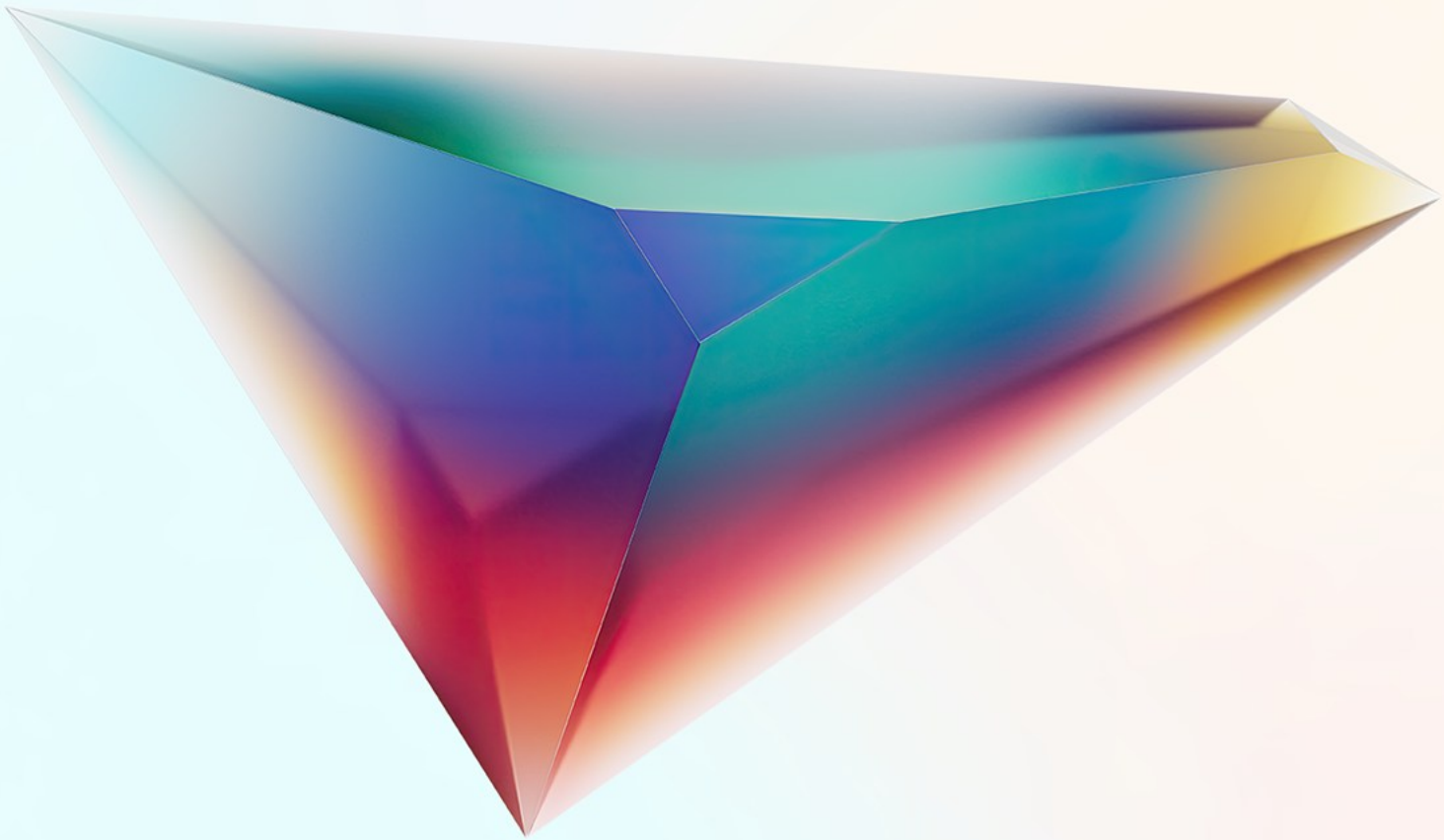
Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 July to 30 September 2026



HSBC Innovation Banking

PUBLIC

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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 HSBCnet – 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 2026 to December 2026 will be published in January 2027.

