Open Banking Our performance

Retail

January - March 2022

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 talk 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 2022

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 (%)
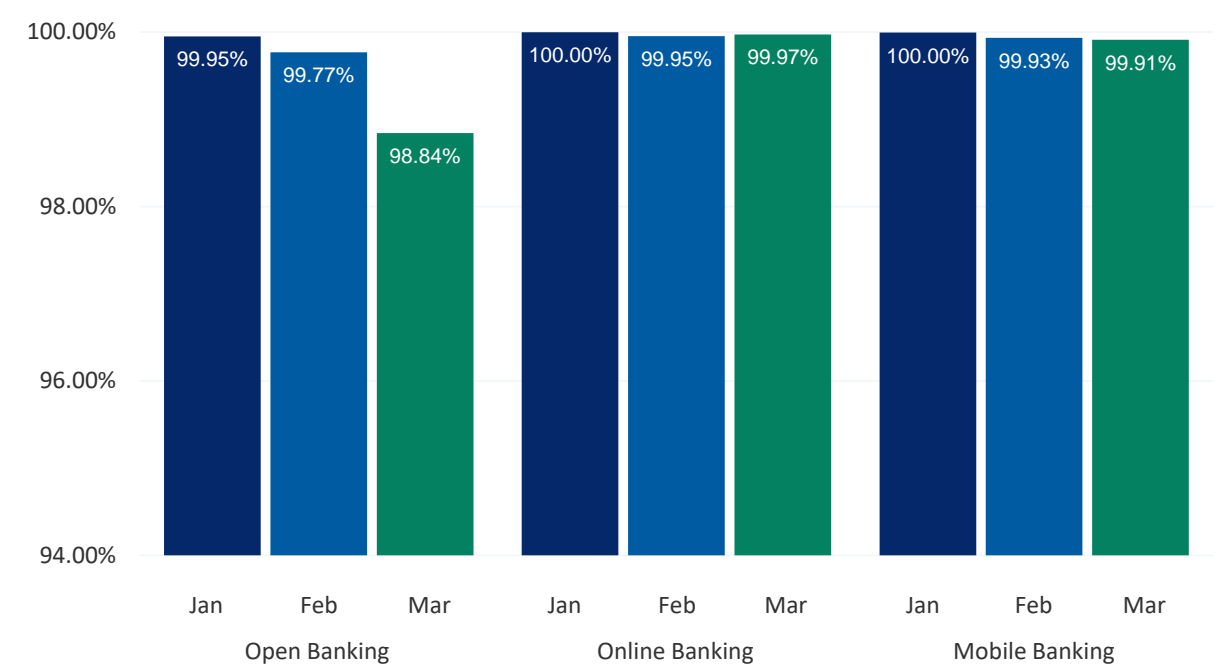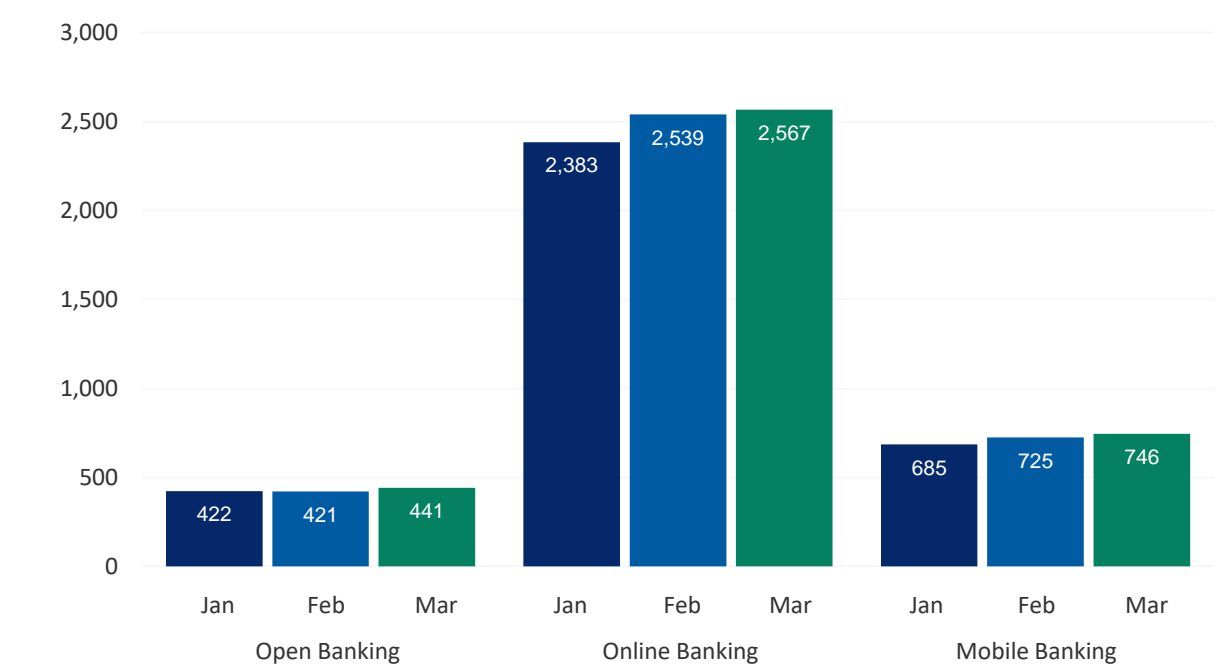

