Open Banking
Our performance

Business

14—30 September 2019

Open Banking — a report

What can this report tell me?

This report is a good way for you to see how we're performing 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 speak 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.bankofscotland.co.uk/aboutonline/open-banking

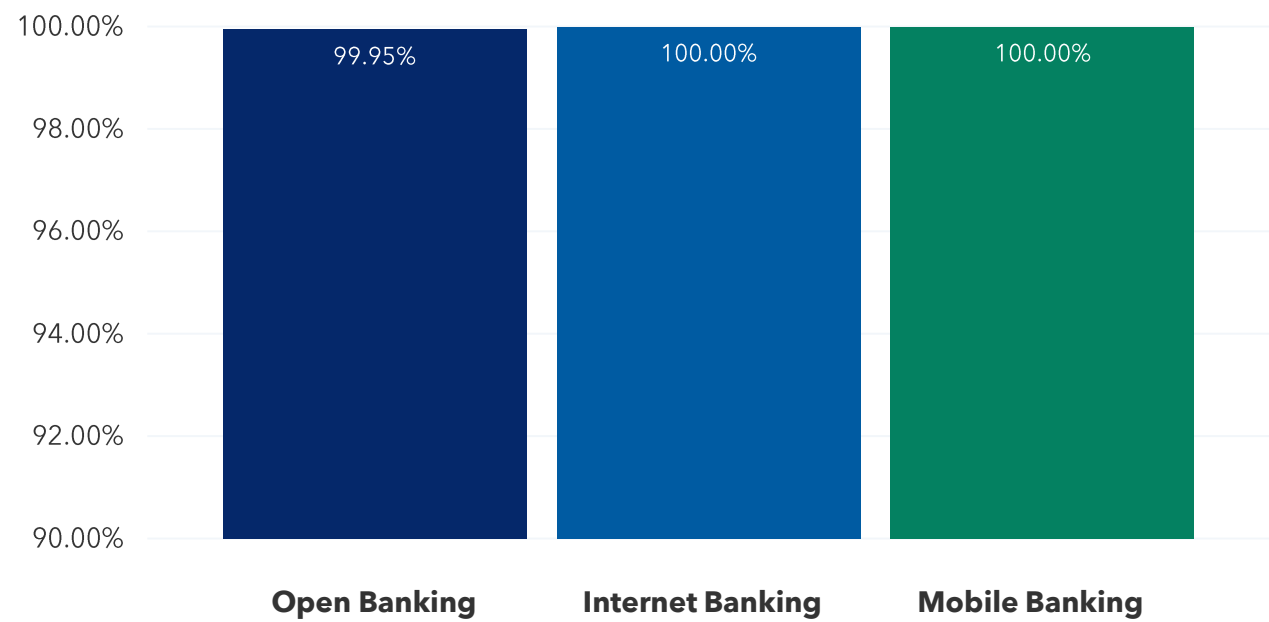If you're more interested in the technical side, take a look at the Open Banking Standard pages.
standards.openbanking.org.uk

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Service availability

14–30 September 2019

We aim to be available all the time. 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 for two weeks.

How long our service has been available for (%)

