

Open Banking. How we've performed.

January – March 2022



Open Banking – a quarterly report

What can this report tell me?

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

We'll usually publish it four times a year and it will help you to see:

- how long all of our online services are up or down (otherwise known as '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 talk 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 the best possible 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, take a look at our Open Banking pages.

www.halifax.co.uk/aboutonline/open-banking

If you're more interested in the technical side, take a look at the Open Banking Standard pages.

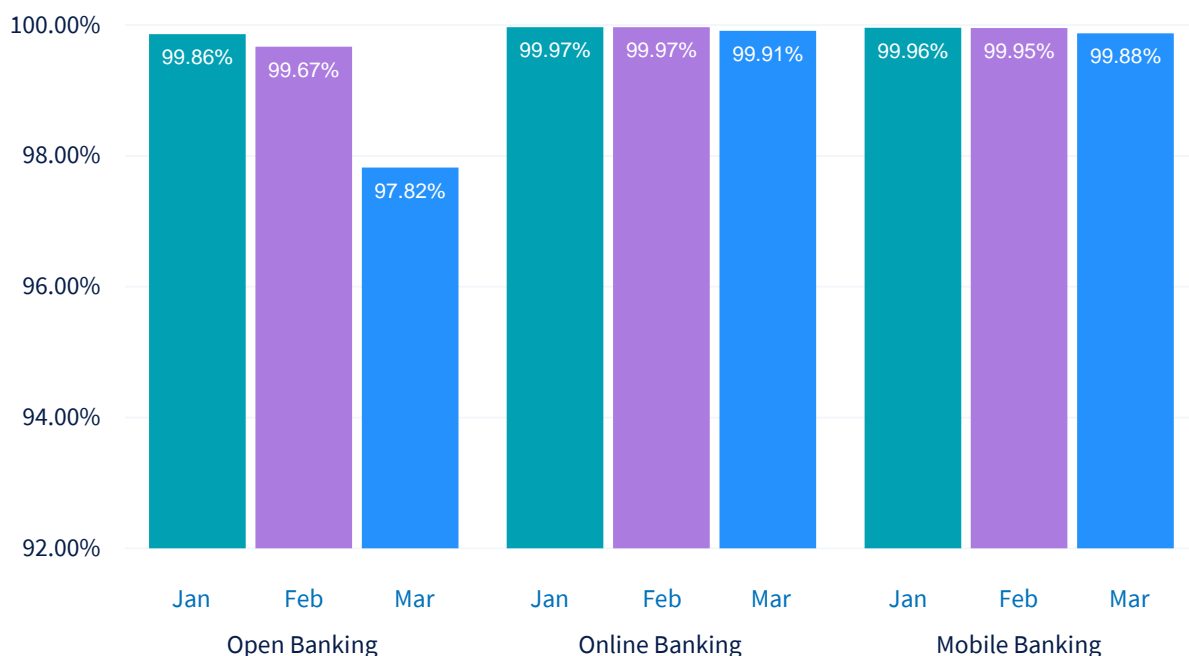
standards.openbanking.org.uk

Service availability

January - March 2022

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

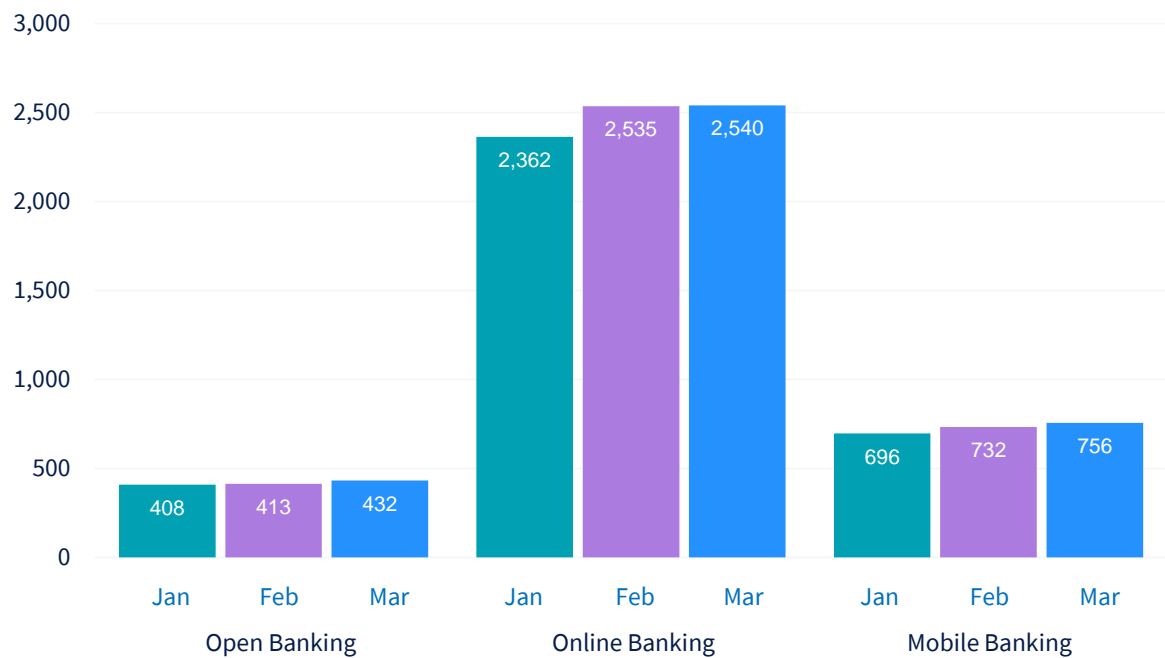
		Open Banking	Online Banking	Mobile Banking
January	Availability	99.86%	99.97%	99.96%
	Planned downtime	4m	12m	13m
	Unplanned downtime	59m	2m	5m
February	Availability	99.67%	99.97%	99.95%
	Planned downtime	10m	11m	17m
	Unplanned downtime	2h 3m	2m	2m
March	Availability	97.82%	99.91%	99.88%
	Planned downtime	0m	10m	13m
	Unplanned downtime	16h 11m	29m	42m

