

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 July to 30 September 2024

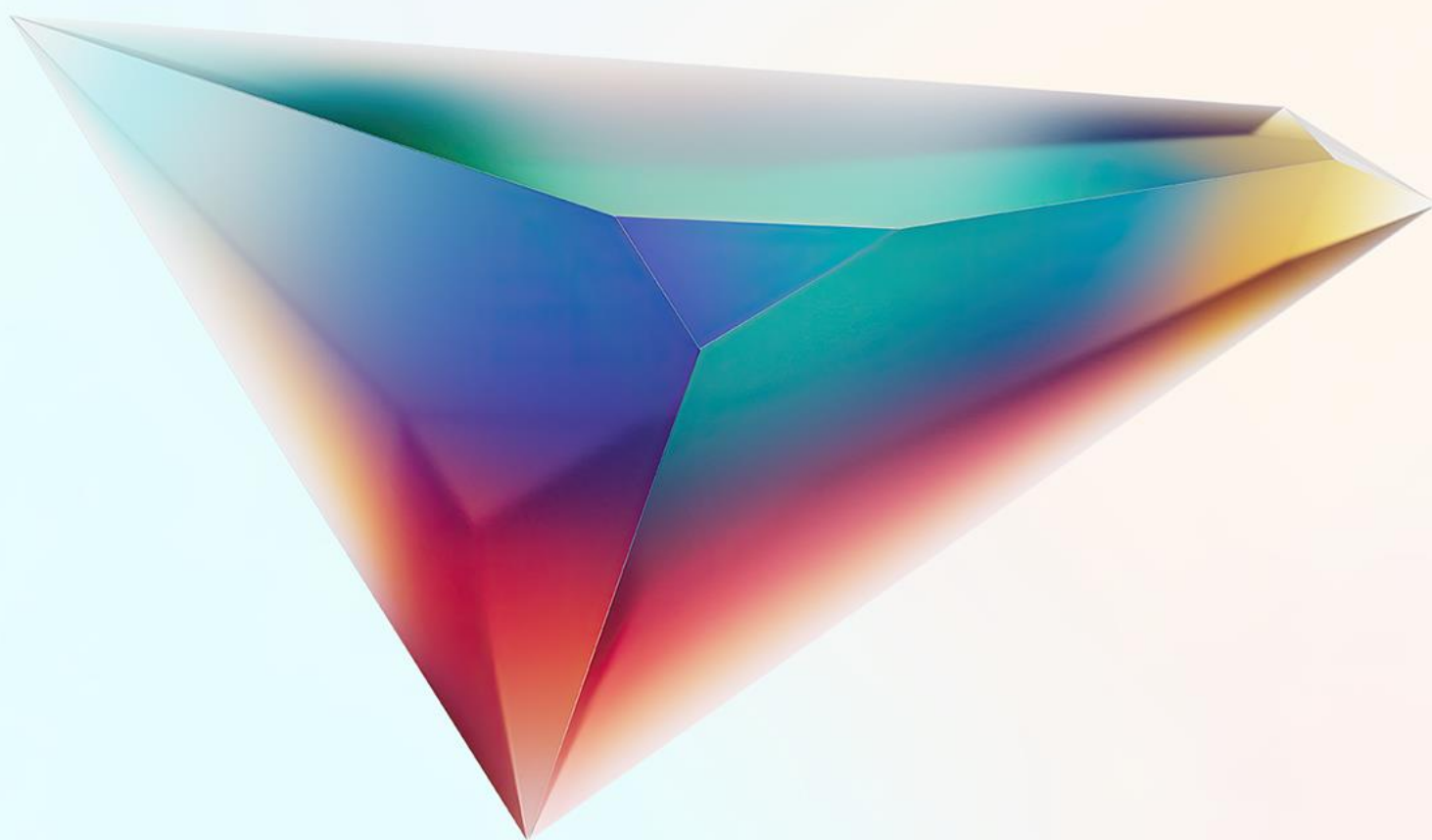


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What's the purpose of this report?

