

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 July to 30th September 2025

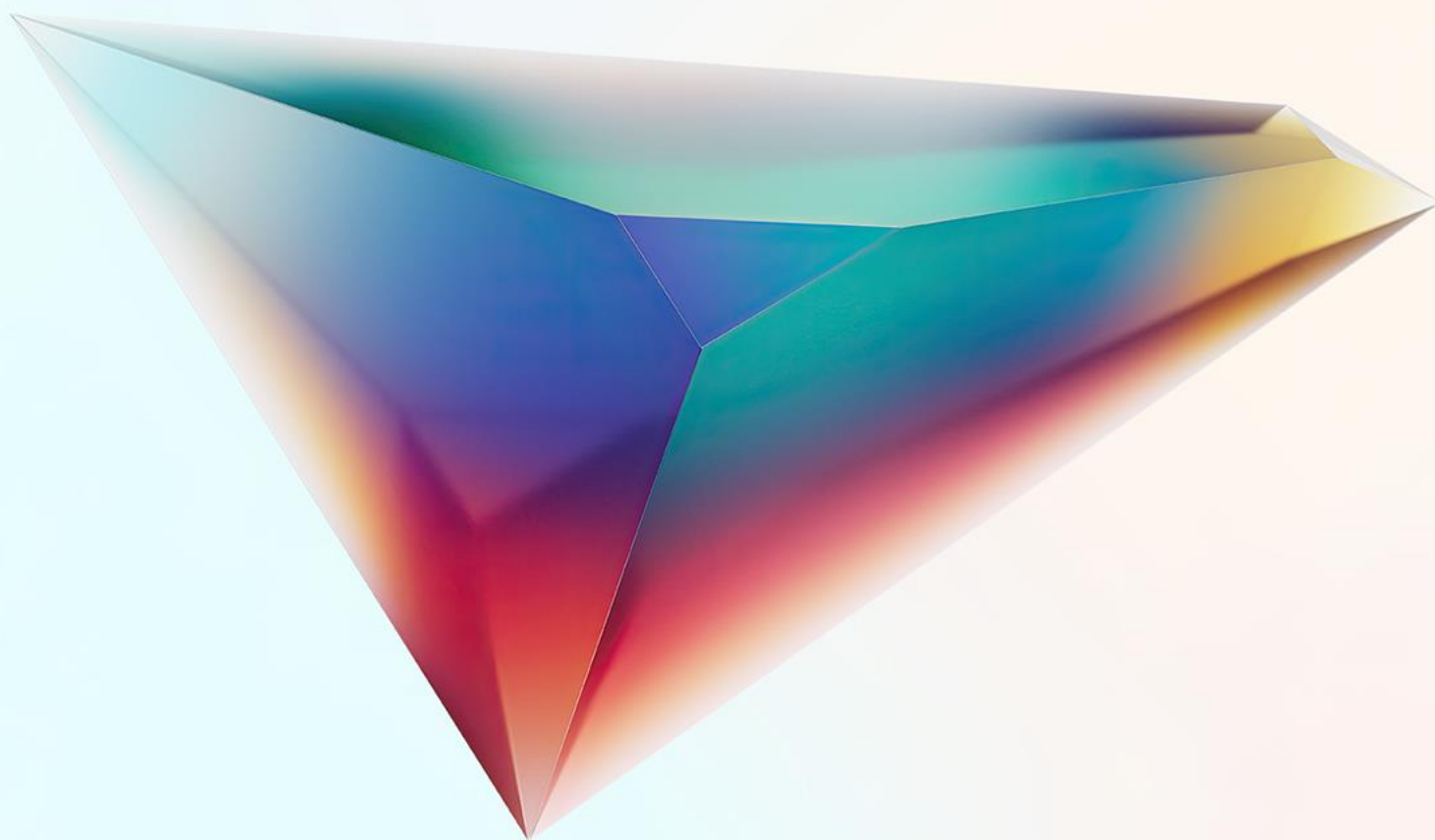


Table of contents

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 October 2025 to December 2025 will¹ be published in January 2026.

