



Open Banking Channel Performance

01 April to 30 June 2025

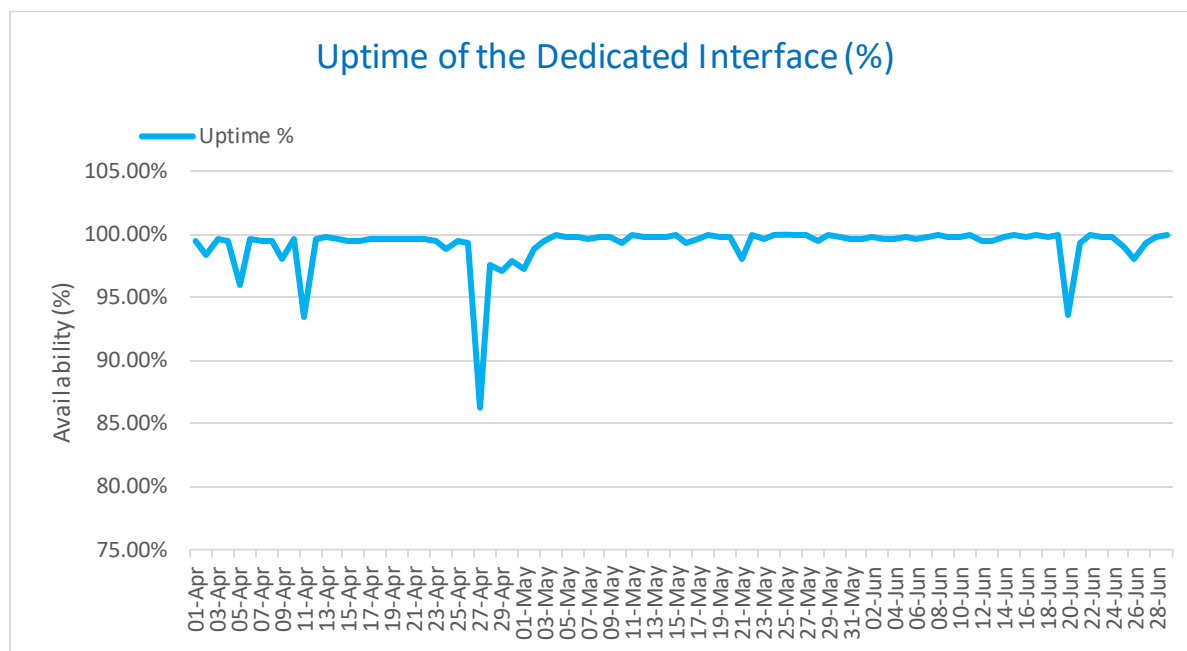
This report helps customers and Third-Party Providers (TPPs) understand the performance of our Open Banking Channel (Dedicated Interface).

We'll continue to publish new data on a quarterly basis. The next set of data covering July to September 2025 will be published in October 2025.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 April to 30 June 2025.

This service channel is considered unavailable when any request takes 30 seconds or more to be answered or when the interface returns a timeout error. In addition, all planned downtimes for maintenance have been included.



April 2025		
Date		
01-Apr	99.38%	
02-Apr	98.37%	
03-Apr	99.56%	
04-Apr	99.54%	
05-Apr	99.94%	
06-Apr	99.59%	
07-Apr	99.45%	
08-Apr	99.48%	
09-Apr	98.03%	
10-Apr	99.66%	
11-Apr	93.40%	
12-Apr	99.61%	
13-Apr	99.78%	
14-Apr	99.69%	
15-Apr	99.44%	
16-Apr	99.48%	
17-Apr	99.60%	
18-Apr	99.65%	
19-Apr	99.64%	
20-Apr	99.69%	
21-Apr	99.58%	
22-Apr	99.60%	
23-Apr	99.52%	
24-Apr	98.81%	
25-Apr	99.51%	
26-Apr	99.37%	
27-Apr	86.25%	
28-Apr	97.58%	
29-Apr	97.06%	
30-Apr	97.94%	