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 October 2024 to December 2024 will be published in January 2025.

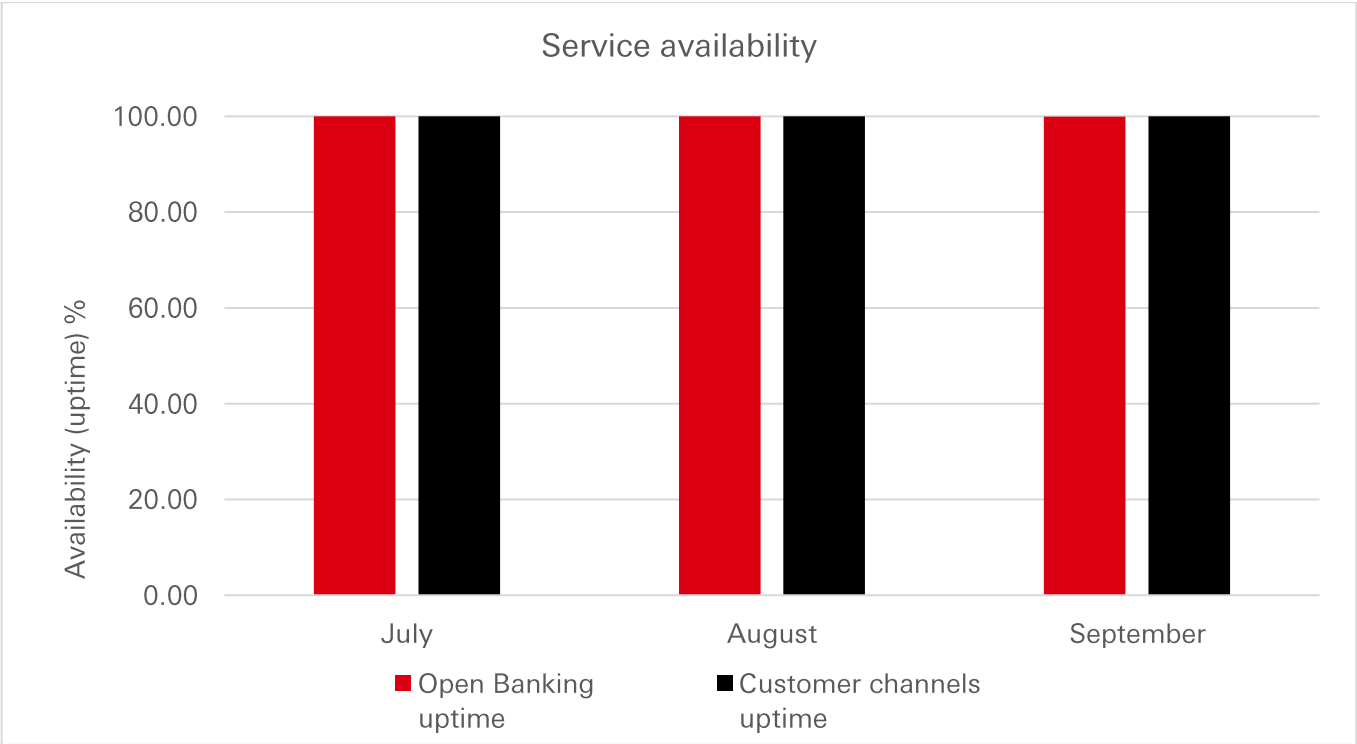
Service availability

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
July	100.00	100.00
August	100.00	100.00
September	99.94	100.00