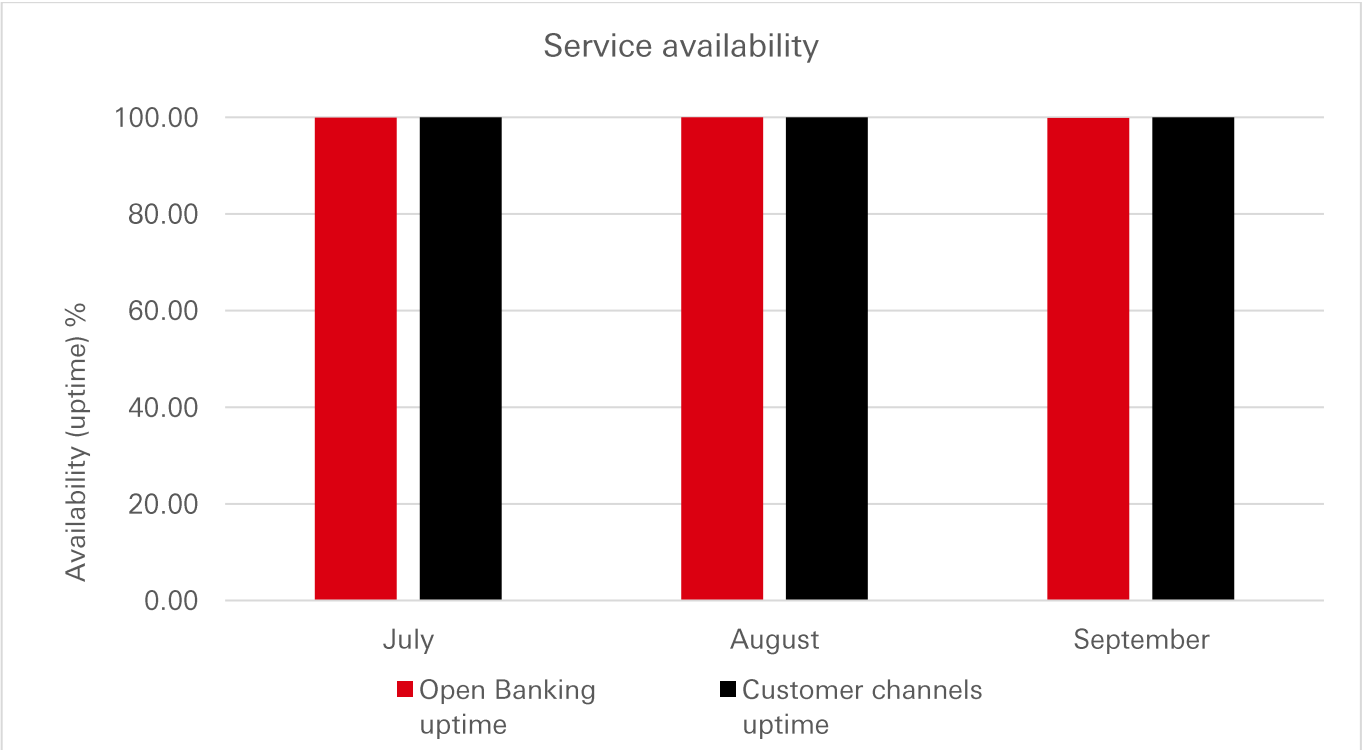
Service availability

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	99.91	100.00
August	100.00	100.00
September	99.90	100.00

