Open Banking Channel Performance

01 October to 31 December 2025

This report helps customers and Third-Party Providers (TPPs) understand the performance & availability of our Open Banking Channel (Dedicated Interface) and PSU (Payment Service User) interface(s).

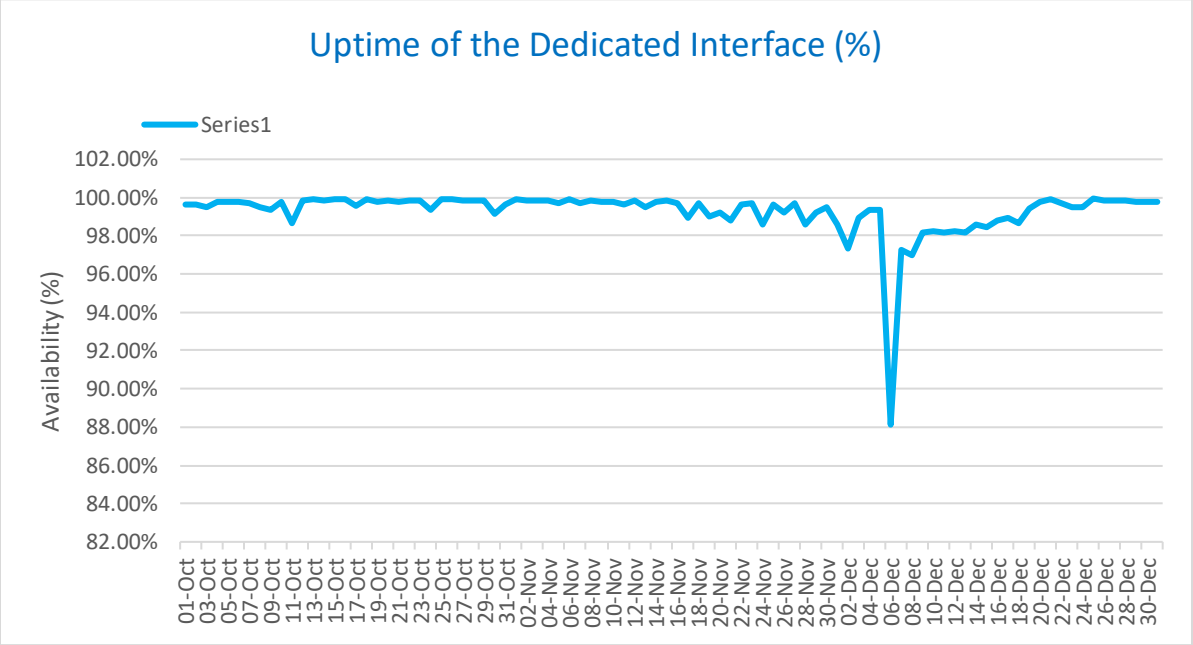
We'll continue to publish new data on a quarterly basis. The next set of data covering January to March 2026 will be published in April 2026.

Public

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October to 31 December 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.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time	99.64%	99.64%	99.50%	99.76%	99.80%	99.75%	99.68%	99.50%	99.37%	99.81%	98.63%	99.86%	99.88%	99.83%	99.95%	99.88%	99.60%	99.94%	99.80%	99.84%	99.81%	99.83%	99.83%	99.32%	99.89%	99.89%	99.83%	99.83%	99.85%	99.16%	99.62%

