



## THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/07/2020 - 30/09/2020

### General Information

Based on the EBA's (European Banking Authority) Guidelines, cdbbank provides daily statistics on a quarterly basis with regards to the availability and performance of API and eBanking interfaces.

The purpose of this publication of statistics is to enable 'like for like' comparison, regarding the availability and performance of each of the interfaces made available by the ASPSP (Account Servicing Payments Service Provider) - i.e. key performance indicators with regards to initiation of a payment transactions, account information and/or the transactions history.

### Summary of Quarterly Statistics

#### Availability

The Bank's interfaces are considered to be available if they are responding to all valid requests, without error messages, and returning the data required. This section provides information regarding the quarterly average uptime and downtime of the Bank's API and eBanking interfaces.

#### Quarterly Statistics

Uptime (%)	7	8	9
	July	August	September
APIs	100.00 %	100.00 %	100.00 %
eBanking	100.00 %	100.00 %	100.00 %

Downtime (%)	7	8	9
	July	August	September
APIs	0.00 %	0.00 %	0.00 %
eBanking	0.00 %	0.00 %	0.00 %

#### Performance

Based on EBA's Guidelines, cdbbank provides statistics regarding the performance of API Banking and eBanking interfaces.

This section provides quarterly average statistics of the Bank's API and eBanking interfaces, with regards to the Error Response rate and to the response times to PISP (Payment Initiation Service Provider), AISP (Account Initiation Service Provider), and CoF (Confirmation of Funds).



**THE CYPRUS DEVELOPMENT BANK PC LTD**

Report Period: 01/07/2020 - 30/09/2020

Quarterly Statistics

<b>AISP Response time (ms)</b>		<b>7</b>	<b>8</b>	<b>9</b>
		<b>July</b>	<b>August</b>	<b>September</b>
<b>APIs</b>		0	0	0
<b>eBanking</b>		5108	5132	5648

  

<b>PISP Response time (ms)</b>		<b>7</b>	<b>8</b>	<b>9</b>
		<b>July</b>	<b>August</b>	<b>September</b>
<b>APIs</b>		0	0	0
<b>eBanking</b>		1932	1924	2204

  

<b>CoF Response time (ms)</b>		<b>7</b>	<b>8</b>	<b>9</b>
		<b>July</b>	<b>August</b>	<b>September</b>
<b>APIs</b>		0	0	0

  

<b>Error Rate (%)</b>		<b>7</b>	<b>8</b>	<b>9</b>
		<b>July</b>	<b>August</b>	<b>September</b>
<b>APIs</b>		0.00 %	0.00 %	0.00 %

## THE CYPRUS DEVELOPMENT BANK PC LTD

### Performance KPIs in terms of average response time in milliseconds of PSD2 dedicated interface and Bank's eBanking application for last quarter

The table below illustrates the daily average response times (in milliseconds) required, for the Bank's API and eBanking interfaces, to serve account information requests (i.e. account details, balance overview, transaction history) and/or payment initiation requests (i.e. payment transaction).

The last column of the table below illustrates data with regards to the response time needed to provide the CBPII (Card-Based Payment Instrument Issuer) or the PISP (Payment Initiation Service Provider) with a 'yes/no' confirmation, over the respective reporting period.

