

**first direct**

**Open banking  
performance and  
availability quarterly  
report**

1 October - 31 December 2023

## **Contents**

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

## 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 – Online Banking and the Mobile App.

It highlights:

- the percentage of time each of our digital channels is available or 'up'
- the time it takes for each of 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 as follows :

- January to March will be published in April
- April to June will be published in July
- July to September will be published in October
- October to December will be published in January

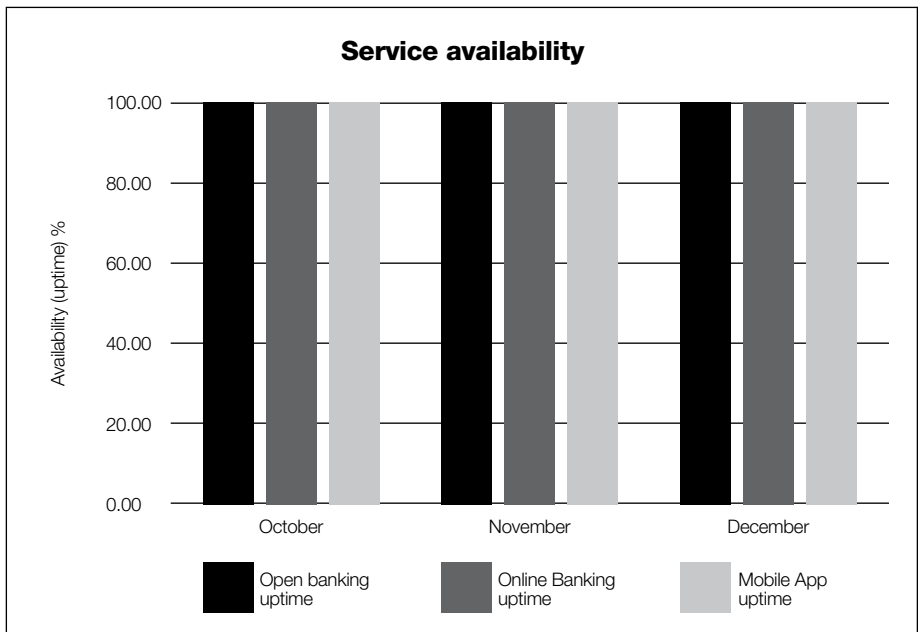
## Service availability

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.

Online Banking and the Mobile App 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 %	Online Banking uptime %	Mobile App uptime %
<b>October</b>	99.99	100.00	100.00
<b>November</b>	99.95	100.00	100.00
<b>December</b>	100.00	100.00	100.00

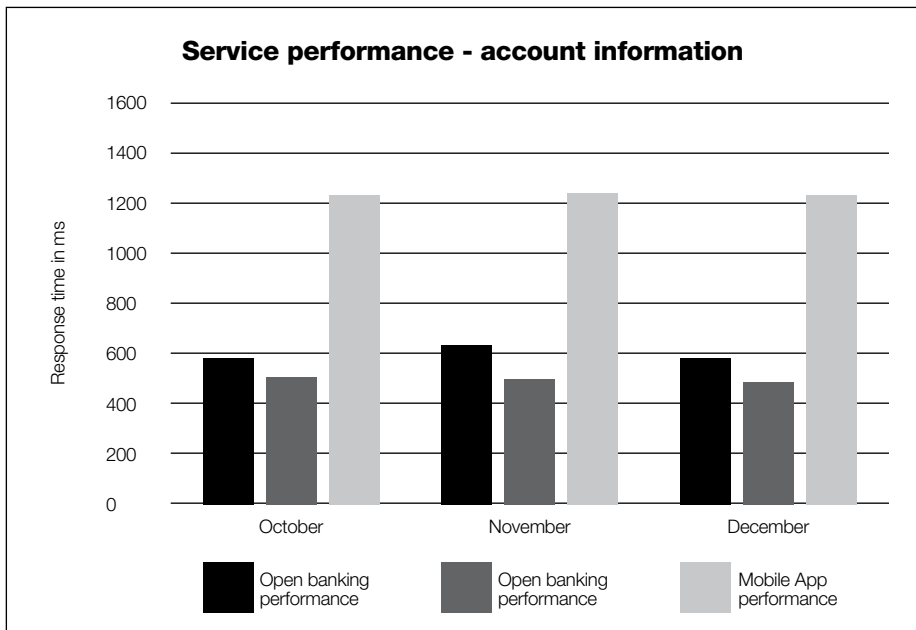
## Service performance - account information

