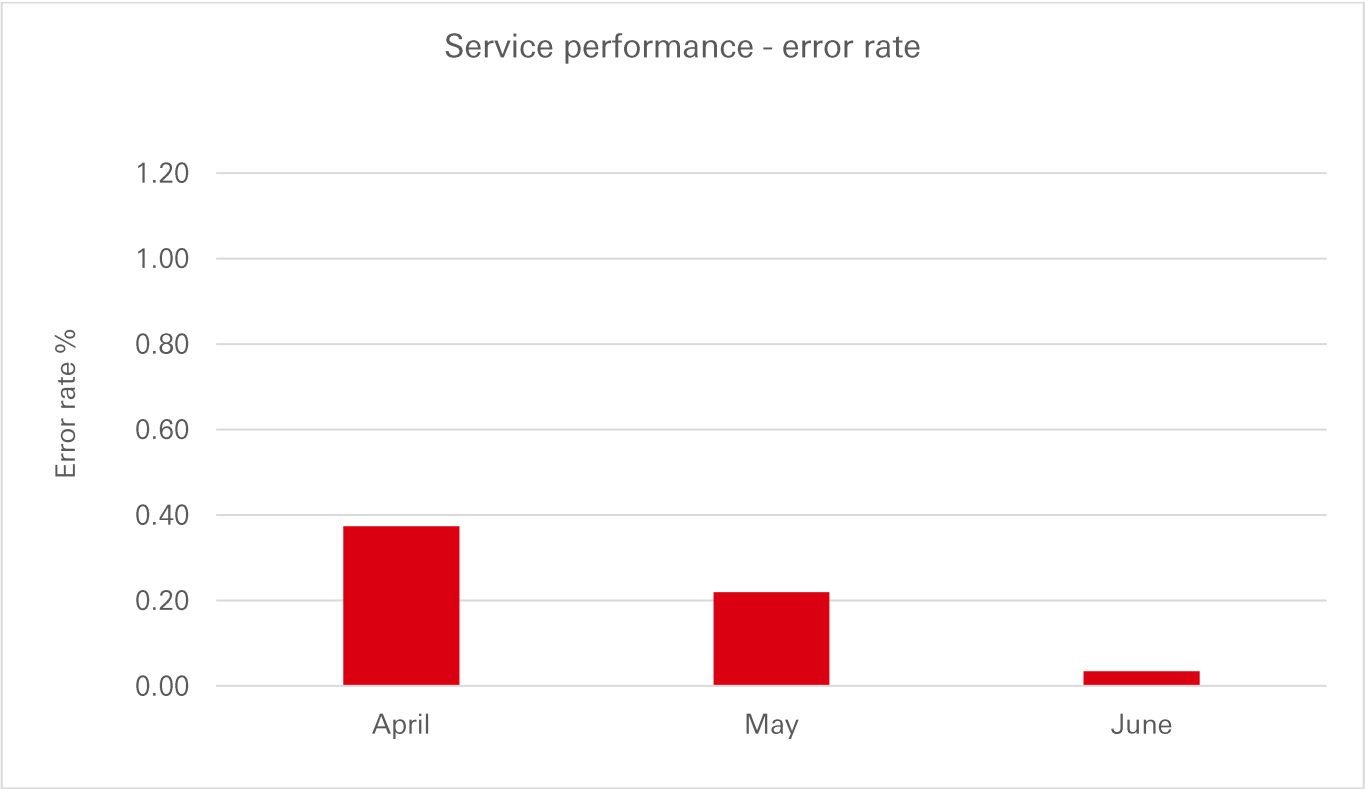
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
April	327
May	317
June	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
April	0.37
May	0.22
June	0.03

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-25	100.00	0.00	100.00	0.00	386	1040	407	1117	329	0.02
2-Apr-25	100.00	0.00	100.00	0.00	566	972	350	1114	322	7.07
3-Apr-25	100.00	0.00	100.00	0.00	380	959	325	1120	329	0.07
4-Apr-25	100.00	0.00	100.00	0.00	379	852	338	1121	289	0.00
5-Apr-25	100.00	0.00	100.00	0.00	367	984	371	1204	293	0.00
6-Apr-25	100.00	0.00	100.00	0.00	364	860	374	1201	332	0.02
7-Apr-25	99.96	0.04	100.00	0.00	390	1014	438	1125	315	1.22
8-Apr-25	100.00	0.00	100.00	0.00	412	1002	431	1114	336	1.14
9-Apr-25	100.00	0.00	100.00	0.00	434	955	423	1114	329	0.02
10-Apr-25	100.00	0.00	100.00	0.00	432	946	429	1113	294	0.21
11-Apr-25	100.00	0.00	100.00	0.00	400	965	420	1116	311	0.06
12-Apr-25	100.00	0.00	100.00	0.00	366	938	337	1210	314	0.03
13-Apr-25	100.00	0.00	100.00	0.00	367	807	309	1181	315	0.04
14-Apr-25	100.00	0.00	100.00	0.00	378	964	400	1117	340	0.02
15-Apr-25	100.00	0.00	100.00	0.00	409	944	408	1123	324	0.07
16-Apr-25	100.00	0.00	100.00	0.00	423	938	821	1157	474	0.24
17-Apr-25	99.99	0.01	100.00	0.00	391	998	980	1153	600	0.30
18-Apr-25	100.00	0.00	100.00	0.00	364	990	304	1157	312	0.02
19-Apr-25	100.00	0.00	100.00	0.00	360	1047	243	1222	289	0.02
20-Apr-25	100.00	0.00	100.00	0.00	361	802	241	1205	339	0.03
21-Apr-25	100.00	0.00	100.00	0.00	359	885	272	1131	294	0.02
22-Apr-25	100.00	0.00	100.00	0.00	366	975	316	1111	314	0.03
23-Apr-25	100.00	0.00	100.00	0.00	391	959	465	1111	314	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	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
25-Apr-25	100.00	0.00	100.00	0.00	366	981	440	1113	295	0.04
26-Apr-25	100.00	0.00	100.00	0.00	364	926	351	1221	294	0.02
27-Apr-25	100.00	0.00	100.00	0.00	353	906	346	1207	298	0.03