Account information services

January - March 2022

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

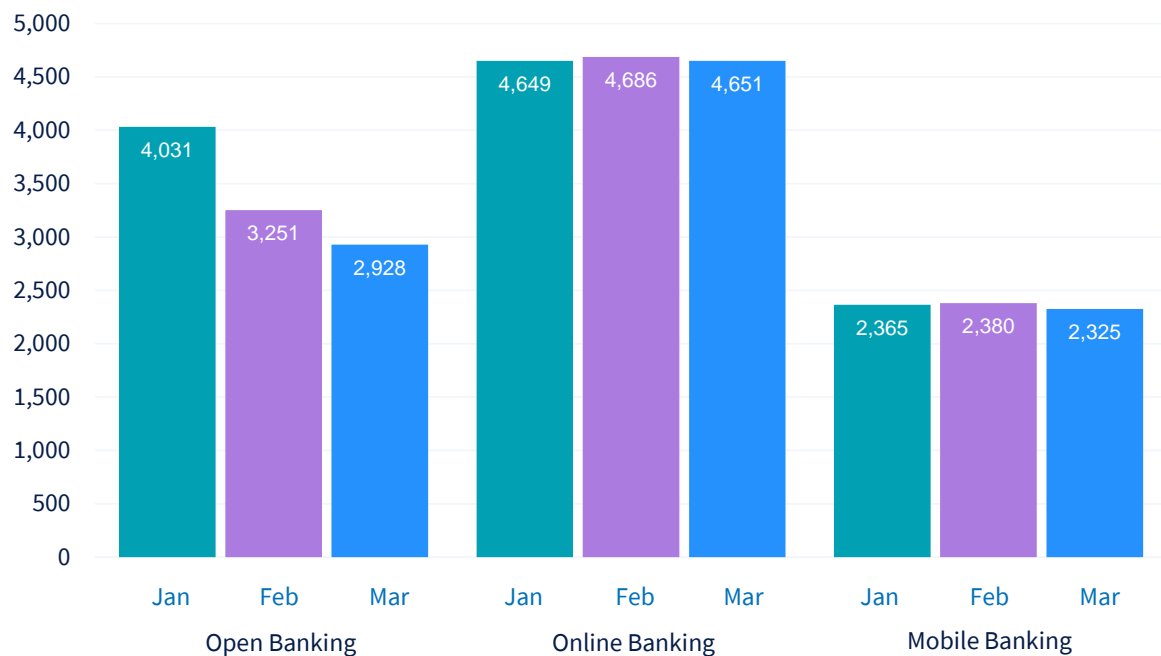
	Open Banking	Online Banking	Mobile Banking
January	408ms	2,362ms	696ms
February	413ms	2,535ms	732ms
March	432ms	2,540ms	756ms