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 Online Banking and Mobile app 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	Online Banking performance	Mobile App performance
<b>October</b>	557	476	1217
<b>November</b>	642	468	1235
<b>December</b>	562	474	1246

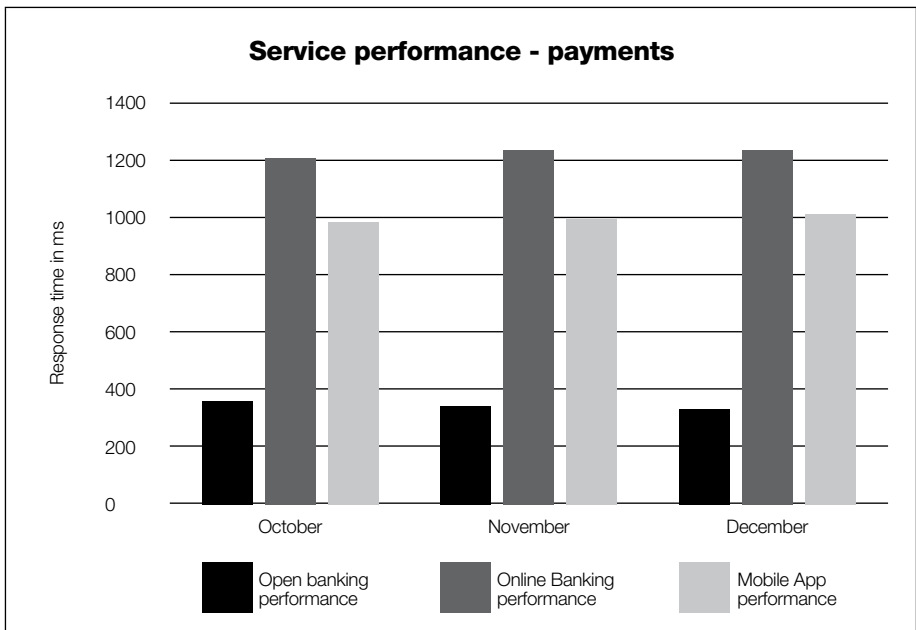
## Service performance - payments

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 Online Banking and Mobile app 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.

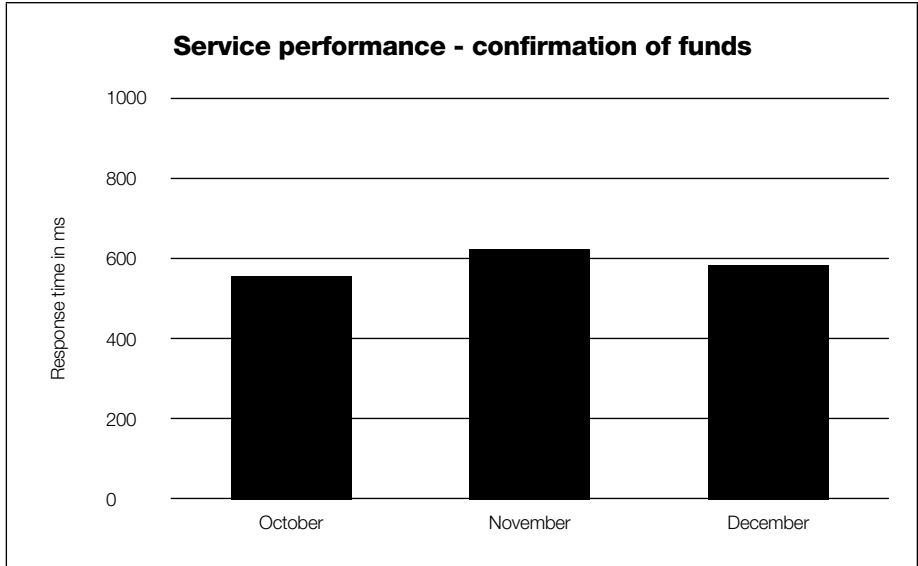


Month	Open banking performance	Online Banking performance	Mobile App performance
<b>October</b>	353	1206	986
<b>November</b>	344	1247	994
<b>December</b>	332	1268	1007

