



Open Banking Our performance

Business

January - March 2020



**BANK OF
SCOTLAND**

Open Banking – a quarterly 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.

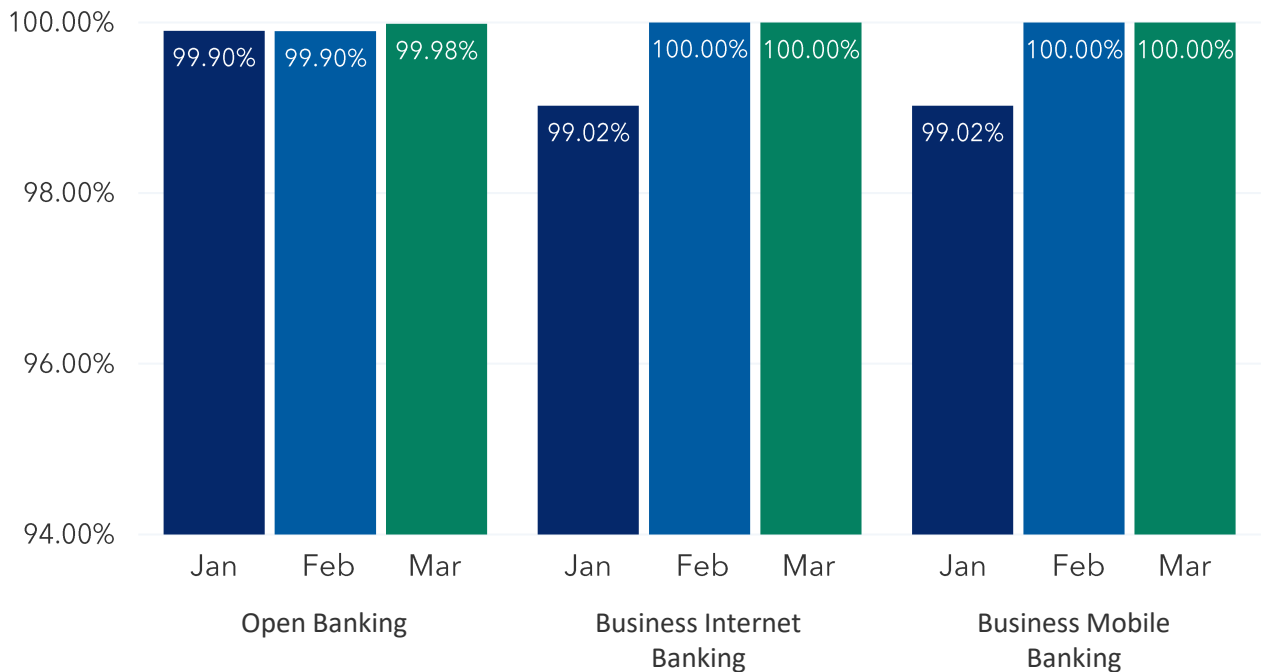
standards.openbanking.org.uk

Service availability (%)

January - March 2020

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 this quarter.

How long our service has been available for (%)



