

Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 October to 31 December 2024

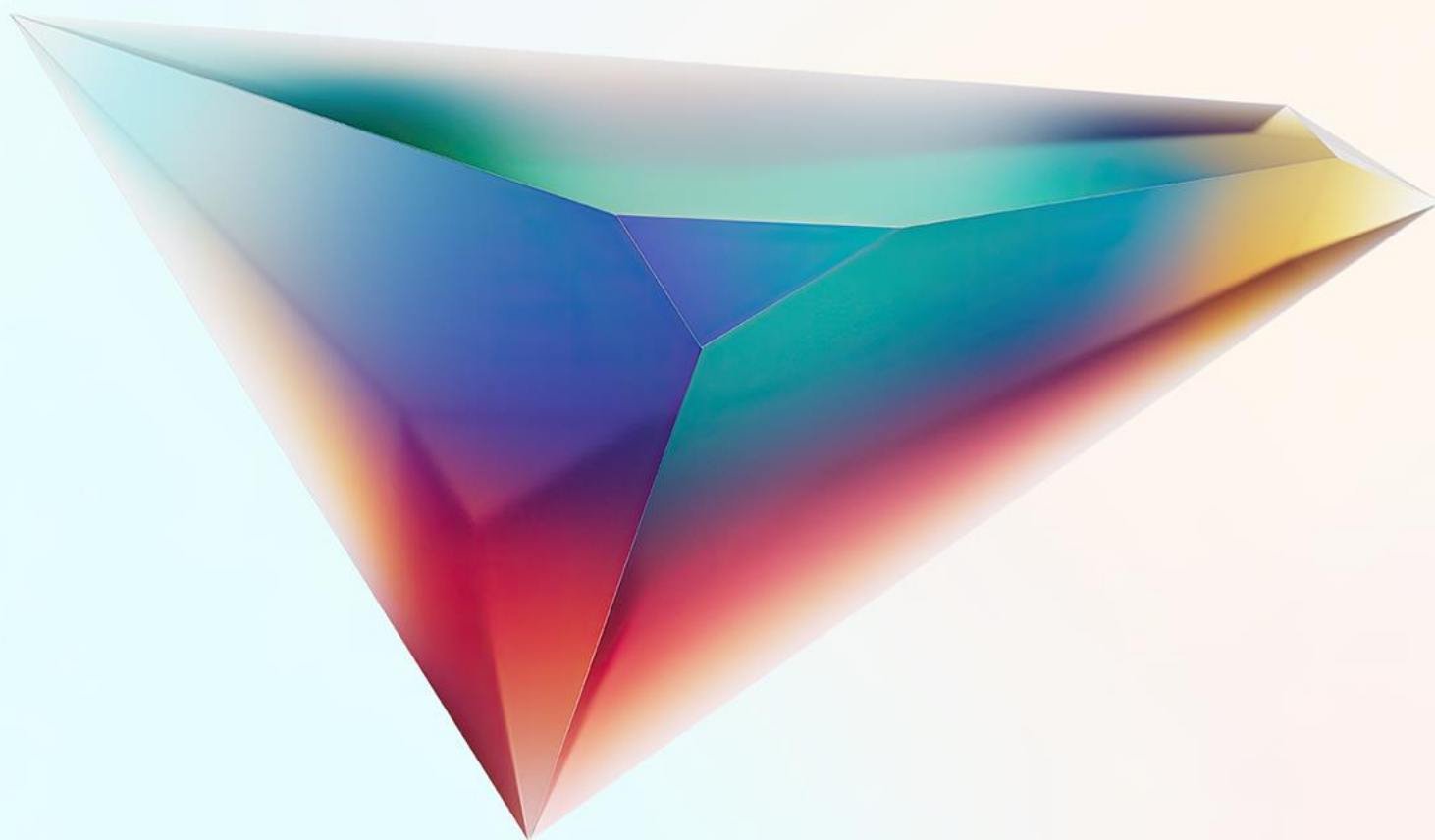


Table of contents

What's the purpose of this report?	3
Service availability	4
Service performance - account information	5
Service performance – payments	6
Service performance - confirmation of funds	7
Service performance - error rate	8
Daily performance and availability data	9

What's the purpose of this report?