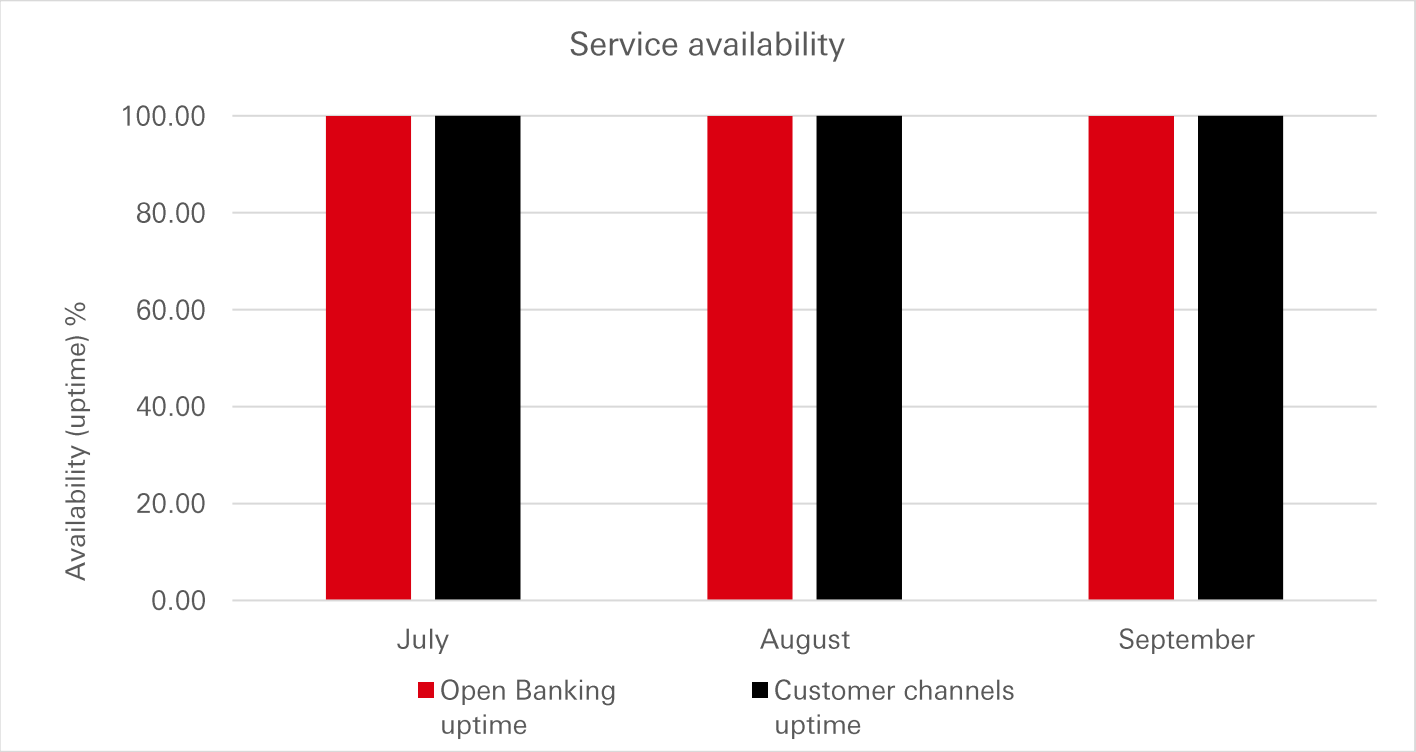
Service availability

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	99.98	100.00
August	99.95	100.00
September	99.94	100.00