What the source data looks like

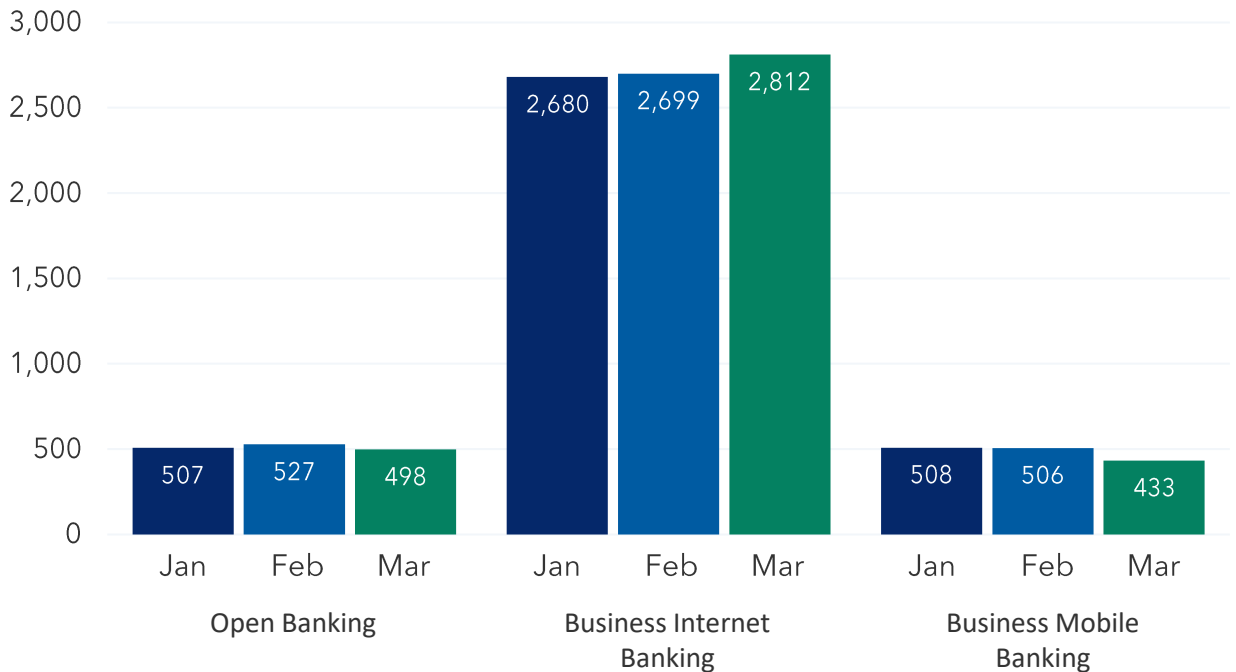
		Open Banking	Business Internet Banking	Business Mobile Banking
Jan	Availability	99.90%	99.02%	99.02%
	Planned downtime	39m	0	0
	Unplanned downtime	5m	7h 16m	7h 16m
Feb	Availability	99.90%	100.00%	100.00%
	Planned downtime	32m	0	0
	Unplanned downtime	12m	0	<1m
Mar	Availability	99.98%	100.00%	100.00%
	Planned downtime	1m	<1m	0
	Unplanned downtime	6m	<1m	<1m

Account information services

January - March 2020

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 this quarter.

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



What the source data looks like

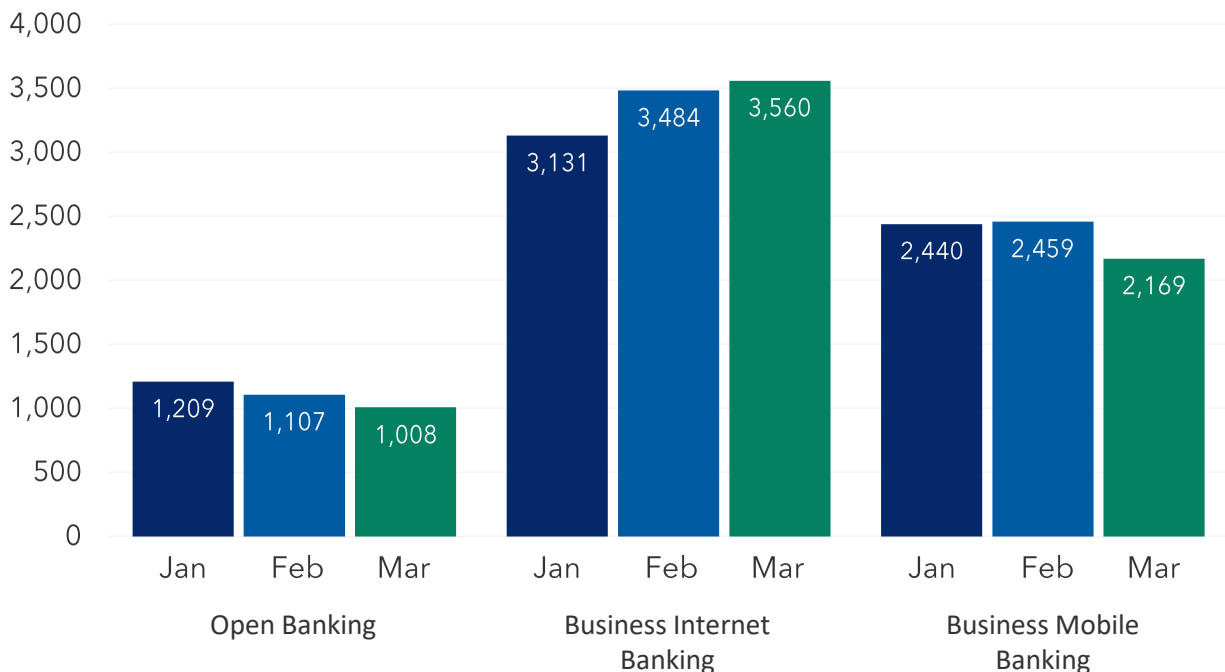
	Open Banking	Business Internet Banking	Business Mobile Banking
January	507ms	2,680ms	508ms
February	527ms	2,699ms	506ms
March	498ms	2,812ms	433ms

