Open Banking
Our performance

Commercial

April – June 2020

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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 (%)

April – June 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 (%)
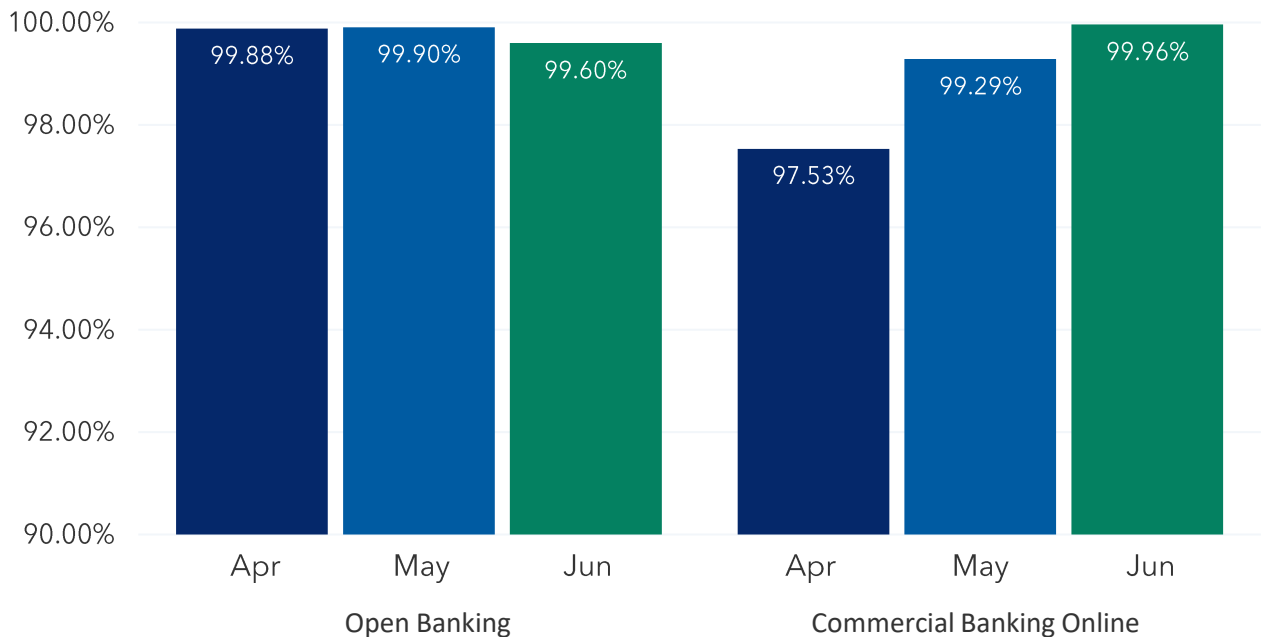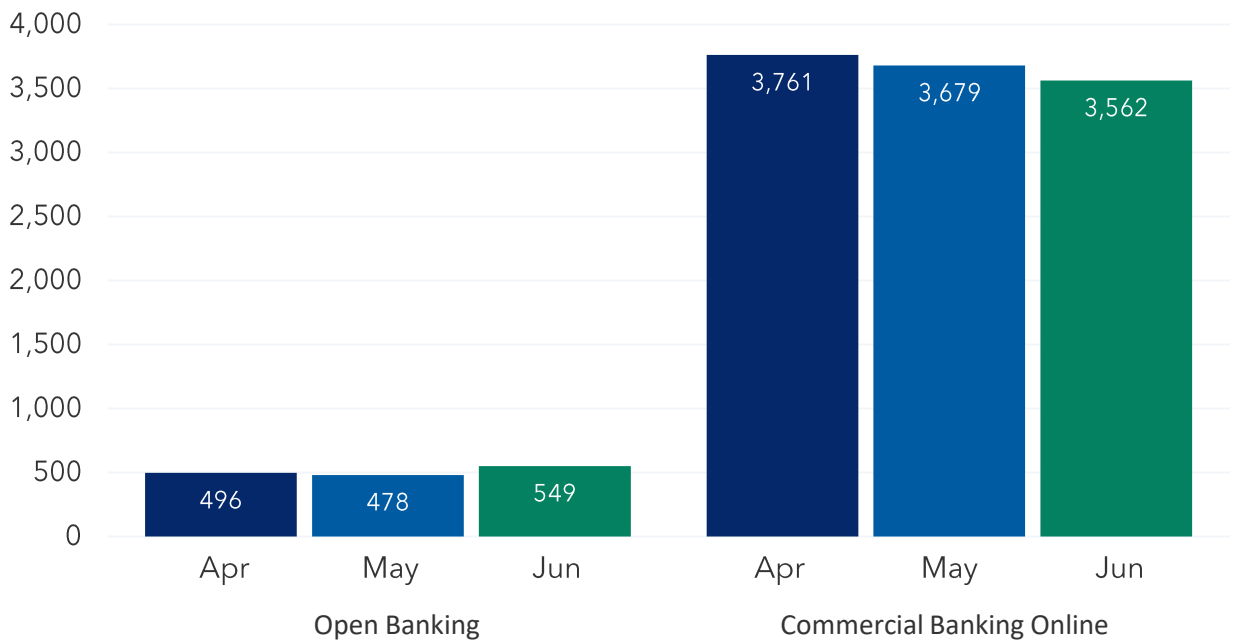