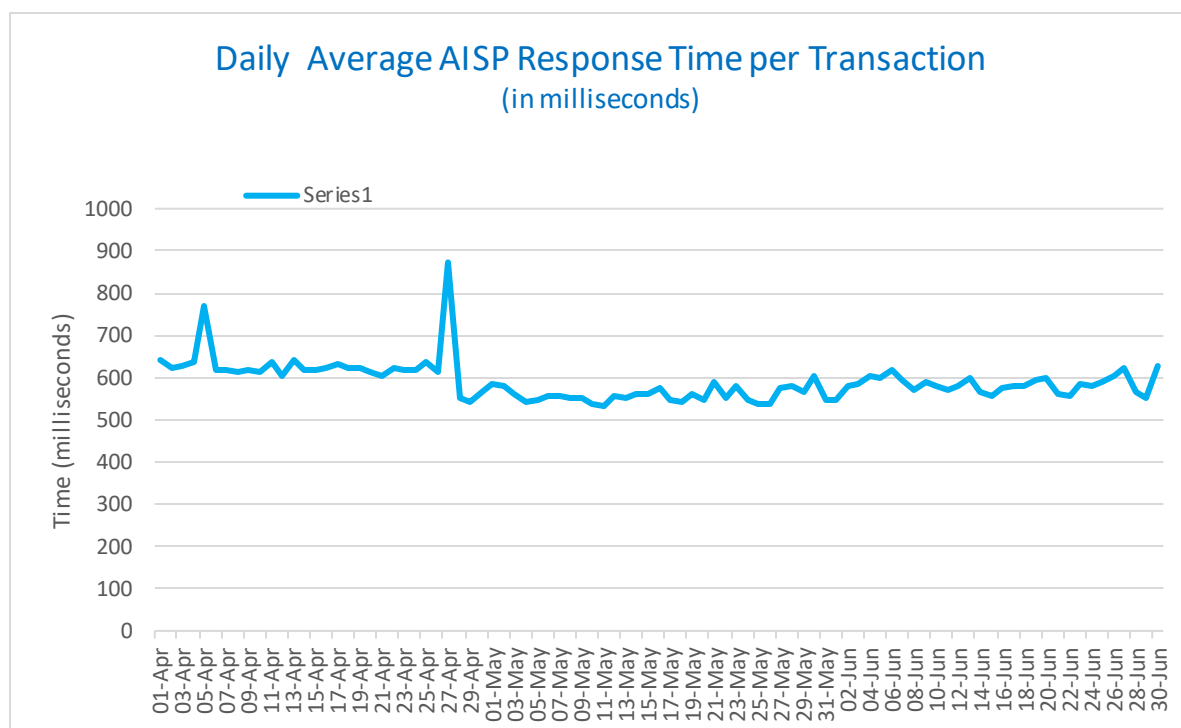
May 2025		
Date		
01-May	97.24%	
02-May	98.77%	
03-May	99.53%	
04-May	99.89%	
05-May	99.84%	
06-May	99.84%	
07-May	99.58%	
08-May	99.80%	
09-May	99.79%	
10-May	99.30%	
11-May	99.88%	
12-May	99.72%	
13-May	99.83%	
14-May	99.80%	
15-May	99.86%	
16-May	99.31%	
17-May	99.70%	
18-May	99.93%	
19-May	99.82%	
20-May	99.71%	
21-May	98.05%	
22-May	99.87%	
23-May	99.69%	
24-May	99.91%	
25-May	99.96%	
26-May	99.92%	
27-May	99.89%	
28-May	99.53%	
29-May	99.90%	
30-May	99.79%	
31-May	99.65%	

June 2025		
Date		
01-Jun	99.57%	
02-Jun	99.80%	
03-Jun	99.66%	
04-Jun	99.68%	
05-Jun	99.74%	
06-Jun	99.67%	
07-Jun	99.79%	
08-Jun	99.92%	
09-Jun	99.84%	
10-Jun	99.80%	
11-Jun	99.93%	
12-Jun	99.39%	
13-Jun	99.42%	
14-Jun	99.85%	
15-Jun	99.92%	
16-Jun	99.85%	
17-Jun	99.91%	
18-Jun	99.75%	
19-Jun	99.87%	
20-Jun	93.63%	
21-Jun	99.32%	
22-Jun	99.92%	
23-Jun	99.83%	
24-Jun	99.76%	
25-Jun	99.04%	
26-Jun	98.11%	
27-Jun	99.32%	
28-Jun	99.74%	
29-Jun	99.91%	
30-Jun	99.55%	

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 April to 30 June 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 590 milliseconds per call over this period.