28-Apr-25	100.00	0.00	100.00	0.00	358	961	399	1111	295	0.07
29-Apr-25	100.00	0.00	100.00	0.00	370	917	408	1106	310	0.04
30-Apr-25	100.00	0.00	100.00	0.00	388	935	373	1107	300	0.04
1-May-25	100.00	0.00	100.00	0.00	374	884	316	1108	302	0.00
2-May-25	100.00	0.00	100.00	0.00	350	938	402	1107	286	0.67
3-May-25	100.00	0.00	100.00	0.00	357	909	277	1225	291	0.02
4-May-25	100.00	0.00	100.00	0.00	354	785	250	1182	297	0.01
5-May-25	100.00	0.00	100.00	0.00	359	762	249	1125	299	0.02
6-May-25	100.00	0.00	100.00	0.00	370	873	413	1114	321	0.07
7-May-25	100.00	0.00	100.00	0.00	363	822	368	1109	289	0.34
8-May-25	100.00	0.00	100.00	0.00	371	825	336	1107	295	0.07
9-May-25	100.00	0.00	100.00	0.00	358	831	421	1110	297	0.14
10-May-25	100.00	0.00	100.00	0.00	355	810	345	1225	315	0.07
11-May-25	100.00	0.00	100.00	0.00	348	703	359	1182	290	0.09
12-May-25	100.00	0.00	100.00	0.00	356	778	400	1114	296	0.15
13-May-25	100.00	0.00	100.00	0.00	376	770	358	1106	309	0.48
14-May-25	100.00	0.00	100.00	0.00	360	797	414	1109	316	0.07
15-May-25	100.00	0.00	100.00	0.00	353	773	441	1109	330	0.02
16-May-25	100.00	0.00	100.00	0.00	357	802	443	1110	323	0.05
17-May-25	100.00	0.00	100.00	0.00	350	853	376	1261	361	0.03
18-May-25	100.00	0.00	100.00	0.00	352	706	421	1208	342	0.04
19-May-25	100.00	0.00	100.00	0.00	359	793	454	1154	332	0.14

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
21-May-25	100.00	0.00	100.00	0.00	363	787	377	1109	342	0.03
22-May-25	100.00	0.00	100.00	0.00	380	777	417	1105	334	0.32
23-May-25	100.00	0.00	100.00	0.00	353	804	442	1111	336	0.03
24-May-25	99.88	0.12	100.00	0.00	348	773	478	1226	323	0.74
25-May-25	100.00	0.00	100.00	0.00	350	679	408	1205	347	0.02
26-May-25	100.00	0.00	100.00	0.00	344	838	398	1128	319	0.01
27-May-25	100.00	0.00	100.00	0.00	424	767	449	1112	350	2.91
28-May-25	100.00	0.00	100.00	0.00	366	767	416	1112	323	0.06
29-May-25	100.00	0.00	100.00	0.00	387	777	484	1106	332	0.07
30-May-25	99.99	0.01	100.00	0.00	358	797	445	1112	307	0.08