The purpose of this report is to show how our Open Banking channel is performing and, where applicable, compare performance to our direct digital channels – Internet Banking and the Banking app – which, for the purposes of this report, we refer to collectively as our customer channels.

It highlights:

- the percentage of time each of our digital channels is available or 'up'
- the time it takes our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks
- the percentage of requests to our Open Banking APIs which fail due to an error with our systems

Open Banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found on the [Open Banking page](#) of our website.

We publish this report each quarter and the next report covering January 2025 to March 2025 will be published in April 2025.

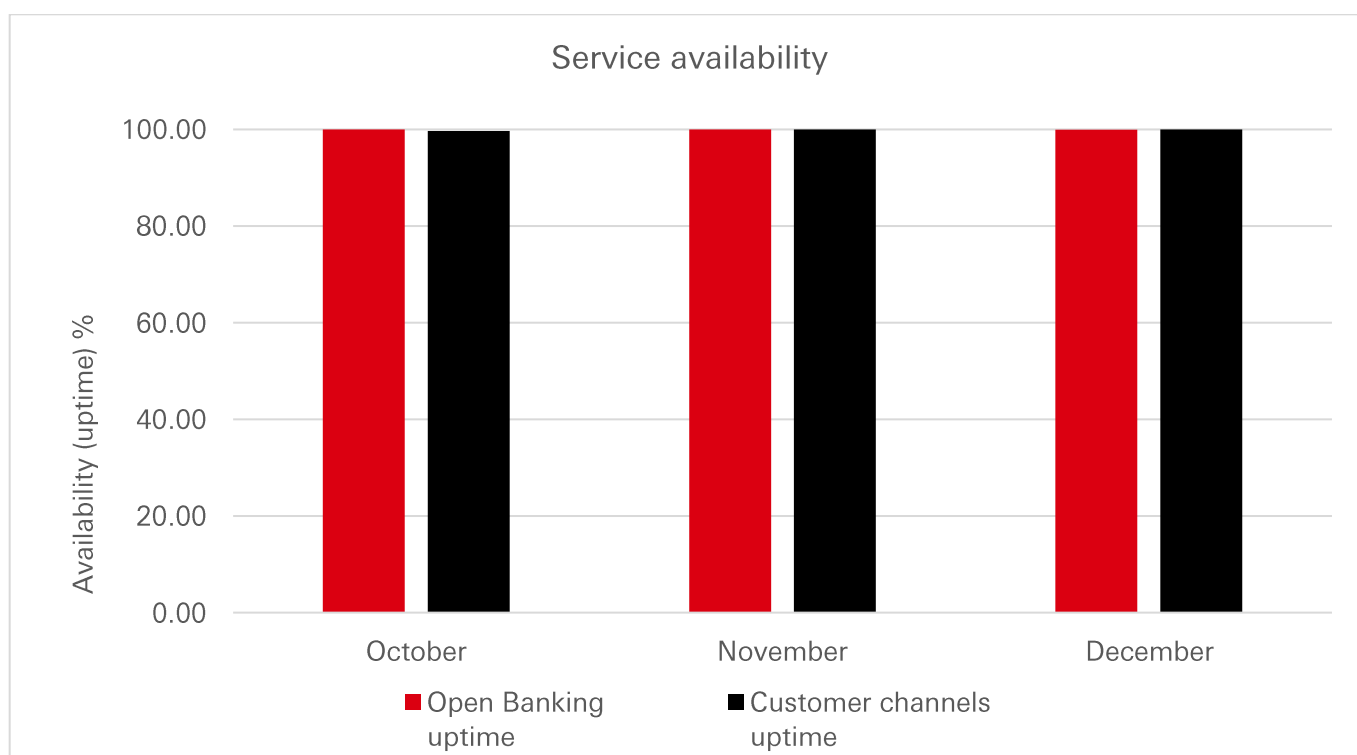
Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our Open Banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Our customer channels are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open Banking uptime	Customer channels uptime
October	100.00	99.66
November	100.00	100.00
December	99.98	100.00