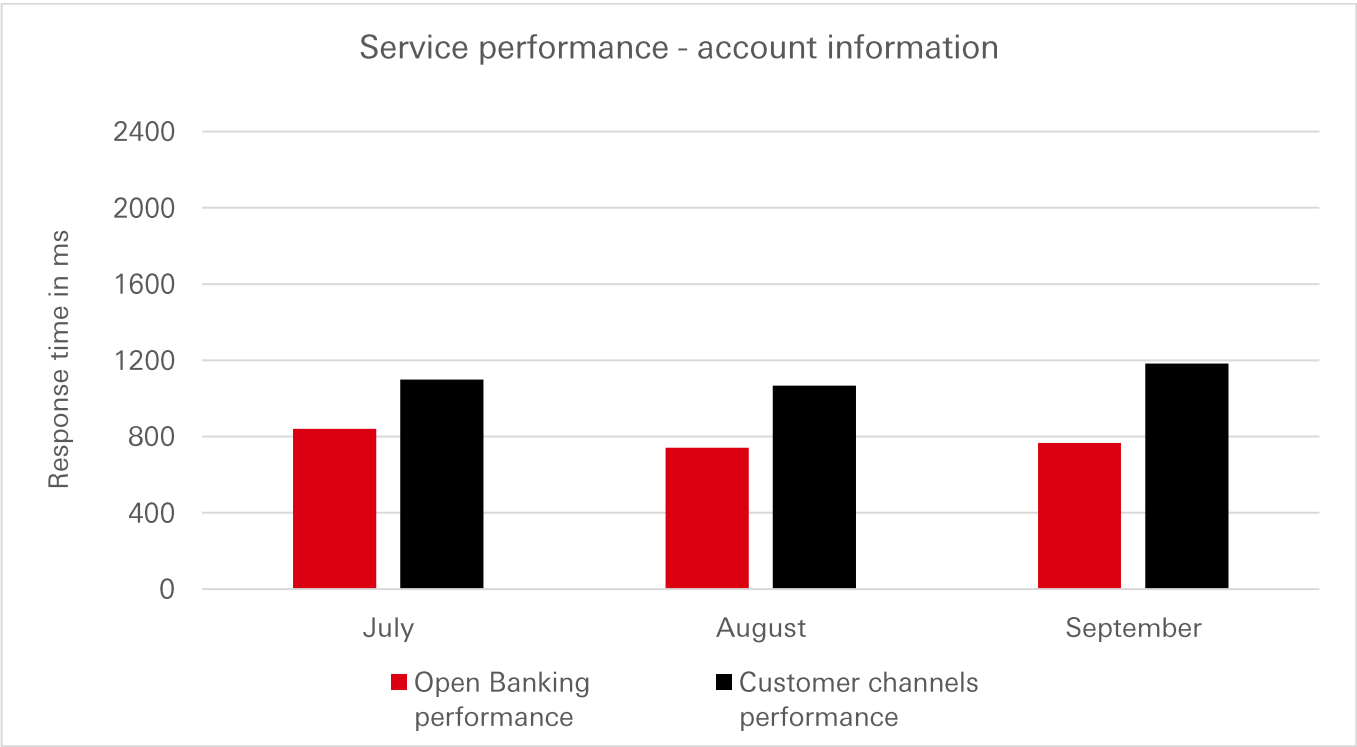
Service performance - account information

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
July	840	1099
August	742	1067
September	767	1182