## 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.

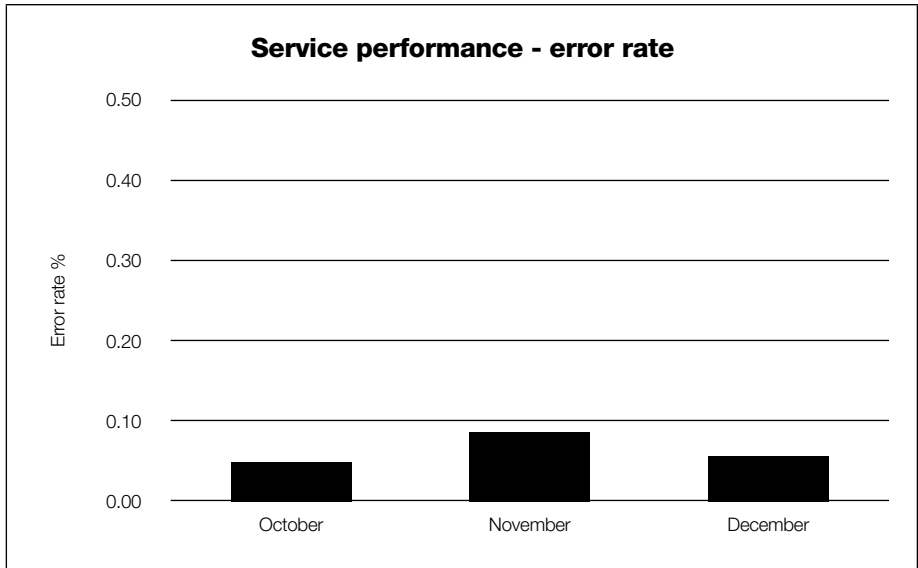
Confirmation of funds is an Open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance ms
October	550
November	610
December	572

## 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	0.04
November	0.07
December	0.05



## Daily performance and availability data

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 % Online Banking	Downtime % Online Banking	Uptime % Mobile App	Downtime % Mobile App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Online Banking	Accounts Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Online Banking	Payments Response Time (ms) Mobile App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	581	475	1133	343	1230	977	569	0.01
2-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	555	463	1231	338	1257	1002	571	0.03
3-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	564	462	1220	341	1223	980	564	0.03
4-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	556	457	1218	344	1222	974	558	0.03
5-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	559	463	1209	362	1210	982	553	0.03
6-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	548	463	1254	351	1210	998	562	0.02
7-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	542	483	1216	352	1232	1018	527	0.03
8-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	548	482	1138	344	1193	977	511	0.00
9-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	550	464	1172	354	1195	967	538	0.02
10-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	561	477	1200	351	1213	977	553	0.02
11-Oct-23	99.86	0.14	100.00	0.00	100.00	0.00	551	477	1168	360	1229	974	547	0.28
12-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	551	473	1162	355	1207	975	540	0.03
13-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	552	470	1150	341	1217	986	557	0.03
14-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	556	493	1228	343	1234	1016	553	0.06
15-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	554	489	1208	364	1194	971	550	0.00
16-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	547	689	1224	368	1197	1013	567	0.01
17-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	546	473	1269	362	1214	985	552	0.03
18-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	542	467	1218	365	1208	994	535	0.03
19-Oct-23	99.83	0.17	100.00	0.00	100.00	0.00	637	468	1235	365	1204	986	544	0.26
20-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	576	466	1197	353	1200	990	551	0.05
21-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	561	469	1232	361	1186	990	535	0.04
22-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	555	481	1180	368	1187	984	528	0.02
23-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	543	458	1191	357	1191	971	548	0.01
24-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	549	454	1240	359	1184	976	540	0.04
25-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	550	457	1234	350	1196	965	570	0.02
26-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	562	459	1243	354	1197	965	560	0.02
27-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	556	471	1259	341	1212	988	584	0.02
28-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	551	467	1276	341	1178	988	529	0.02
29-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	567	463	1336	357	1161	1049	521	0.02
30-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	548	460	1257	343	1190	968	561	0.02
31-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	549	468	1234	341	1211	969	577	0.02