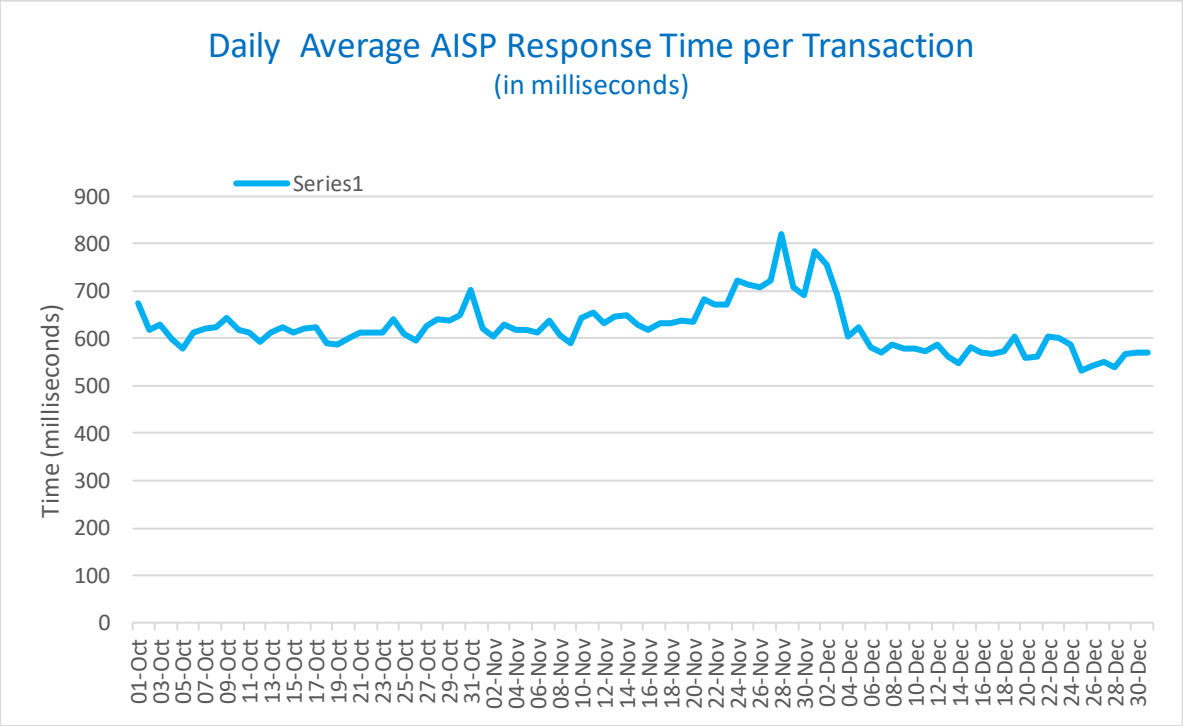
	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov	
Average Time	99.89%	99.85%	99.86%	99.83%	99.72%	99.89%	99.72%	99.83%	99.79%	99.75%	99.60%	99.87%	99.52%	99.75%	99.86%	99.71%	98.95%	99.70%	99.00%	99.19%	98.79%	99.61%	99.73%	98.56%	99.62%	99.22%	99.68%	98.56%	99.24%	99.49%	

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time	98.62%	97.31%	98.92%	99.38%	99.34%	88.13%	97.25%	97.00%	98.19%	98.26%	98.14%	98.23%	98.19%	98.61%	98.48%	98.81%	98.92%	98.63%	99.42%	99.79%	99.94%	99.72%	99.52%	99.49%	99.95%	99.84%	99.81%	99.86%	99.78%	99.77%	99.78%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 622 milliseconds per call over this period.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	673	619	629	597	579	613	621	624	643	619	611	593	614	623	612	621	625	591	587	602	613	614	613	642	609	595	627	640	637	650	703