What the source data looks like

		Open Banking	Commercial Banking Online
Apr	Availability	99.88%	97.53%
	Planned downtime	52m	17h 47m
	Unplanned downtime	1m	0
May	Availability	99.90%	99.29%
	Planned downtime	43m	5h 19m
	Unplanned downtime	0	0
June	Availability	99.60%	96.96%
	Planned downtime	2h 52mm	21h 54m
	Unplanned downtime	2m	0

Account information services

April – June 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)
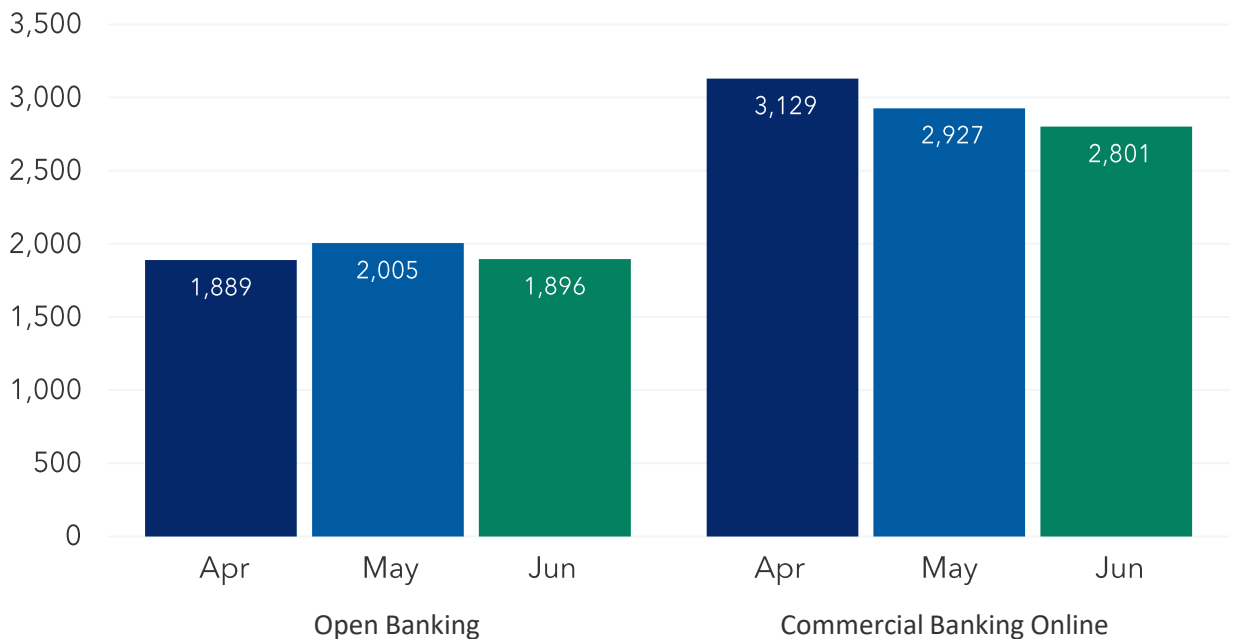

