

Open Banking. How we've performed.

April – June 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.

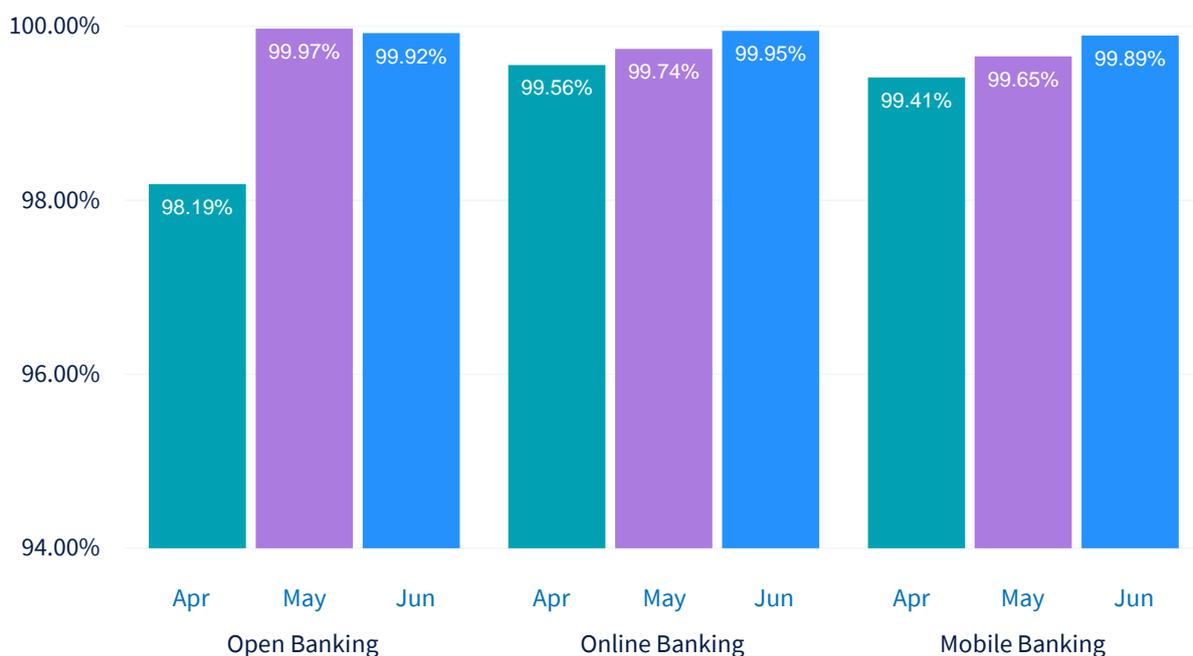
standards.openbanking.org.uk

Service availability

April - June 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

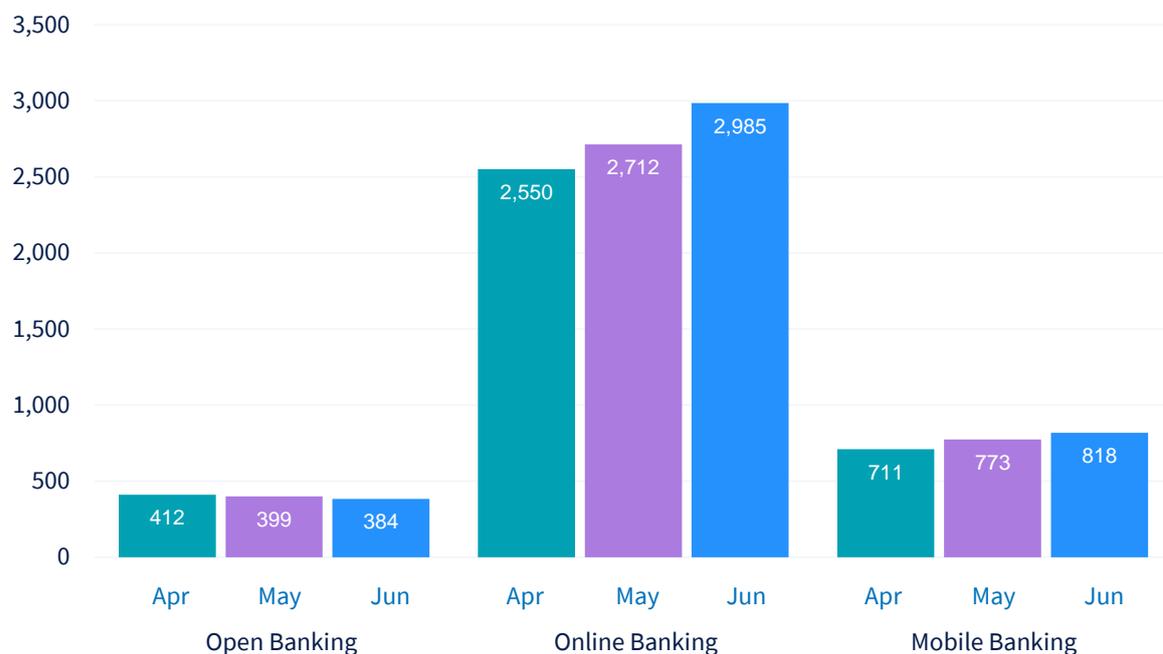
		Open Banking	Online Banking	Mobile Banking
April	Availability	98.19%	99.56%	99.41%
	Planned downtime	1h 32m	3h 7m	4h 4m
	Unplanned downtime	11h 32m	5m	11m
May	Availability	99.97%	99.74%	99.65%
	Planned downtime	1m	1h 27m	1h 36m
	Unplanned downtime	11m	29m	1h
June	Availability	99.92%	99.95%	99.89%
	Planned downtime	0m	8m	11m
	Unplanned downtime	34m	15m	35m