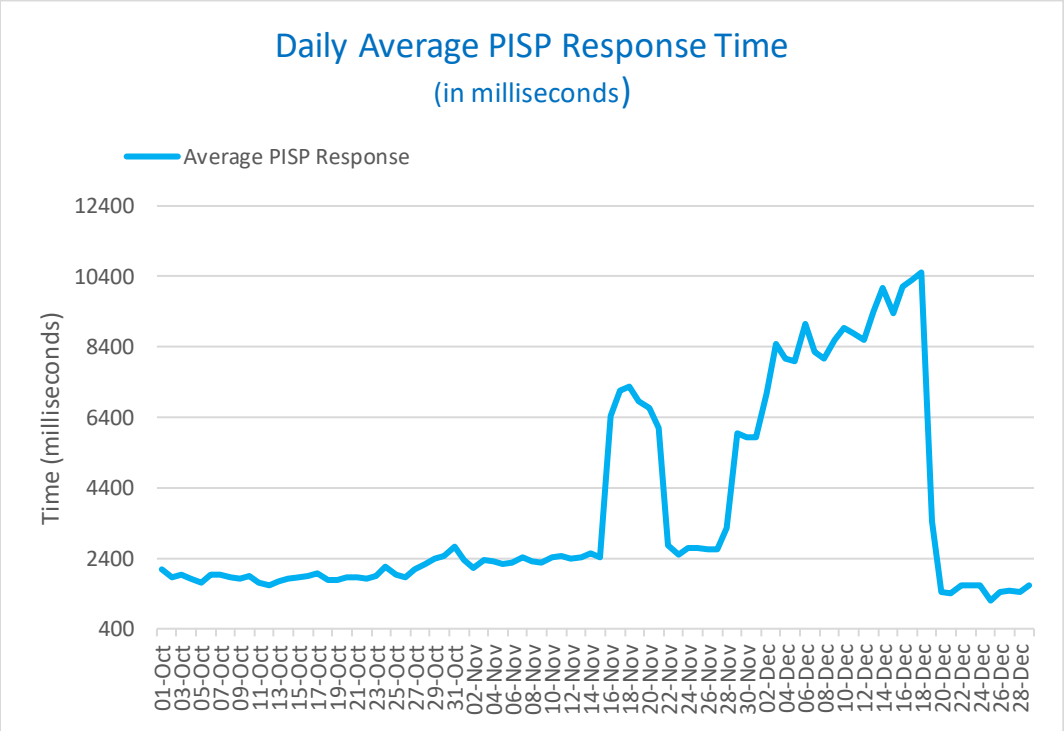
	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	622	603	630	617	619	612	638	607	591	643	655	634	646	649	631	618	632	631	637	635	684	671	672	722	714	709	722	821	707	692

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	785	757	691	605	623	582	571	586	580	579	573	588	563	549	580	569	567	573	604	559	562	604	601	588	532	542	550	540	566	570	570

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 3765 milliseconds per call over this period.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	2097	1870	1933	1822	1720	1945	1932	1868	1830	1888	1704	1623	1750	1808	1869	1881	1969	1766	1778	1865	1846	1837	1908	2156	1929	1851	2073	2229	2380	2466	2716

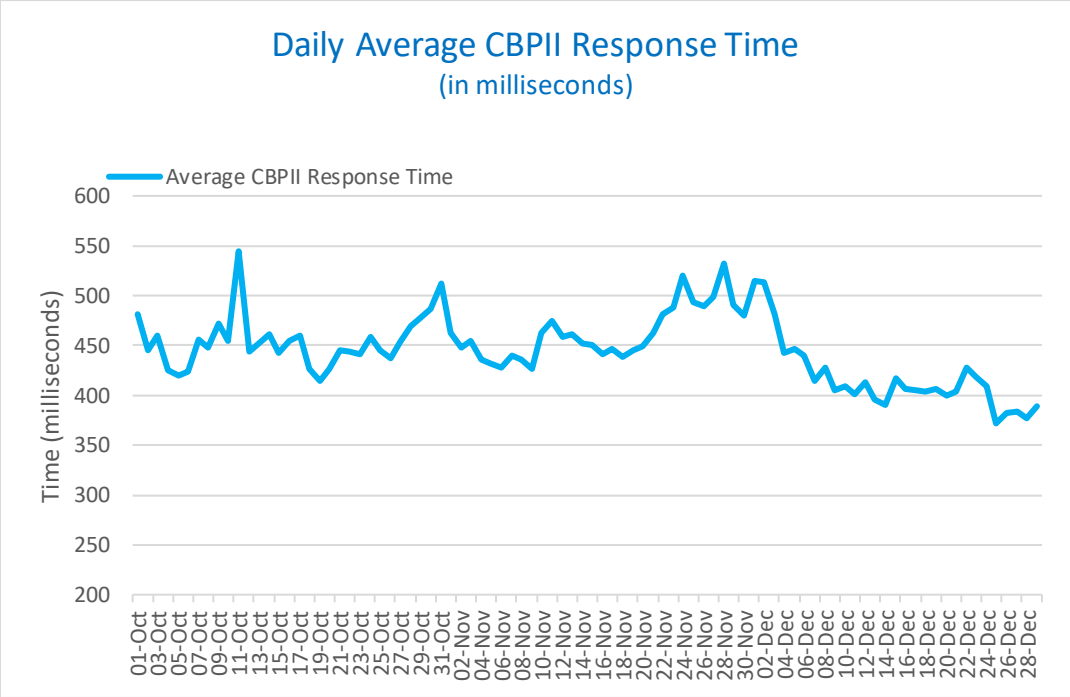
	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	2339	2120	2367	2299	2246	2272	2427	2318	2293	2435	2454	2386	2409	2559	2437	6425	7156	7275	6849	6679	6113	2784	2487	2691	2687	2650	2657	3254	5952	5832