What the source data looks like

	Open Banking	Commercial Banking Online
April	496ms	3,761ms
May	478ms	3,679ms
June	549ms	3,562ms

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Payment services

April – June 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)
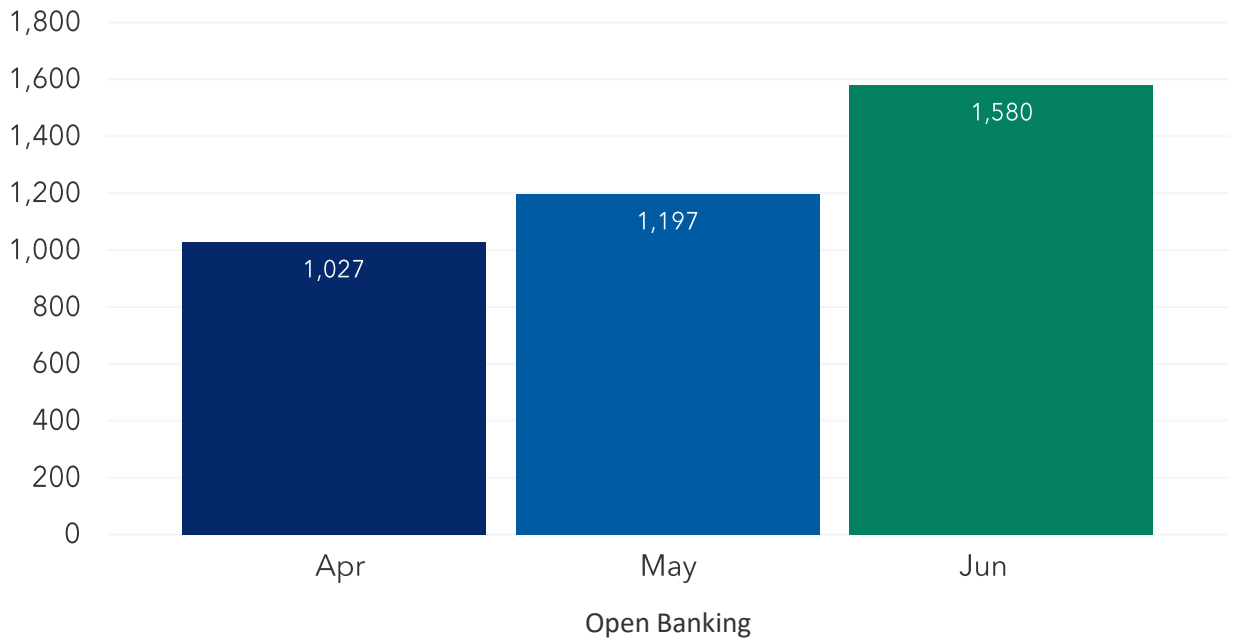

What the source data looks like

	Open Banking	Commercial Banking Online
April	1,889ms	3,129ms
May	2,005ms	2,927ms
June	1,896ms	2,801ms