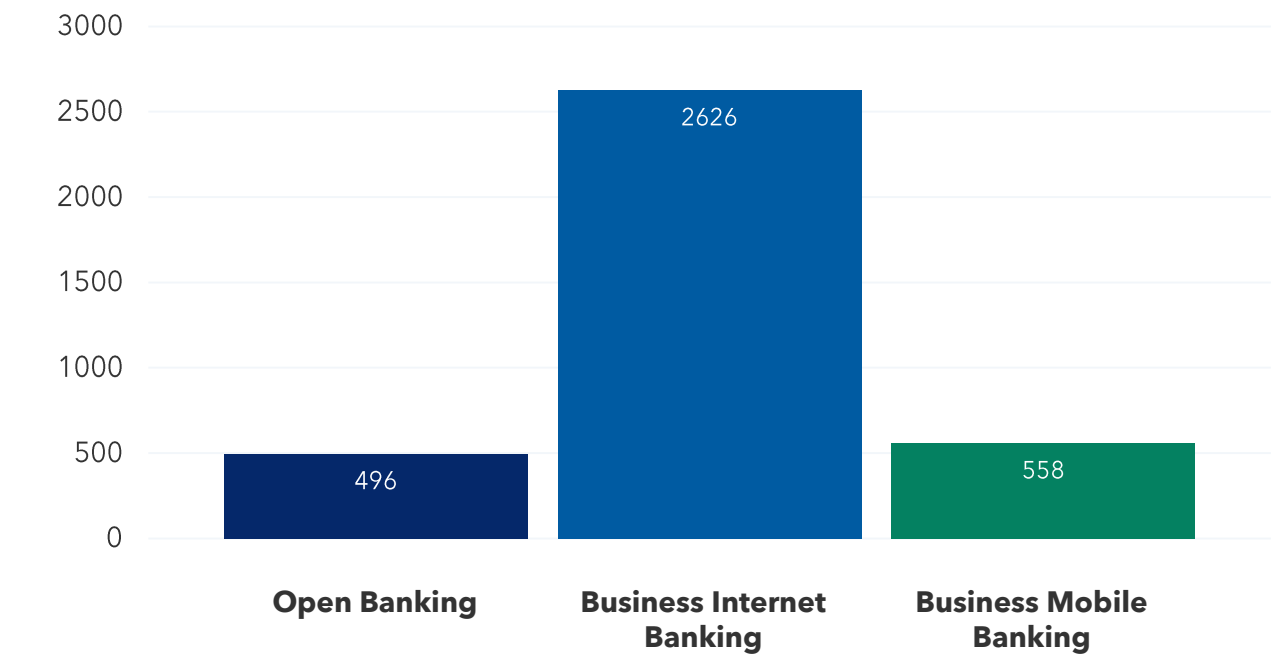|	Open Banking	Internet Banking	Mobile Banking
	99.95%	100.00%	100.00%

Open Banking   Internet Banking   Mobile Banking

What the source data looks like

		Open Banking	Internet Banking	Mobile Banking
14–30 September	Availability (%)	99.95%	100.00%	100.00%
	Planned downtime	<1m	0	0
	Unplanned downtime	12m	0	<1m

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Account information services

14–30 September 2019

We like to measure how long it takes us to respond to each account information request. So, whatever information you're sharing, we will always track how fast we are. The bar chart and figures below, show just how quick we've been for two weeks.

How long it's taken us to respond to account information requests (in milliseconds)
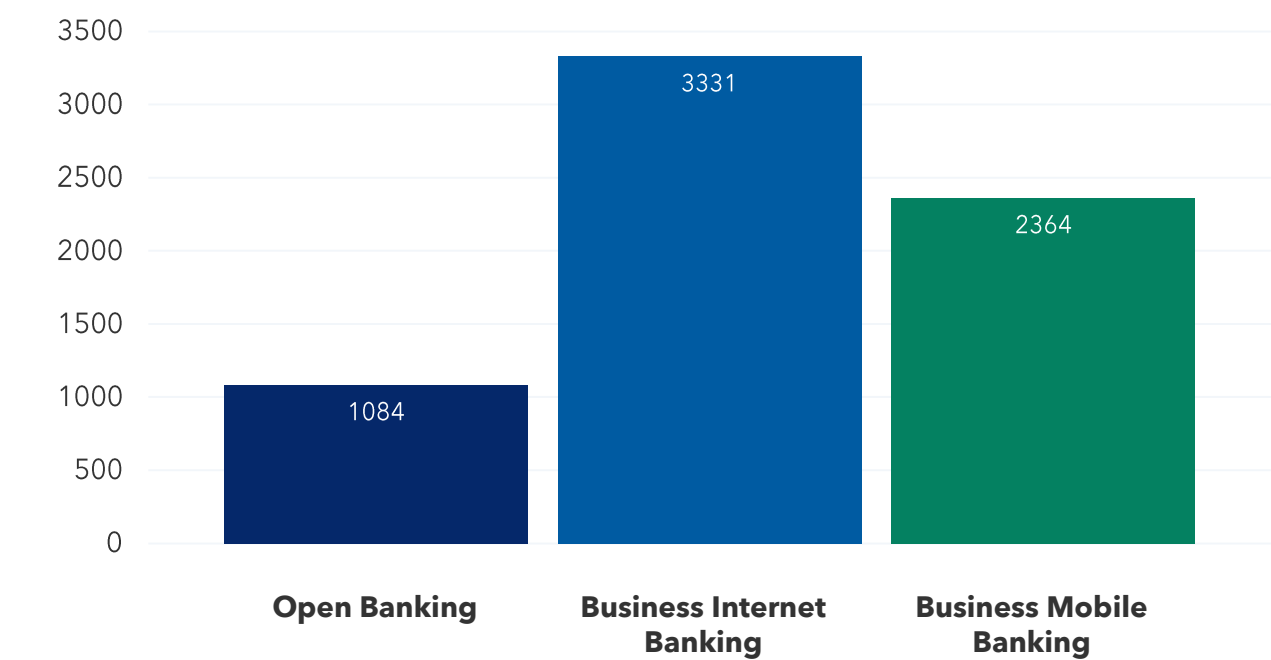