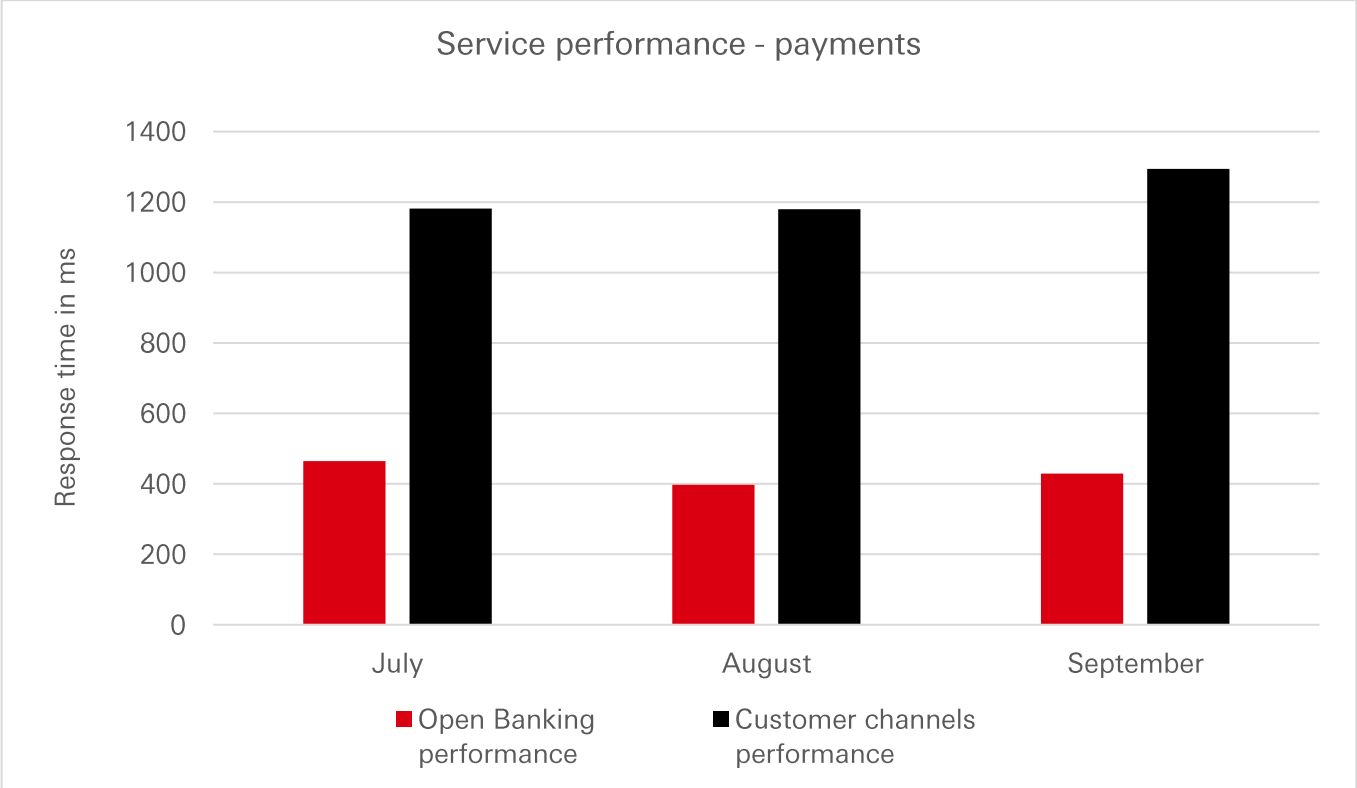
Service performance – payments

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.