Funds checking services

April – June 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

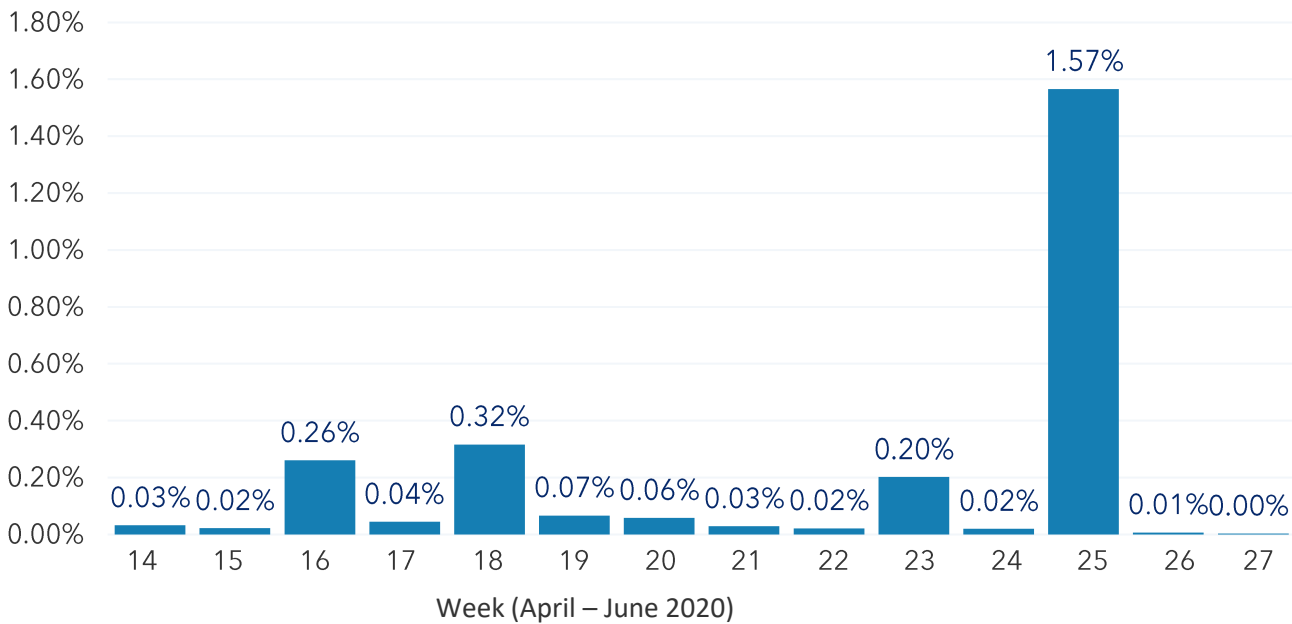### What the source data looks like

	Open Banking
April	1,027ms
May	1,197ms
June	1,580ms

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Error rates

April – June 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	14	15	16	17	18	19	20	21	22	23	24	25	26	27
Rate (%)	0.03%	0.02%	0.26%	0.04%	0.32%	0.07%	0.06%	0.03%	0.02%	0.20%	0.02%	1.57%	0.01%	0.00%

Performance by version

April – June 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.
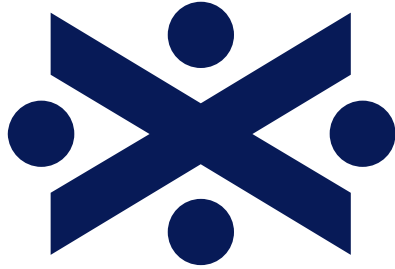
These charts will show you how these versions compare.

	All versions	3.1	2.0	1.1
Service availability (%)				
April	99.88%	99.88%	100.00%	-
May	99.90%	99.90%	99.96%	-
June	99.60%	99.60%	100.00%	-
Planned downtime (h m)				
April	52m	52m	0	-
May	43m	43m	20m	-
June	2h 52m	2h 52m	0	-
Unplanned downtime (h m)				
April	1m	1m	0	-
May	0	0	0	-
June	2m	2m	0	-

Performance by version (continued)

April – June 2020

	All versions	3.1	2.0	1.1
Account information services response time (milliseconds)				
April	496ms	495ms	566ms	-
May	478ms	478ms	369ms	-
June	549ms	549ms	671ms	-
Payment services response time (milliseconds)				
April	1,889ms	1,889ms	-	-
May	2,005ms	2,005ms	-	-
June	1,896ms	1,896ms	-	-
Funds checking services response time (milliseconds)				
April	1,027ms	1,027ms	-	-
May	1,197ms	1,197ms	-	-
June	1,580ms	1,580ms	-	-
Error rates (%)				
April	0.09%	0.09%	0.00%	-
May	0.11%	0.11%	0.01%	-
June	0.43%	0.43%	0.00%	-

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