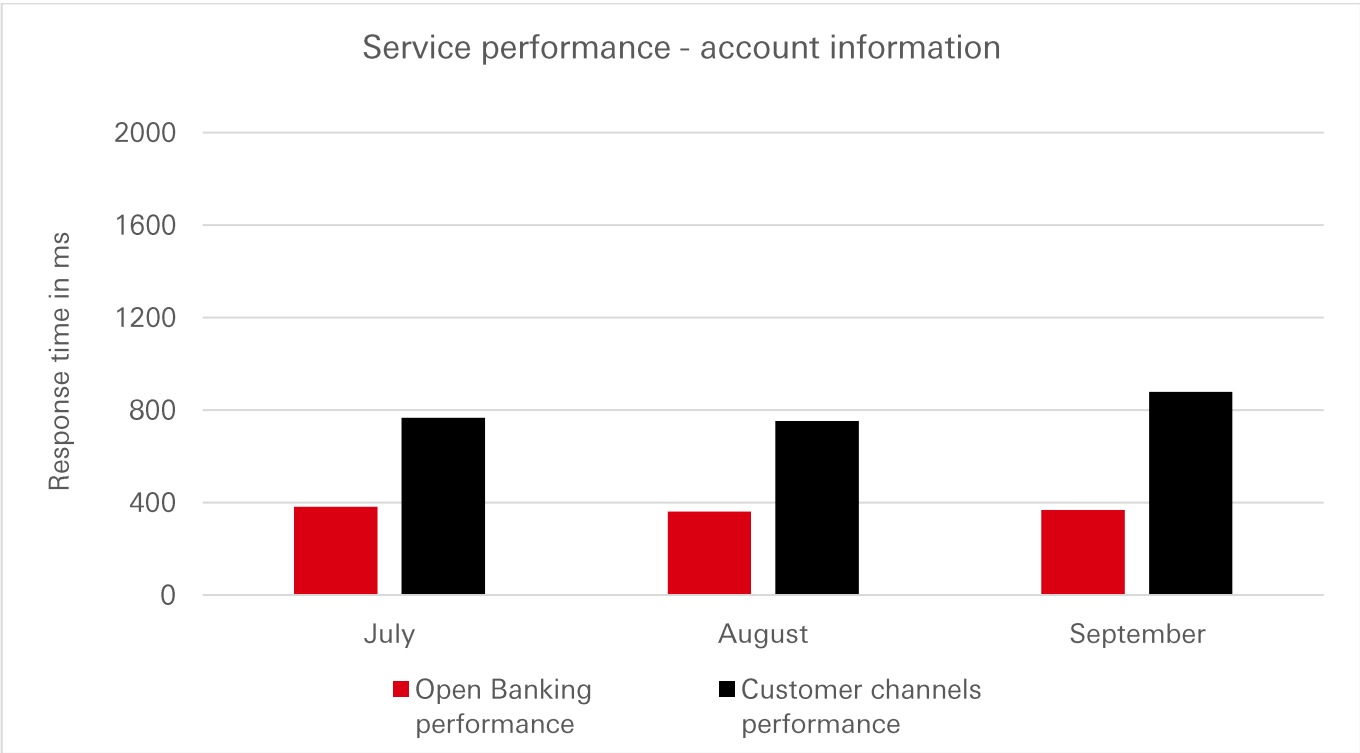
Service performance - account information

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	382	767
August	361	752
September	368	878