Account information services

April - June 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

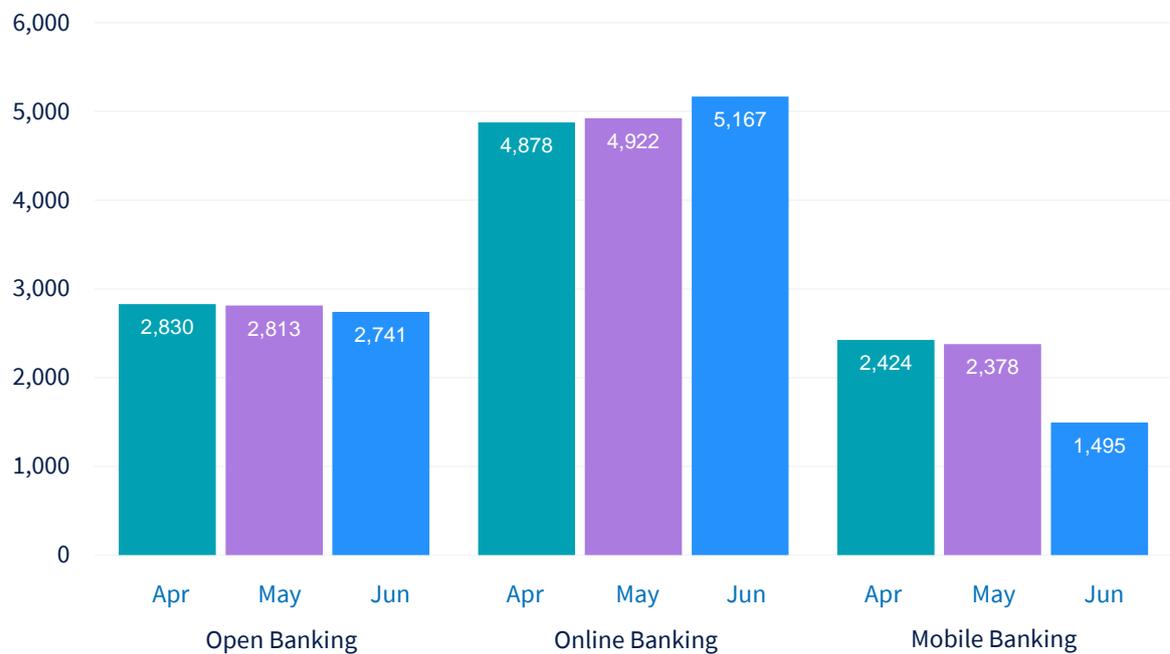
	Open Banking	Online Banking	Mobile Banking
April	412ms	2,550ms	711ms
May	399ms	2,712ms	773ms
June	384ms	2,985ms	818ms