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	5823	7095	8470	8073	7985	9041	8263	8083	8613	8952	8769	8579	9382	10065	9360	10109	10304	10513	3453	1423	1391	1649	1632	1636	1198	1452	1487	1451	1619	1624	1726

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 444 milliseconds per call over this period.



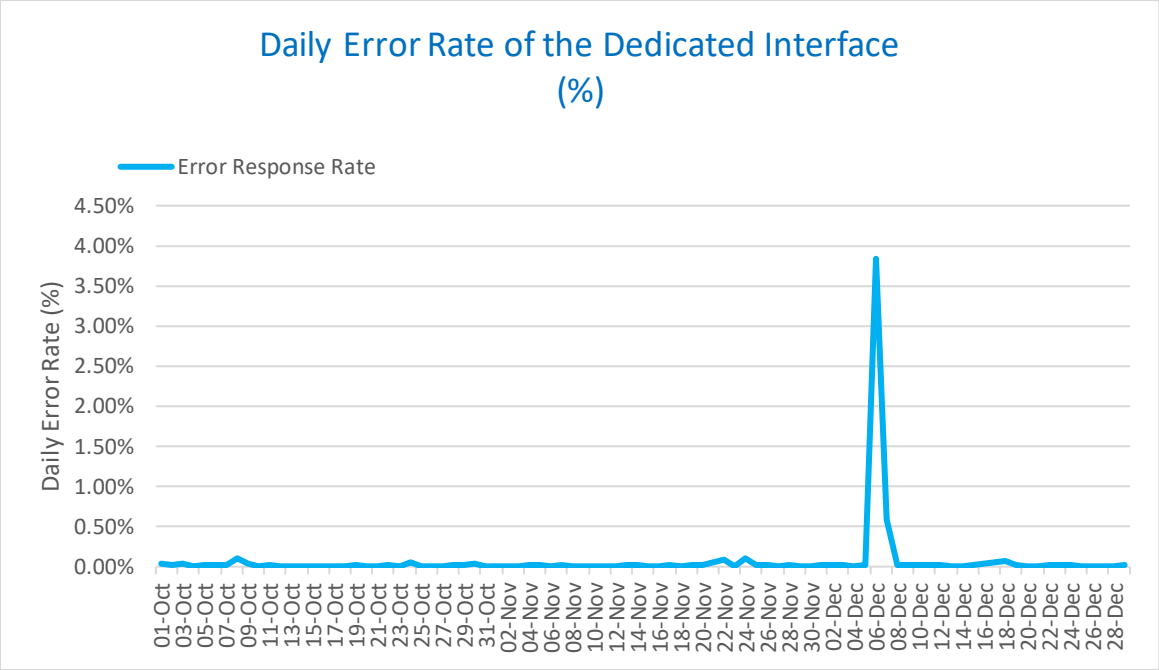
	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	481	445	459	426	419	424	456	448	472	455	544	444	452	461	442	454	460	427	414	426	445	444	442	459	446	438	453	470	477	487	512