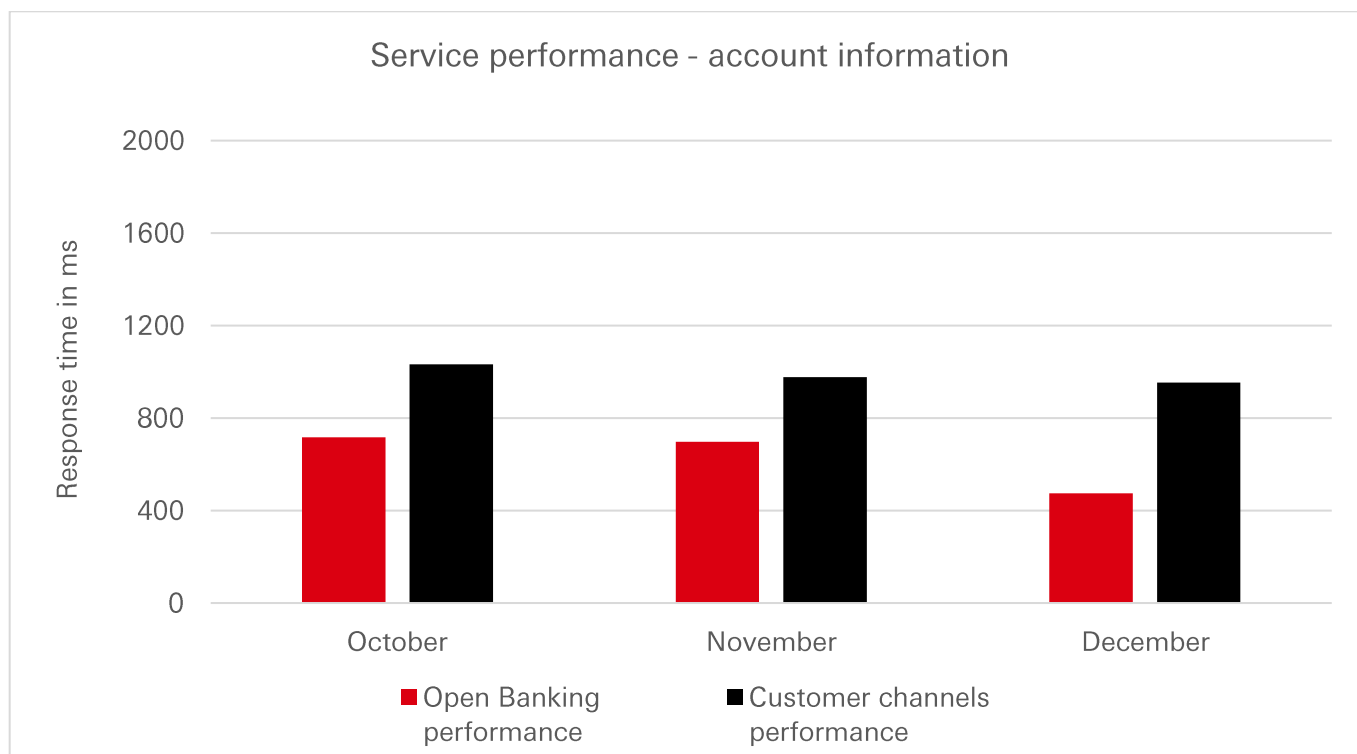
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance, transaction history, payees and details of scheduled payments, standing orders and Direct Debits.

To allow a meaningful comparison with the Open Banking channel, our customer channels performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer.