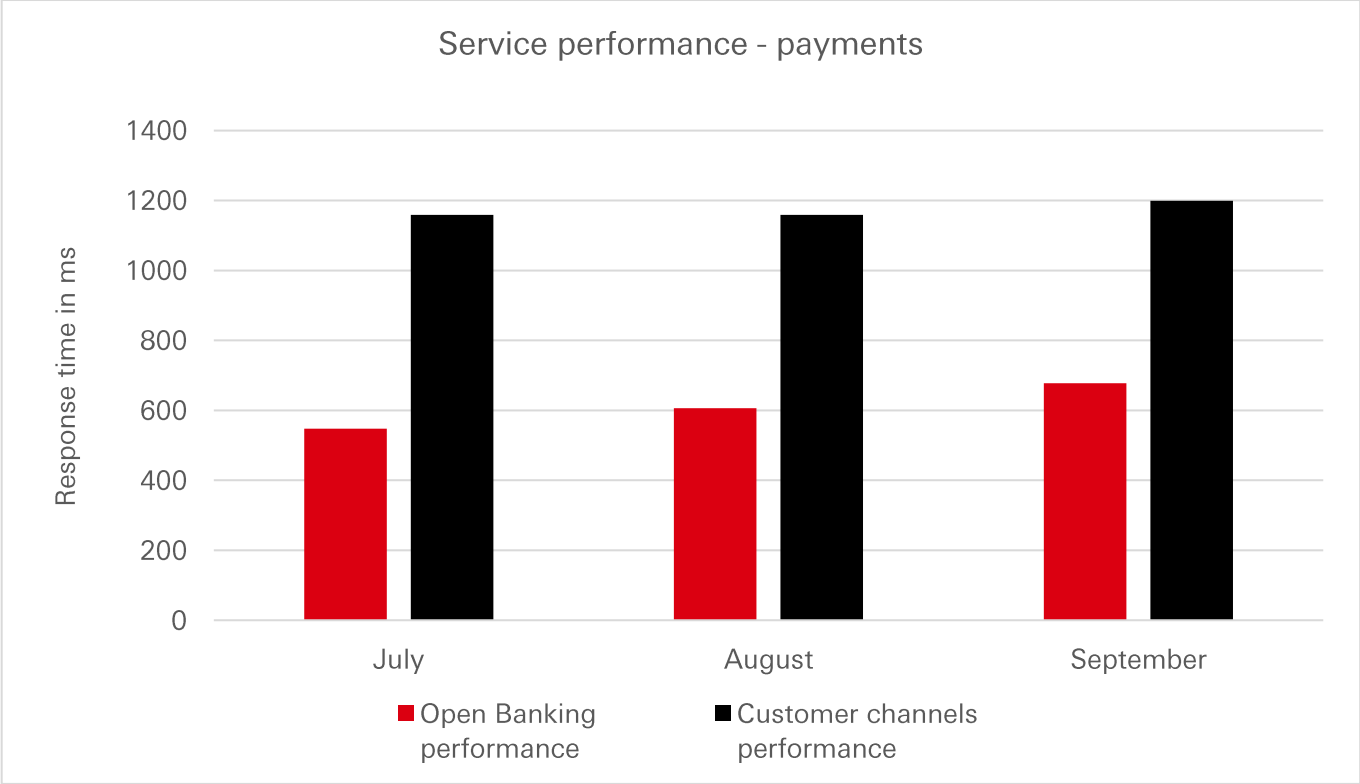
Service performance – payments

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.

