Open Banking
Our performance

Business

July - September 2020

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

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Service availability (%)

July - September 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 (%)
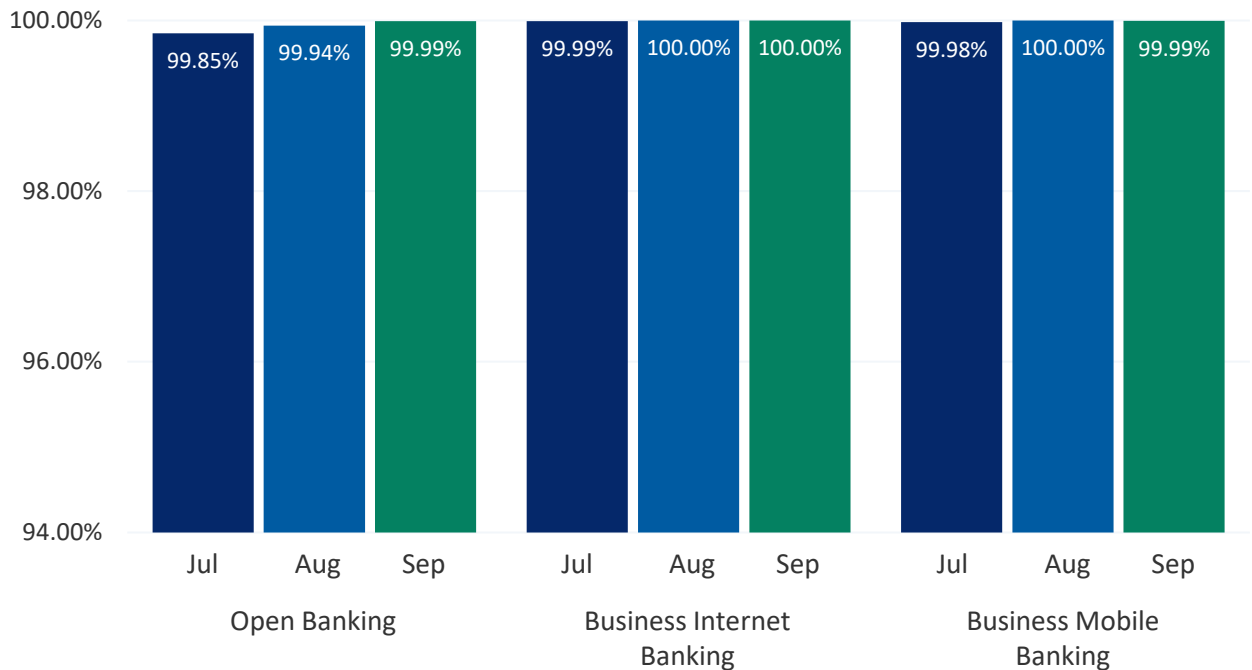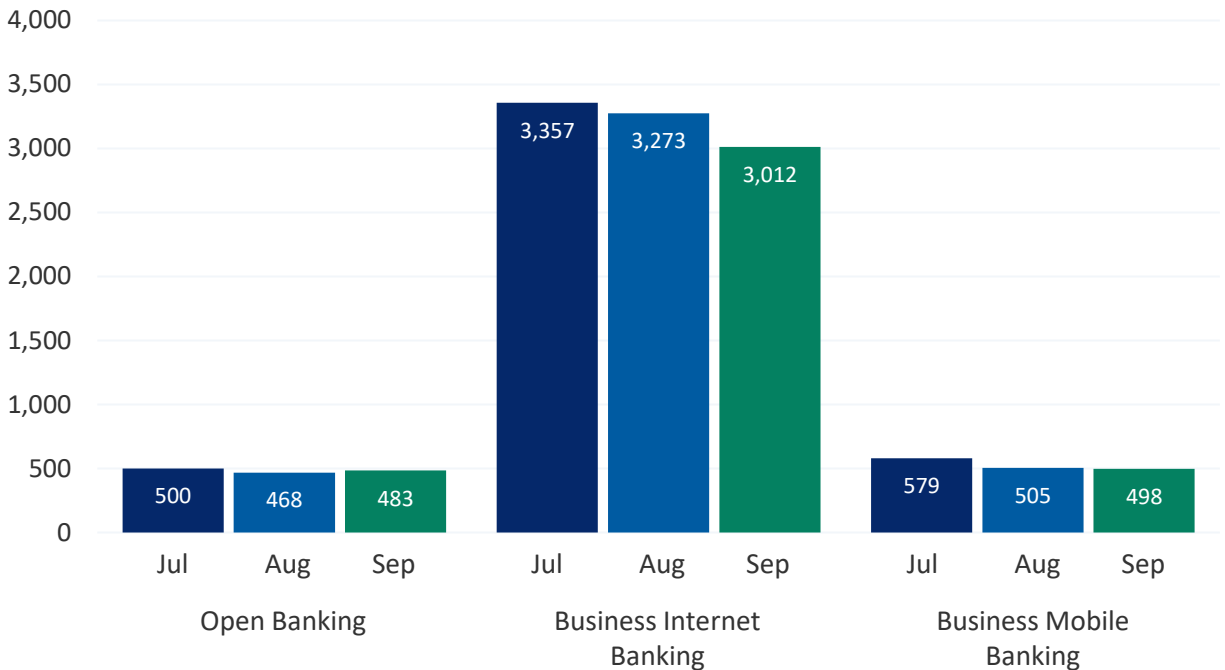