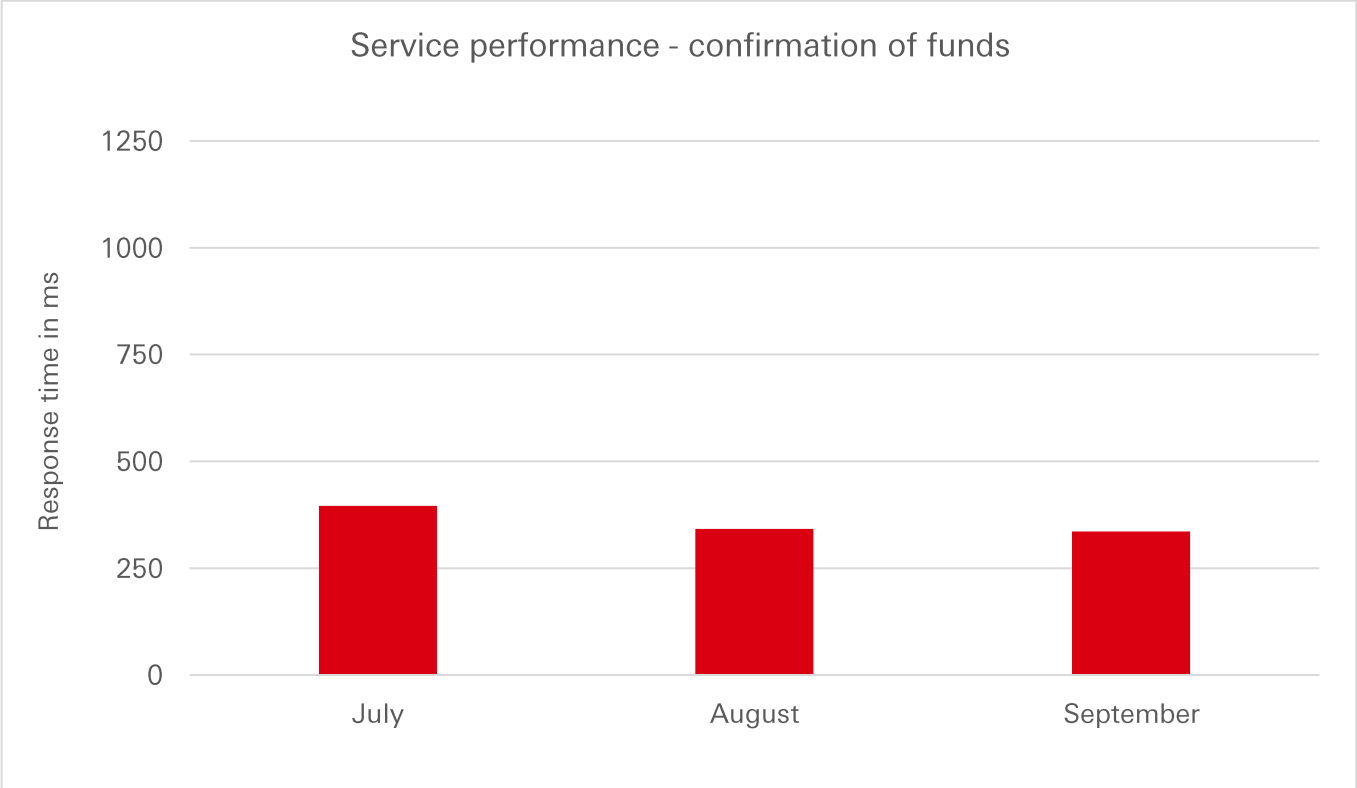


Month	Open Banking performance	Customer channels performance
July	464	1181
August	398	1180
September	429	1295

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.