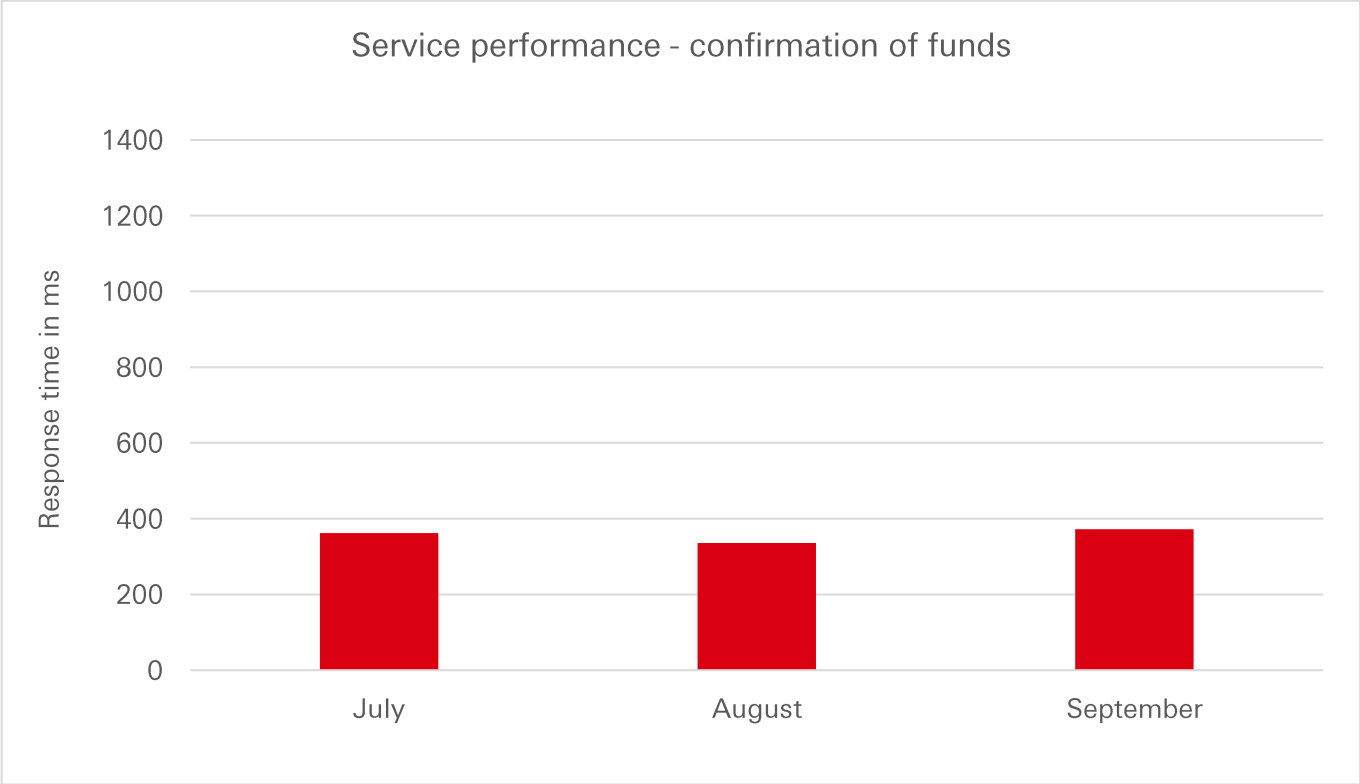


Month	Open Banking performance	Customer channels performance
July	548	1159
August	606	1159
September	677	1199

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.

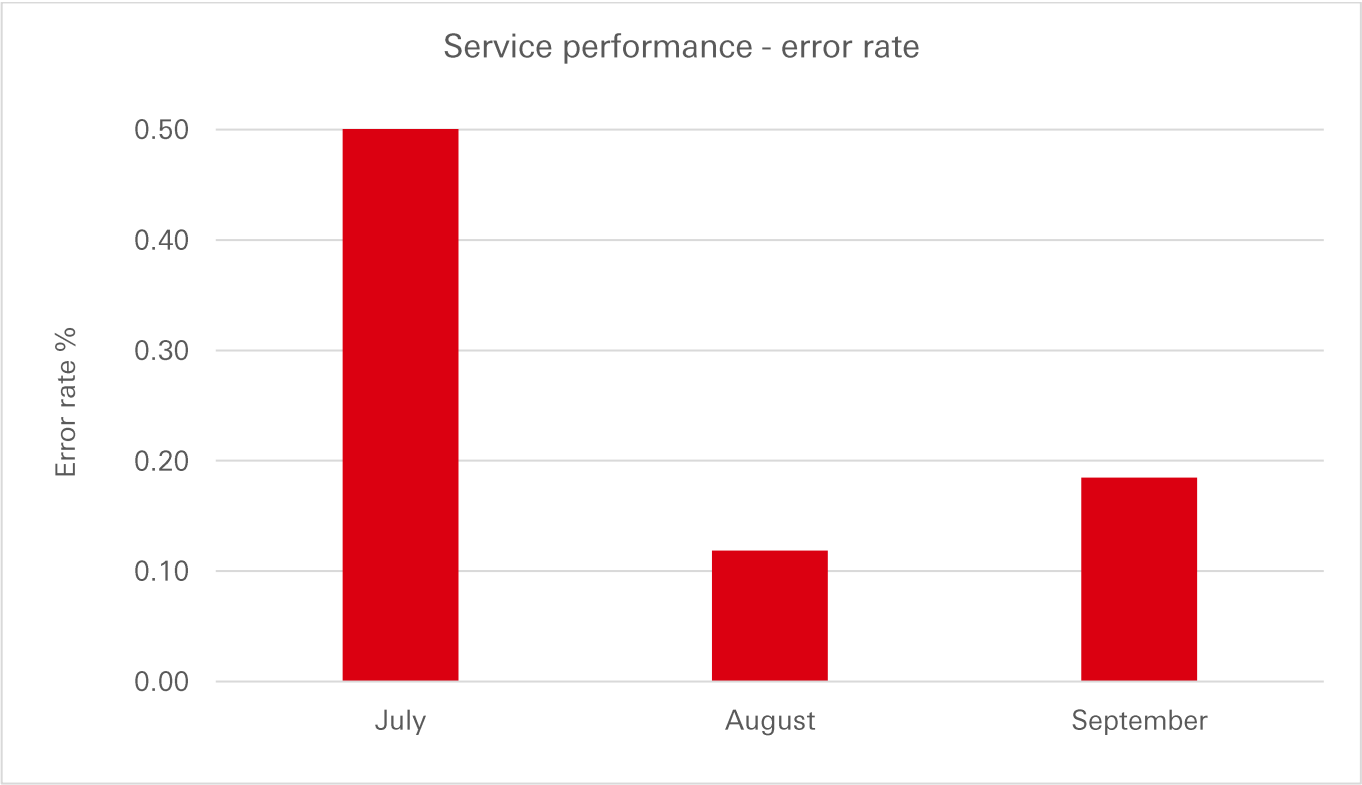
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
July	362
August	336
September	373