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
01/07/2020	0	5151	0	1257	0	1119	0	673	0
02/07/2020	0	3818	0	1167	0	1117	0	703	0
03/07/2020	0	9372	0	1455	0	1065	0	691	0
04/07/2020	0	5505	0	483	0	613	0	696	0
05/07/2020	0	3574	0	1385	0	724	0	943	0
06/07/2020	0	5648	0	2175	0	1293	0	1045	0
07/07/2020	0	6168	0	2147	0	1116	0	2044	0
08/07/2020	0	5064	0	2049	0	1087	0	2032	0
09/07/2020	0	4813	0	1652	0	946	0	1936	0
10/07/2020	0	4526	0	1442	0	1159	0	2213	0
11/07/2020	0	3587	0	837	0	2810	0	1797	0
12/07/2020	0	7994	0	1609	0	961	0	1771	0
13/07/2020	0	5807	0	2903	0	1575	0	1847	0
14/07/2020	0	4111	0	2035	0	1413	0	2432	0
15/07/2020	0	4284	0	1670	0	998	0	2182	0
16/07/2020	0	6220	0	1561	0	1329	0	2210	0
17/07/2020	0	10095	0	1523	0	1329	0	2059	0
18/07/2020	0	4398	0	757	0	2961	0	2034	0
19/07/2020	0	2343	0	1203	0	1256	0	4734	0
20/07/2020	0	6272	0	2623	0	1347	0	2090	0
21/07/2020	0	3859	0	2327	0	1724	0	2175	0
22/07/2020	0	6958	0	1733	0	1257	0	2101	0
23/07/2020	0	3801	0	1966	0	1276	0	1954	0
24/07/2020	0	6262	0	1428	0	1326	0	2158	0
25/07/2020	0	3732	0	645	0	1396	0	2786	0
26/07/2020	0	4554	0	1561	0	1473	0	2028	0
27/07/2020	0	5042	0	2360	0	1320	0	2019	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
28/07/2020	0	6003	0	2529	0	1210	0	2107	0
29/07/2020	0	8264	0	1772	0	1305	0	2005	0
30/07/2020	0	5406	0	1669	0	1126	0	2224	0
31/07/2020	0	3596	0	1532	0	1543	0	1781	0
01/08/2020	0	12160	0	1012	0	3190	0	2057	0
02/08/2020	0	33233	0	1227	0	2075	0	2439	0
03/08/2020	0	5793	0	2430	0	1850	0	2034	0
04/08/2020	0	7134	0	2327	0	1165	0	2201	0
05/08/2020	0	5058	0	1744	0	1380	0	2225	0
06/08/2020	0	4588	0	2401	0	1067	0	1741	0
07/08/2020	0	9584	0	1362	0	940	0	699	0
08/08/2020	0	21320	0	2129	0	1122	0	703	0
09/08/2020	0	5638	0	2380	0	1329	0	1359	0
10/08/2020	0	4797	0	2160	0	1487	0	825	0
11/08/2020	0	5218	0	1699	0	1165	0	834	0
12/08/2020	0	4549	0	1381	0	977	0	789	0
13/08/2020	0	8811	0	1681	0	1214	0	8232	0
14/08/2020	0	6433	0	1427	0	1026	0	791	0
15/08/2020	0	39892	0	655	0	1184	0	847	0
16/08/2020	0	7093	0	2278	0	1458	0	1068	0
17/08/2020	0	6440	0	3293	0	1547	0	763	0
18/08/2020	0	3959	0	1843	0	1945	0	812	0
19/08/2020	0	8874	0	1664	0	1314	0	971	0
20/08/2020	0	8156	0	1692	0	1181	0	931	0
21/08/2020	0	7180	0	1321	0	1659	0	997	0
22/08/2020	0	13286	0	665	0	1212	0	763	0
23/08/2020	0	9250	0	1419	0	1639	0	781	0
24/08/2020	0	5571	0	2772	0	1704	0	895	0
25/08/2020	0	5798	0	1753	0	1251	0	2137	0
26/08/2020	0	6391	0	1470	0	1138	0	1951	0
27/08/2020	0	5898	0	1348	0	1248	0	2154	0
28/08/2020	0	4602	0	1393	0	958	0	2050	0
29/08/2020	0	17030	0	881	0	792	0	2375	0
30/08/2020	0	7091	0	705	0	1445	0	2109	0
31/08/2020	0	3786	0	2417	0	1778	0	2095	0
01/09/2020	0	6666	0	2605	0	1558	0	2116	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
02/09/2020	0	6035	0	1725	0	1478	0	2101	0
03/09/2020	0	5115	0	1524	0	1421	0	2185	0
04/09/2020	0	18703	0	1423	0	1288	0	2161	0
05/09/2020	0	27023	0	701	0	1294	0	2142	0
06/09/2020	0	12801	0	1420	0	1413	0	2272	0
07/09/2020	0	5627	0	1741	0	1461	0	2017	0
08/09/2020	0	5626	0	2179	0	1206	0	1827	0
09/09/2020	0	7501	0	2120	0	1266	0	2150	0
10/09/2020	0	4070	0	1951	0	1251	0	1916	0
11/09/2020	0	6978	0	2093	0	1364	0	1942	0
12/09/2020	0	3514	0	982	0	3817	0	2022	0
13/09/2020	0	3990	0	1322	0	1042	0	2225	0
14/09/2020	0	4501	0	2006	0	1860	0	2124	0
15/09/2020	0	4849	0	2693	0	1461	0	2224	0
16/09/2020	0	7001	0	1996	0	1219	0	1974	0
17/09/2020	0	4551	0	1620	0	1414	0	1936	0
18/09/2020	0	5659	0	2023	0	1465	0	2040	0
19/09/2020	0	9494	0	1346	0	4955	0	1967	0
20/09/2020	0	86495	0	2427	0	1946	0	2249	0
21/09/2020	0	6117	0	2731	0	1330	0	2105	0
22/09/2020	0	6471	0	1587	0	1621	0	2150	0
23/09/2020	0	4364	0	1594	0	1240	0	2221	0
24/09/2020	0	4008	0	2025	0	1856	0	2025	0
25/09/2020	0	4294	0	1685	0	1373	0	2082	0
26/09/2020	0	5905	0	1025	0	2819	0	2147	0
27/09/2020	0	4738	0	1228	0	4088	0	1618	0
28/09/2020	0	5734	0	2663	0	1360	0	2251	0
29/09/2020	0	5185	0	2633	0	1719	0	2173	0
30/09/2020		5322		2087		1684		2213	

**THE CYPRUS DEVELOPMENT BANK PC LTD**

**Report Start Date: 01/07/2020**

**Report End Date: 30/09/2020**

Bank's dedicated interface detailed API call results					
Date	Service	APITYPE	Endpoint name	Version	Average Response time (ms)

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
01/07/2020	AISP	eBanking Account Details	5151
01/07/2020	AISP	eBanking Balance Overview	1257
01/07/2020	AISP	eBanking Transaction History	1119
01/07/2020	PISP	eBanking Payment	673
02/07/2020	AISP	eBanking Account Details	3818
02/07/2020	AISP	eBanking Balance Overview	1167
02/07/2020	AISP	eBanking Transaction History	1117
02/07/2020	PISP	eBanking Payment	703
03/07/2020	AISP	eBanking Account Details	9372
03/07/2020	AISP	eBanking Balance Overview	1455
03/07/2020	AISP	eBanking Transaction History	1065
03/07/2020	PISP	eBanking Payment	691
04/07/2020	AISP	eBanking Account Details	5505
04/07/2020	AISP	eBanking Balance Overview	483
04/07/2020	AISP	eBanking Transaction History	613
04/07/2020	PISP	eBanking Payment	696
05/07/2020	AISP	eBanking Account Details	3574
05/07/2020	AISP	eBanking Balance Overview	1385
05/07/2020	AISP	eBanking Transaction History	724
05/07/2020	PISP	eBanking Payment	943
06/07/2020	AISP	eBanking Account Details	5648

**Payments services user interface**

<b>Date</b>	<b>Service</b>	<b>Endpoint name</b>	<b>Average Response time (ms)</b>
06/07/2020	AISP	eBanking Balance Overview	2175
06/07/2020	AISP	eBanking Transaction History	1293
06/07/2020	PISP	eBanking Payment	1045
07/07/2020	AISP	eBanking Account Details	6168
07/07/2020	AISP	eBanking Balance Overview	2147
07/07/2020	AISP	eBanking Transaction History	1116
07/07/2020	PISP	eBanking Payment	2044
08/07/2020	AISP	eBanking Account Details	5064
08/07/2020	AISP	eBanking Balance Overview	2049
08/07/2020	AISP	eBanking Transaction History	1087
08/07/2020	PISP	eBanking Payment	2032
09/07/2020	AISP	eBanking Account Details	4813
09/07/2020	AISP	eBanking Balance Overview	1652
09/07/2020	AISP	eBanking Transaction History	946
09/07/2020	PISP	eBanking Payment	1936
10/07/2020	AISP	eBanking Account Details	4526
10/07/2020	AISP	eBanking Balance Overview	1442
10/07/2020	AISP	eBanking Transaction History	1159
10/07/2020	PISP	eBanking Payment	2213
11/07/2020	AISP	eBanking Account Details	3587
11/07/2020	AISP	eBanking Balance Overview	837
11/07/2020	AISP	eBanking Transaction History	2810
11/07/2020	PISP	eBanking Payment	1797
12/07/2020	AISP	eBanking Account Details	7994
12/07/2020	AISP	eBanking Balance Overview	1609
12/07/2020	AISP	eBanking Transaction History	961
12/07/2020	PISP	eBanking Payment	1771
13/07/2020	AISP	eBanking Account Details	5807
13/07/2020	AISP	eBanking Balance Overview	2903
13/07/2020	AISP	eBanking Transaction History	1575