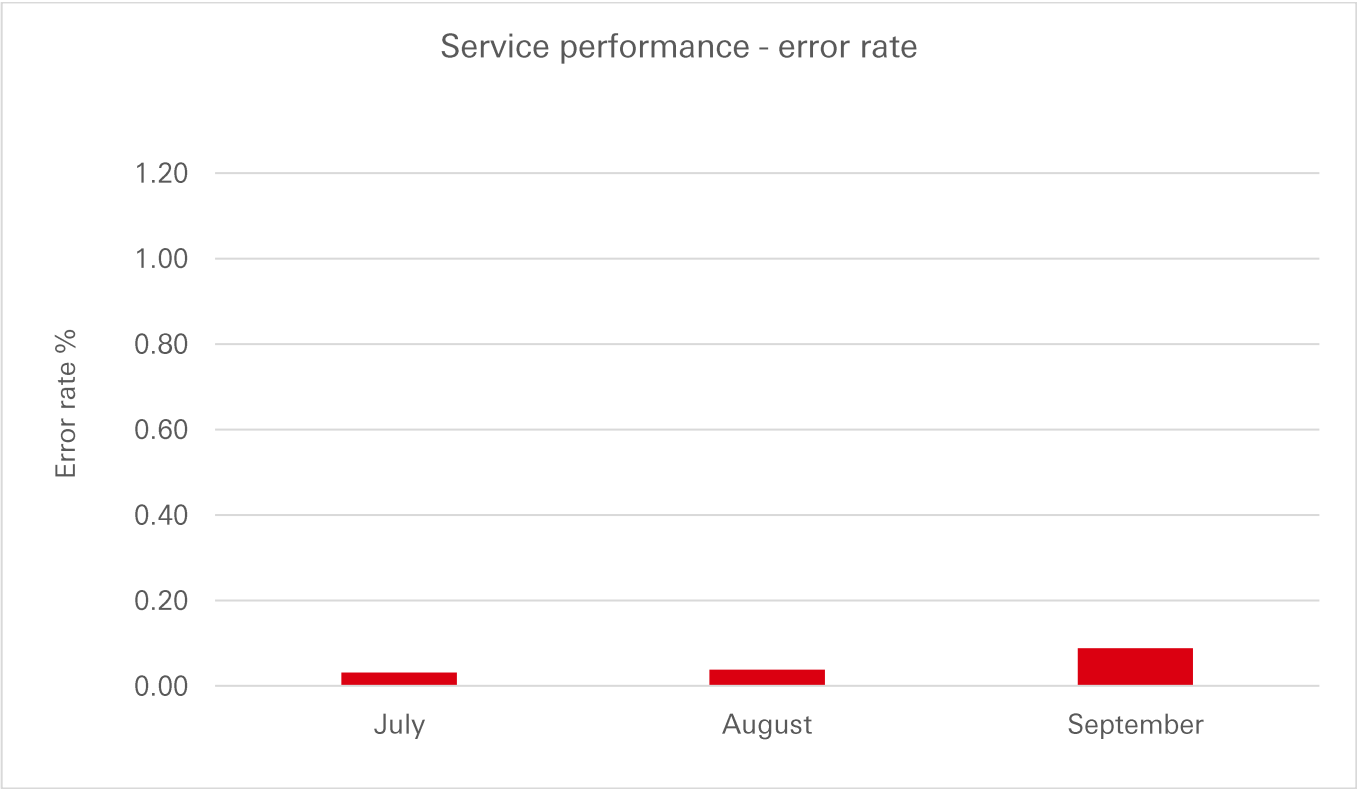
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
July	396
August	342
September	336

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	0.03
August	0.04
September	0.09