What the source data looks like

		Open Banking	Business Internet Banking	Business Mobile Banking
July	Availability	99.85%	99.99%	99.98%
	Planned downtime	1h 1m	3m	8m
	Unplanned downtime	7m	<1m	<1m
August	Availability	99.94%	100.00%	100.00%
	Planned downtime	27m	<1m	<1m
	Unplanned downtime	0	<1m	<1m
September	Availability	99.99%	100.00%	99.99%
	Planned downtime	0	0	0
	Unplanned downtime	3m	0	2m

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Account information services

July - September 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)
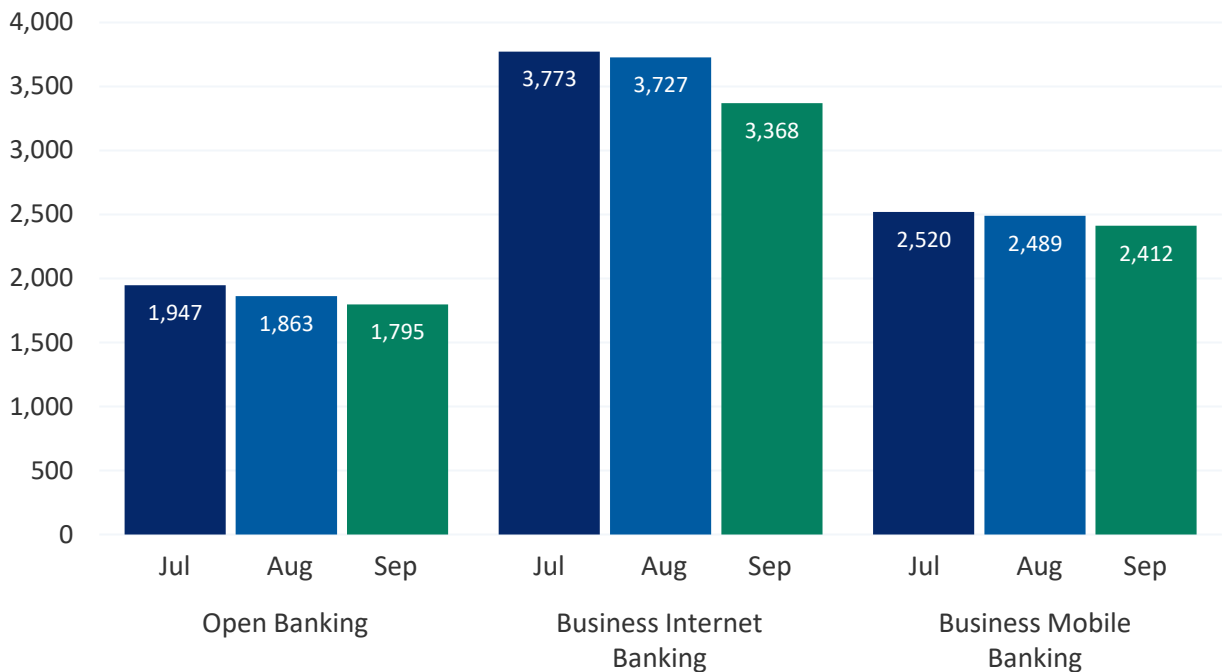