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Online Banking	Downtime % Online Banking	Uptime % Mobile App	Downtime % Mobile App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Online Banking	Accounts Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Online Banking	Payments Response Time (ms) Mobile App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	538	466	1252	331	1223	973	554	0.02
2-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	557	455	1300	353	1193	981	548	0.03
3-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	543	468	1289	337	1231	996	528	0.02
4-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	566	471	1239	346	1220	986	520	0.04
5-Nov-23	98.48	1.52	100.00	0.00	100.00	0.00	793	475	1165	349	1224	968	501	0.71
6-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	581	457	1234	361	1288	1006	585	0.03
7-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	600	452	1259	351	1288	1017	553	0.07
8-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	654	457	1168	353	1294	1031	561	0.06
9-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	647	459	1158	350	1272	1007	572	0.09
10-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	635	459	1152	344	1342	1043	600	0.04
11-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	565	473	1201	338	1297	1017	723	0.02
12-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	624	475	1168	355	1299	989	882	0.03
13-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	642	449	1198	344	1237	980	760	0.03
14-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	724	453	1233	356	1240	963	607	0.05
15-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	634	476	1258	340	1271	1008	615	0.04
16-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	584	468	1284	343	1228	996	603	0.01
17-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	616	479	1261	348	1274	1012	601	0.02
18-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	749	482	1192	336	1249	1008	576	0.34
19-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	721	471	1189	351	1201	961	596	0.12
20-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	790	464	1238	348	1207	971	663	0.11
21-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	639	464	1230	341	1209	972	624	0.01
22-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	679	460	1289	350	1201	983	647	0.03
23-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	656	462	1214	335	1215	974	603	0.04
24-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	636	459	1247	335	1231	978	632	0.04
25-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	671	486	1272	347	1247	1002	629	0.02
26-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	625	489	1209	337	1230	980	557	0.03
27-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	661	465	1250	338	1232	994	610	0.07
28-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	628	477	1287	335	1241	997	618	0.03
29-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	673	475	1323	341	1240	1001	622	0.01
30-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	616	481	1300	336	1275	1011	624	0.05

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Online Banking	Downtime % Online Banking	Uptime % Mobile App	Downtime % Mobile App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Online Banking	Accounts Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Online Banking	Payments Response Time (ms) Mobile App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	605	484	1296	343	1297	1028	636	0.01
2-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	666	483	1243	333	1231	1007	600	0.03
3-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	603	483	1130	338	1243	987	567	0.04
4-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	590	458	1210	342	1265	1000	574	0.04
5-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	571	473	1270	334	1252	1006	563	0.03
6-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	659	475	1333	340	1269	1018	594	0.33
7-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	552	473	1311	331	1272	1019	546	0.02
8-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	555	477	1306	329	1295	1016	566	0.03
9-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	580	480	1353	333	1220	1014	581	0.03
10-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	588	486	1216	339	1269	1013	566	0.05
11-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	551	459	1288	332	1282	1007	590	0.02
12-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	550	467	1287	325	1294	1025	556	0.07
13-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	550	468	1299	334	1255	1007	584	0.04
14-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	545	465	1290	335	1251	1002	572	0.05
15-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	547	471	1275	320	1284	1024	575	0.04
16-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	554	475	1270	332	1233	1015	549	0.02
17-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	563	489	1199	352	1236	985	551	0.06
18-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	550	465	1262	330	1287	1030	578	0.08
19-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	553	462	1348	327	1279	1019	568	0.03
20-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	555	472	1348	318	1267	1031	592	0.03
21-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	545	482	1294	325	1314	1048	580	0.02
22-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	539	470	1241	324	1343	1055	597	0.04
23-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	555	482	1311	334	1240	1017	565	0.01
24-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	549	480	1300	339	1234	983	551	0.03
25-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	509	523	1196	341	1335	945	492	0.02
26-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	520	484	1149	333	1285	966	531	0.03
27-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	536	462	1086	332	1290	1000	573	0.04
28-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	544	463	1085	330	1274	1009	594	0.05
29-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	554	456	1113	327	1313	1012	596	0.05
30-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	546	460	1144	326	1208	987	582	0.04
31-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	542	476	1167	324	1257	987	565	0.04

# first direct

Contact us online or by phone

**chat with us via our App or message us via Online Banking**

**03 456 100 100<sup>†</sup>**

**firstdirect.com**

Issued by HSBC UK Bank plc.

**first direct** is a division of HSBC UK Bank plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112. Registered in England under number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ.

<sup>†</sup>Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL Video Sign Relay visit **firstdirect.com/contact-us**.

Because we want to make sure we're doing a good job, calls may be monitored and/or recorded, we hope you don't mind.

© HSBC Group 2024. All Rights Reserved.

Member HSBC Group

CK-FDOBQR 01/24 Q4/2023 WEB