What the source data looks like

	Open Banking	Business Internet Banking	Business Mobile Banking
14–30 September	496ms	2626ms	558ms

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Payment services

14–30 September 2019

We like to measure how long it takes us to respond to each payment request. So, whatever payment's being set up, we will always track how fast we are. The bar chart and figures below, show just how quick we've been for two weeks.

How long it's taken us to respond to payment requests (in milliseconds)
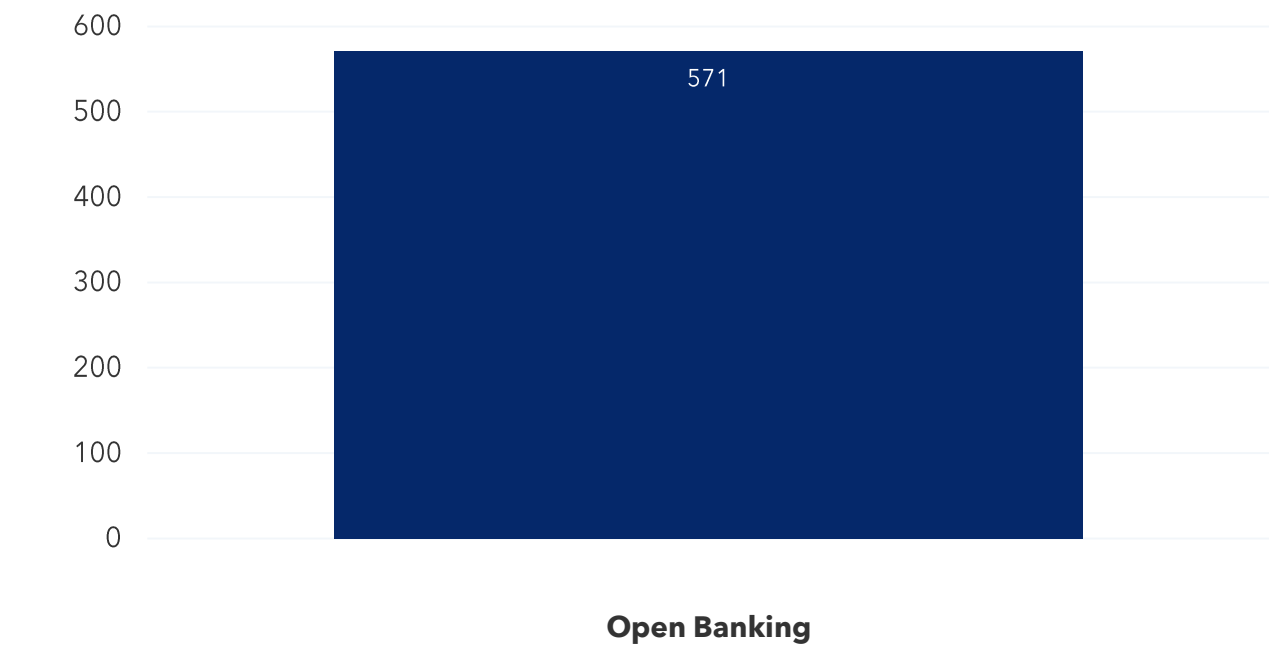

What the source data looks like

	Open Banking	Business Internet Banking	Business Mobile Banking
14–30 September	1084ms	3331ms	2364ms

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Funds checking services

14–30 September 2019

We like to measure how long it takes us to respond to each funds checking request. So we will always track how fast we are. The bar chart and figures below, show just how quick we've been for two weeks.