31-May-25	100.00	0.00	100.00	0.00	330	809	348	1205	303	0.01
1-Jun-25	100.00	0.00	100.00	0.00	394	761	373	1176	296	0.03
2-Jun-25	100.00	0.00	100.00	0.00	362	770	300	1108	285	0.00
3-Jun-25	100.00	0.00	100.00	0.00	344	796	348	1111	326	0.00
4-Jun-25	100.00	0.00	100.00	0.00	367	792	255	1112	317	0.00
5-Jun-25	100.00	0.00	100.00	0.00	358	818	285	1111	330	0.00
6-Jun-25	100.00	0.00	100.00	0.00	379	806	338	1111	228	0.00
7-Jun-25	100.00	0.00	100.00	0.00	331	853	267	1256	536	0.00
8-Jun-25	100.00	0.00	100.00	0.00	344	885	270	1312	236	0.05
9-Jun-25	100.00	0.00	100.00	0.00	368	815	367	1123	235	0.02
10-Jun-25	100.00	0.00	100.00	0.00	373	806	300	1117	249	0.00
11-Jun-25	100.00	0.00	100.00	0.00	370	787	439	1123	263	0.05
12-Jun-25	100.00	0.00	100.00	0.00	369	783	444	1109	250	0.02
13-Jun-25	100.00	0.00	100.00	0.00	387	801	435	1127	312	0.05
14-Jun-25	100.00	0.00	100.00	0.00	360	827	368	1241	326	0.03

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
16-Jun-25	100.00	0.00	100.00	0.00	380	914	353	1116	313	0.04
17-Jun-25	100.00	0.00	100.00	0.00	376	903	398	1104	306	0.04
18-Jun-25	100.00	0.00	100.00	0.00	387	898	431	1113	334	0.05
19-Jun-25	100.00	0.00	100.00	0.00	365	907	453	1122	351	0.08
20-Jun-25	100.00	0.00	100.00	0.00	361	950	494	1115	319	0.04
21-Jun-25	100.00	0.00	100.00	0.00	359	1010	588	1200	280	0.05
22-Jun-25	100.00	0.00	100.00	0.00	371	751	963	1220	289	0.08
23-Jun-25	100.00	0.00	100.00	0.00	383	911	683	1131	289	0.04
24-Jun-25	100.00	0.00	100.00	0.00	381	880	511	1120	321	0.05
25-Jun-25	100.00	0.00	100.00	0.00	360	879	539	1117	291	0.03
26-Jun-25	100.00	0.00	100.00	0.00	365	896	527	1117	300	0.03
27-Jun-25	99.98	0.02	100.00	0.00	385	950	477	1117	363	0.11
28-Jun-25	100.00	0.00	100.00	0.00	364	854	491	1215	350	0.04
29-Jun-25	100.00	0.00	100.00	0.00	365	732	521	1199	356	0.02
30-Jun-25	100.00	0.00	100.00	0.00	373	849	508	1113	362	0.04

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