**Payments services user interface**

<b>Date</b>	<b>Service</b>	<b>Endpoint name</b>	<b>Average Response time (ms)</b>
13/07/2020	PISP	eBanking Payment	1847
14/07/2020	AISP	eBanking Account Details	4111
14/07/2020	AISP	eBanking Balance Overview	2035
14/07/2020	AISP	eBanking Transaction History	1413
14/07/2020	PISP	eBanking Payment	2432
15/07/2020	AISP	eBanking Account Details	4284
15/07/2020	AISP	eBanking Balance Overview	1670
15/07/2020	AISP	eBanking Transaction History	998
15/07/2020	PISP	eBanking Payment	2182
16/07/2020	AISP	eBanking Account Details	6220
16/07/2020	AISP	eBanking Balance Overview	1561
16/07/2020	AISP	eBanking Transaction History	1329
16/07/2020	PISP	eBanking Payment	2210
17/07/2020	AISP	eBanking Account Details	10095
17/07/2020	AISP	eBanking Balance Overview	1523
17/07/2020	AISP	eBanking Transaction History	1329
17/07/2020	PISP	eBanking Payment	2059
18/07/2020	AISP	eBanking Account Details	4398
18/07/2020	AISP	eBanking Balance Overview	757
18/07/2020	AISP	eBanking Transaction History	2961
18/07/2020	PISP	eBanking Payment	2034
19/07/2020	AISP	eBanking Account Details	2343
19/07/2020	AISP	eBanking Balance Overview	1203
19/07/2020	AISP	eBanking Transaction History	1256
19/07/2020	PISP	eBanking Payment	4734
20/07/2020	AISP	eBanking Account Details	6272
20/07/2020	AISP	eBanking Balance Overview	2623
20/07/2020	AISP	eBanking Transaction History	1347
20/07/2020	PISP	eBanking Payment	2090
21/07/2020	AISP	eBanking Account Details	3859



Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/07/2020	AISP	eBanking Balance Overview	2327
21/07/2020	AISP	eBanking Transaction History	1724
21/07/2020	PISP	eBanking Payment	2175
22/07/2020	AISP	eBanking Account Details	6958
22/07/2020	AISP	eBanking Balance Overview	1733
22/07/2020	AISP	eBanking Transaction History	1257
22/07/2020	PISP	eBanking Payment	2101
23/07/2020	AISP	eBanking Account Details	3801
23/07/2020	AISP	eBanking Balance Overview	1966
23/07/2020	AISP	eBanking Transaction History	1276
23/07/2020	PISP	eBanking Payment	1954
24/07/2020	AISP	eBanking Account Details	6262
24/07/2020	AISP	eBanking Balance Overview	1428
24/07/2020	AISP	eBanking Transaction History	1326
24/07/2020	PISP	eBanking Payment	2158
25/07/2020	AISP	eBanking Account Details	3732
25/07/2020	AISP	eBanking Balance Overview	645
25/07/2020	AISP	eBanking Transaction History	1396
25/07/2020	PISP	eBanking Payment	2786
26/07/2020	AISP	eBanking Account Details	4554
26/07/2020	AISP	eBanking Balance Overview	1561
26/07/2020	AISP	eBanking Transaction History	1473
26/07/2020	PISP	eBanking Payment	2028
27/07/2020	AISP	eBanking Account Details	5042
27/07/2020	AISP	eBanking Balance Overview	2360
27/07/2020	AISP	eBanking Transaction History	1320
27/07/2020	PISP	eBanking Payment	2019
28/07/2020	AISP	eBanking Account Details	6003
28/07/2020	AISP	eBanking Balance Overview	2529
28/07/2020	AISP	eBanking Transaction History	1210

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/07/2020	PISP	eBanking Payment	2107
29/07/2020	AISP	eBanking Account Details	8264
29/07/2020	AISP	eBanking Balance Overview	1772
29/07/2020	AISP	eBanking Transaction History	1305
29/07/2020	PISP	eBanking Payment	2005
30/07/2020	AISP	eBanking Account Details	5406
30/07/2020	AISP	eBanking Balance Overview	1669
30/07/2020	AISP	eBanking Transaction History	1126
30/07/2020	PISP	eBanking Payment	2224
31/07/2020	AISP	eBanking Account Details	3596
31/07/2020	AISP	eBanking Balance Overview	1532
31/07/2020	AISP	eBanking Transaction History	1543
31/07/2020	PISP	eBanking Payment	1781
01/08/2020	AISP	eBanking Account Details	12160
01/08/2020	AISP	eBanking Balance Overview	1012
01/08/2020	AISP	eBanking Transaction History	3190
01/08/2020	PISP	eBanking Payment	2057
02/08/2020	AISP	eBanking Account Details	33233
02/08/2020	AISP	eBanking Balance Overview	1227
02/08/2020	AISP	eBanking Transaction History	2075
02/08/2020	PISP	eBanking Payment	2439
03/08/2020	AISP	eBanking Account Details	5793
03/08/2020	AISP	eBanking Balance Overview	2430
03/08/2020	AISP	eBanking Transaction History	1850
03/08/2020	PISP	eBanking Payment	2034
04/08/2020	AISP	eBanking Account Details	7134
04/08/2020	AISP	eBanking Balance Overview	2327
04/08/2020	AISP	eBanking Transaction History	1165
04/08/2020	PISP	eBanking Payment	2201
05/08/2020	AISP	eBanking Account Details	5058

