

Open banking performance & availability quarterly report

HSBC UK Personal Banking

1 October to 31 December 2023



HSBC UK

Opening up a world of opportunity

Contents

What's the purpose of this report?	3
Service availability	4
Service performance - account information	5
Service performance - payments	6
Service performance - confirmation of funds	7
Service performance - error rate	8
Daily performance and availability data	9

What's the purpose of this report?

The purpose of this report is to show how our open banking channel is performing and, where applicable, compare performance to our direct digital channels – online banking and the mobile banking app.

It highlights:

- The percentage of time each of our digital channels is available or 'up'.
- The time it takes our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks.
- The percentage of requests to our open banking APIs which fail due to an error with our systems.

Open banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found on our website at [hsbc.co.uk/help/open-banking](https://www.hsbc.co.uk/help/open-banking).

We publish this report each quarter as follows:

- January to March will be published in April.
- April to June will be published in July.
- July to September will be published in October.
- October to December will be published in January.

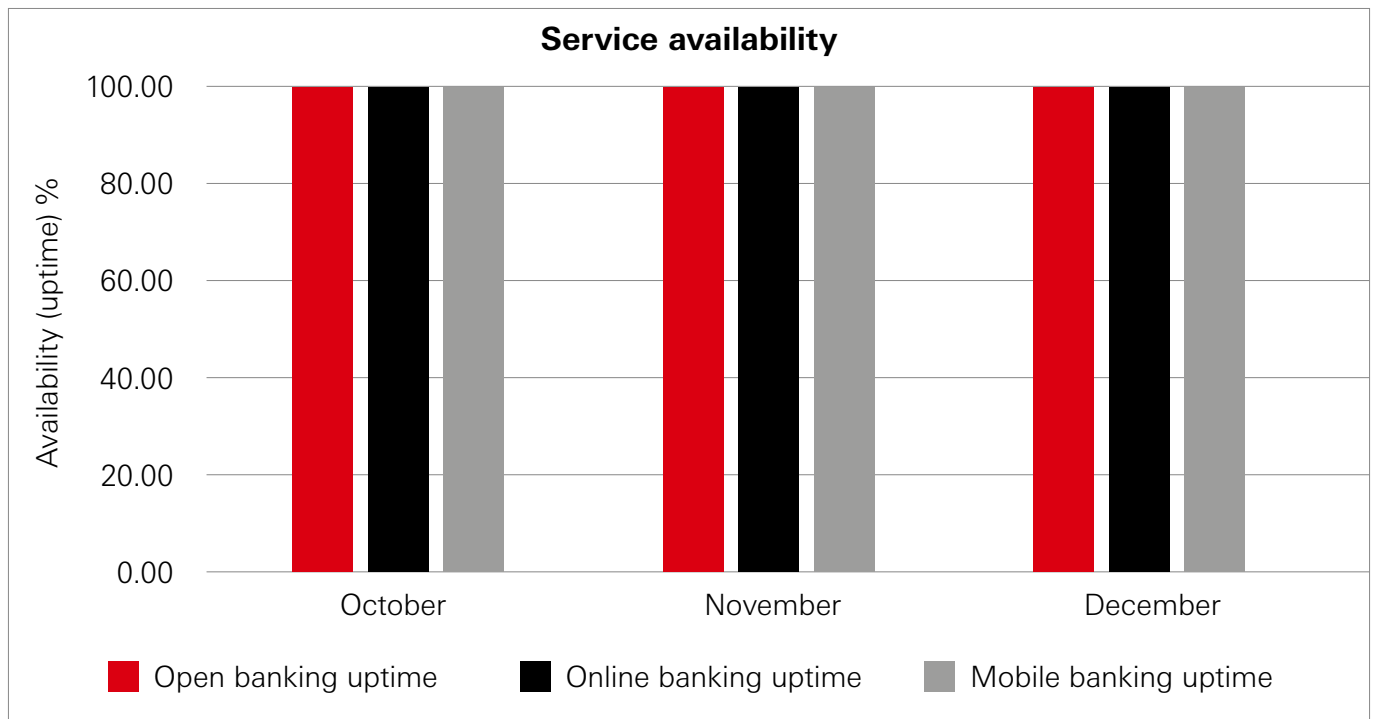
Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our open banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Online banking and the mobile banking app are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open banking uptime %	Online banking uptime %	Mobile banking uptime %
October	99.97	99.86	99.86
November	99.88	99.95	99.95
December	100.00	100.00	100.00