Month	Open Banking performance	Customer channels performance
October	717	1032
November	698	977
December	475	953

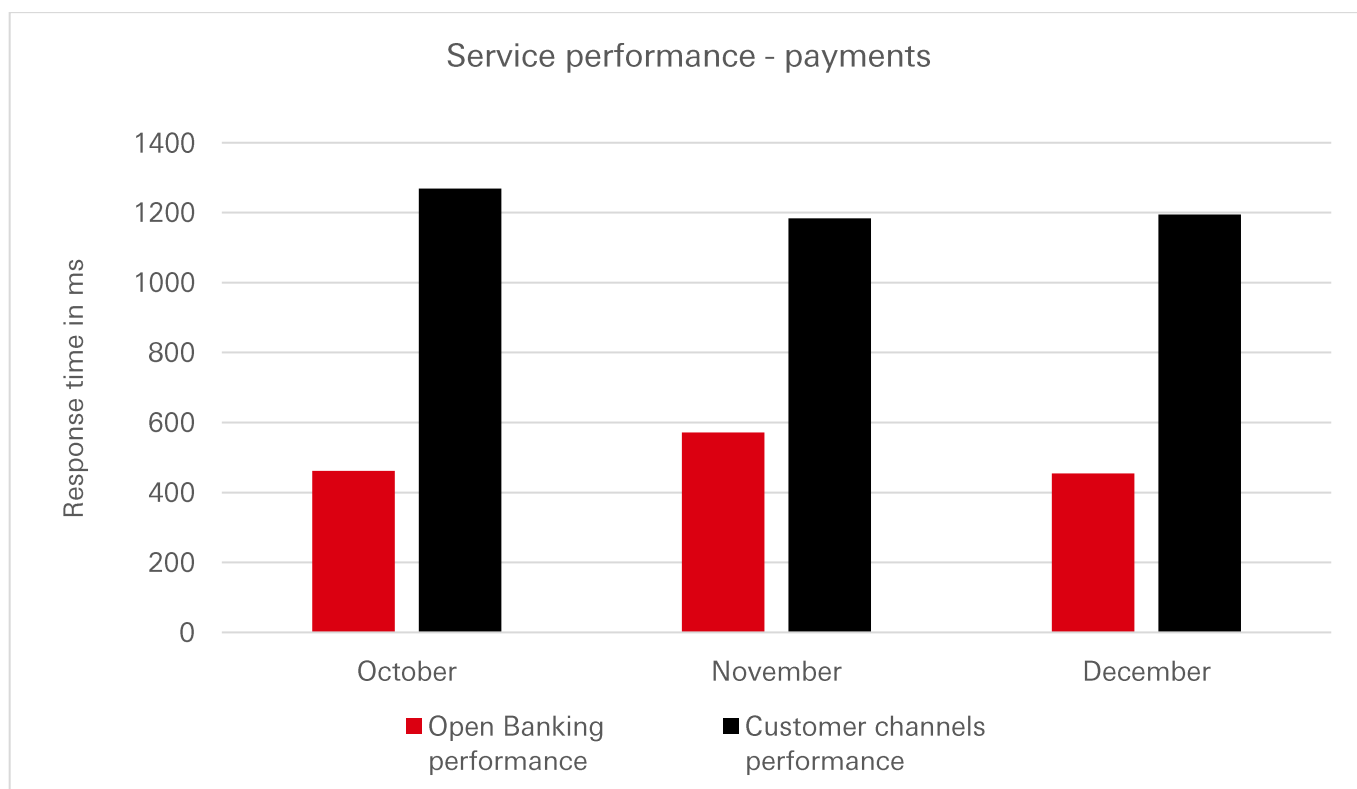
Service performance – payments

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to process requests to initiate payments over the last three months.

Payments can include single immediate payments or future dated payments.

To allow a meaningful comparison with the Open Banking channel, our customer channels performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. payment confirmation) to the customer.

