

# Open Banking. How we've performed.

April - June 2020



# Open Banking – a quarterly report.

## What can this report tell me?

This report's a good way for you to see how we're doing in Open Banking.

We'll usually publish it four times a year. It'll help you to see:

- how long all of our online services are up or down (we call this 'uptime' or 'downtime')
- how long all of our online services take to respond to each and every request
- how frequently we have errors that mean that other websites or apps can't speak to our systems.

## Why do we publish this?

We do this, because both the European Banking Authority and the Financial Conduct Authority want to make sure that you're getting a really good service – as do we. This means that each and every financial provider in Open Banking needs to publish the same types of data.

## How can I find out more about Open Banking?

To find out more about what we offer and how we're doing it, see our Open Banking pages.

[www.halifax.co.uk/aboutonline/open-banking](http://www.halifax.co.uk/aboutonline/open-banking)

If you're more interested in the technical side, see the Open Banking Standard pages.

[standards.openbanking.org.uk](http://standards.openbanking.org.uk)

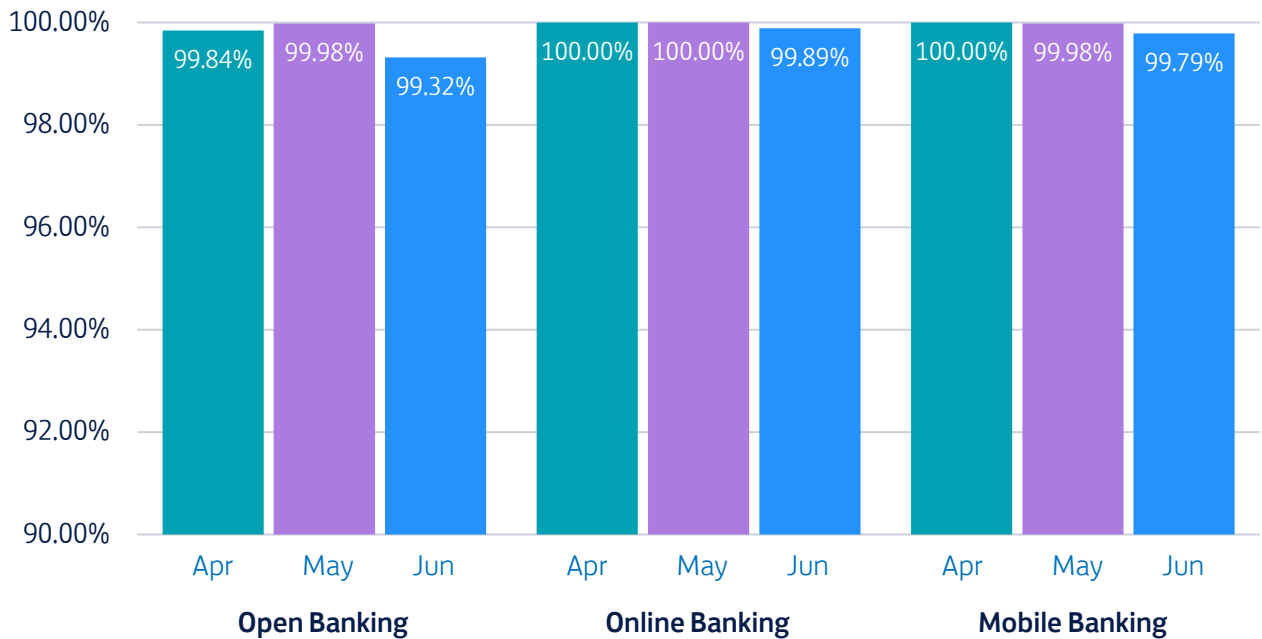


# Service availability

April - June 2020

We aim to be here for you 24/7. But, from time to time, there might be some planned or unplanned downtime. The bar chart and figures below, show just how available we've been this quarter.