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/08/2020	AISP	eBanking Balance Overview	1744
05/08/2020	AISP	eBanking Transaction History	1380
05/08/2020	PISP	eBanking Payment	2225
06/08/2020	AISP	eBanking Account Details	4588
06/08/2020	AISP	eBanking Balance Overview	2401
06/08/2020	AISP	eBanking Transaction History	1067
06/08/2020	PISP	eBanking Payment	1741
07/08/2020	AISP	eBanking Account Details	9584
07/08/2020	AISP	eBanking Balance Overview	1362
07/08/2020	AISP	eBanking Transaction History	940
07/08/2020	PISP	eBanking Payment	699
08/08/2020	AISP	eBanking Account Details	21320
08/08/2020	AISP	eBanking Balance Overview	2129
08/08/2020	AISP	eBanking Transaction History	1122
08/08/2020	PISP	eBanking Payment	703
09/08/2020	AISP	eBanking Account Details	5638
09/08/2020	AISP	eBanking Balance Overview	2380
09/08/2020	AISP	eBanking Transaction History	1329
09/08/2020	PISP	eBanking Payment	1359
10/08/2020	AISP	eBanking Account Details	4797
10/08/2020	AISP	eBanking Balance Overview	2160
10/08/2020	AISP	eBanking Transaction History	1487
10/08/2020	PISP	eBanking Payment	825
11/08/2020	AISP	eBanking Account Details	5218
11/08/2020	AISP	eBanking Balance Overview	1699
11/08/2020	AISP	eBanking Transaction History	1165
11/08/2020	PISP	eBanking Payment	834
12/08/2020	AISP	eBanking Account Details	4549
12/08/2020	AISP	eBanking Balance Overview	1381
12/08/2020	AISP	eBanking Transaction History	977

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/08/2020	PISP	eBanking Payment	789
13/08/2020	AISP	eBanking Account Details	8811
13/08/2020	AISP	eBanking Balance Overview	1681
13/08/2020	AISP	eBanking Transaction History	1214
13/08/2020	PISP	eBanking Payment	8232
14/08/2020	AISP	eBanking Account Details	6433
14/08/2020	AISP	eBanking Balance Overview	1427
14/08/2020	AISP	eBanking Transaction History	1026
14/08/2020	PISP	eBanking Payment	791
15/08/2020	AISP	eBanking Account Details	39892
15/08/2020	AISP	eBanking Balance Overview	655
15/08/2020	AISP	eBanking Transaction History	1184
15/08/2020	PISP	eBanking Payment	847
16/08/2020	AISP	eBanking Account Details	7093
16/08/2020	AISP	eBanking Balance Overview	2278
16/08/2020	AISP	eBanking Transaction History	1458
16/08/2020	PISP	eBanking Payment	1068
17/08/2020	AISP	eBanking Account Details	6440
17/08/2020	AISP	eBanking Balance Overview	3293
17/08/2020	AISP	eBanking Transaction History	1547
17/08/2020	PISP	eBanking Payment	763
18/08/2020	AISP	eBanking Account Details	3959
18/08/2020	AISP	eBanking Balance Overview	1843
18/08/2020	AISP	eBanking Transaction History	1945
18/08/2020	PISP	eBanking Payment	812
19/08/2020	AISP	eBanking Account Details	8874
19/08/2020	AISP	eBanking Balance Overview	1664
19/08/2020	AISP	eBanking Transaction History	1314
19/08/2020	PISP	eBanking Payment	971
20/08/2020	AISP	eBanking Account Details	8156

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/08/2020	AISP	eBanking Balance Overview	1692
20/08/2020	AISP	eBanking Transaction History	1181
20/08/2020	PISP	eBanking Payment	931
21/08/2020	AISP	eBanking Account Details	7180
21/08/2020	AISP	eBanking Balance Overview	1321
21/08/2020	AISP	eBanking Transaction History	1659
21/08/2020	PISP	eBanking Payment	997
22/08/2020	AISP	eBanking Account Details	13286
22/08/2020	AISP	eBanking Balance Overview	665
22/08/2020	AISP	eBanking Transaction History	1212
22/08/2020	PISP	eBanking Payment	763
23/08/2020	AISP	eBanking Account Details	9250
23/08/2020	AISP	eBanking Balance Overview	1419
23/08/2020	AISP	eBanking Transaction History	1639
23/08/2020	PISP	eBanking Payment	781
24/08/2020	AISP	eBanking Account Details	5571
24/08/2020	AISP	eBanking Balance Overview	2772
24/08/2020	AISP	eBanking Transaction History	1704
24/08/2020	PISP	eBanking Payment	895
25/08/2020	AISP	eBanking Account Details	5798
25/08/2020	AISP	eBanking Balance Overview	1753
25/08/2020	AISP	eBanking Transaction History	1251
25/08/2020	PISP	eBanking Payment	2137
26/08/2020	AISP	eBanking Account Details	6391
26/08/2020	AISP	eBanking Balance Overview	1470
26/08/2020	AISP	eBanking Transaction History	1138
26/08/2020	PISP	eBanking Payment	1951
27/08/2020	AISP	eBanking Account Details	5898
27/08/2020	AISP	eBanking Balance Overview	1348
27/08/2020	AISP	eBanking Transaction History	1248