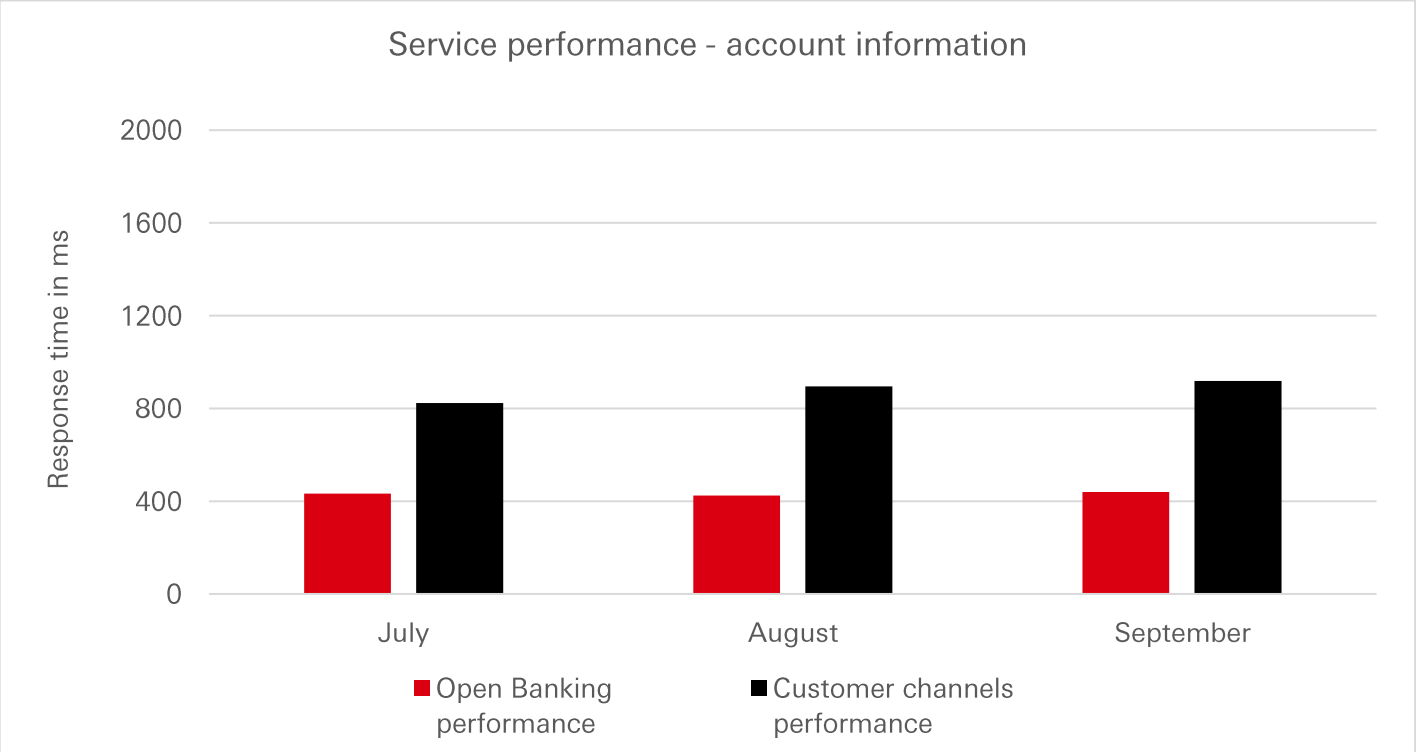
Service performance - account information

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	433	823
August	425	895
September	439	918