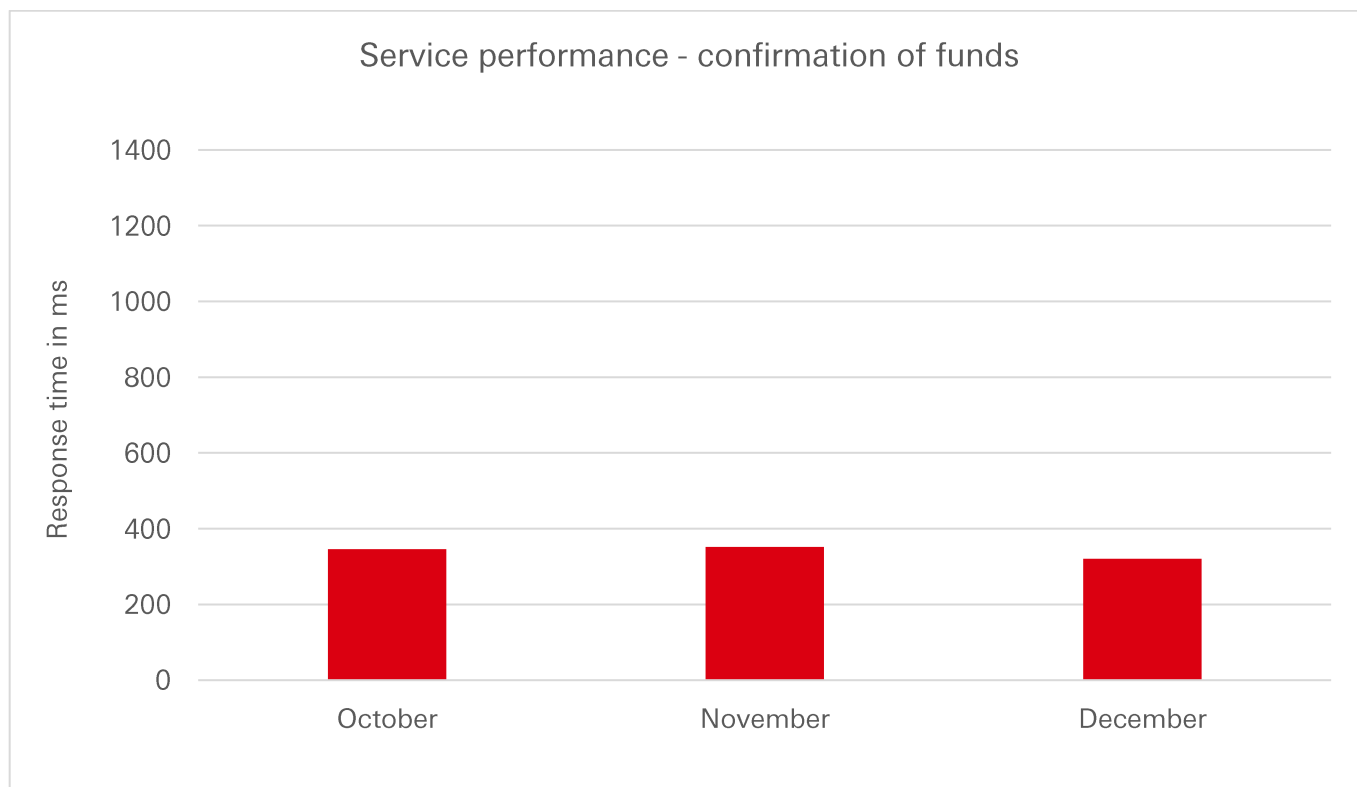


Month	Open Banking performance	Customer channels performance
October	462	1269
November	572	1184
December	454	1195

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds by our Open Banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