	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	462	448	455	435	432	428	440	435	427	463	474	459	461	452	451	441	446	438	446	449	462	481	488	520	494	489	499	532	491	480

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	515	514	481	443	447	440	415	427	406	409	401	413	396	391	417	406	404	404	407	399	404	427	418	410	372	383	383	377	389	396	405

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.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Daily error Rate (%)	0.04%	0.03%	0.04%	0.01%	0.02%	0.02%	0.02%	0.10%	0.05%	0.01%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.01%	0.01%	0.02%	0.01%	0.05%	0.01%	0.01%	0.01%	0.02%	0.01%	0.03%	0.01%

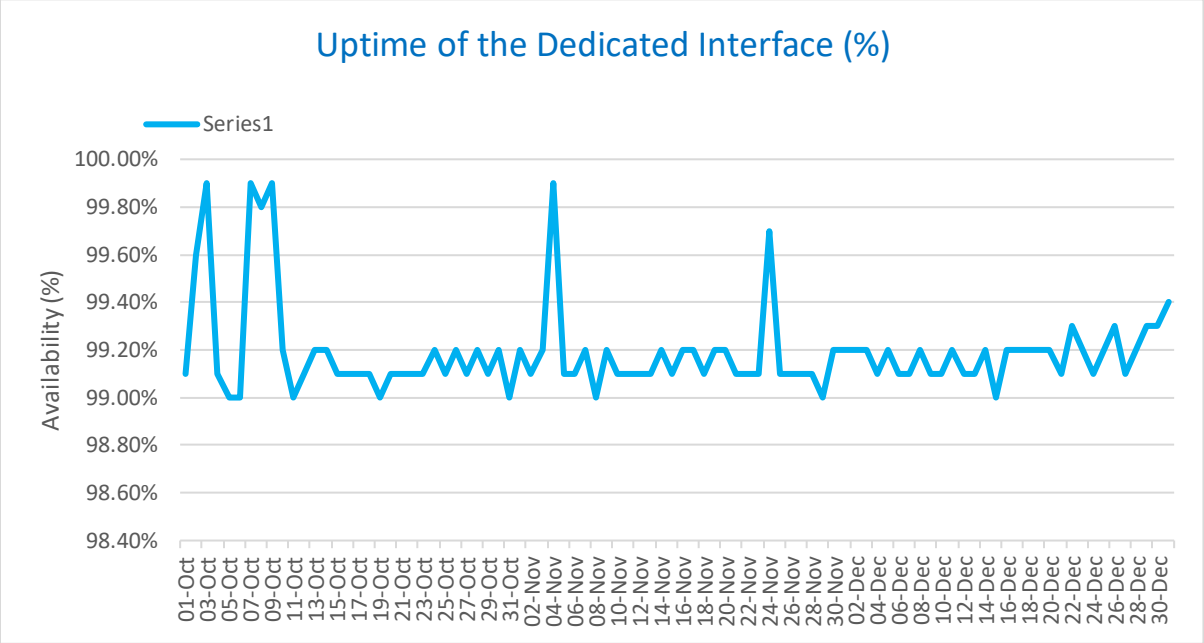
	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Daily error Rate (%)	0.01%	0.01%	0.01%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.06%	0.09%	0.01%	0.10%	0.01%	0.02%	0.01%	0.02%	0.01%	0.01%

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Daily error Rate (%)	0.02%	0.02%	0.01%	0.01%	0.01%	3.84%	0.59%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.02%	0.03%	0.05%	0.07%	0.03%	0.01%	0.01%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.01%