April 2025	
Date	Average Time (ms)
01-Apr	641
02-Apr	622
03-Apr	625
04-Apr	639
05-Apr	769
06-Apr	620
07-Apr	618
08-Apr	613
09-Apr	618
10-Apr	612
11-Apr	637
12-Apr	605
13-Apr	643
14-Apr	617
15-Apr	620
16-Apr	624
17-Apr	631
18-Apr	621
19-Apr	621
20-Apr	611
21-Apr	604
22-Apr	621
23-Apr	620
24-Apr	620
25-Apr	635
26-Apr	612
27-Apr	873
28-Apr	551
29-Apr	544
30-Apr	564

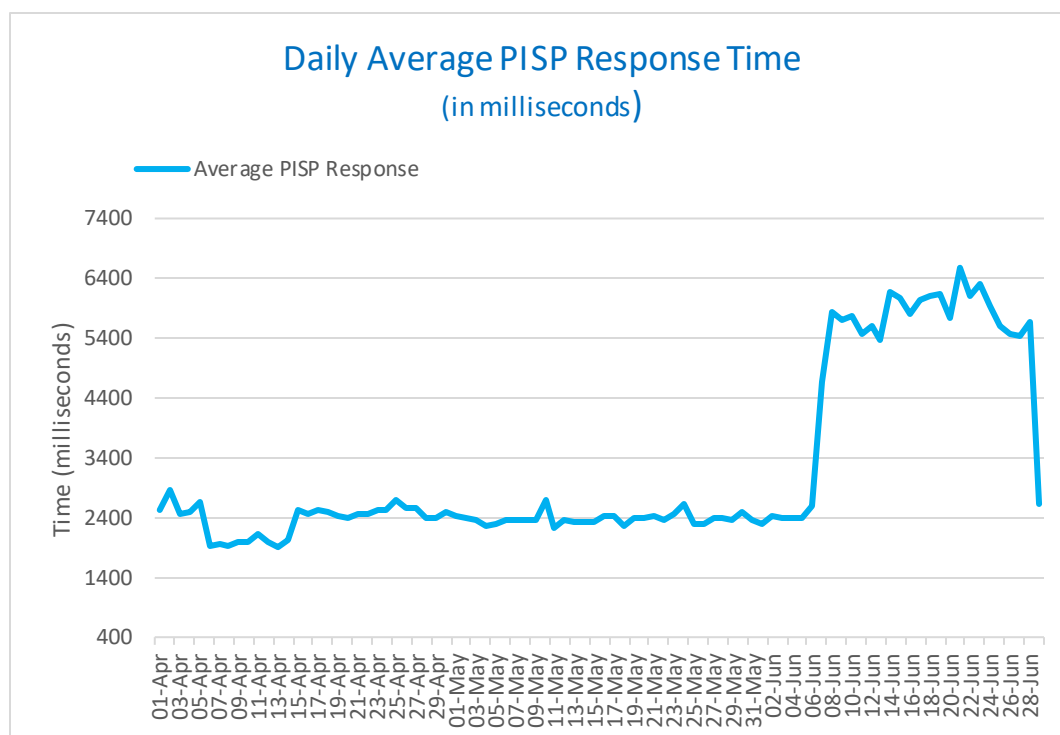
May 2025	
Date	Average Time (ms)
01-May	585
02-May	581
03-May	561
04-May	543
05-May	545
06-May	557
07-May	555
08-May	552
09-May	553
10-May	537
11-May	533
12-May	557
13-May	554
14-May	560
15-May	560
16-May	576
17-May	547
18-May	544
19-May	559
20-May	549
21-May	589
22-May	551
23-May	582
24-May	546
25-May	539
26-May	540
27-May	574
28-May	581
29-May	565
30-May	606
31-May	547