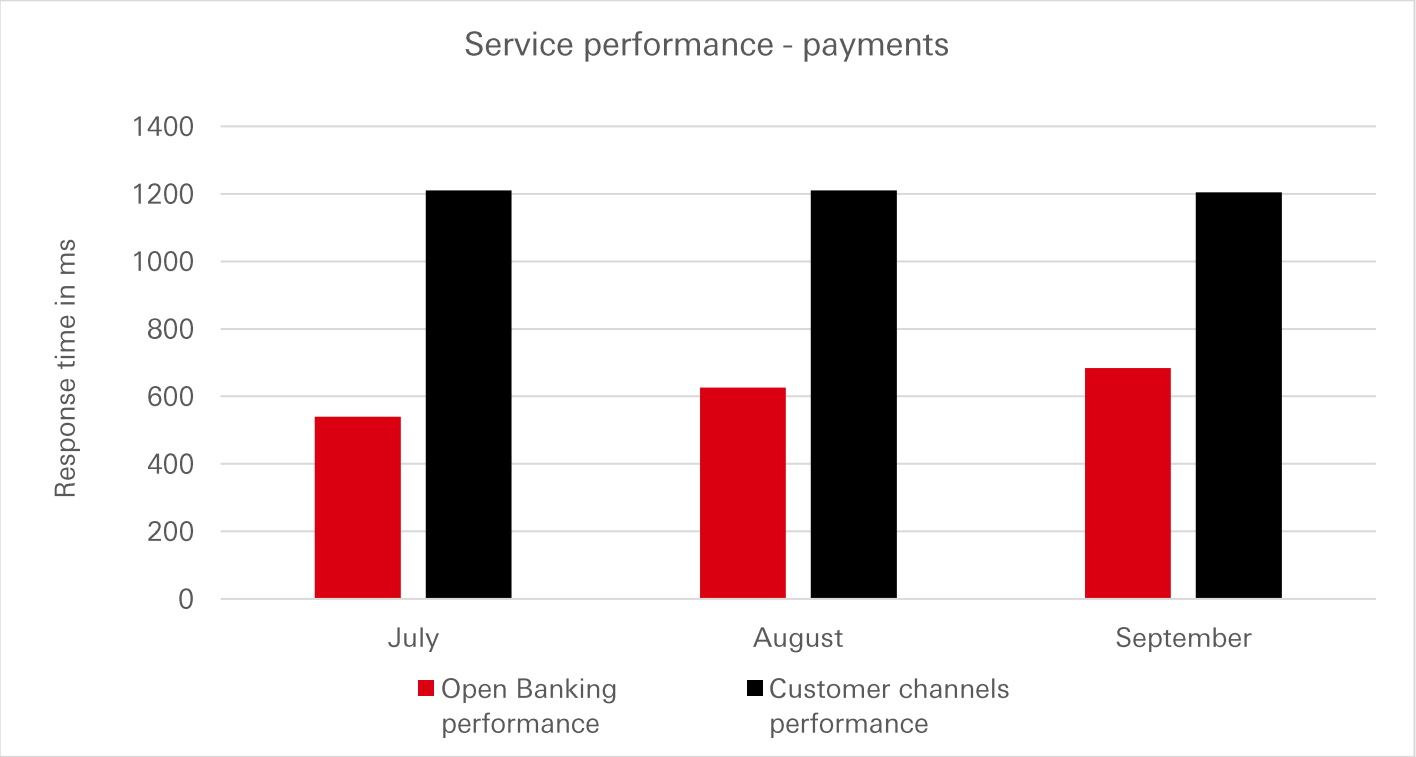
Service performance – payments

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.