Payment services

April - June 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

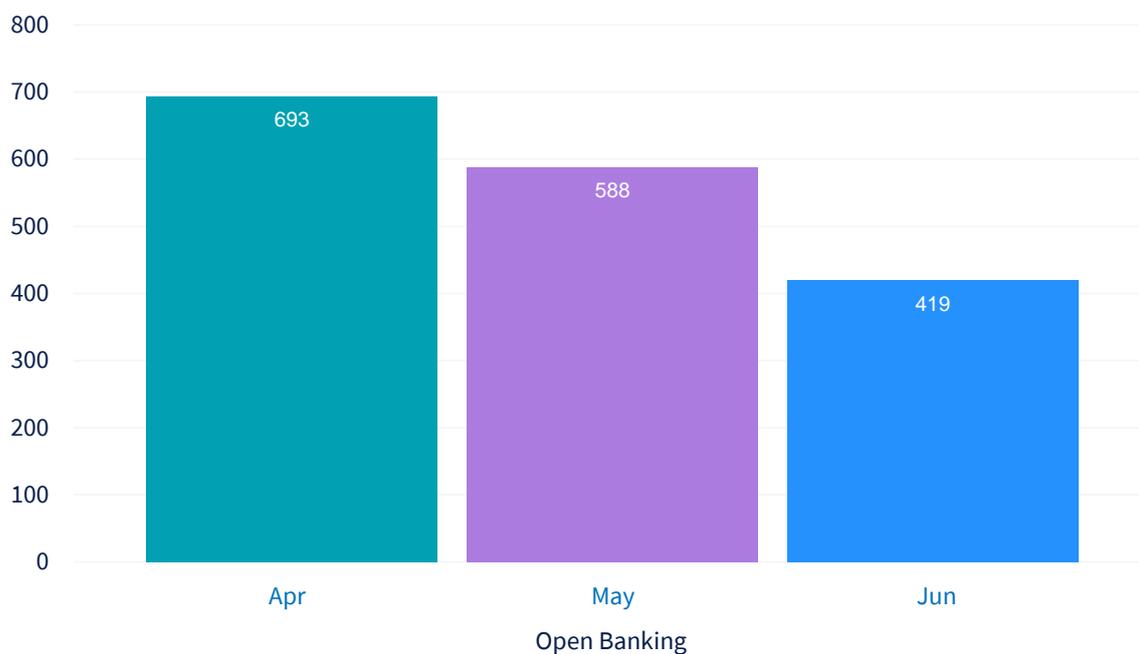
	Open Banking	Online Banking	Mobile Banking
April	2,830ms	4,878ms	2,424ms
May	2,813ms	4,922ms	2,378ms
June	2,741ms	5,167ms	1,495ms

Funds checking services

April - June 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

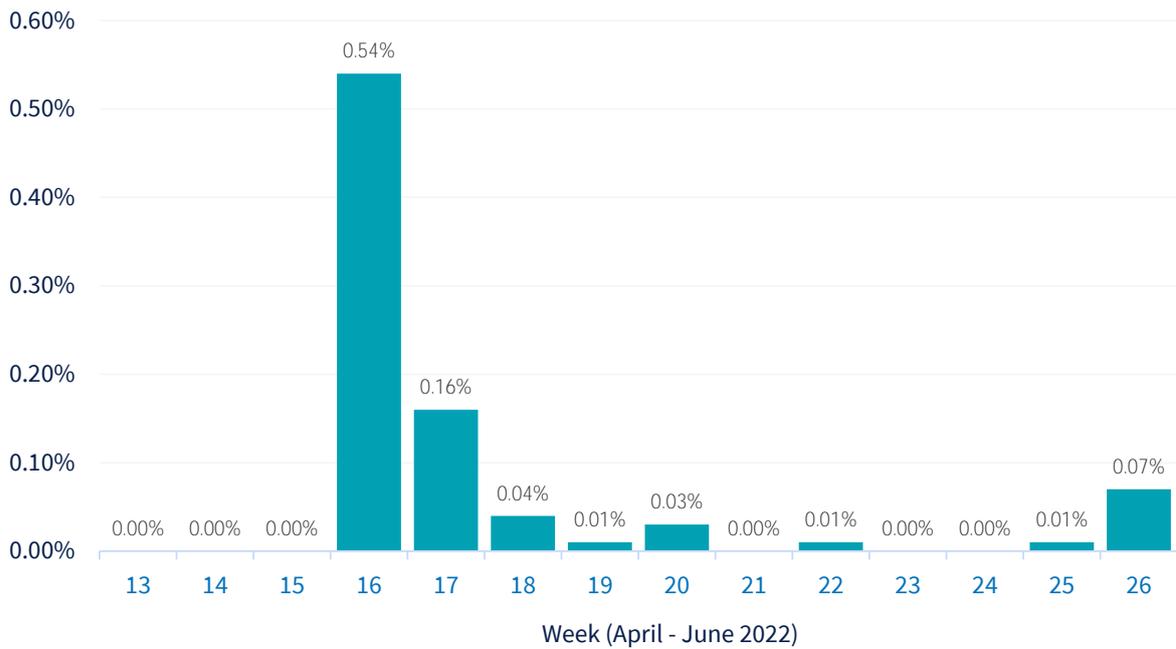
Open Banking	
April	693ms
May	588ms
June	419ms

Error rates

April - June 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	13	14	15	16	17	18	19	20	21	22	23	24	25	26
Rate (%)	0.00	0.00	0.00	0.54	0.16	0.04	0.01	0.03	0.00	0.01	0.00	0.00	0.01	0.07



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