Payment services

January - March 2020

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 this quarter.

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



What the source data looks like

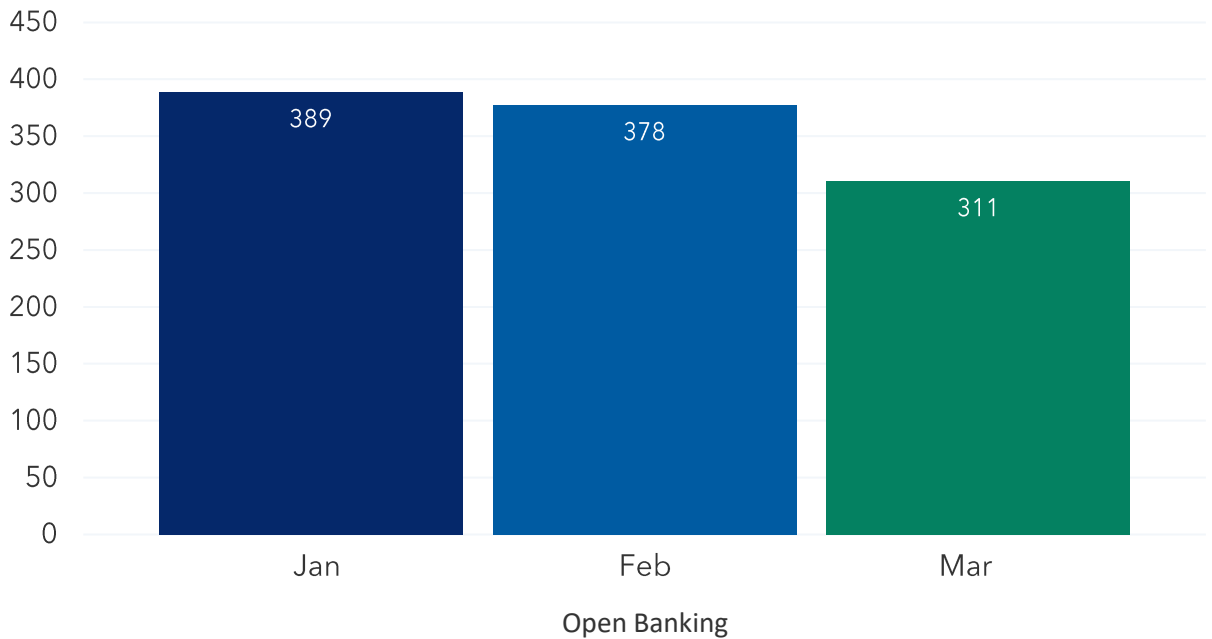
	Open Banking	Business Internet Banking	Business Mobile Banking
January	1,209ms	3,131ms	2,440ms
February	1,107ms	3,484ms	2,459ms
March	1,008ms	3,560ms	2,169ms

Funds checking services

January - March 2020

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 this quarter.