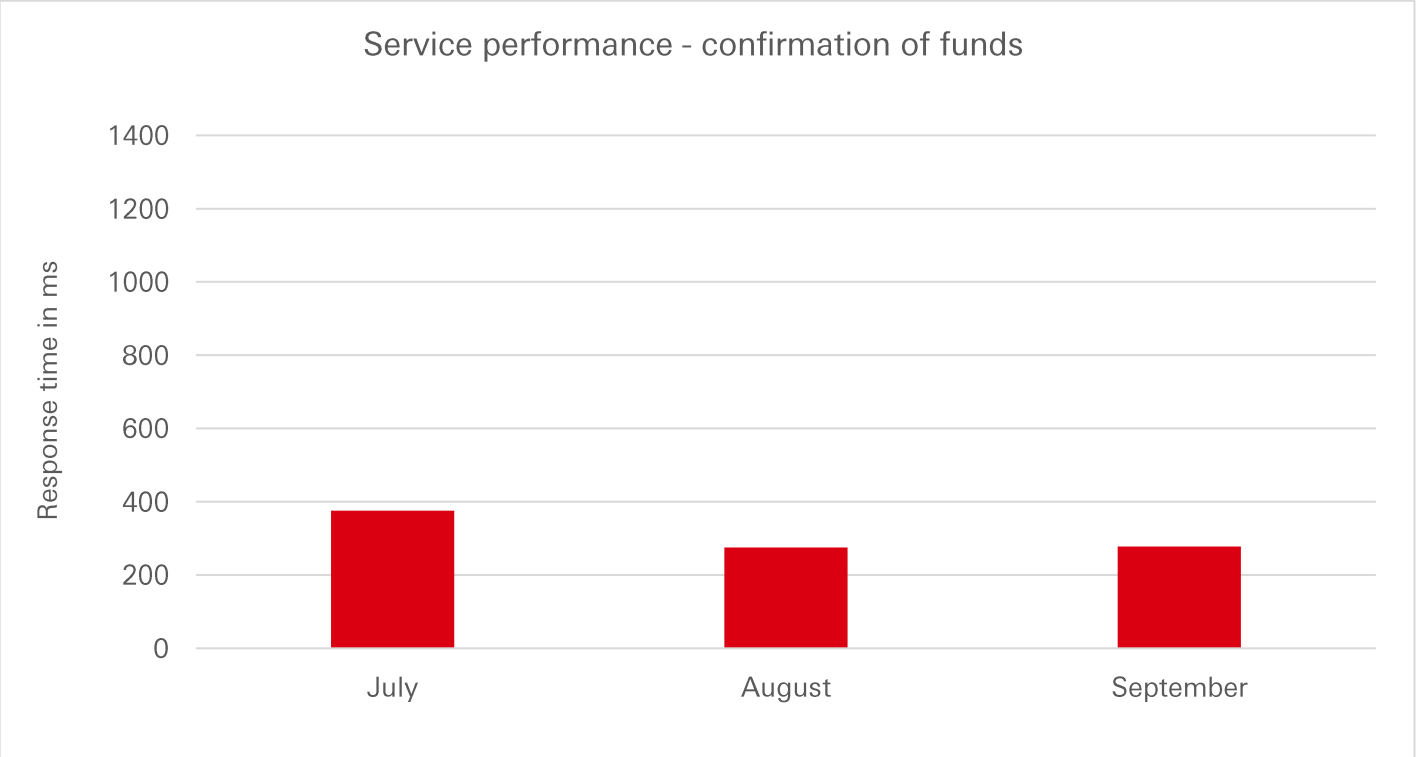


Month	Open Banking performance	Customer channels performance
July	540	1210
August	626	1210
September	684	1205

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.