What the source data looks like

	Open Banking	Business Internet Banking	Business Mobile Banking
July	500ms	3,357ms	579ms
August	468ms	3,273ms	505ms
September	483ms	3,012ms	498ms

Payment services

July - September 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)
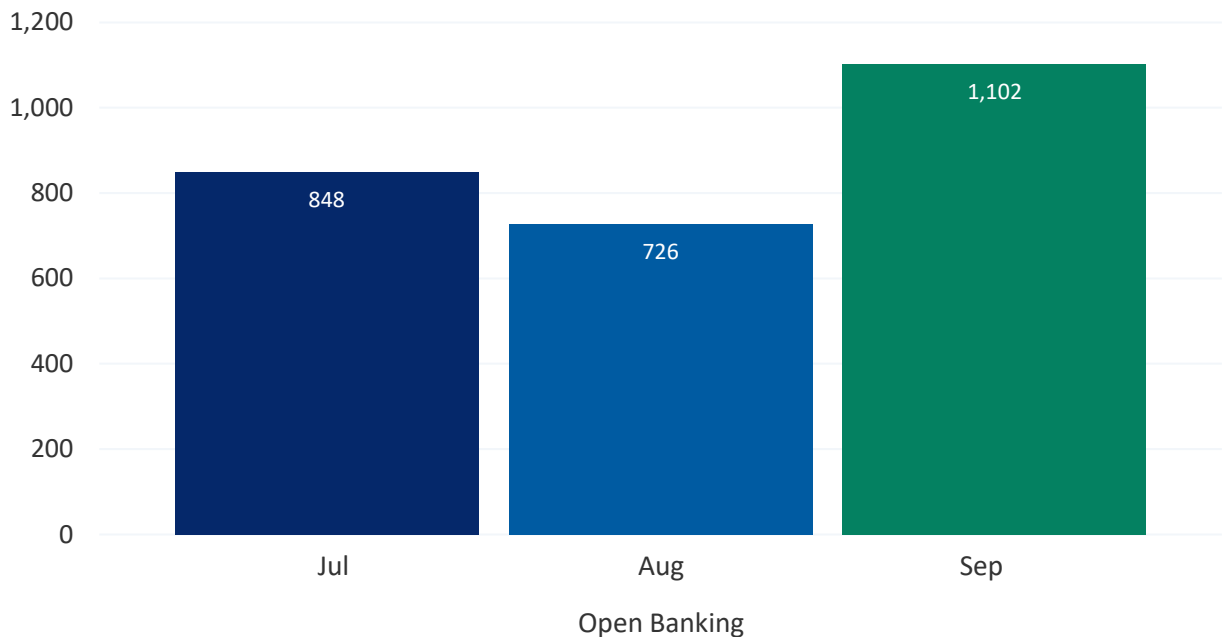

What the source data looks like

	Open Banking	Business Internet Banking	Business Mobile Banking
July	1,947ms	3,773ms	2,520ms
August	1,863ms	3,727ms	2,489ms
September	1,795ms	3,368ms	2,412ms

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Funds checking services

July - September 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)