June 2025	
Date	Average Time (ms)
01-Jun	549
02-Jun	578
03-Jun	587
04-Jun	602
05-Jun	600
06-Jun	620
07-Jun	594
08-Jun	569
09-Jun	590
10-Jun	579
11-Jun	570
12-Jun	581
13-Jun	601
14-Jun	565
15-Jun	559
16-Jun	577
17-Jun	579
18-Jun	579
19-Jun	592
20-Jun	598
21-Jun	559
22-Jun	554
23-Jun	584
24-Jun	580
25-Jun	588
26-Jun	605
27-Jun	623
28-Jun	565
29-Jun	552
30-Jun	629

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 April to 30 June 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 3205 milliseconds per call over this period.



April 2025	
Date	Average Time (ms)
01-Apr	2543
02-Apr	2418
03-Apr	2865
04-Apr	2471
05-Apr	2498
06-Apr	2665
07-Apr	1909
08-Apr	1953
09-Apr	1926
10-Apr	1978
11-Apr	1991
12-Apr	2116
13-Apr	2001
14-Apr	1906
15-Apr	2028
16-Apr	2513
17-Apr	2470
18-Apr	2521
19-Apr	2495
20-Apr	2440
21-Apr	2378
22-Apr	2454
23-Apr	2470
24-Apr	2513
25-Apr	2531
26-Apr	2696
27-Apr	2546
28-Apr	2561
29-Apr	2395
30-Apr	2404
	2482

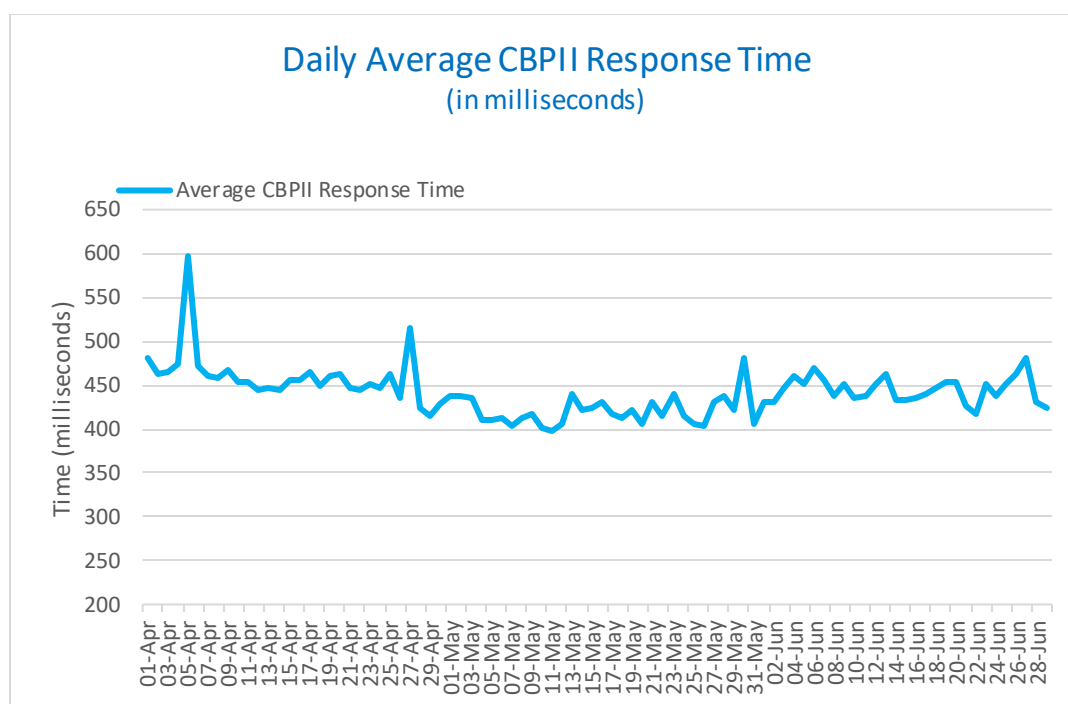
May 2025	
Date	Average Time (ms)
01-May	2418
02-May	2403
03-May	2375
04-May	2275
05-May	2281
06-May	2370
07-May	2373
08-May	2361
09-May	2374
10-May	2696
11-May	2214
12-May	2349
13-May	2332
14-May	2323
15-May	2341
16-May	2439
17-May	2411
18-May	2268
19-May	2391
20-May	2399
21-May	2429
22-May	2343
23-May	2457
24-May	2638
25-May	2285
26-May	2284
27-May	2407
28-May	2409
29-May	2350
30-May	2509
31-May	2366