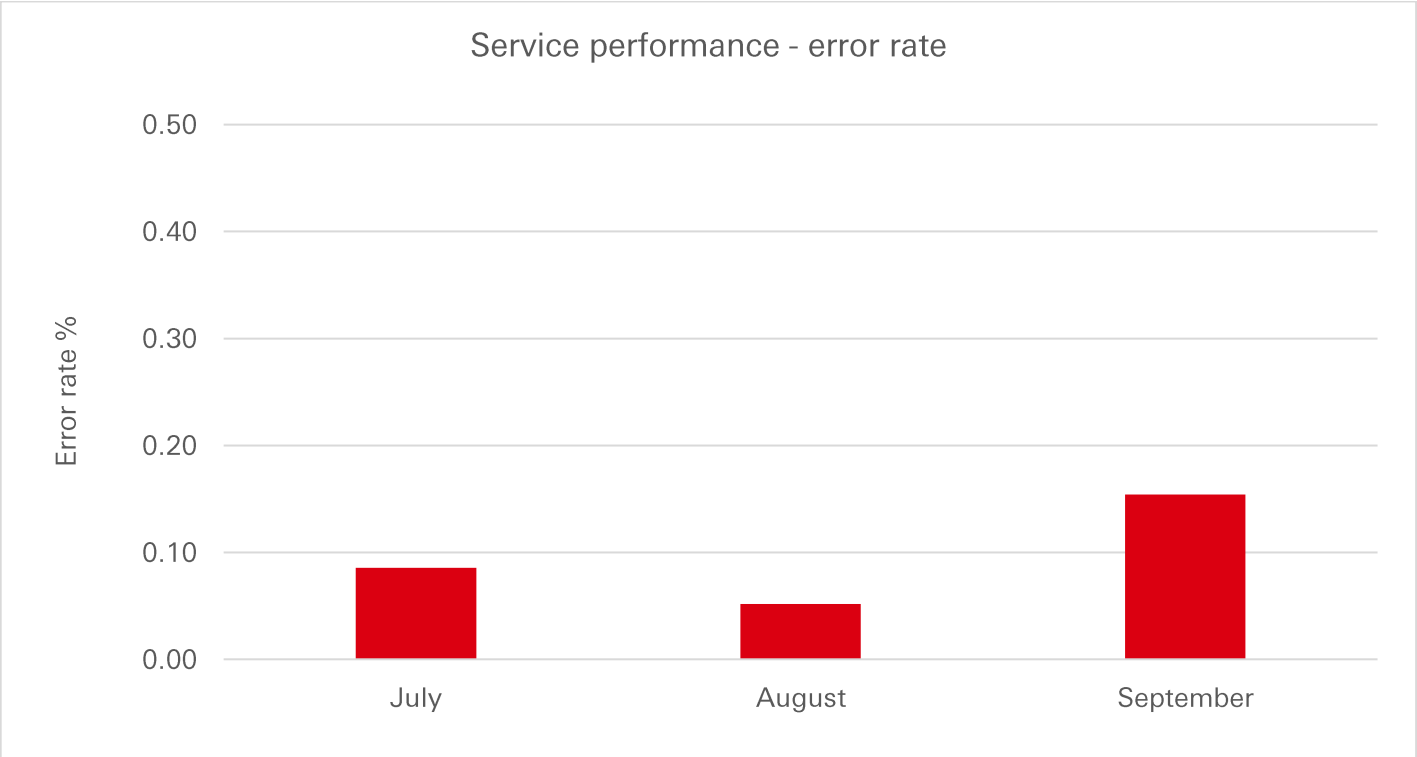
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
July	376
August	275
September	278

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	0.09
August	0.05
September	0.15