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/08/2020	PISP	eBanking Payment	2154
28/08/2020	AISP	eBanking Account Details	4602
28/08/2020	AISP	eBanking Balance Overview	1393
28/08/2020	AISP	eBanking Transaction History	958
28/08/2020	PISP	eBanking Payment	2050
29/08/2020	AISP	eBanking Account Details	17030
29/08/2020	AISP	eBanking Balance Overview	881
29/08/2020	AISP	eBanking Transaction History	792
29/08/2020	PISP	eBanking Payment	2375
30/08/2020	AISP	eBanking Account Details	7091
30/08/2020	AISP	eBanking Balance Overview	705
30/08/2020	AISP	eBanking Transaction History	1445
30/08/2020	PISP	eBanking Payment	2109
31/08/2020	AISP	eBanking Account Details	3786
31/08/2020	AISP	eBanking Balance Overview	2417
31/08/2020	AISP	eBanking Transaction History	1778
31/08/2020	PISP	eBanking Payment	2095
01/09/2020	AISP	eBanking Account Details	6666
01/09/2020	AISP	eBanking Balance Overview	2605
01/09/2020	AISP	eBanking Transaction History	1558
01/09/2020	PISP	eBanking Payment	2116
02/09/2020	AISP	eBanking Account Details	6035
02/09/2020	AISP	eBanking Balance Overview	1725
02/09/2020	AISP	eBanking Transaction History	1478
02/09/2020	PISP	eBanking Payment	2101
03/09/2020	AISP	eBanking Account Details	5115
03/09/2020	AISP	eBanking Balance Overview	1524
03/09/2020	AISP	eBanking Transaction History	1421
03/09/2020	PISP	eBanking Payment	2185
04/09/2020	AISP	eBanking Account Details	18703

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
04/09/2020	AISP	eBanking Balance Overview	1423
04/09/2020	AISP	eBanking Transaction History	1288
04/09/2020	PISP	eBanking Payment	2161
05/09/2020	AISP	eBanking Account Details	27023
05/09/2020	AISP	eBanking Balance Overview	701
05/09/2020	AISP	eBanking Transaction History	1294
05/09/2020	PISP	eBanking Payment	2142
06/09/2020	AISP	eBanking Account Details	12801
06/09/2020	AISP	eBanking Balance Overview	1420
06/09/2020	AISP	eBanking Transaction History	1413
06/09/2020	PISP	eBanking Payment	2272
07/09/2020	AISP	eBanking Account Details	5627
07/09/2020	AISP	eBanking Balance Overview	1741
07/09/2020	AISP	eBanking Transaction History	1461
07/09/2020	PISP	eBanking Payment	2017
08/09/2020	AISP	eBanking Account Details	5626
08/09/2020	AISP	eBanking Balance Overview	2179
08/09/2020	AISP	eBanking Transaction History	1206
08/09/2020	PISP	eBanking Payment	1827
09/09/2020	AISP	eBanking Account Details	7501
09/09/2020	AISP	eBanking Balance Overview	2120
09/09/2020	AISP	eBanking Transaction History	1266
09/09/2020	PISP	eBanking Payment	2150
10/09/2020	AISP	eBanking Account Details	4070
10/09/2020	AISP	eBanking Balance Overview	1951
10/09/2020	AISP	eBanking Transaction History	1251
10/09/2020	PISP	eBanking Payment	1916
11/09/2020	AISP	eBanking Account Details	6978
11/09/2020	AISP	eBanking Balance Overview	2093
11/09/2020	AISP	eBanking Transaction History	1364

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
11/09/2020	PISP	eBanking Payment	1942
12/09/2020	AISP	eBanking Account Details	3514
12/09/2020	AISP	eBanking Balance Overview	982
12/09/2020	AISP	eBanking Transaction History	3817
12/09/2020	PISP	eBanking Payment	2022
13/09/2020	AISP	eBanking Account Details	3990
13/09/2020	AISP	eBanking Balance Overview	1322
13/09/2020	AISP	eBanking Transaction History	1042
13/09/2020	PISP	eBanking Payment	2225
14/09/2020	AISP	eBanking Account Details	4501
14/09/2020	AISP	eBanking Balance Overview	2006
14/09/2020	AISP	eBanking Transaction History	1860
14/09/2020	PISP	eBanking Payment	2124
15/09/2020	AISP	eBanking Account Details	4849
15/09/2020	AISP	eBanking Balance Overview	2693
15/09/2020	AISP	eBanking Transaction History	1461
15/09/2020	PISP	eBanking Payment	2224
16/09/2020	AISP	eBanking Account Details	7001
16/09/2020	AISP	eBanking Balance Overview	1996
16/09/2020	AISP	eBanking Transaction History	1219
16/09/2020	PISP	eBanking Payment	1974
17/09/2020	AISP	eBanking Account Details	4551
17/09/2020	AISP	eBanking Balance Overview	1620
17/09/2020	AISP	eBanking Transaction History	1414
17/09/2020	PISP	eBanking Payment	1936
18/09/2020	AISP	eBanking Account Details	5659
18/09/2020	AISP	eBanking Balance Overview	2023
18/09/2020	AISP	eBanking Transaction History	1465
18/09/2020	PISP	eBanking Payment	2040
19/09/2020	AISP	eBanking Account Details	9494



Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
19/09/2020	AISP	eBanking Balance Overview	1346
19/09/2020	AISP	eBanking Transaction History	4955
19/09/2020	PISP	eBanking Payment	1967
20/09/2020	AISP	eBanking Account Details	86495
20/09/2020	AISP	eBanking Balance Overview	2427
20/09/2020	AISP	eBanking Transaction History	1946
20/09/2020	PISP	eBanking Payment	2249
21/09/2020	AISP	eBanking Account Details	6117
21/09/2020	AISP	eBanking Balance Overview	2731
21/09/2020	AISP	eBanking Transaction History	1330
21/09/2020	PISP	eBanking Payment	2105
22/09/2020	AISP	eBanking Account Details	6471
22/09/2020	AISP	eBanking Balance Overview	1587
22/09/2020	AISP	eBanking Transaction History	1621
22/09/2020	PISP	eBanking Payment	2150
23/09/2020	AISP	eBanking Account Details	4364
23/09/2020	AISP	eBanking Balance Overview	1594
23/09/2020	AISP	eBanking Transaction History	1240
23/09/2020	PISP	eBanking Payment	2221
24/09/2020	AISP	eBanking Account Details	4008
24/09/2020	AISP	eBanking Balance Overview	2025
24/09/2020	AISP	eBanking Transaction History	1856
24/09/2020	PISP	eBanking Payment	2025
25/09/2020	AISP	eBanking Account Details	4294
25/09/2020	AISP	eBanking Balance Overview	1685
25/09/2020	AISP	eBanking Transaction History	1373
25/09/2020	PISP	eBanking Payment	2082
26/09/2020	AISP	eBanking Account Details	5905
26/09/2020	AISP	eBanking Balance Overview	1025
26/09/2020	AISP	eBanking Transaction History	2819