## How long our service has been available for (%)



## What the source data looks like

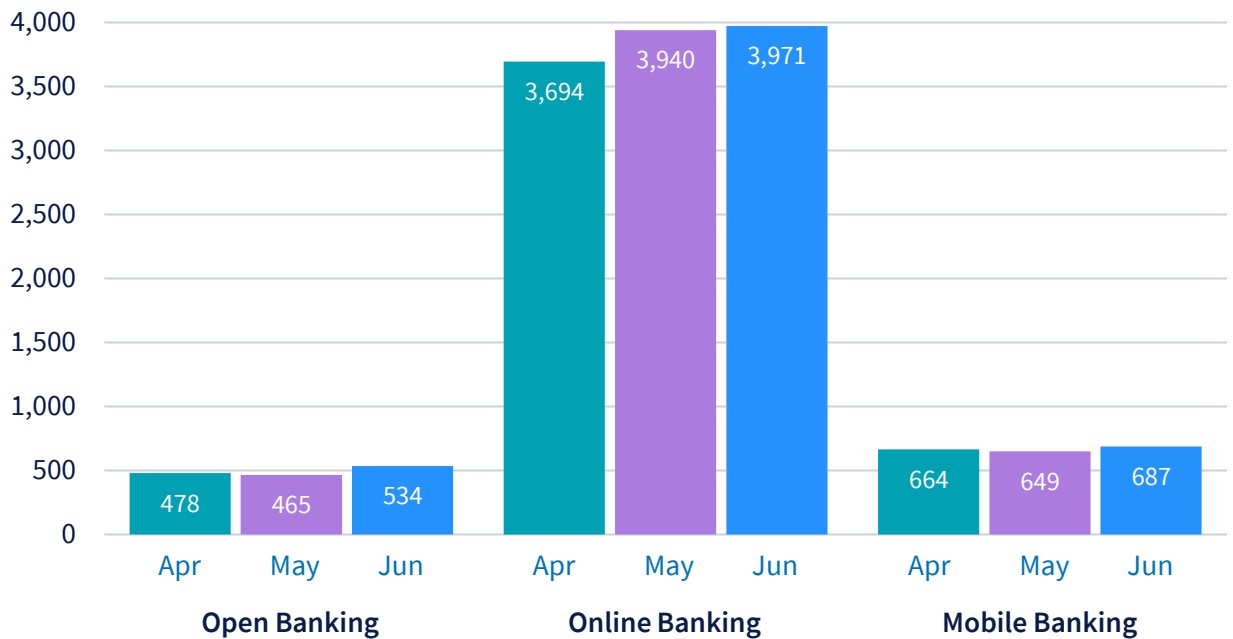
		Open Banking	Online Banking	Mobile Banking
Apr	Availability (%)	99.84%	100.00%	100.00%
	Planned downtime	1h 7m	0	0
	Unplanned downtime	1m	<1m	<1m
May	Availability (%)	99.98%	100.00%	99.98%
	Planned downtime	7m	0	0
	Unplanned downtime	1m	2m	10m
Jun	Availability (%)	99.32%	99.89%	99.79%
	Planned downtime	4h 39m	4m	<1m
	Unplanned downtime	16m	46m	1h 31m

# Account information services

April - June 2020

We measure the time it takes to respond to a request for account information - for example, viewing recent transactions or statements. This is so we can check that Open Banking services are as quick as our other services.

## How long it's taken us to respond to account information requests (milliseconds)



## What the source data looks like

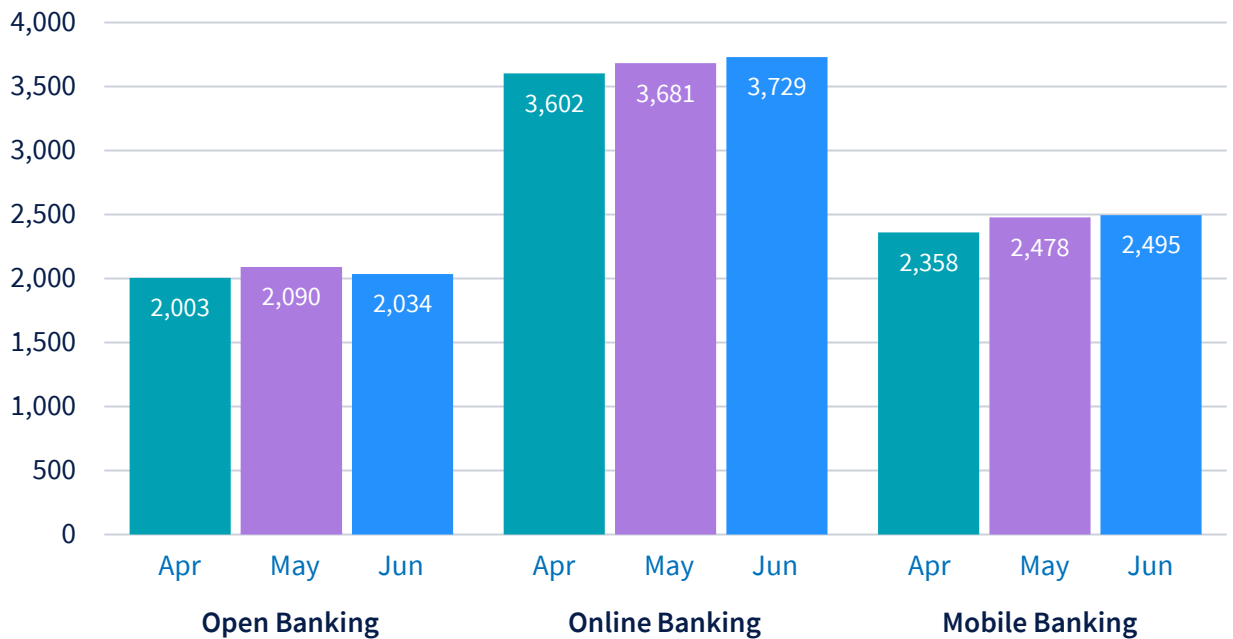
	Open Banking	Online Banking	Mobile Banking
April	478ms	3,694ms	664ms
May	465ms	3,940ms	649ms
June	534ms	3,971ms	687ms