What the source data looks like

		Open Banking	Online Banking	Mobile Banking
January	Availability	99.95%	100.00%	100.00%
	Planned downtime	4m	<1m	<1m
	Unplanned downtime	18m	<1m	2m
February	Availability	99.77%	99.95%	99.93%
	Planned downtime	12m	18m	25m
	Unplanned downtime	1h 21m	<1m	2m
March	Availability	98.84%	99.97%	99.91%
	Planned downtime	0m	0m	<1m
	Unplanned downtime	16h 16m	12m	39m

Account information services

January - March 2022

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)
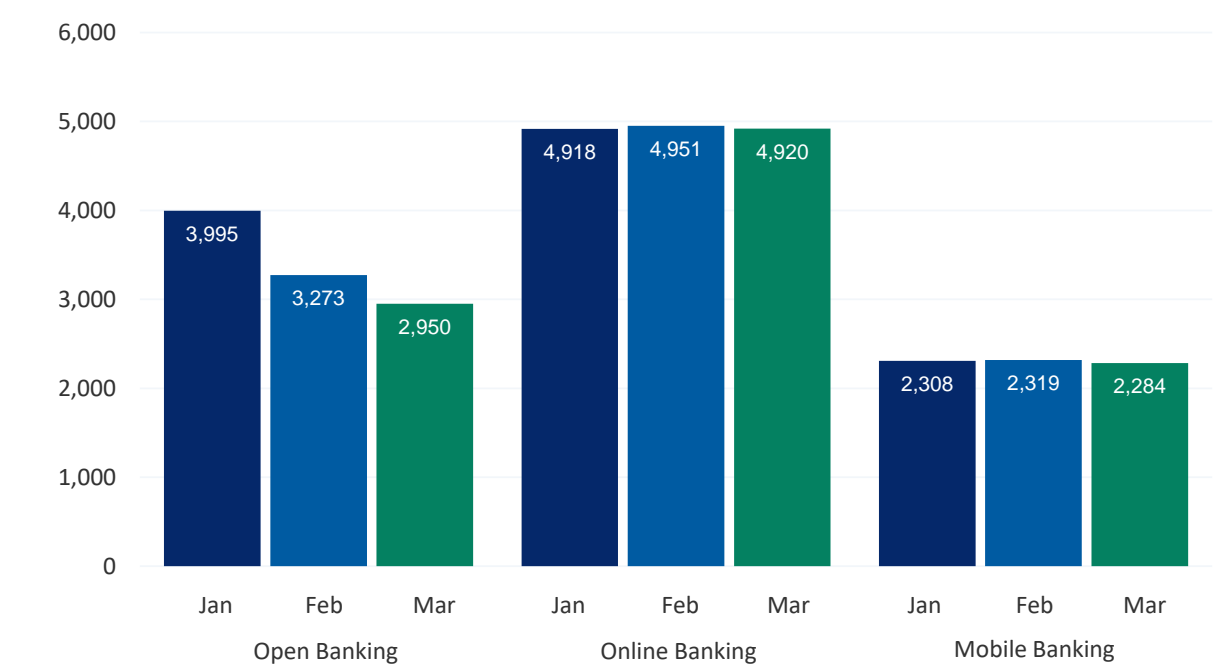

What the source data looks like

	Open Banking	Online Banking	Mobile Banking
January	422ms	2,383ms	685ms
February	421ms	2,539ms	725ms
March	441ms	2,567ms	746ms

Payment services

January - March 2022

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)