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
26/09/2020	PISP	eBanking Payment	2147
27/09/2020	AISP	eBanking Account Details	4738
27/09/2020	AISP	eBanking Balance Overview	1228
27/09/2020	AISP	eBanking Transaction History	4088
27/09/2020	PISP	eBanking Payment	1618
28/09/2020	AISP	eBanking Account Details	5734
28/09/2020	AISP	eBanking Balance Overview	2663
28/09/2020	AISP	eBanking Transaction History	1360
28/09/2020	PISP	eBanking Payment	2251
29/09/2020	AISP	eBanking Account Details	5185
29/09/2020	AISP	eBanking Balance Overview	2633
29/09/2020	AISP	eBanking Transaction History	1719
29/09/2020	PISP	eBanking Payment	2173
30/09/2020	AISP	eBanking Account Details	5322
30/09/2020	AISP	eBanking Balance Overview	2087
30/09/2020	AISP	eBanking Transaction History	1684
30/09/2020	PISP	eBanking Payment	2213

## THE CYPRUS DEVELOPMENT BANK PC LTD

### Bank's dedicated interface detailed API call errors attributed to the bank

The table below illustrates information regarding the availability of the Bank's API and eBanking interfaces, over the respective reporting period.

**Report Period: 01/07/2020 - 30/09/2020**

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/07/2020	eBanking	100.00 %	0.00 %	01/07/2020	APIs	100.00 %	0.00 %
02/07/2020	eBanking	100.00 %	0.00 %	02/07/2020	APIs	100.00 %	0.00 %
03/07/2020	eBanking	100.00 %	0.00 %	03/07/2020	APIs	100.00 %	0.00 %
04/07/2020	eBanking	100.00 %	0.00 %	04/07/2020	APIs	100.00 %	0.00 %
05/07/2020	eBanking	100.00 %	0.00 %	05/07/2020	APIs	100.00 %	0.00 %
06/07/2020	eBanking	100.00 %	0.00 %	06/07/2020	APIs	100.00 %	0.00 %
07/07/2020	eBanking	100.00 %	0.00 %	07/07/2020	APIs	100.00 %	0.00 %
08/07/2020	eBanking	100.00 %	0.00 %	08/07/2020	APIs	100.00 %	0.00 %
09/07/2020	eBanking	100.00 %	0.00 %	09/07/2020	APIs	100.00 %	0.00 %
10/07/2020	eBanking	100.00 %	0.00 %	10/07/2020	APIs	100.00 %	0.00 %
11/07/2020	eBanking	100.00 %	0.00 %	11/07/2020	APIs	100.00 %	0.00 %
12/07/2020	eBanking	100.00 %	0.00 %	12/07/2020	APIs	100.00 %	0.00 %
13/07/2020	eBanking	100.00 %	0.00 %	13/07/2020	APIs	100.00 %	0.00 %
14/07/2020	eBanking	100.00 %	0.00 %	14/07/2020	APIs	100.00 %	0.00 %
15/07/2020	eBanking	100.00 %	0.00 %	15/07/2020	APIs	100.00 %	0.00 %
16/07/2020	eBanking	100.00 %	0.00 %	16/07/2020	APIs	100.00 %	0.00 %
17/07/2020	eBanking	100.00 %	0.00 %	17/07/2020	APIs	100.00 %	0.00 %
18/07/2020	eBanking	100.00 %	0.00 %	18/07/2020	APIs	100.00 %	0.00 %
19/07/2020	eBanking	100.00 %	0.00 %	19/07/2020	APIs	100.00 %	0.00 %
20/07/2020	eBanking	100.00 %	0.00 %	20/07/2020	APIs	100.00 %	0.00 %
21/07/2020	eBanking	100.00 %	0.00 %	21/07/2020	APIs	100.00 %	0.00 %
22/07/2020	eBanking	100.00 %	0.00 %	22/07/2020	APIs	100.00 %	0.00 %
23/07/2020	eBanking	100.00 %	0.00 %	23/07/2020	APIs	100.00 %	0.00 %
24/07/2020	eBanking	100.00 %	0.00 %	24/07/2020	APIs	100.00 %	0.00 %
25/07/2020	eBanking	100.00 %	0.00 %	25/07/2020	APIs	100.00 %	0.00 %
26/07/2020	eBanking	100.00 %	0.00 %	26/07/2020	APIs	100.00 %	0.00 %
27/07/2020	eBanking	100.00 %	0.00 %	27/07/2020	APIs	100.00 %	0.00 %
28/07/2020	eBanking	100.00 %	0.00 %	28/07/2020	APIs	100.00 %	0.00 %
29/07/2020	eBanking	100.00 %	0.00 %	29/07/2020	APIs	100.00 %	0.00 %
30/07/2020	eBanking	100.00 %	0.00 %	30/07/2020	APIs	100.00 %	0.00 %
31/07/2020	eBanking	100.00 %	0.00 %	31/07/2020	APIs	100.00 %	0.00 %
01/08/2020	eBanking	100.00 %	0.00 %	01/08/2020	APIs	100.00 %	0.00 %
02/08/2020	eBanking	100.00 %	0.00 %	02/08/2020	APIs	100.00 %	0.00 %
03/08/2020	eBanking	100.00 %	0.00 %	03/08/2020	APIs	100.00 %	0.00 %
04/08/2020	eBanking	100.00 %	0.00 %	04/08/2020	APIs	100.00 %	0.00 %
05/08/2020	eBanking	100.00 %	0.00 %	05/08/2020	APIs	100.00 %	0.00 %
06/08/2020	eBanking	100.00 %	0.00 %	06/08/2020	APIs	100.00 %	0.00 %
07/08/2020	eBanking	100.00 %	0.00 %	07/08/2020	APIs	100.00 %	0.00 %
08/08/2020	eBanking	100.00 %	0.00 %	08/08/2020	APIs	100.00 %	0.00 %
09/08/2020	eBanking	100.00 %	0.00 %	09/08/2020	APIs	100.00 %	0.00 %
10/08/2020	eBanking	100.00 %	0.00 %	10/08/2020	APIs	100.00 %	0.00 %