Internet Banking Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October to 31 December 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.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time	99.10%	99.60%	99.90%	99.10%	99.00%	99.00%	99.90%	99.80%	99.90%	99.20%	99.00%	99.10%	99.20%	99.20%	99.10%	99.10%	99.10%	99.10%	99.00%	99.10%	99.10%	99.10%	99.10%	99.20%	99.10%	99.20%	99.10%	99.20%	99.10%	99.20%	99.00%

	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time	99.20%	99.10%	99.20%	99.90%	99.10%	99.10%	99.20%	99.00%	99.20%	99.10%	99.10%	99.10%	99.10%	99.20%	99.10%	99.20%	99.20%	99.10%	99.20%	99.20%	99.10%	99.10%	99.10%	99.70%	99.10%	99.10%	99.10%	99.10%	99.00%	99.20%

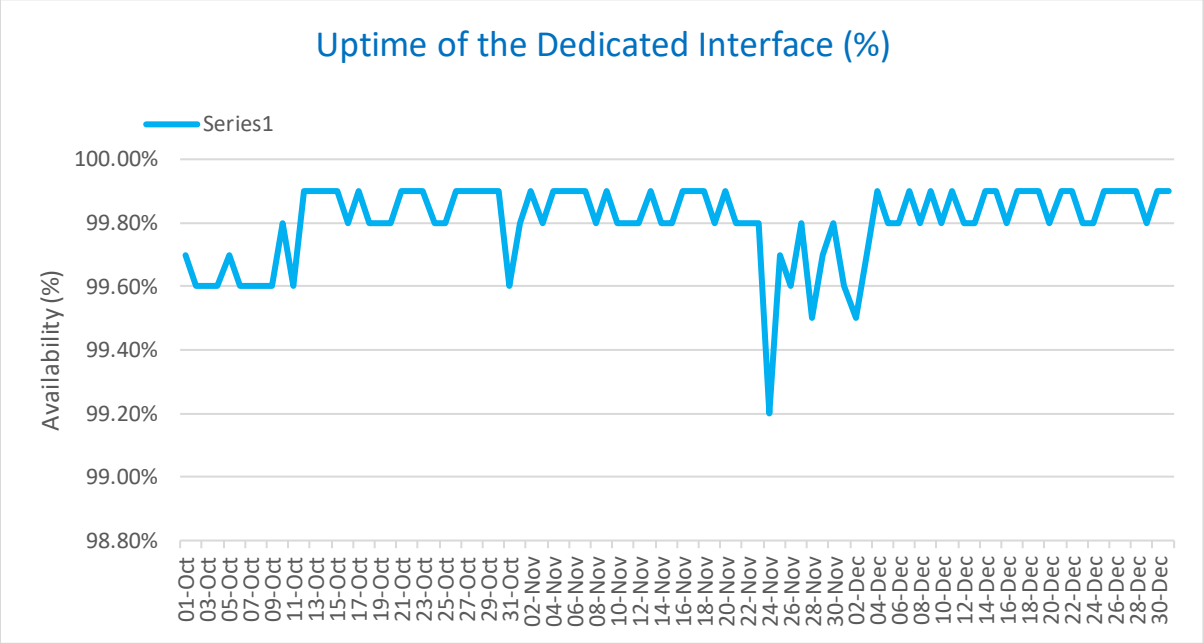
	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time	99.20%	99.20%	99.20%	99.10%	99.20%	99.10%	99.10%	99.20%	99.10%	99.10%	99.20%	99.10%	99.10%	99.20%	99.00%	99.20%	99.20%	99.20%	99.20%	99.20%	99.10%	99.30%	99.20%	99.10%	99.20%	99.30%	99.10%	99.20%	99.30%	99.30%	99.40%

Public

Mobile Banking Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October to 31 December 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.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time	99.70%	99.60%	99.60%	99.60%	99.70%	99.60%	99.60%	99.60%	99.60%	99.80%	99.60%	99.90%	99.90%	99.90%	99.90%	99.80%	99.90%	99.80%	99.80%	99.80%	99.90%	99.90%	99.90%	99.80%	99.80%	99.90%	99.90%	99.90%	99.90%	99.90%	99.60%