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	0.73
August	0.12
September	0.18

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-25	99.96	0.04	100.00	0.00	381	688	558	1109	350	0.17
2-Jul-25	100.00	0.00	100.00	0.00	363	777	464	1109	353	0.10
3-Jul-25	100.00	0.00	100.00	0.00	375	764	529	1107	378	0.04
4-Jul-25	99.98	0.02	100.00	0.00	366	774	517	1110	339	0.12
5-Jul-25	99.75	0.25	100.00	0.00	368	754	566	1207	380	0.38
6-Jul-25	97.56	2.44	100.00	0.00	741	676	565	1189	644	20.13
7-Jul-25	100.00	0.00	100.00	0.00	386	770	482	1114	388	0.03
8-Jul-25	100.00	0.00	100.00	0.00	390	767	527	1110	362	0.05
9-Jul-25	100.00	0.00	100.00	0.00	387	759	535	1110	372	0.02
10-Jul-25	100.00	0.00	100.00	0.00	371	758	506	1114	387	0.04
11-Jul-25	100.00	0.00	100.00	0.00	351	765	565	1115	347	0.02
12-Jul-25	100.00	0.00	100.00	0.00	347	795	607	1403	340	0.01
13-Jul-25	100.00	0.00	100.00	0.00	347	714	651	1369	359	0.02
14-Jul-25	100.00	0.00	100.00	0.00	345	790	539	1173	344	0.03
15-Jul-25	100.00	0.00	100.00	0.00	392	748	534	1117	333	0.02
16-Jul-25	100.00	0.00	100.00	0.00	362	740	532	1109	343	0.04
17-Jul-25	100.00	0.00	100.00	0.00	369	755	575	1106	334	0.05
18-Jul-25	100.00	0.00	100.00	0.00	364	803	535	1150	361	0.02
19-Jul-25	100.00	0.00	100.00	0.00	375	965	610	1265	365	0.02
20-Jul-25	100.00	0.00	100.00	0.00	353	688	552	1177	336	0.02
21-Jul-25	100.00	0.00	100.00	0.00	368	758	504	1114	356	0.06
22-Jul-25	99.99	0.01	100.00	0.00	369	755	554	1109	367	0.14
23-Jul-25	100.00	0.00	100.00	0.00	370	758	504	1110	359	0.07