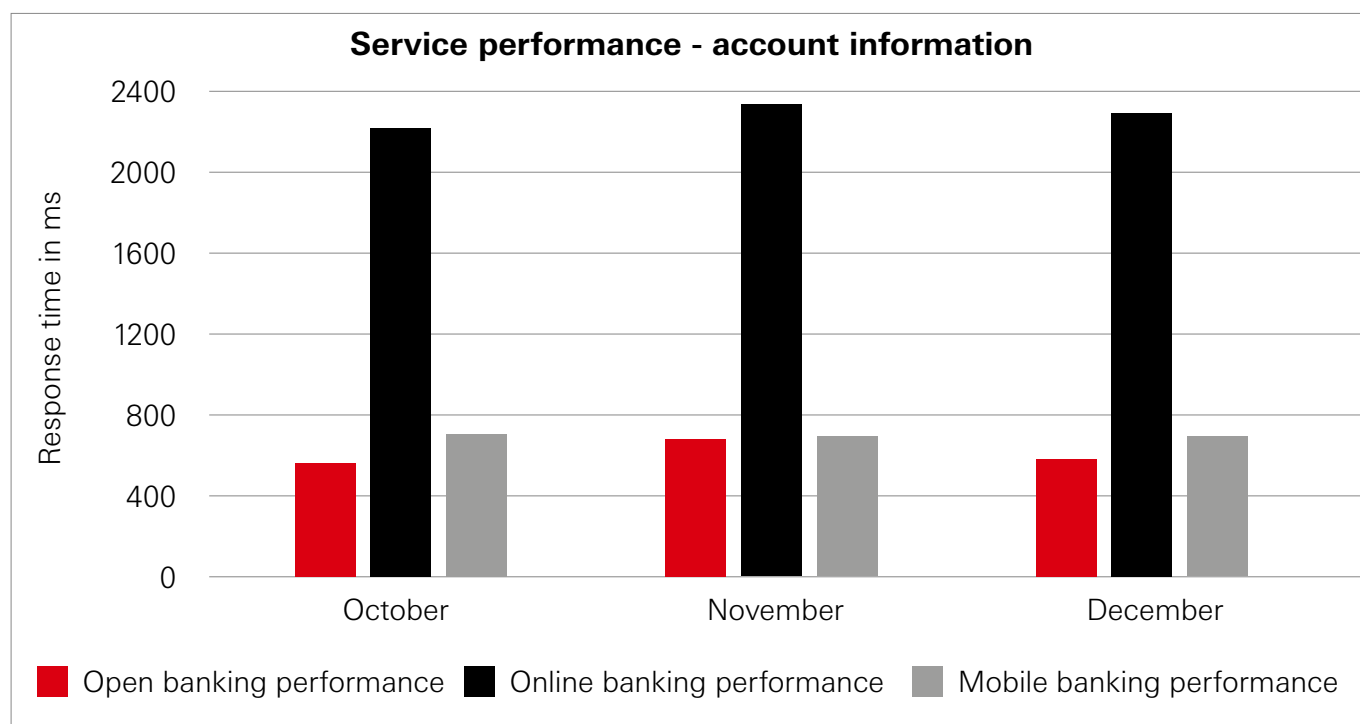
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance, transaction history, payees and details of scheduled payments, standing orders and Direct Debits.

To allow a meaningful comparison with the open banking channel, our online banking and mobile banking app performance figures:

- Include the time taken for our backend systems to respond to the customer interface.
- Exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer.