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



What the source data looks like

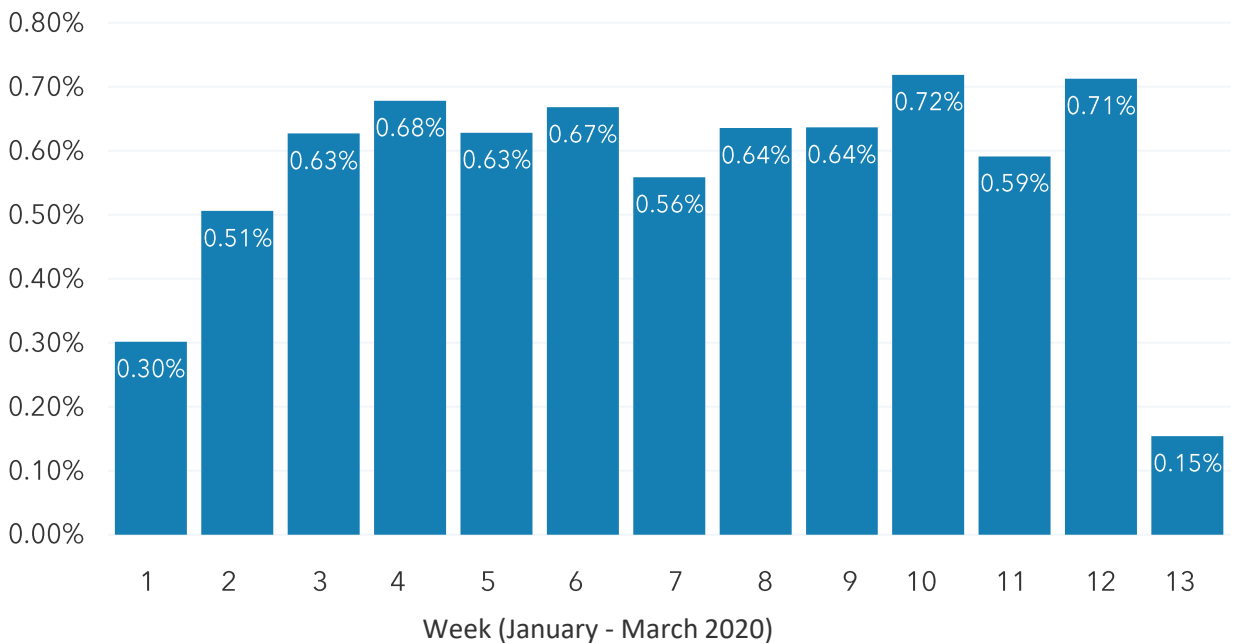
Open Banking	
January	389ms
February	378ms
March	311ms

Error rates

January - March 2020

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 this quarter.

What our error rates have been (%)



What the source data looks like

Week	1	2	3	4	5	6	7	8	9	10	11	12	13
Rate (%)	0.30%	0.51%	0.63%	0.68%	0.63%	0.67%	0.56%	0.64%	0.64%	0.72%	0.59%	0.71%	0.15%

Performance by version

January - March 2020

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 three API versions: 3.1, 2.0 or 1.1.

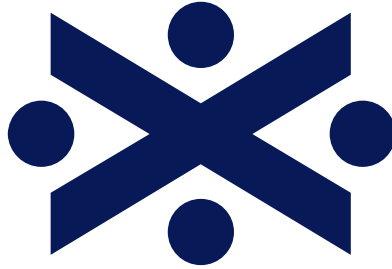
These charts will show you how these versions compare.

	All versions	3.1	2.0	1.1
Service availability (%)				
January	99.90%	99.90%	100.00%	100.00%
February	99.90%	99.90%	99.97%	100.00%
March	99.98%	99.98%	100.00%	100.00%
Planned downtime (h m)				
January	39m	39m	0	0
February	32m	32m	0	0
March	1m	1m	0	0
Unplanned downtime (h m)				
January	5m	5m	0	0
February	12m	11m	12m	0
March	6m	6m	0	0

Performance by version (continued)

January - March 2020

	All versions	3.1	2.0	1.1
Account information services response time (milliseconds)				
January	507ms	523ms	430ms	-
February	527ms	536ms	459ms	-
March	498ms	503ms	419ms	-
Payment services response time (milliseconds)				
January	1,209ms	1,101ms	-	1,326ms
February	1,107ms	1,036ms	-	1,287ms
March	1,008ms	969ms	-	1,587ms
Funds checking services response time (milliseconds)				
January	389ms	389ms	-	-
February	378ms	378ms	-	-
March	311ms	311ms	-	-
Error rates (%)				
January	0.65%	0.65%	0.13%	0.10%
February	0.72%	0.72%	0.11%	0.00%
March	0.54%	0.54%	0.16%	0.00%



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