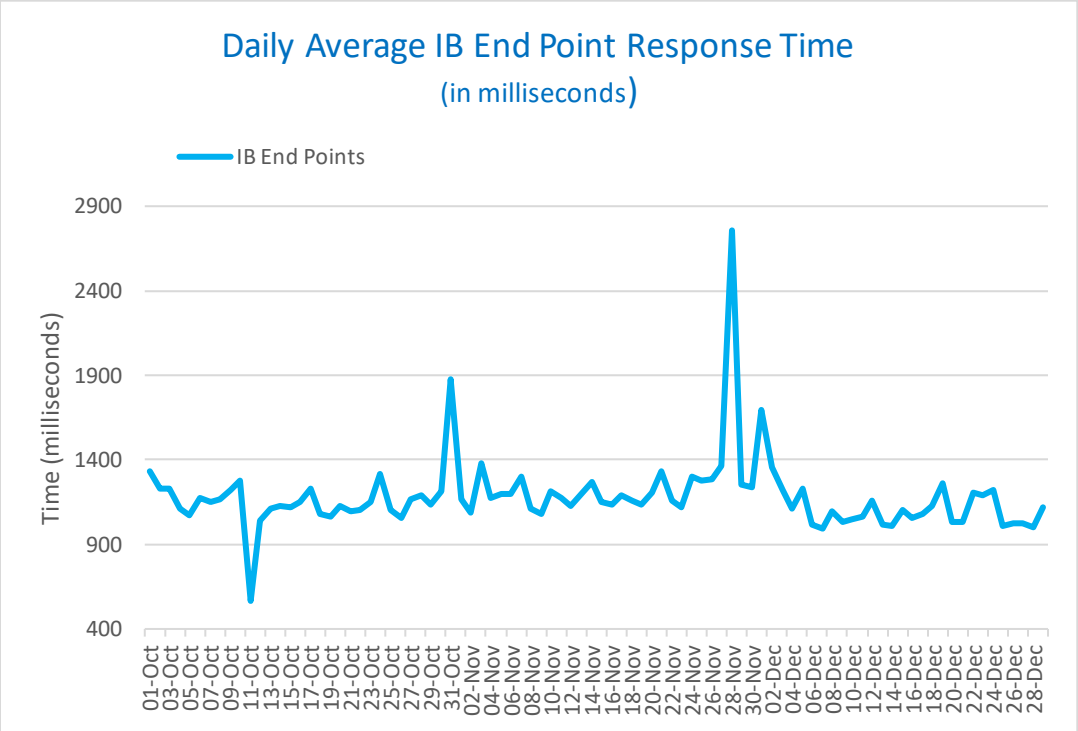
	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time	99.80%	99.90%	99.80%	99.90%	99.90%	99.90%	99.90%	99.80%	99.90%	99.80%	99.80%	99.80%	99.90%	99.80%	99.80%	99.90%	99.90%	99.90%	99.80%	99.90%	99.80%	99.80%	99.80%	99.20%	99.70%	99.60%	99.80%	99.50%	99.70%	99.80%

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time	99.60%	99.50%	99.70%	99.90%	99.80%	99.80%	99.90%	99.80%	99.90%	99.80%	99.90%	99.80%	99.80%	99.90%	99.90%	99.80%	99.90%	99.90%	99.90%	99.80%	99.90%	99.90%	99.80%	99.80%	99.90%	99.90%	99.90%	99.90%	99.80%	99.90%	99.90%

Internet Banking Performance

This section shows the performance of the Account Information Service Provider channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1180 milliseconds per call over this period.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	1333	1230	1233	1109	1070	1175	1155	1169	1225	1274	566	1044	1115	1129	1119	1147	1227	1083	1063	1131	1095	1103	1150	1316	1101	1056	1165	1194	1137	1214	1875