Month	Open banking performance ms	Online banking performance ms	Mobile banking performance ms
October	579	2234	753
November	690	2375	743
December	587	2330	742

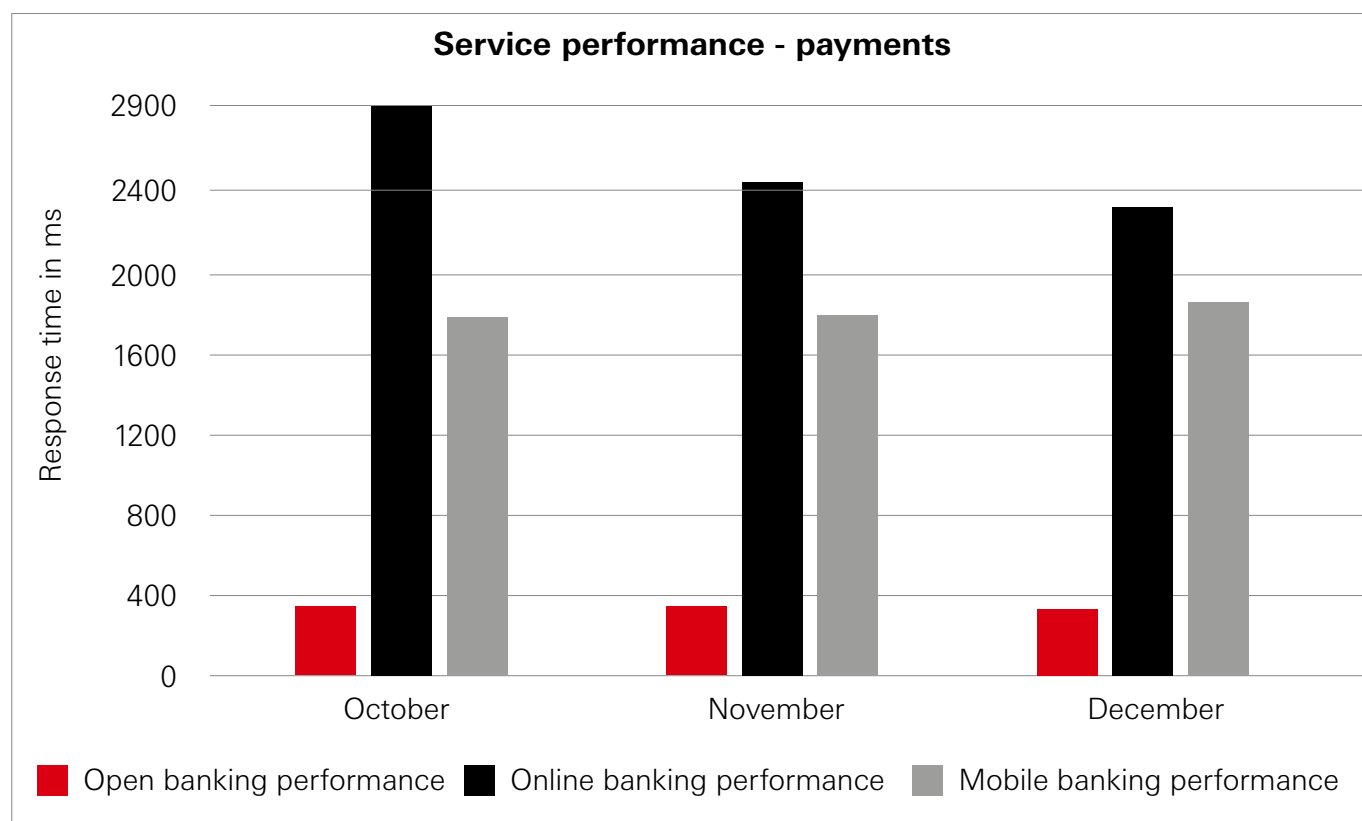
Service performance - payments

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to process requests to initiate payments over the last three months.

Payments can include single immediate payments or future dated payments.

To allow a meaningful comparison with the open banking channel, our online banking and mobile banking app performance figures:

- Include the time taken for our backend systems to respond to the customer interface.
- Exclude the time taken for that interface to present the response (e.g. payment confirmation) to the customer.