# Payment services

April - June 2020

We like to gauge how long it takes us to respond to each account information request. So, whatever account info you're sharing, we'll always track how quick we are. The bar chart and figures below, show just how speedy we've been this quarter.

## How long it's taken us to respond to payment requests (in milliseconds)



## What the source data looks like

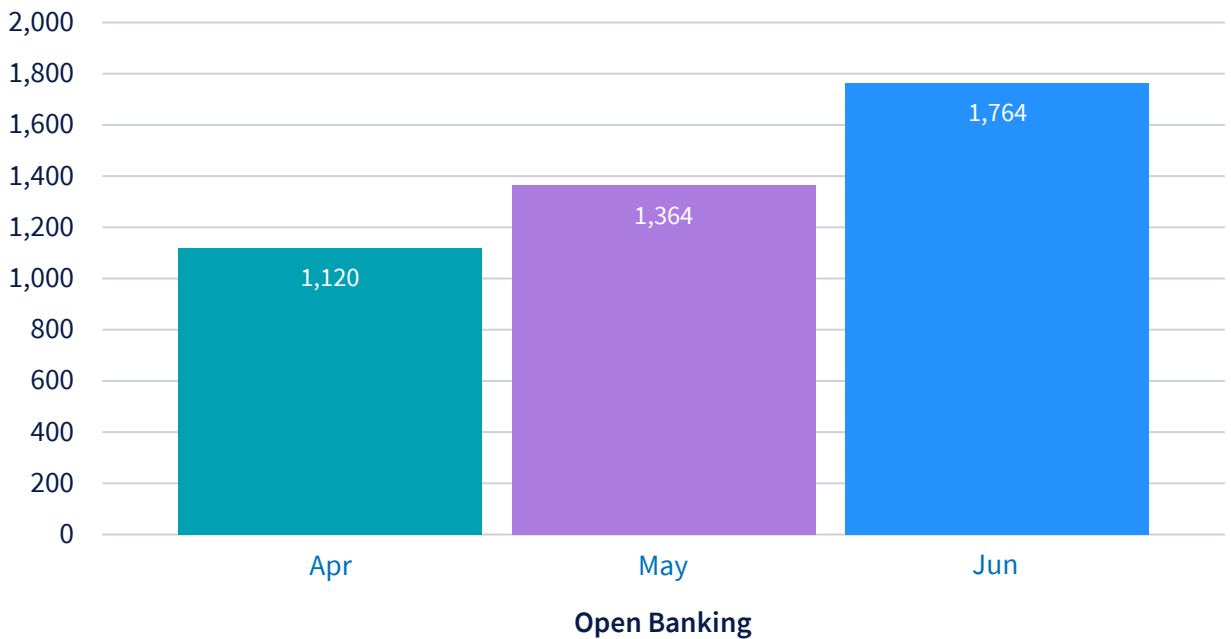
	Open Banking	Online Banking	Mobile Banking
April	2,003ms	3,602ms	2,358ms
May	2,090ms	3,681ms	2,478ms
June	2,034ms	3,729ms	2,495ms

# Funds checking services

April - June 2020

We like to gauge how long it takes us to respond to each funds checking request. So we'll always track how quick we are. The bar chart and figures below, show just how speedy we've been this quarter.