Open Banking

What the source data looks like

	Open Banking
July	848ms
August	726ms
September	1,102ms

Error rates

July - September 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 (%)
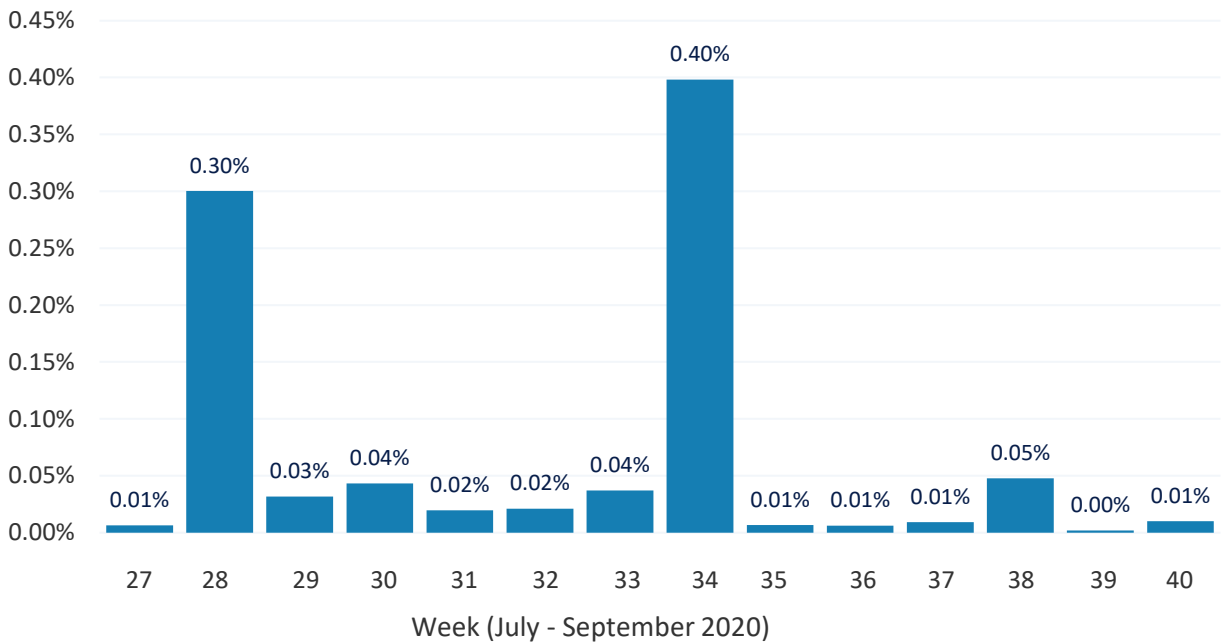
What the source data looks like

Week	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Rate (%)	0.01%	0.30%	0.03%	0.04%	0.02%	0.02%	0.04%	0.40%	0.01%	0.01%	0.01%	0.05%	0.00%	0.01%

Performance by version

July - September 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.
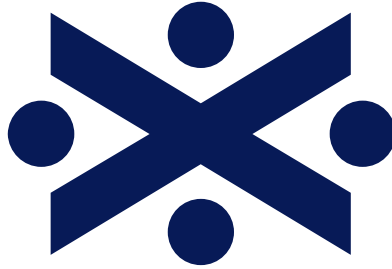
These charts will show you how these versions compare.

	All versions	3.1	2.0	1.1
Service availability (%)				
July	99.85%	99.85%	100.00%	-
August	99.94%	99.94%	-	-
September	99.99%	99.99%	-	-
Planned downtime (h m)				
July	1h 1m	1h 1m	0	-
August	27m	27m	-	-
September	0	0	-	-
Unplanned downtime (h m)				
July	7m	7m	0	-
August	0	0	-	-
September	3m	3m	-	-

Performance by version (continued)

July - September 2020

	All versions	3.1	2.0	1.1
Account information services response time (milliseconds)				
July	500ms	500ms	394ms	-
August	468ms	468ms	-	-
September	483ms	483ms	-	-
Payment services response time (milliseconds)				
July	1,947ms	1,947ms	-	-
August	1,863ms	1,863ms	-	-
September	1,795ms	1,795ms	-	-
Funds checking services response time (milliseconds)				
July	848ms	848ms	-	-
August	726ms	726ms	-	-
September	1,102ms	1,102ms	-	-
Error rates (%)				
July	0.08%	0.08%	0.00%	-
August	0.11%	0.11%	-	-
September	0.02%	0.02%	-	-

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