June 2025	
Date	Average Time (ms)
01-Jun	2298
02-Jun	2416
03-Jun	2408
04-Jun	2399
05-Jun	2407
06-Jun	2609
07-Jun	4663
08-Jun	5829
09-Jun	5719
10-Jun	5759
11-Jun	5475
12-Jun	5592
13-Jun	5356
14-Jun	6170
15-Jun	6063
16-Jun	5798
17-Jun	6051
18-Jun	6095
19-Jun	6131
20-Jun	5747
21-Jun	6576
22-Jun	6103
23-Jun	6305
24-Jun	5930
25-Jun	5603
26-Jun	5453
27-Jun	5422
28-Jun	5681
29-Jun	2639
30-Jun	2334

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 April to 30 June 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 442 milliseconds per call over this period.



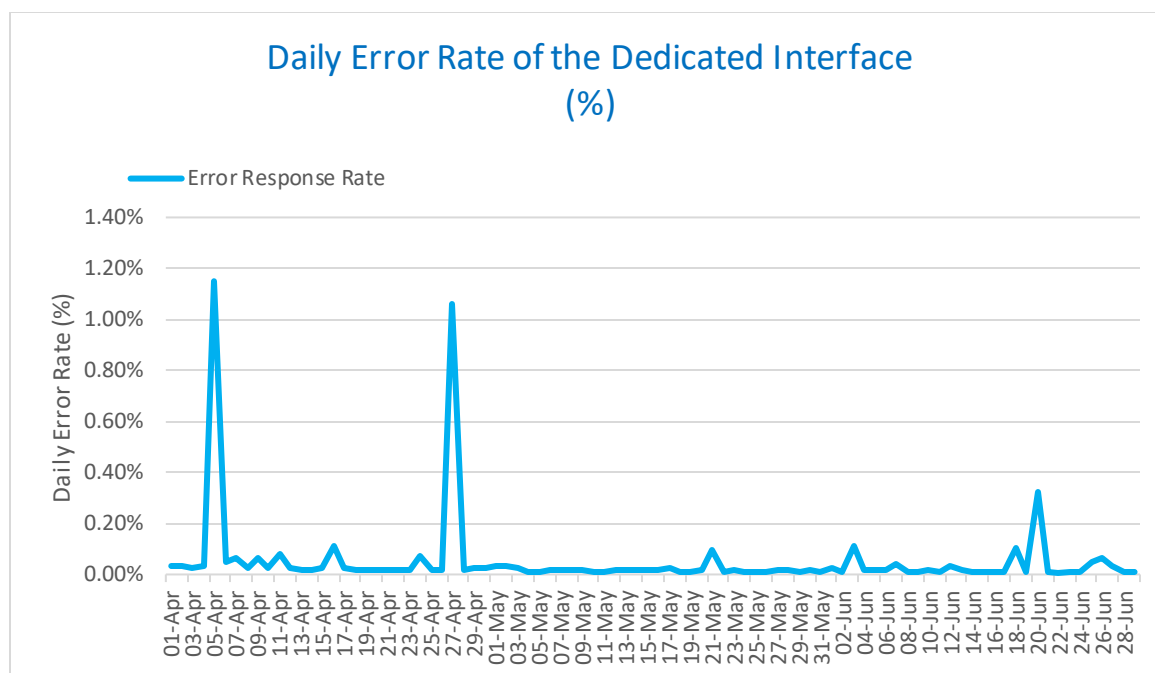
April 2025	
Date	Average Time (ms)
01-Apr	480
02-Apr	463
03-Apr	464
04-Apr	474
05-Apr	597
06-Apr	471
07-Apr	460
08-Apr	458
09-Apr	467
10-Apr	454
11-Apr	453
12-Apr	444
13-Apr	447
14-Apr	445
15-Apr	457
16-Apr	455
17-Apr	465
18-Apr	448
19-Apr	460
20-Apr	462
21-Apr	448
22-Apr	445
23-Apr	451
24-Apr	447
25-Apr	464
26-Apr	436
27-Apr	516
28-Apr	425
29-Apr	414
30-Apr	429