11/08/2020	eBanking	100.00 %	0.00 %	09/08/2020	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/08/2020	eBanking	100.00 %	0.00 %
13/08/2020	eBanking	100.00 %	0.00 %
14/08/2020	eBanking	100.00 %	0.00 %
15/08/2020	eBanking	100.00 %	0.00 %
16/08/2020	eBanking	100.00 %	0.00 %
17/08/2020	eBanking	100.00 %	0.00 %
18/08/2020	eBanking	100.00 %	0.00 %
19/08/2020	eBanking	100.00 %	0.00 %
20/08/2020	eBanking	100.00 %	0.00 %
21/08/2020	eBanking	100.00 %	0.00 %
22/08/2020	eBanking	100.00 %	0.00 %
23/08/2020	eBanking	100.00 %	0.00 %
24/08/2020	eBanking	100.00 %	0.00 %
25/08/2020	eBanking	100.00 %	0.00 %
26/08/2020	eBanking	100.00 %	0.00 %
27/08/2020	eBanking	100.00 %	0.00 %
28/08/2020	eBanking	100.00 %	0.00 %
29/08/2020	eBanking	100.00 %	0.00 %
30/08/2020	eBanking	100.00 %	0.00 %
31/08/2020	eBanking	100.00 %	0.00 %
01/09/2020	eBanking	100.00 %	0.00 %
02/09/2020	eBanking	100.00 %	0.00 %
03/09/2020	eBanking	100.00 %	0.00 %
04/09/2020	eBanking	100.00 %	0.00 %
05/09/2020	eBanking	100.00 %	0.00 %
06/09/2020	eBanking	100.00 %	0.00 %
07/09/2020	eBanking	100.00 %	0.00 %
08/09/2020	eBanking	100.00 %	0.00 %
09/09/2020	eBanking	100.00 %	0.00 %
10/09/2020	eBanking	100.00 %	0.00 %
11/09/2020	eBanking	100.00 %	0.00 %
12/09/2020	eBanking	100.00 %	0.00 %
13/09/2020	eBanking	100.00 %	0.00 %
14/09/2020	eBanking	100.00 %	0.00 %
15/09/2020	eBanking	100.00 %	0.00 %
16/09/2020	eBanking	100.00 %	0.00 %
17/09/2020	eBanking	100.00 %	0.00 %
18/09/2020	eBanking	100.00 %	0.00 %
19/09/2020	eBanking	100.00 %	0.00 %
20/09/2020	eBanking	100.00 %	0.00 %
21/09/2020	eBanking	100.00 %	0.00 %
22/09/2020	eBanking	100.00 %	0.00 %
23/09/2020	eBanking	100.00 %	0.00 %
24/09/2020	eBanking	100.00 %	0.00 %
25/09/2020	eBanking	100.00 %	0.00 %
26/09/2020	eBanking	100.00 %	0.00 %
27/09/2020	eBanking	100.00 %	0.00 %
28/09/2020	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/08/2020	APIs	100.00 %	0.00 %
11/08/2020	APIs	100.00 %	0.00 %
12/08/2020	APIs	100.00 %	0.00 %
13/08/2020	APIs	100.00 %	0.00 %
14/08/2020	APIs	100.00 %	0.00 %
15/08/2020	APIs	100.00 %	0.00 %
16/08/2020	APIs	100.00 %	0.00 %
17/08/2020	APIs	100.00 %	0.00 %
18/08/2020	APIs	100.00 %	0.00 %
19/08/2020	APIs	100.00 %	0.00 %
20/08/2020	APIs	100.00 %	0.00 %
21/08/2020	APIs	100.00 %	0.00 %
22/08/2020	APIs	100.00 %	0.00 %
23/08/2020	APIs	100.00 %	0.00 %
24/08/2020	APIs	100.00 %	0.00 %
25/08/2020	APIs	100.00 %	0.00 %
26/08/2020	APIs	100.00 %	0.00 %
27/08/2020	APIs	100.00 %	0.00 %
28/08/2020	APIs	100.00 %	0.00 %
29/08/2020	APIs	100.00 %	0.00 %
30/08/2020	APIs	100.00 %	0.00 %
31/08/2020	APIs	100.00 %	0.00 %
01/09/2020	APIs	100.00 %	0.00 %
02/09/2020	APIs	100.00 %	0.00 %
03/09/2020	APIs	100.00 %	0.00 %
04/09/2020	APIs	100.00 %	0.00 %
05/09/2020	APIs	100.00 %	0.00 %
06/09/2020	APIs	100.00 %	0.00 %
07/09/2020	APIs	100.00 %	0.00 %
08/09/2020	APIs	100.00 %	0.00 %
09/09/2020	APIs	100.00 %	0.00 %
10/09/2020	APIs	100.00 %	0.00 %
11/09/2020	APIs	100.00 %	0.00 %
12/09/2020	APIs	100.00 %	0.00 %
13/09/2020	APIs	100.00 %	0.00 %
14/09/2020	APIs	100.00 %	0.00 %
15/09/2020	APIs	100.00 %	0.00 %
16/09/2020	APIs	100.00 %	0.00 %
17/09/2020	APIs	100.00 %	0.00 %
18/09/2020	APIs	100.00 %	0.00 %
19/09/2020	APIs	100.00 %	0.00 %
20/09/2020	APIs	100.00 %	0.00 %
21/09/2020	APIs	100.00 %	0.00 %
22/09/2020	APIs	100.00 %	0.00 %
23/09/2020	APIs	100.00 %	0.00 %
24/09/2020	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
29/09/2020	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
25/09/2020	APIs	100.00 %	0.00 %
26/09/2020	APIs	100.00 %	0.00 %
27/09/2020	APIs	100.00 %	0.00 %
28/09/2020	APIs	100.00 %	0.00 %
29/09/2020	APIs	100.00 %	0.00 %

## THE CYPRUS DEVELOPMENT BANK PC LTD

### *Bank's dedicated interface detailed API call errors attributed to the bank*

The table below illustrates data with regards to the Error Response Rate, which is returned to an authorized TPP (Third Party Provider) requesting, either to initiate a payment, or access to account information, on behalf of a customer.