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
24-Jul-25	100.00	0.00	100.00	0.00	382	765	601	1114	329	0.05
25-Jul-25	100.00	0.00	100.00	0.00	366	839	544	1110	350	0.10
26-Jul-25	100.00	0.00	100.00	0.00	368	768	577	1455	334	0.22
27-Jul-25	100.00	0.00	100.00	0.00	376	733	587	1207	350	0.26
28-Jul-25	100.00	0.00	100.00	0.00	381	841	542	1118	346	0.13
29-Jul-25	100.00	0.00	100.00	0.00	370	781	537	1108	320	0.10
30-Jul-25	100.00	0.00	100.00	0.00	371	762	532	1111	338	0.09
31-Jul-25	100.00	0.00	100.00	0.00	376	759	556	1106	367	0.10
24-Jul-25	100.00	0.00	100.00	0.00	382	765	601	1114	329	0.05
25-Jul-25	100.00	0.00	100.00	0.00	366	839	544	1110	350	0.10
26-Jul-25	100.00	0.00	100.00	0.00	368	768	577	1455	334	0.22
27-Jul-25	100.00	0.00	100.00	0.00	376	733	587	1207	350	0.26
28-Jul-25	100.00	0.00	100.00	0.00	381	841	542	1118	346	0.13
29-Jul-25	100.00	0.00	100.00	0.00	370	781	537	1108	320	0.10
30-Jul-25	100.00	0.00	100.00	0.00	371	762	532	1111	338	0.09
31-Jul-25	100.00	0.00	100.00	0.00	376	759	556	1106	367	0.10
1-Aug-25	100.00	0.00	100.00	0.00	396	823	494	1110	357	0.13
2-Aug-25	100.00	0.00	100.00	0.00	371	797	598	1229	342	0.14
3-Aug-25	100.00	0.00	100.00	0.00	388	654	630	1205	375	0.16
4-Aug-25	100.00	0.00	100.00	0.00	385	760	514	1120	327	0.25
5-Aug-25	100.00	0.00	100.00	0.00	379	708	563	1110	330	0.14
6-Aug-25	100.00	0.00	100.00	0.00	398	764	559	1119	327	0.13
7-Aug-25	100.00	0.00	100.00	0.00	400	750	637	1112	350	0.12
8-Aug-25	100.00	0.00	100.00	0.00	378	780	544	1117	323	0.14
9-Aug-25	100.00	0.00	100.00	0.00	382	762	687	1228	315	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
10-Aug-25	100.00	0.00	100.00	0.00	377	662	697	1193	311	0.14
11-Aug-25	100.00	0.00	100.00	0.00	378	755	608	1135	338	0.15
12-Aug-25	100.00	0.00	100.00	0.00	379	761	633	1140	318	0.16
13-Aug-25	100.00	0.00	100.00	0.00	400	758	573	1127	320	0.18
14-Aug-25	100.00	0.00	100.00	0.00	395	753	580	1129	332	0.13
15-Aug-25	100.00	0.00	100.00	0.00	329	755	561	1135	333	0.07
16-Aug-25	100.00	0.00	100.00	0.00	318	778	732	1217	326	0.05
17-Aug-25	100.00	0.00	100.00	0.00	328	662	746	1209	301	0.10
18-Aug-25	100.00	0.00	100.00	0.00	348	757	545	1128	353	0.08
19-Aug-25	100.00	0.00	100.00	0.00	321	755	599	1136	349	0.05
20-Aug-25	100.00	0.00	100.00	0.00	327	763	524	1135	339	0.09
21-Aug-25	100.00	0.00	100.00	0.00	358	756	539	1131	334	0.13
22-Aug-25	100.00	0.00	100.00	0.00	344	794	556	1139	360	0.08
23-Aug-25	100.00	0.00	100.00	0.00	352	797	682	1312	320	0.12
24-Aug-25	99.99	0.01	100.00	0.00	330	703	714	1212	340	0.17
25-Aug-25	100.00	0.00	100.00	0.00	331	842	684	1158	313	0.00
26-Aug-25	100.00	0.00	100.00	0.00	333	760	626	1144	339	0.08