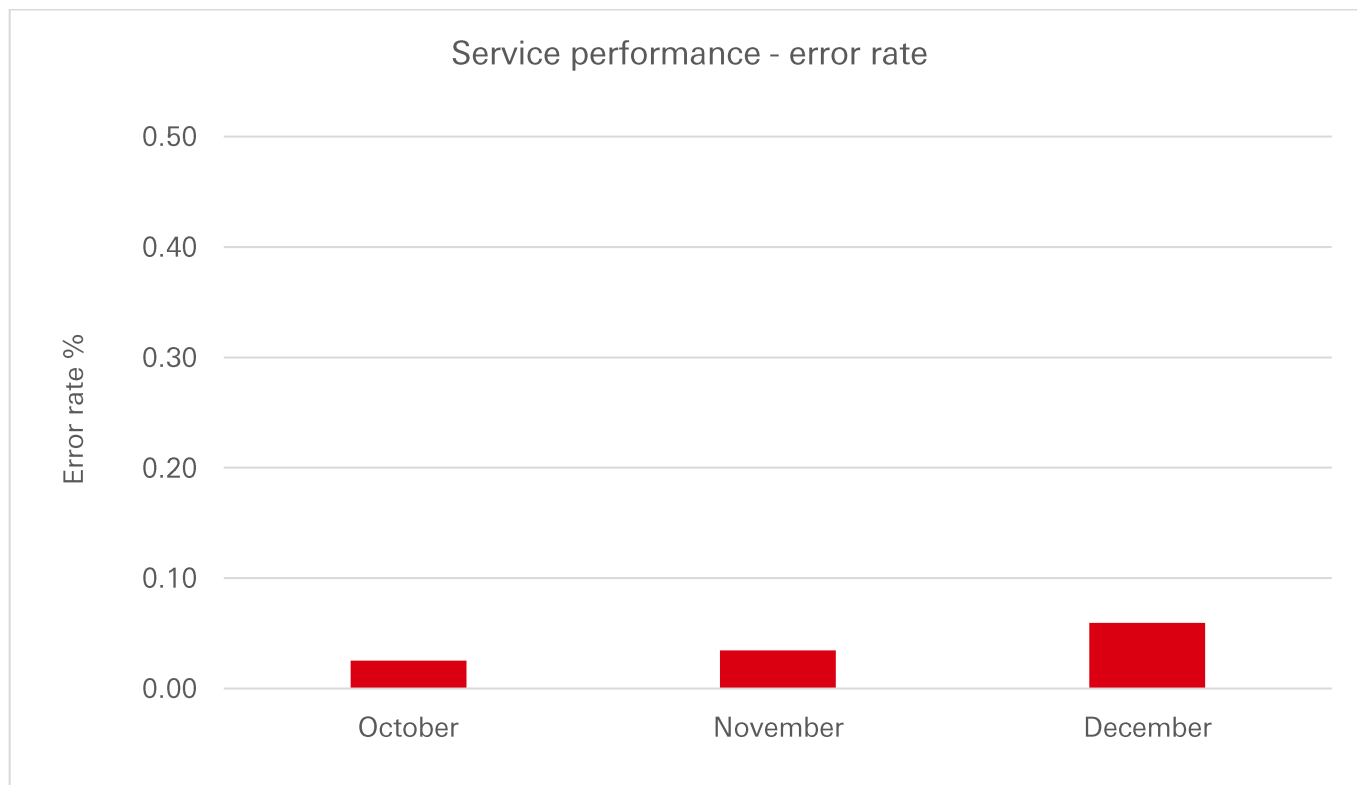
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
October	346
November	352
December	321

Service performance - error rate

The chart and figures below show the daily average performance of our Open Banking channel over the last three months in terms of the percentage of all requests from TPPs which failed due to errors attributable to our systems.