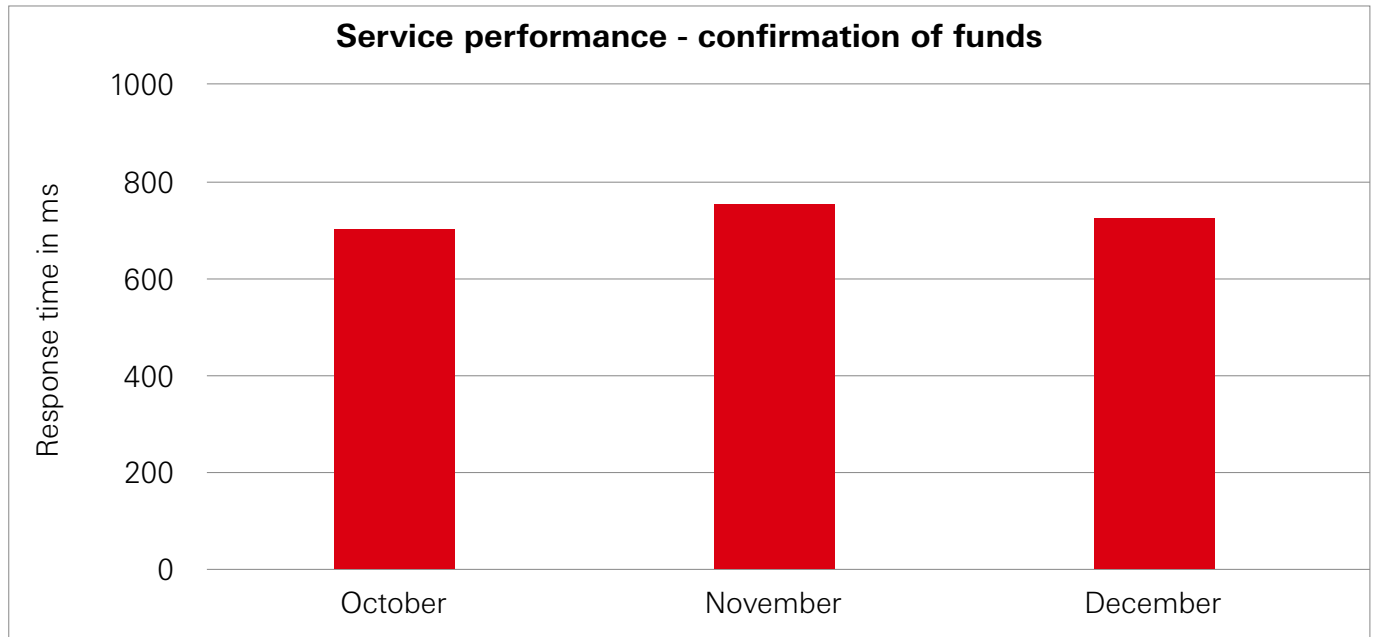


Month	Open banking performance ms	Online banking performance ms	Mobile banking performance ms
October	358	2900	1806
November	357	2446	1809
December	346	2360	1855

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds by our open banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

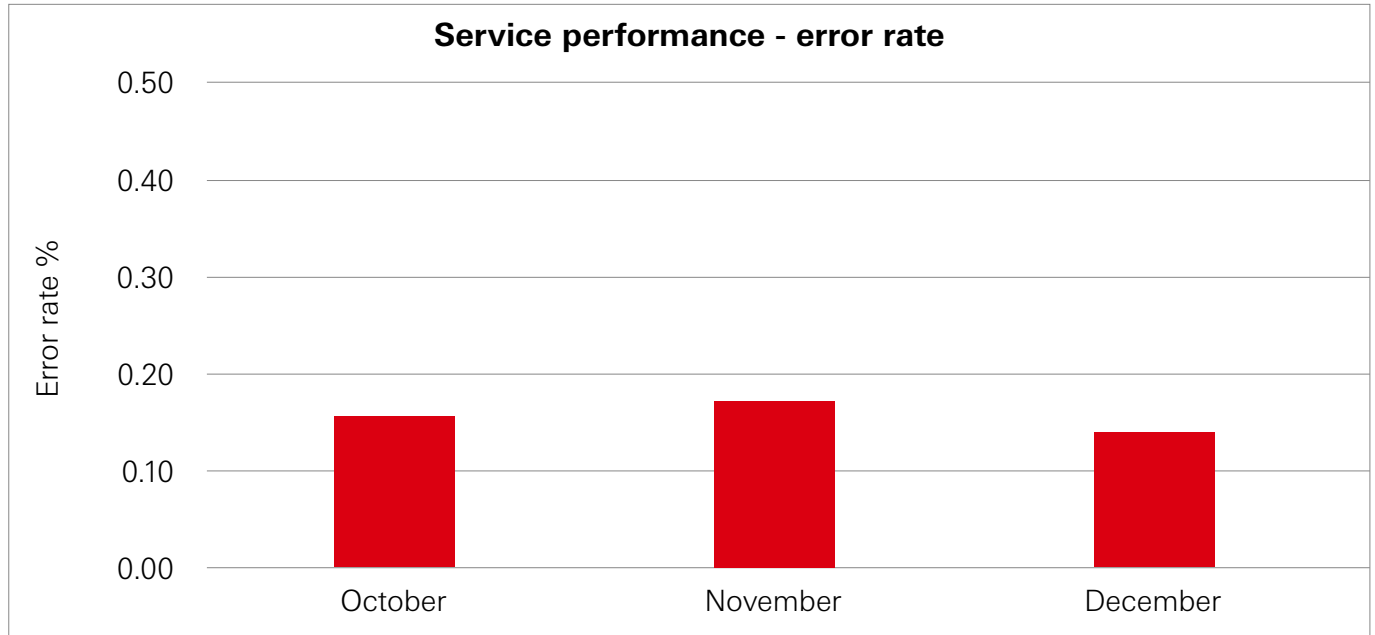
Confirmation of funds is an open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance ms
October	697
November	767
December	703