27-Aug-25	100.00	0.00	100.00	0.00	388	765	705	1147	355	0.16
28-Aug-25	100.00	0.00	100.00	0.00	347	749	537	1139	404	0.10
29-Aug-25	100.00	0.00	100.00	0.00	353	758	569	1130	326	0.11
30-Aug-25	100.00	0.00	100.00	0.00	335	763	529	1193	312	0.08
31-Aug-25	100.00	0.00	100.00	0.00	352	676	636	1189	352	0.10
1-Sep-25	100.00	0.00	100.00	0.00	341	771	592	1140	334	0.10
2-Sep-25	100.00	0.00	100.00	0.00	350	735	611	1137	331	0.15
3-Sep-25	100.00	0.00	100.00	0.00	339	734	574	1133	343	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
4-Sep-25	100.00	0.00	100.00	0.00	345	737	635	1135	316	0.11
5-Sep-25	100.00	0.00	100.00	0.00	387	769	565	1141	341	0.09
6-Sep-25	100.00	0.00	100.00	0.00	338	931	667	1222	355	0.09
7-Sep-25	99.98	0.02	100.00	0.00	371	692	720	1200	387	0.17
8-Sep-25	100.00	0.00	100.00	0.00	356	748	617	1141	345	0.11
9-Sep-25	100.00	0.00	100.00	0.00	360	787	648	1139	328	0.12
10-Sep-25	100.00	0.00	100.00	0.00	352	788	547	1151	343	0.09
11-Sep-25	100.00	0.00	100.00	0.00	369	773	740	1137	486	0.11
12-Sep-25	100.00	0.00	100.00	0.00	354	795	574	1132	353	0.09
13-Sep-25	100.00	0.00	100.00	0.00	345	864	774	1268	361	0.07
14-Sep-25	100.00	0.00	100.00	0.00	342	669	759	1285	355	0.09
15-Sep-25	97.87	2.13	100.00	0.00	677	3952	713	1470	784	1.62
16-Sep-25	100.00	0.00	100.00	0.00	348	796	606	1175	362	0.08
17-Sep-25	100.00	0.00	100.00	0.00	341	770	627	1149	348	0.10
18-Sep-25	100.00	0.00	100.00	0.00	345	759	646	1152	336	0.08
19-Sep-25	100.00	0.00	100.00	0.00	356	779	562	1146	364	0.08
20-Sep-25	100.00	0.00	100.00	0.00	350	845	737	1246	352	0.08
21-Sep-25	99.25	0.75	100.00	0.00	363	670	735	1199	345	1.20
22-Sep-25	100.00	0.00	100.00	0.00	358	755	654	1155	369	0.06
23-Sep-25	100.00	0.00	100.00	0.00	356	753	695	1161	368	0.08
24-Sep-25	100.00	0.00	100.00	0.00	362	708	643	1148	370	0.10
25-Sep-25	100.00	0.00	100.00	0.00	360	762	685	1155	353	0.08
26-Sep-25	100.00	0.00	100.00	0.00	394	799	681	1150	379	0.09
27-Sep-25	100.00	0.00	100.00	0.00	367	827	955	1264	350	0.09
28-Sep-25	100.00	0.00	100.00	0.00	393	804	916	1676	386	0.14

29-Sep-25	100.00	0.00	100.00	0.00	344	793	787	1214	368	0.09
30-Sep-25	100.00	0.00	100.00	0.00	363	781	651	1149	364	0.09

HSBC Innovation Bank Limited (trading as HSBC Innovation Banking) is registered in England and Wales at Alphabeta, 14-18 Finsbury Square, London EC2A 1BR, UK (Company Number 12546585). HSBC Innovation Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 543146). HSBC Innovation Bank Limited is part of the HSBC Group. HSBC Innovation Bank Limited is committed to making its website and related documents accessible to everyone. Learn more on www.hsbcinnovationbanking.com/accessibility.