**Report Period: 01/07/2020 - 30/09/2020**

Date	Error rate (%)
01/07/2020	0.00 %
02/07/2020	0.00 %
03/07/2020	0.00 %
04/07/2020	0.00 %
05/07/2020	0.00 %
06/07/2020	0.00 %
07/07/2020	0.00 %
08/07/2020	0.00 %
09/07/2020	0.00 %
10/07/2020	0.00 %
11/07/2020	0.00 %
12/07/2020	0.00 %
13/07/2020	0.00 %
14/07/2020	0.00 %
15/07/2020	0.00 %
16/07/2020	0.00 %
17/07/2020	0.00 %
18/07/2020	0.00 %
19/07/2020	0.00 %
20/07/2020	0.00 %
21/07/2020	0.00 %
22/07/2020	0.00 %
23/07/2020	0.00 %
24/07/2020	0.00 %
25/07/2020	0.00 %
26/07/2020	0.00 %
27/07/2020	0.00 %
28/07/2020	0.00 %
29/07/2020	0.00 %
30/07/2020	0.00 %
31/07/2020	0.00 %
01/08/2020	0.00 %
02/08/2020	0.00 %
03/08/2020	0.00 %
04/08/2020	0.00 %
05/08/2020	0.00 %
06/08/2020	0.00 %
07/08/2020	0.00 %
08/08/2020	0.00 %
09/08/2020	0.00 %

Date	Error rate (%)
10/08/2020	0.00 %
11/08/2020	0.00 %
12/08/2020	0.00 %
13/08/2020	0.00 %
14/08/2020	0.00 %
15/08/2020	0.00 %
16/08/2020	0.00 %
17/08/2020	0.00 %
18/08/2020	0.00 %
19/08/2020	0.00 %
20/08/2020	0.00 %
21/08/2020	0.00 %
22/08/2020	0.00 %
23/08/2020	0.00 %
24/08/2020	0.00 %
25/08/2020	0.00 %
26/08/2020	0.00 %
27/08/2020	0.00 %
28/08/2020	0.00 %
29/08/2020	0.00 %
30/08/2020	0.00 %
31/08/2020	0.00 %
01/09/2020	0.00 %
02/09/2020	0.00 %
03/09/2020	0.00 %
04/09/2020	0.00 %
05/09/2020	0.00 %
06/09/2020	0.00 %
07/09/2020	0.00 %
08/09/2020	0.00 %
09/09/2020	0.00 %
10/09/2020	0.00 %
11/09/2020	0.00 %
12/09/2020	0.00 %
13/09/2020	0.00 %
14/09/2020	0.00 %
15/09/2020	0.00 %
16/09/2020	0.00 %
17/09/2020	0.00 %
18/09/2020	0.00 %
19/09/2020	0.00 %
20/09/2020	0.00 %
21/09/2020	0.00 %
22/09/2020	0.00 %
23/09/2020	0.00 %
24/09/2020	0.00 %
25/09/2020	0.00 %

Date	Error rate (%)
26/09/2020	0.00 %
27/09/2020	0.00 %
28/09/2020	0.00 %
29/09/2020	0.00 %



# THE CYPRUS DEVELOPMENT BANK PC LTD

## CALCULATIONS

The table below presents calculation of statistics guidelines provided by the EBA (Source: <https://www.openbanking.org.uk/wp-content/uploads/Operational-Guidelines.pdf>)

ELEMENTS	CALCULATIONS
The uptime of the system	100% minus the total percentage downtime for each day
The downtime of the system	The total time in seconds for each day when any element of the PSU interface is not accessible by the PSU in the process of accessing their PSD2 in-scope account, and in order to access PSD2 functionality. This should be divided by 86,400 (the number of seconds in 24 hours) and expressed as a percentage. PSU accounts which have been blocked by the ASPSP should not be counted as downtime, as it is the downtime of the service, and not the individual PSU's access, which is relevant here.
PISP response time	The average time taken in milliseconds from when a PSU clicks on a button or link to initiate a payment (i.e. after they have supplied all details and clicked "confirm payment") to when the PSU receives either a confirmation screen or error message to confirm the status of the payment initiation. This should be the average for all PSU payments initiated each day for each PSU interface. OBIE recommends that the time is reported based on the time taken for the page/screen which contains the confirmation/error message to fully load.
AISP response time:	The average time taken in milliseconds from when a logged in (i.e. authenticated) PSU clicks on a button or link to access any PSD2 in-scope payment account information on their account (e.g. list of accounts, balance for an account, page/screen of transactions) to when the page/screen displaying this information has fully loaded. Where this information is displayed immediately and automatically after login, this time should be measured from when the ASPSP has accepted the last factor of the PSU's authentication (i.e. the load time of the first page/screen after authentication is complete). This should be the average for all pages/screens loaded each day for each PSU interface. OBIE recommends that the time is reported based on the time taken for the page/screen which contains the confirmation/error message to fully load.
Confirmation of Funds response time:	The daily average time (in milliseconds) taken, per request, for the ASPSP to provide the card-based payment instrument issuer (CBPII) or the PISP with a 'yes/no' confirmation in accordance with Article 65(3) of PSD2 and Article 36(1)(c) of the RTS
Error response rate:	The daily error response rate – calculated as the number of error messages concerning errors attributable to the ASPSP sent by the ASPSP to the PISPs, AISPs and CBPIIs in accordance with Article 36(2) of the RTS per day, divided by the number of requests received by the ASPSP from AISPs, PISPs and CBPIIs in the same day

## **ABBREVIATIONS**

<b>ABBREVIATIONS</b>	<b>MEANING</b>
<b>AISP</b>	Account Information Service Provider
<b>ASPSP</b>	Account Servicing Payment Service Provider
<b>CBPII</b>	Card-Based Payment Instruments Issuer
<b>EBA</b>	European Banking Authority
<b>OBIE</b>	Open Banking Implementation Entity
<b>PISP</b>	Payment Initiation Service Provider
<b>PSD2</b>	Payment Services Directive 2
<b>RTS</b>	Regulatory Technical Standards
<b>TPP</b>	Third Party Provider