May 2025	
Date	Average Time (ms)
01-May	437
02-May	437
03-May	435
04-May	410
05-May	411
06-May	412
07-May	404
08-May	412
09-May	417
10-May	402
11-May	398
12-May	407
13-May	441
14-May	421
15-May	423
16-May	431
17-May	418
18-May	413
19-May	421
20-May	405
21-May	430
22-May	416
23-May	441
24-May	414
25-May	407
26-May	403
27-May	430
28-May	436
29-May	422
30-May	480
31-May	407

June 2025	
Date	Average Time (ms)
01-Jun	432
02-Jun	430
03-Jun	447
04-Jun	461
05-Jun	451
06-Jun	470
07-Jun	455
08-Jun	439
09-Jun	451
10-Jun	436
11-Jun	438
12-Jun	451
13-Jun	462
14-Jun	432
15-Jun	432
16-Jun	436
17-Jun	439
18-Jun	447
19-Jun	453
20-Jun	454
21-Jun	427
22-Jun	417
23-Jun	451
24-Jun	438
25-Jun	451
26-Jun	463
27-Jun	480
28-Jun	431
29-Jun	424
30-Jun	472

Open Banking Dedicated Interface Performance

The daily error rate of the open banking dedicated interface is calculated as the proportion unsuccessful calls from any third party out of the total number of requests received each day.



April 2025	
Date	Daily error Rate (%)
01-Apr	0.04%
02-Apr	0.03%
03-Apr	0.02%
04-Apr	0.03%
05-Apr	1.15%
06-Apr	0.05%
07-Apr	0.06%
08-Apr	0.03%
09-Apr	0.06%
10-Apr	0.02%
11-Apr	0.08%
12-Apr	0.02%
13-Apr	0.02%
14-Apr	0.02%
15-Apr	0.03%
16-Apr	0.11%
17-Apr	0.02%
18-Apr	0.01%
19-Apr	0.02%
20-Apr	0.01%
21-Apr	0.01%
22-Apr	0.02%
23-Apr	0.02%
24-Apr	0.08%
25-Apr	0.02%
26-Apr	0.01%
27-Apr	1.06%
28-Apr	0.02%
29-Apr	0.03%
30-Apr	0.03%

May 2025	
Date	Daily error Rate (%)
01-May	0.03%
02-May	0.03%
03-May	0.03%
04-May	0.01%
05-May	0.01%
06-May	0.01%
07-May	0.02%
08-May	0.02%
09-May	0.01%
10-May	0.01%
11-May	0.01%
12-May	0.02%
13-May	0.02%
14-May	0.02%
15-May	0.01%
16-May	0.02%
17-May	0.03%
18-May	0.01%
19-May	0.01%
20-May	0.02%
21-May	0.09%
22-May	0.01%
23-May	0.01%
24-May	0.01%
25-May	0.01%
26-May	0.01%
27-May	0.01%
28-May	0.02%
29-May	0.01%
30-May	0.02%
31-May	0.01%

June 2025	
Date	Daily error Rate (%)
01-Jun	0.02%
02-Jun	0.01%
03-Jun	0.11%
04-Jun	0.01%
05-Jun	0.02%
06-Jun	0.01%
07-Jun	0.04%
08-Jun	0.01%
09-Jun	0.01%
10-Jun	0.02%
11-Jun	0.01%
12-Jun	0.03%
13-Jun	0.02%
14-Jun	0.01%
15-Jun	0.01%
16-Jun	0.01%
17-Jun	0.01%
18-Jun	0.11%
19-Jun	0.01%
20-Jun	0.33%
21-Jun	0.01%
22-Jun	0.01%
23-Jun	0.01%
24-Jun	0.01%
25-Jun	0.05%
26-Jun	0.06%
27-Jun	0.03%
28-Jun	0.01%
29-Jun	0.01%
30-Jun	0.17%