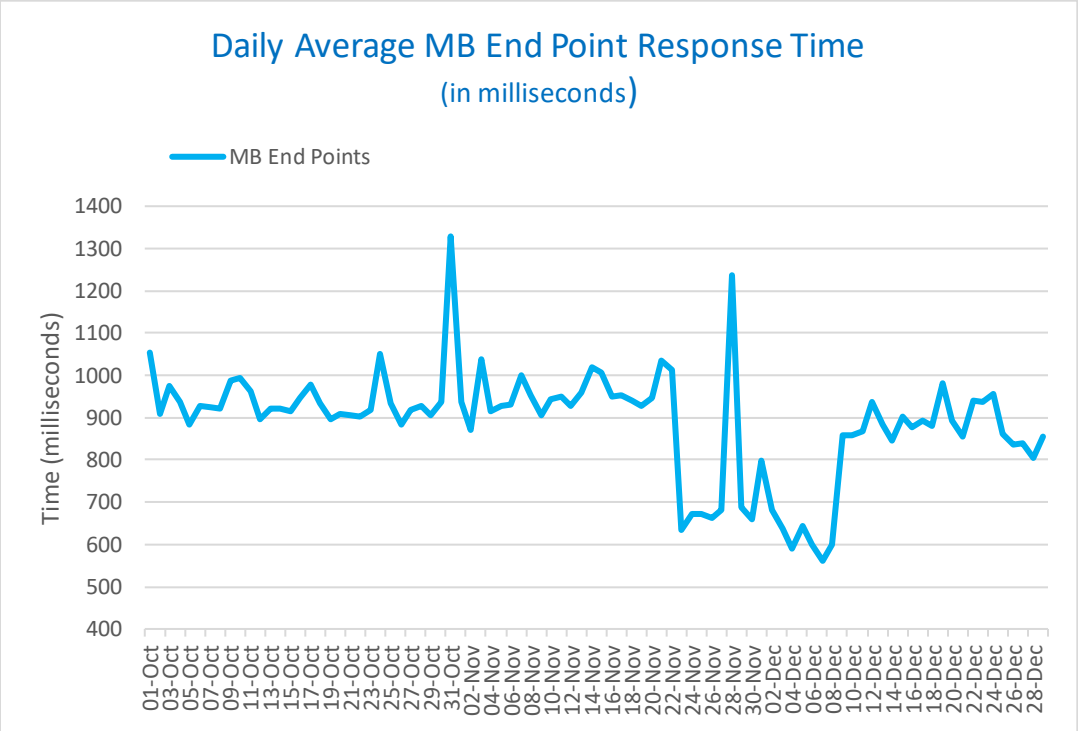
	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	1164	1088	1379	1176	1197	1199	1300	1109	1079	1218	1178	1130	1196	1266	1151	1138	1192	1159	1139	1206	1333	1159	1119	1305	1278	1281	1364	2757	1256	1237

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	1695	1357	1220	1112	1227	1020	992	1093	1032	1049	1061	1157	1016	1012	1104	1057	1076	1130	1263	1031	1032	1203	1194	1219	1007	1027	1023	999	1120	1088	1170

Mobile Banking Performance

This section shows the performance of the Account Information Service Provider channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 889 milliseconds per call over this period.



	October 2025																													
Date	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Average Time (ms)	1054	908	974	936	884	926	925	920	988	995	961	896	922	922	915	948	979	935	897	910	907	902	919	1051	935	882	919	929	905	936	1329

	November 2025																													
Date	01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
Average Time (ms)	938	871	1038	916	928	932	999	952	905	945	950	928	960	1019	1007	950	954	939	928	947	1034	1012	633	672	672	664	681	1236	688	658

	December 2025																													
Date	01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
Average Time (ms)	799	681	636	590	643	599	561	598	860	859	867	937	882	847	902	876	893	879	980	894	857	939	938	957	862	836	840	803	856	867	905