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-26	99.97	0.03	100.00	0.00	489	698	503	1183	375	0.20
2-Jul-26	100.00	0.00	100.00	0.00	487	783	536	1189	385	0.12
3-Jul-26	100.00	0.00	100.00	0.00	514	789	534	1187	419	0.00
4-Jul-26	100.00	0.00	100.00	0.00	446	804	579	1282	388	0.07
5-Jul-26	100.00	0.00	100.00	0.00	439	650	581	1313	400	0.07
6-Jul-26	100.00	0.00	100.00	0.00	458	761	524	1202	377	0.03
7-Jul-26	100.00	0.00	100.00	0.00	463	763	514	1180	373	0.01
8-Jul-26	100.00	0.00	100.00	0.00	457	768	529	1183	365	0.00
9-Jul-26	100.00	0.00	100.00	0.00	446	769	549	1178	370	0.00
10-Jul-26	100.00	0.00	100.00	0.00	451	787	514	1181	358	0.02
11-Jul-26	100.00	0.00	100.00	0.00	412	777	601	1304	386	0.02
12-Jul-26	100.00	0.00	100.00	0.00	386	645	585	1307	379	0.00
13-Jul-26	100.00	0.00	100.00	0.00	422	777	527	1199	384	0.00
14-Jul-26	100.00	0.00	100.00	0.00	440	777	524	1188	368	0.02
15-Jul-26	100.00	0.00	100.00	0.00	413	764	512	1183	358	0.01
16-Jul-26	100.00	0.00	100.00	0.00	408	772	509	1184	363	0.00
17-Jul-26	100.00	0.00	100.00	0.00	407	887	515	1170	385	0.00
18-Jul-26	100.00	0.00	100.00	0.00	432	934	698	1277	395	0.18
19-Jul-26	100.00	0.00	100.00	0.00	420	733	704	1267	372	0.00
20-Jul-26	100.00	0.00	100.00	0.00	402	897	601	1182	382	0.02
21-Jul-26	100.00	0.00	100.00	0.00	399	892	617	1172	378	0.02
22-Jul-26	99.85	0.15	100.00	0.00	405	913	497	1171	386	0.03
23-Jul-26	100.00	0.00	100.00	0.00	419	910	522	1171	380	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
24-Jul-26	99.82	0.18	100.00	0.00	534	1024	485	1171	370	0.31
25-Jul-26	100.00	0.00	100.00	0.00	381	913	548	1290	377	0.00
26-Jul-26	100.00	0.00	100.00	0.00	403	746	540	1313	359	0.04
27-Jul-26	100.00	0.00	100.00	0.00	416	899	502	1195	350	0.00
28-Jul-26	100.00	0.00	100.00	0.00	491	921	487	1178	383	0.37
29-Jul-26	99.75	0.25	100.00	0.00	399	906	484	1184	359	0.96
30-Jul-26	100.00	0.00	100.00	0.00	389	898	468	1175	362	0.00
31-Jul-26	100.00	0.00	100.00	0.00	402	967	452	1165	372	0.06
1-Aug-26	100.00	0.00	100.00	0.00	391	959	526	1238	387	0.04
2-Aug-26	100.00	0.00	100.00	0.00	380	753	481	1261	360	0.00
3-Aug-26	99.89	0.11	100.00	0.00	389	920	477	1178	284	0.37
4-Aug-26	100.00	0.00	100.00	0.00	405	896	497	1172	218	0.03
5-Aug-26	99.97	0.03	100.00	0.00	441	912	506	1172	196	0.06
6-Aug-26	100.00	0.00	100.00	0.00	419	897	496	1171	231	0.01
7-Aug-26	100.00	0.00	100.00	0.00	409	925	477	1171	221	0.00
8-Aug-26	98.61	1.39	100.00	0.00	393	906	500	1289	201	0.35
9-Aug-26	100.00	0.00	100.00	0.00	388	717	488	1289	203	0.02
10-Aug-26	100.00	0.00	100.00	0.00	411	903	467	1187	182	0.04
11-Aug-26	100.00	0.00	100.00	0.00	405	901	517	1177	205	0.02
12-Aug-26	100.00	0.00	100.00	0.00	468	908	699	1183	377	0.06
13-Aug-26	100.00	0.00	100.00	0.00	483	900	681	1181	289	0.07
14-Aug-26	100.00	0.00	100.00	0.00	478	942	695	1174	307	0.04
15-Aug-26	100.00	0.00	100.00	0.00	424	895	729	1303	278	0.00