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-Jul-24	100.00	0.00	100.00	0.00	911	1103	534	1164	408	0.03
2-Jul-24	100.00	0.00	100.00	0.00	949	1164	524	1164	405	0.04
3-Jul-24	100.00	0.00	100.00	0.00	911	1138	536	1161	402	0.01
4-Jul-24	100.00	0.00	100.00	0.00	894	1144	548	1165	396	0.01
5-Jul-24	100.00	0.00	100.00	0.00	863	1167	529	1160	405	0.03
6-Jul-24	100.00	0.00	100.00	0.00	731	1101	421	1209	375	0.03
7-Jul-24	100.00	0.00	100.00	0.00	739	1007	423	1218	383	0.04
8-Jul-24	100.00	0.00	100.00	0.00	907	1133	517	1170	391	0.09
9-Jul-24	100.00	0.00	100.00	0.00	867	1102	523	1170	393	0.03
10-Jul-24	100.00	0.00	100.00	0.00	878	1133	501	1176	397	0.11
11-Jul-24	100.00	0.00	100.00	0.00	878	1111	559	1164	400	0.06
12-Jul-24	100.00	0.00	100.00	0.00	866	1132	479	1163	389	0.06
13-Jul-24	100.00	0.00	100.00	0.00	715	1046	285	1244	374	0.00
14-Jul-24	100.00	0.00	100.00	0.00	750	983	329	1200	369	0.07
15-Jul-24	100.00	0.00	100.00	0.00	855	1097	274	1176	386	0.01
16-Jul-24	100.00	0.00	100.00	0.00	871	1118	259	1157	388	0.02
17-Jul-24	100.00	0.00	100.00	0.00	878	1095	499	1150	388	0.02
18-Jul-24	100.00	0.00	100.00	0.00	859	1109	548	1156	388	0.02
19-Jul-24	100.00	0.00	100.00	0.00	836	1140	467	1161	397	0.02
20-Jul-24	100.00	0.00	100.00	0.00	703	1111	427	1216	382	0.01
21-Jul-24	100.00	0.00	100.00	0.00	727	986	463	1251	429	0.01
22-Jul-24	100.00	0.00	100.00	0.00	874	1102	553	1193	405	0.01
23-Jul-24	100.00	0.00	100.00	0.00	857	1116	546	1172	410	0.02
24-Jul-24	100.00	0.00	100.00	0.00	882	1115	509	1167	402	0.02
25-Jul-24	100.00	0.00	100.00	0.00	863	1119	571	1180	393	0.04
26-Jul-24	100.00	0.00	100.00	0.00	873	1137	416	1168	383	0.01
27-Jul-24	100.00	0.00	100.00	0.00	714	1085	290	1229	390	0.01
28-Jul-24	100.00	0.00	100.00	0.00	729	982	328	1221	391	0.01
29-Jul-24	100.00	0.00	100.00	0.00	870	1101	527	1178	421	0.03
30-Jul-24	100.00	0.00	100.00	0.00	905	1090	454	1174	404	0.01
31-Jul-24	100.00	0.00	100.00	0.00	891	1098	549	1148	425	0.09