How long it's taken us to respond to funds checking requests (in milliseconds)
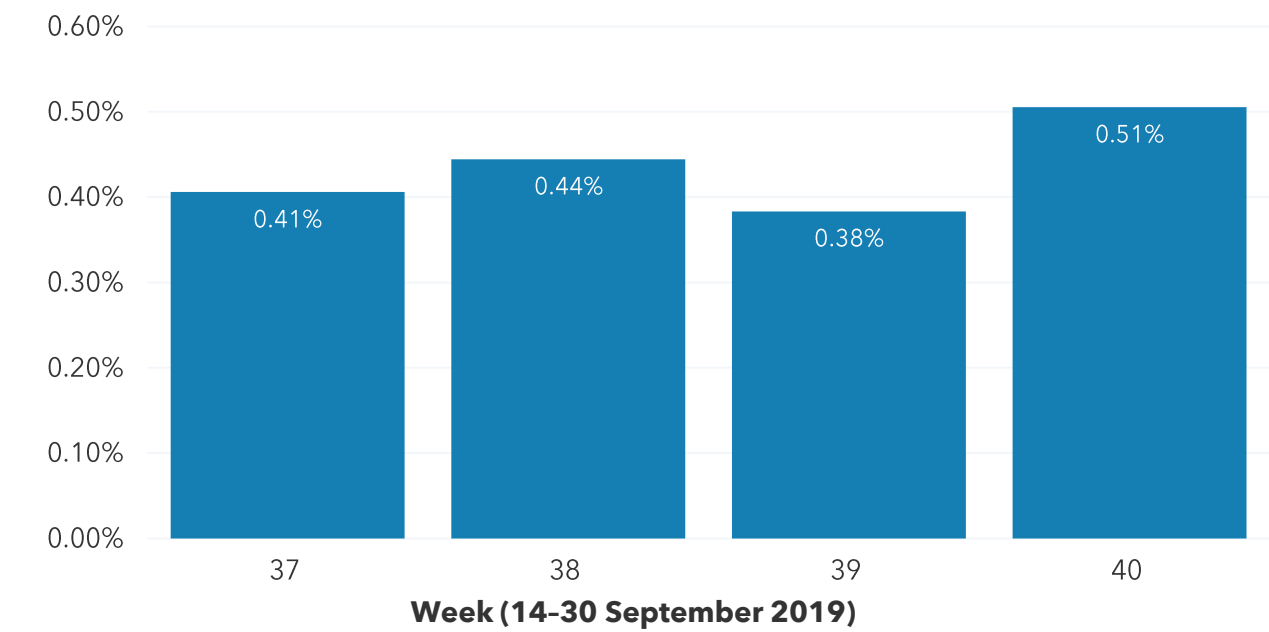

What the source data looks like

	Open Banking
14-30 September	571ms

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Error rates

14–30 September 2019

Sometimes, when a website or app tries to talk to our systems, there may be a problem. If we can't provide them with an access point (also known as an 'API'), then the request will fail and we will report it as an error. The bar chart and figures below, show the error rates for two weeks.

What our error rates have been (%)

What the source data looks like

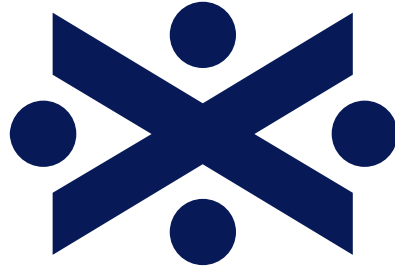| Week	37	38	39	40
Rate (%)	0.41%	0.44%	0.38%	0.51%

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Performance by version

14–30 September 2019

We work hand-in-hand with the Open Banking Implementation Entity (OBIE) to make sure that our APIs meet your needs.

Any third party website or app that wants to talk to our systems can use one of four API versions: 3.1, 3.0, 2.0 or 1.1.

These charts will show you how these versions compare.

	All versions	3.1	3.0	2.0	1.1
Service availability (%)					
14–30 September	99.95%	99.95%	-	100.00%	100.00%
Planned downtime (h/m)					
14–30 September	<1m	<1m	-	0	0
Unplanned downtime (h/m)					
14–30 September	12m	12m	-	<1m	0
Account information services response time (milliseconds)					
14–30 September	496ms	533ms	-	443ms	679ms
Payment services response time (milliseconds)					
14–30 September	1084ms	819ms	-	-	1286ms
Funds checking services response time (milliseconds)					
14–30 September	571ms	571ms	-	-	-
Error rates (%)					
14–30 September	0.42%	0.71%	-	0.08%	0.31%

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