## How long it's taken us to respond to funds checking requests (in milliseconds)



## What the source data looks like

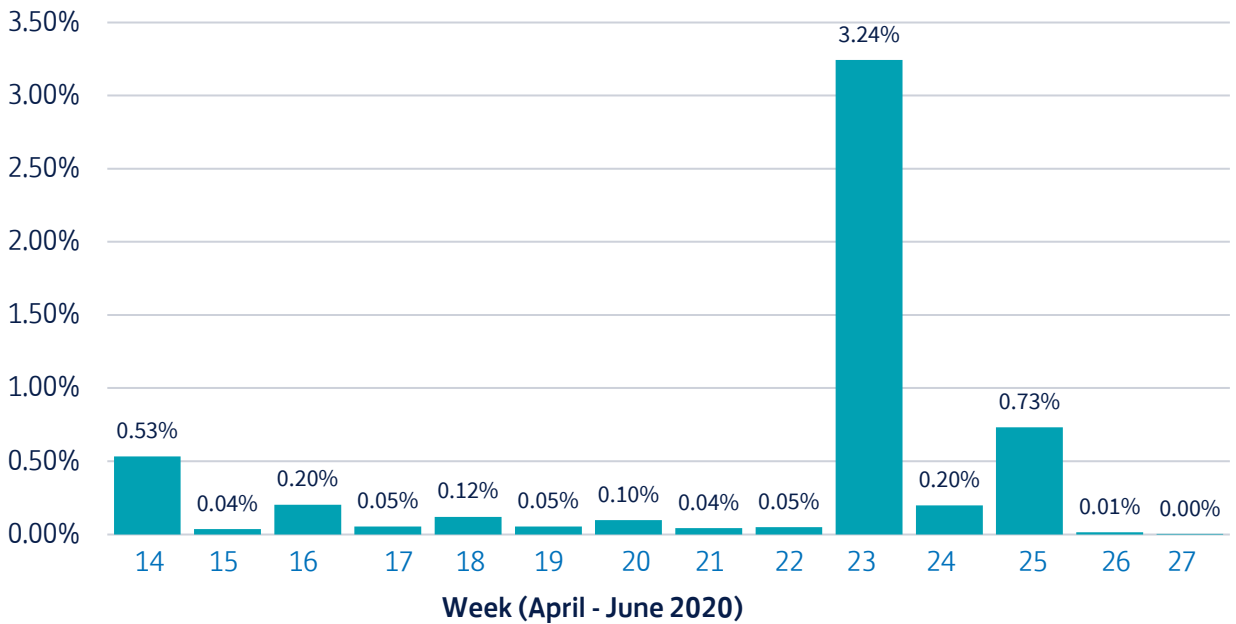
Open Banking	
April	1120ms
May	1364ms
June	1764ms

# Error rates

April - June 2020

Sometimes, when a website or app tries to speak to our systems, there may be a hitch. If we can't provide them with an access point (also called an 'API'), then the request will fail and we'll report it as an error. The bar chart and figures below, show the error rates this quarter.

## What our error rates have been (%)



## What the source data looks like

Week	14	15	16	17	18	19	20	21	22	23	24	25	26	27
Rate (%)	0.53%	0.04%	0.20%	0.05%	0.12%	0.05%	0.10%	0.04%	0.05%	3.24%	0.20%	0.73%	0.01%	0.00%

# Performance by version

April - June 2020

We work hand-in-hand with the Open Banking Implementation Entity (OBIE) to make sure that our APIs meet your needs. Any third party website or app that wants to talk to our systems can use one of three API versions: 3.1, 2.0 or 1.1.

These charts will show you how these versions compare.

	All versions	3.1	2.0	1.1
Service availability (%)				
April	99.84%	99.84%	100.00%	-
May	99.98%	99.98%	100.00%	-
June	99.32%	99.32%	100.00%	-
Planned downtime (h m)				
April	1h 7m	1h 7m	0	-
May	7m	7m	0	-
June	4h 39m	4h 39m	0	-
Unplanned downtime (h m)				
April	1m	1m	0	-
May	1m	1m	0	-
June	16m	16m	0	-



# Performance by version (continued)

April - June 2020

	All versions	3.1	2.0	1.1
Account information services response time (milliseconds)				
April	478ms	477ms	542ms	-
May	465ms	465ms	402ms	-
June	534ms	534ms	808ms	-
Payment services response time (milliseconds)				
April	2,003ms	2,003ms	-	-
May	2,090ms	2,090ms	-	-
June	2,034ms	2,034ms	-	-
Funds checking services response time (milliseconds)				
April	1,120ms	1,120ms	-	-
May	1,364ms	1,364ms	-	-
June	1,764ms	1,764ms	-	-
Error rates (%)				
April	0.17%	0.17%	0.00%	-
May	0.07%	0.07%	0.02%	-
June	6.74%	0.97%	6.74%	-



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