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-Aug-24	100.00	0.00	100.00	0.00	900	1072	453	1160	408	0.01
2-Aug-24	100.00	0.00	100.00	0.00	834	1085	490	1154	395	0.03
3-Aug-24	100.00	0.00	100.00	0.00	749	1087	280	1223	387	0.02
4-Aug-24	100.00	0.00	100.00	0.00	750	960	324	1199	381	0.03
5-Aug-24	100.00	0.00	100.00	0.00	775	1079	376	1170	321	0.03
6-Aug-24	100.00	0.00	100.00	0.00	773	1073	288	1157	318	0.07
7-Aug-24	100.00	0.00	100.00	0.00	748	1056	413	1149	324	0.02
8-Aug-24	100.00	0.00	100.00	0.00	743	1059	463	1157	337	0.03
9-Aug-24	100.00	0.00	100.00	0.00	736	1077	385	1161	333	0.01
10-Aug-24	100.00	0.00	100.00	0.00	677	1016	296	1224	319	0.01
11-Aug-24	100.00	0.00	100.00	0.00	659	918	331	1199	319	0.03
12-Aug-24	100.00	0.00	100.00	0.00	749	1059	400	1169	322	0.03
13-Aug-24	100.00	0.00	100.00	0.00	804	1060	449	1165	343	0.07
14-Aug-24	100.00	0.00	100.00	0.00	763	1072	496	1155	351	0.15
15-Aug-24	100.00	0.00	100.00	0.00	745	1101	503	1163	321	0.10
16-Aug-24	100.00	0.00	100.00	0.00	730	1132	448	1161	327	0.02
17-Aug-24	100.00	0.00	100.00	0.00	662	1025	312	1192	320	0.02
18-Aug-24	100.00	0.00	100.00	0.00	661	918	281	1224	321	0.02
19-Aug-24	100.00	0.00	100.00	0.00	739	1065	365	1170	349	0.01
20-Aug-24	100.00	0.00	100.00	0.00	792	1081	432	1163	336	0.11
21-Aug-24	100.00	0.00	100.00	0.00	757	1088	457	1160	342	0.03
22-Aug-24	100.00	0.00	100.00	0.00	762	1081	489	1166	342	0.01
23-Aug-24	100.00	0.00	100.00	0.00	739	1191	378	1170	342	0.01
24-Aug-24	100.00	0.00	100.00	0.00	679	1068	231	1192	336	0.01
25-Aug-24	100.00	0.00	100.00	0.00	659	954	307	1220	338	0.01
26-Aug-24	100.00	0.00	100.00	0.00	725	1012	317	1214	342	0.19
27-Aug-24	100.00	0.00	100.00	0.00	769	1134	457	1191	344	0.04
28-Aug-24	100.00	0.00	100.00	0.00	755	1131	475	1180	349	0.01
29-Aug-24	100.00	0.00	100.00	0.00	761	1141	459	1171	334	0.02
30-Aug-24	100.00	0.00	100.00	0.00	751	1186	503	1162	340	0.01
31-Aug-24	100.00	0.00	100.00	0.00	664	1110	465	1239	347	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-Sep-24	100.00	0.00	100.00	0.00	721	1135	481	1300	354	0.01
2-Sep-24	100.00	0.00	100.00	0.00	784	1326	468	1303	366	0.01
3-Sep-24	100.00	0.00	100.00	0.00	802	1169	497	1261	364	0.13
4-Sep-24	100.00	0.00	100.00	0.00	812	1200	505	1254	353	0.08
5-Sep-24	100.00	0.00	100.00	0.00	795	1221	457	1247	343	0.02
6-Sep-24	100.00	0.00	100.00	0.00	781	1210	379	1260	336	0.01
7-Sep-24	99.98	0.02	100.00	0.00	693	1198	227	1216	309	0.08
8-Sep-24	99.98	0.02	100.00	0.00	651	1002	309	1236	316	0.15
9-Sep-24	100.00	0.00	100.00	0.00	815	1194	386	1274	326	0.01
10-Sep-24	100.00	0.00	100.00	0.00	854	1173	486	1258	336	0.03
11-Sep-24	100.00	0.00	100.00	0.00	813	1163	517	1247	333	0.01
12-Sep-24	100.00	0.00	100.00	0.00	804	1171	505	1236	328	0.01
13-Sep-24	100.00	0.00	100.00	0.00	773	1202	512	1235	342	0.01
14-Sep-24	100.00	0.00	100.00	0.00	720	1289	450	1644	353	0.01
15-Sep-24	100.00	0.00	100.00	0.00	719	1026	404	1398	306	0.01
16-Sep-24	100.00	0.00	100.00	0.00	754	1179	373	1134	341	0.04
17-Sep-24	100.00	0.00	100.00	0.00	764	1143	474	1120	335	0.01
18-Sep-24	100.00	0.00	100.00	0.00	826	1219	484	1263	336	0.02
19-Sep-24	100.00	0.00	100.00	0.00	930	1376	385	1253	339	0.01
20-Sep-24	100.00	0.00	100.00	0.00	747	1173	495	1250	327	0.05
21-Sep-24	98.23	1.77	100.00	0.00	737	1135	338	1366	315	1.51
22-Sep-24	100.00	0.00	100.00	0.00	754	1024	363	1405	333	0.20
23-Sep-24	100.00	0.00	100.00	0.00	728	1180	387	1270	356	0.06
24-Sep-24	100.00	0.00	100.00	0.00	770	1189	467	1272	330	0.03
25-Sep-24	100.00	0.00	100.00	0.00	756	1181	496	1238	323	0.04
26-Sep-24	100.00	0.00	100.00	0.00	754	1179	487	1240	336	0.01
27-Sep-24	100.00	0.00	100.00	0.00	768	1249	457	1234	327	0.03
28-Sep-24	100.00	0.00	100.00	0.00	710	1199	302	1391	346	0.01
29-Sep-24	100.00	0.00	100.00	0.00	725	1194	310	1800	331	0.02
30-Sep-24	100.00	0.00	100.00	0.00	758	1174	459	1236	327	0.02

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