Service performance - error rate

The chart and figures below show the daily average performance of our open banking channel over the last three months in terms of the percentage of all requests from TPPs which failed due to errors attributable to our systems.



Month	Open banking error rate %
October	0.16
November	0.18
December	0.14

Daily performance and availability data

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % open banking	Downtime % open banking	Uptime % online banking	Downtime % online banking	Uptime % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) online banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) online banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	601	2182	702	353	2310	1884	721	0.07
2-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	580	2125	742	346	2208	1866	689	0.08
3-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	581	2154	758	355	2194	1799	685	0.09
4-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	578	2174	743	355	2235	1784	686	0.08
5-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	579	2164	757	357	2213	1807	689	0.08
6-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	568	2187	765	357	2260	1796	669	0.06
7-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	562	2218	757	348	2277	1974	697	0.12
8-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	562	2190	712	355	2263	1811	692	0.04
9-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	572	2178	747	357	2255	1783	693	0.06
10-Oct-23	99.08	0.92	100.00	0.00	100.00	0.00	569	2223	775	358	2270	1789	691	2.07
11-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	566	2245	752	359	2286	1784	685	0.07
12-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	571	2267	762	359	2313	1793	704	0.08
13-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	572	2237	746	350	2283	1808	693	0.07
14-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	577	2348	756	346	2364	1972	720	0.11
15-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	572	2330	715	365	2390	1810	714	0.04
16-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	567	2331	747	368	21182	1782	698	0.08
17-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	568	2334	760	364	2439	1787	692	0.10
18-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	564	2277	751	367	2355	1778	702	0.09
19-Oct-23	99.88	0.12	100.00	0.00	100.00	0.00	676	2230	755	365	2278	1788	692	0.39
20-Oct-23	99.98	0.02	100.00	0.00	100.00	0.00	604	2235	750	354	2293	1795	684	0.13
21-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	583	2203	749	362	2216	1705	725	0.15
22-Oct-23	100.00	0.00	96.81	3.19	96.81	3.19	575	2279	720	368	2336	1823	720	0.07
23-Oct-23	100.00	0.00	98.82	1.18	98.82	1.18	565	2252	753	361	2329	1775	693	0.09
24-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	575	2232	762	361	2269	1771	700	0.11
25-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	578	2221	756	357	2283	1762	701	0.10
26-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	587	2267	764	362	2303	1776	696	0.09
27-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	586	2263	761	354	2319	1802	695	0.07
28-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	576	2245	746	350	2311	1812	715	0.10
29-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	584	2178	880	361	2251	1794	708	0.05
30-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	577	2231	761	357	2271	1790	686	0.08
31-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	579	2250	748	353	2334	1787	678	0.09