Payment services

January - March 2022

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

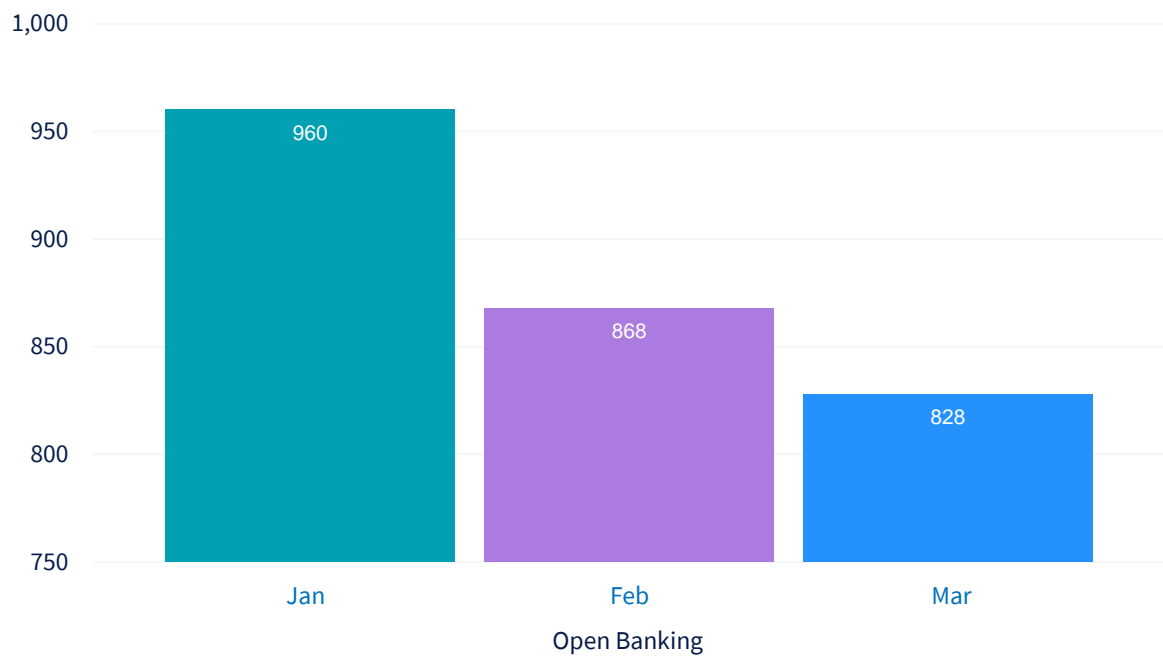
	Open Banking	Online Banking	Mobile Banking
January	4,031ms	4,649ms	2,365ms
February	3,251ms	4,686ms	2,380ms
March	2,928ms	4,651ms	2,325ms

Funds checking services

January - March 2022

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

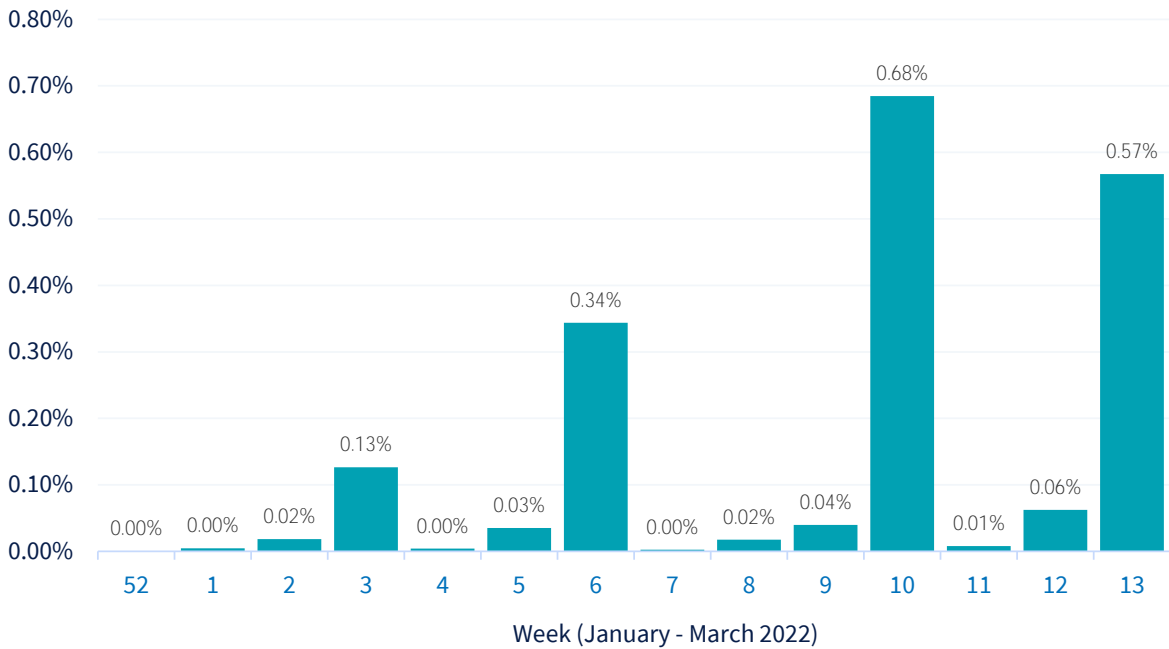
Open Banking	
January	960ms
February	868ms
March	828ms

Error rates

January - March 2022

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	52	1	2	3	4	5	6	7	8	9	10	11	12	13
Rate (%)	0.00	0.00	0.02	0.13	0.00	0.03	0.34	0.00	0.02	0.04	0.68	0.01	0.06	0.57



Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.
Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.