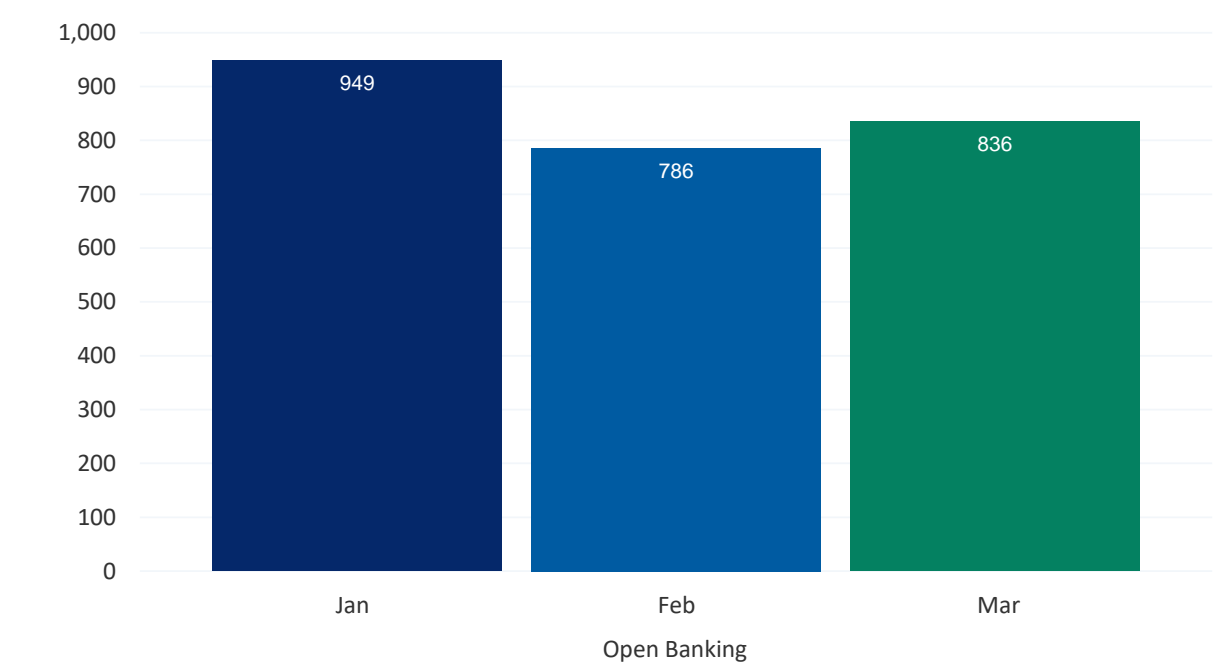

What the source data looks like

	Open Banking	Online Banking	Mobile Banking
January	3,995ms	4,918ms	2,308ms
February	3,273ms	4,951ms	2,319ms
March	2,950ms	4,920ms	2,284ms

Funds checking services

January - March 2022

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

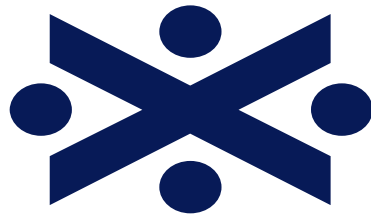|	Open Banking
January	949ms
February	786ms
March	836ms

Error rates

January - March 2022

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 (%)

Week (January - March 2022)
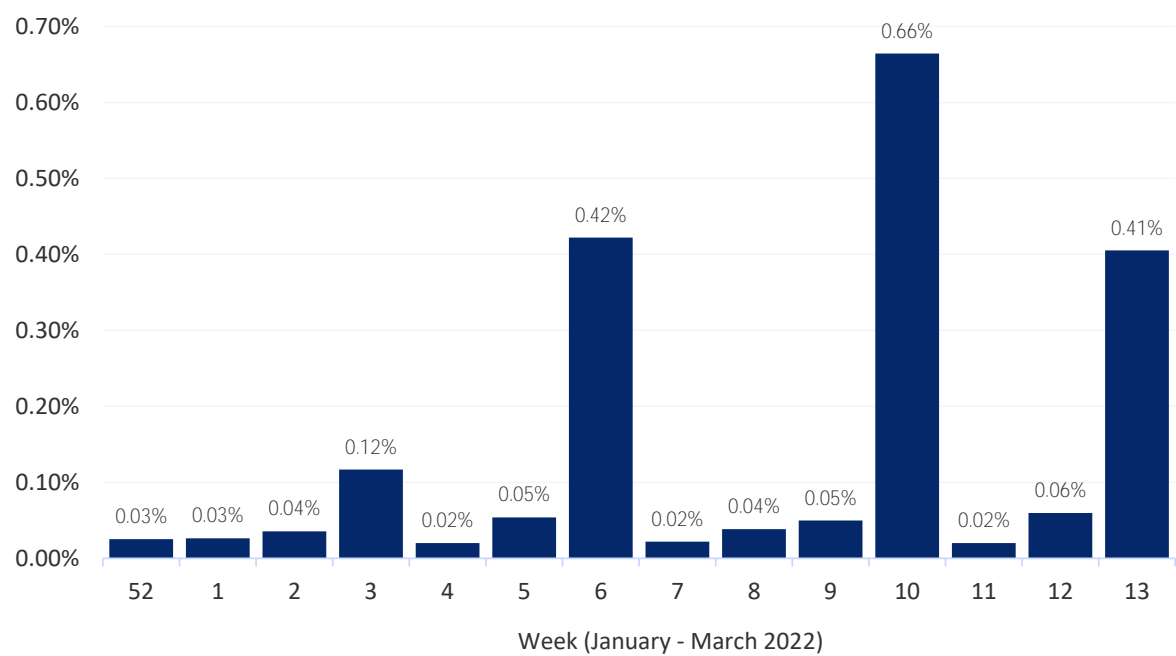
What the source data looks like

Week	52	1	2	3	4	5	6	7	8	9	10	11	12	13
Rate (%)	0.03	0.03	0.04	0.12	0.02	0.05	0.42	0.02	0.04	0.05	0.66	0.02	0.06	0.41

BANK OF SCOTLAND