Month	Open Banking error rate
October	0.03
November	0.03
December	0.06

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Oct-24	100.00	0.00	100.00	0.00	743	947	494	1109	340	0.04
2-Oct-24	100.00	0.00	100.00	0.00	734	1050	523	1107	324	0.01
3-Oct-24	100.00	0.00	100.00	0.00	768	967	500	1102	319	0.02
4-Oct-24	100.00	0.00	100.00	0.00	740	1008	470	1115	339	0.02
5-Oct-24	100.00	0.00	100.00	0.00	709	893	351	1281	317	0.02
6-Oct-24	100.00	0.00	100.00	0.00	722	953	349	1296	320	0.03
7-Oct-24	100.00	0.00	100.00	0.00	741	956	419	1123	322	0.01
8-Oct-24	100.00	0.00	100.00	0.00	720	991	435	1269	333	0.01
9-Oct-24	100.00	0.00	100.00	0.00	737	994	478	1268	337	0.02
10-Oct-24	100.00	0.00	100.00	0.00	697	997	473	1299	321	0.02
11-Oct-24	100.00	0.00	89.59	10.41	697	980	473	1313	319	0.04
12-Oct-24	100.00	0.00	100.00	0.00	665	1092	360	1677	332	0.02
13-Oct-24	100.00	0.00	100.00	0.00	701	943	387	1255	326	0.01
14-Oct-24	100.00	0.00	100.00	0.00	702	966	441	1311	328	0.04
15-Oct-24	100.00	0.00	100.00	0.00	757	985	425	1307	345	0.03
16-Oct-24	100.00	0.00	100.00	0.00	704	972	468	1303	353	0.01
17-Oct-24	100.00	0.00	100.00	0.00	735	971	438	1343	332	0.03
18-Oct-24	100.00	0.00	100.00	0.00	711	1133	427	1342	333	0.02
19-Oct-24	100.00	0.00	100.00	0.00	709	2869	419	1542	409	0.12
20-Oct-24	100.00	0.00	100.00	0.00	728	896	396	1314	350	0.02
21-Oct-24	100.00	0.00	100.00	0.00	751	991	450	1278	339	0.02
22-Oct-24	100.00	0.00	100.00	0.00	716	971	474	1267	343	0.01
23-Oct-24	100.00	0.00	100.00	0.00	693	966	477	1250	349	0.02
24-Oct-24	100.00	0.00	100.00	0.00	698	949	462	1229	387	0.02
25-Oct-24	100.00	0.00	100.00	0.00	747	1010	457	1240	375	0.03
26-Oct-24	100.00	0.00	100.00	0.00	664	939	410	1330	385	0.02
27-Oct-24	100.00	0.00	100.00	0.00	670	828	459	1260	352	0.03
28-Oct-24	100.00	0.00	100.00	0.00	671	987	543	1205	385	0.02
29-Oct-24	100.00	0.00	100.00	0.00	704	937	559	1204	347	0.03
30-Oct-24	100.00	0.00	100.00	0.00	757	926	656	1195	389	0.02
31-Oct-24	100.00	0.00	100.00	0.00	750	920	634	1202	380	0.02

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Nov-24	100.00	0.00	100.00	0.00	738	941	665	1211	423	0.08
2-Nov-24	100.00	0.00	100.00	0.00	746	896	715	1334	367	0.05
3-Nov-24	100.00	0.00	100.00	0.00	731	787	740	1314	394	0.02
4-Nov-24	100.00	0.00	100.00	0.00	798	974	511	1155	406	0.02
5-Nov-24	100.00	0.00	100.00	0.00	764	986	381	1155	386	0.03
6-Nov-24	100.00	0.00	100.00	0.00	815	967	621	1145	393	0.01
7-Nov-24	100.00	0.00	100.00	0.00	750	979	370	1142	436	0.02
8-Nov-24	100.00	0.00	100.00	0.00	746	979	544	1149	373	0.02
9-Nov-24	100.00	0.00	100.00	0.00	720	983	500	1261	368	0.01
10-Nov-24	100.00	0.00	100.00	0.00	752	879	404	1246	353	0.02
11-Nov-24	100.00	0.00	100.00	0.00	759	1013	399	1158	334	0.03
12-Nov-24	100.00	0.00	100.00	0.00	761	983	414	1145	343	0.02
13-Nov-24	100.00	0.00	100.00	0.00	746	998	824	1146	352	0.02
14-Nov-24	100.00	0.00	100.00	0.00	790	962	296	1139	341	0.01
15-Nov-24	100.00	0.00	100.00	0.00	750	995	475	1152	359	0.02
16-Nov-24	100.00	0.00	100.00	0.00	639	974	1788	1352	330	0.00
17-Nov-24	100.00	0.00	100.00	0.00	851	876	515	1333	350	0.27
18-Nov-24	100.00	0.00	100.00	0.00	743	1063	551	1166	361	0.02
19-Nov-24	100.00	0.00	100.00	0.00	737	1022	481	1128	338	0.03
20-Nov-24	100.00	0.00	100.00	0.00	765	1051	583	1129	338	0.02
21-Nov-24	100.00	0.00	100.00	0.00	741	1029	503	1124	324	0.01
22-Nov-24	100.00	0.00	100.00	0.00	662	1032	531	1127	320	0.02
23-Nov-24	100.00	0.00	100.00	0.00	647	1013	650	1245	325	0.02
24-Nov-24	100.00	0.00	100.00	0.00	525	830	764	1207	335	0.03
25-Nov-24	100.00	0.00	100.00	0.00	531	998	513	1130	325	0.11
26-Nov-24	100.00	0.00	100.00	0.00	556	998	445	1128	312	0.02
27-Nov-24	100.00	0.00	100.00	0.00	574	1052	491	1161	325	0.04
28-Nov-24	100.00	0.00	100.00	0.00	535	1035	499	1123	311	0.02
29-Nov-24	100.00	0.00	100.00	0.00	548	1057	535	1117	321	0.02
30-Nov-24	100.00	0.00	100.00	0.00	520	953	446	1206	308	0.03