Date	Uptime % open banking	Downtime % open banking	Uptime % online banking	Downtime % online banking	Uptime % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) online banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) online banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	573	2248	752	344	2314	1793	675	0.07
2-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	585	2225	747	360	2384	1772	667	0.09
3-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	571	2350	766	349	2467	1804	668	0.06
4-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	591	2327	741	359	2439	1811	719	0.10
5-Nov-23	96.60	3.40	100.00	0.00	100.00	0.00	837	2360	708	364	2434	1799	712	0.88
6-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	609	2388	748	362	2485	1844	704	0.09
7-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	647	2400	752	361	2499	1862	744	0.15
8-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	696	2378	758	360	2454	1844	738	0.18
9-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	701	2406	763	363	2492	1844	749	0.17
10-Nov-23	99.95	0.05	100.00	0.00	100.00	0.00	722	2373	772	351	2414	1900	834	0.23
11-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	592	2399	743	351	2461	1852	795	0.08
12-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	661	2336	715	363	2415	1825	866	0.14
13-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	724	2315	729	362	2319	1791	850	0.17
14-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	882	2344	739	365	2351	1781	828	0.29
15-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	669	2410	748	354	2476	1819	739	0.13
16-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	622	2433	764	346	2498	1786	731	0.07
17-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	655	2467	782	356	2509	1812	756	0.10
18-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	796	2394	738	353	2401	1844	798	0.44
19-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	750	2291	692	369	2302	1785	794	0.24
20-Nov-23	99.79	0.21	100.00	0.00	100.00	0.00	901	2339	732	359	2367	1777	851	0.34
21-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	675	2322	732	350	2352	1786	771	0.08
22-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	721	2330	736	365	2361	1773	804	0.18
23-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	699	2316	733	351	2312	1796	778	0.13
24-Nov-23	100.00	0.00	98.54	1.46	98.54	1.46	661	2387	727	368	2490	1669	782	0.12
25-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	727	2519	743	359	2640	1811	822	0.09
26-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	647	2457	700	348	2608	1795	753	0.11
27-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	693	2385	730	356	2483	1810	758	0.16
28-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	659	2385	742	347	2494	1816	752	0.10
29-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	755	2455	751	352	2568	1818	793	0.19
30-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	678	2530	794	353	2644	1864	776	0.15

Date	Uptime % open banking	Downtime % open banking	Uptime % online banking	Downtime % online banking	Uptime % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) online banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) online banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	650	2502	764	350	2632	1890	738	0.09
2-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	708	2491	731	344	2617	1822	768	0.13
3-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	625	2530	711	348	2696	1831	738	0.12
4-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	620	2382	735	351	2509	1832	698	0.13
5-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	593	2424	749	353	2540	1829	704	0.12
6-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	670	2507	763	345	2635	1834	738	0.38
7-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	572	2412	761	345	2492	1833	679	0.12
8-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	580	2362	760	344	2416	1857	683	0.12
9-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	608	2312	749	359	2336	1875	742	0.15
10-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	604	2350	706	351	2368	1865	738	0.14
11-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	569	2283	734	344	2283	1854	689	0.11
12-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	569	2288	751	341	2288	1850	681	0.18
13-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	568	2366	759	345	2387	1834	671	0.15
14-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	563	2334	751	340	2309	1839	673	0.16
15-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	565	2295	765	331	2326	1853	668	0.12
16-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	574	2310	767	343	2311	1855	699	0.14
17-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	584	2318	706	361	2307	1828	720	0.16
18-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	570	2226	734	347	2246	1879	691	0.19
19-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	570	2233	747	340	2211	1882	699	0.13
20-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	578	2252	756	336	2264	1888	684	0.13
21-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	574	2189	751	341	2183	1907	678	0.11
22-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	569	2187	762	341	2189	1938	679	0.13
23-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	579	2218	794	342	2183	1865	700	0.10
24-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	565	2172	765	345	2106	1837	700	0.13
25-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	520	2235	668	347	2141	1753	647	0.11
26-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	534	2312	687	342	2312	1803	659	0.12
27-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	558	2215	699	341	2239	1842	657	0.13
28-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	564	2235	714	339	2260	1842	666	0.12
29-Dec-23	99.97	0.03	100.00	0.00	100.00	0.00	679	2562	870	355	2566	1992	909	0.30
30-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	563	2290	717	351	2317	1863	686	0.13
31-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	557	2293	708	353	2325	1913	708	0.13

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

hsbc.co.uk

HSBC UK Bank plc. Registered in England and Wales with number 09928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.

RFB2550 MCP58274 ©HSBC Group 2024. All Rights Reserved.