16-Aug-26	100.00	0.00	100.00	0.00	433	740	775	1268	297	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
17-Aug-26	100.00	0.00	100.00	0.00	460	916	705	1186	292	0.09
18-Aug-26	100.00	0.00	100.00	0.00	459	919	670	1172	294	0.04
19-Aug-26	100.00	0.00	100.00	0.00	445	917	637	1183	287	0.05
20-Aug-26	100.00	0.00	100.00	0.00	431	923	658	1175	303	0.03
21-Aug-26	100.00	0.00	100.00	0.00	432	963	675	1183	296	0.02
22-Aug-26	100.00	0.00	100.00	0.00	404	947	730	1278	268	0.01
23-Aug-26	100.00	0.00	100.00	0.00	410	764	726	1356	274	0.02
24-Aug-26	100.00	0.00	100.00	0.00	427	931	673	1192	289	0.03
25-Aug-26	100.00	0.00	100.00	0.00	434	930	717	1188	278	0.02
26-Aug-26	100.00	0.00	100.00	0.00	430	927	696	1177	273	0.04
27-Aug-26	100.00	0.00	100.00	0.00	433	931	667	1171	284	0.03
28-Aug-26	100.00	0.00	100.00	0.00	436	974	667	1170	286	0.01
29-Aug-26	100.00	0.00	100.00	0.00	421	940	750	1254	282	0.03
30-Aug-26	100.00	0.00	100.00	0.00	405	763	744	1247	257	0.01
31-Aug-26	100.00	0.00	100.00	0.00	419	927	675	1178	326	0.06
1-Sep-26	100.00	0.00	100.00	0.00	423	937	706	1168	275	0.05
2-Sep-26	100.00	0.00	100.00	0.00	415	918	708	1168	287	0.03
3-Sep-26	100.00	0.00	100.00	0.00	422	922	704	1173	278	0.16
4-Sep-26	100.00	0.00	100.00	0.00	411	928	637	1171	266	0.01
5-Sep-26	100.00	0.00	100.00	0.00	418	1021	697	1268	265	0.02
6-Sep-26	100.00	0.00	100.00	0.00	399	741	649	1258	258	0.01
7-Sep-26	100.00	0.00	100.00	0.00	409	928	636	1179	280	0.01
8-Sep-26	100.00	0.00	100.00	0.00	424	912	680	1174	276	0.02
9-Sep-26	100.00	0.00	100.00	0.00	427	914	690	1181	264	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
10-Sep-26	100.00	0.00	100.00	0.00	429	906	643	1192	296	0.01
11-Sep-26	100.00	0.00	100.00	0.00	461	950	662	1177	269	0.01
12-Sep-26	100.00	0.00	100.00	0.00	411	929	975	1250	266	0.02
13-Sep-26	98.67	1.33	100.00	0.00	721	766	669	1252	267	1.92
14-Sep-26	100.00	0.00	100.00	0.00	430	902	693	1169	274	0.03
15-Sep-26	99.75	0.25	100.00	0.00	432	916	688	1169	283	0.91
16-Sep-26	100.00	0.00	100.00	0.00	425	959	683	1228	275	0.04
17-Sep-26	100.00	0.00	100.00	0.00	417	908	666	1169	269	0.01
18-Sep-26	100.00	0.00	100.00	0.00	422	965	655	1172	281	0.01
19-Sep-26	100.00	0.00	100.00	0.00	413	955	962	1284	273	0.04
20-Sep-26	99.87	0.13	100.00	0.00	639	994	667	1371	292	0.99
21-Sep-26	100.00	0.00	100.00	0.00	425	935	682	1192	293	0.02
22-Sep-26	100.00	0.00	100.00	0.00	430	933	641	1192	277	0.05
23-Sep-26	100.00	0.00	100.00	0.00	426	955	647	1194	278	0.07
24-Sep-26	100.00	0.00	100.00	0.00	432	946	665	1181	286	0.07
25-Sep-26	100.00	0.00	100.00	0.00	427	912	633	1158	296	0.02
26-Sep-26	100.00	0.00	100.00	0.00	403	903	649	1238	262	0.01
27-Sep-26	100.00	0.00	100.00	0.00	413	764	614	1275	270	0.02
28-Sep-26	100.00	0.00	100.00	0.00	423	953	643	1186	292	0.02
29-Sep-26	100.00	0.00	100.00	0.00	425	931	626	1179	303	0.01
30-Sep-26	100.00	0.00	100.00	0.00	421	946	654	1171	284	0.02

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