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Dec-24	100.00	0.00	100.00	0.00	531	905	426	1293	336	0.01
2-Dec-24	100.00	0.00	100.00	0.00	540	1003	595	1135	334	0.00
3-Dec-24	100.00	0.00	100.00	0.00	547	995	522	1130	336	0.01
4-Dec-24	100.00	0.00	100.00	0.00	531	981	456	1131	321	0.01
5-Dec-24	100.00	0.00	100.00	0.00	518	954	456	1126	332	0.01
6-Dec-24	100.00	0.00	100.00	0.00	520	971	455	1122	320	0.02
7-Dec-24	99.28	0.72	100.00	0.00	532	933	466	1335	311	1.07
8-Dec-24	100.00	0.00	100.00	0.00	478	778	525	1371	302	0.02
9-Dec-24	100.00	0.00	100.00	0.00	493	1061	460	1285	313	0.02
10-Dec-24	100.00	0.00	100.00	0.00	539	1062	371	1240	316	0.11
11-Dec-24	100.00	0.00	100.00	0.00	516	1068	615	1177	319	0.03
12-Dec-24	99.99	0.01	100.00	0.00	503	1058	417	1126	310	0.11
13-Dec-24	100.00	0.00	100.00	0.00	494	1016	512	1122	318	0.01
14-Dec-24	100.00	0.00	100.00	0.00	416	925	405	1290	330	0.00
15-Dec-24	100.00	0.00	100.00	0.00	437	808	562	1466	316	0.02
16-Dec-24	100.00	0.00	100.00	0.00	447	979	490	1150	312	0.03
17-Dec-24	100.00	0.00	100.00	0.00	444	989	515	1135	336	0.03
18-Dec-24	100.00	0.00	100.00	0.00	456	938	503	1144	314	0.01
19-Dec-24	100.00	0.00	100.00	0.00	521	951	394	1139	319	0.03
20-Dec-24	100.00	0.00	100.00	0.00	433	981	447	1132	318	0.02
21-Dec-24	100.00	0.00	100.00	0.00	428	912	365	1232	323	0.00
22-Dec-24	100.00	0.00	100.00	0.00	436	789	363	1277	344	0.03
23-Dec-24	99.99	0.01	100.00	0.00	450	1043	448	1125	325	0.11
24-Dec-24	100.00	0.00	100.00	0.00	438	961	471	1124	319	0.03
25-Dec-24	100.00	0.00	100.00	0.00	424	879	457	1203	315	0.02
26-Dec-24	100.00	0.00	100.00	0.00	431	873	432	1139	313	0.02
27-Dec-24	100.00	0.00	100.00	0.00	440	1040	424	1126	315	0.01
28-Dec-24	100.00	0.00	100.00	0.00	419	975	344	1269	308	0.01
29-Dec-24	100.00	0.00	100.00	0.00	434	823	410	1241	336	0.01
30-Dec-24	100.00	0.00	100.00	0.00	464	947	380	1126	316	0.02
31-Dec-24	100.00	0.00	100.00	0.00	450	951	392	1125	320	0.01

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