



THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/01/2020 - 31/03/2020

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 (%)	1	2	3
	January	February	March
APIs	100.00 %	100.00 %	100.00 %
eBanking	100.00 %	100.00 %	100.00 %

Downtime (%)	1	2	3
	January	February	March
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).



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Quarterly Statistics

AISP Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0
eBanking		4308	4856	5239

PISP Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0
eBanking		2452	3043	2278

CoF Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0

Error Rate (%)		1	2	3
		January	February	March
APIs		0.00 %	0.00 %	0.00 %

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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
01/01/2020	0	0	0	0	0	0	0	0	0
02/01/2020	0	0	0	0	0	0	0	0	0
03/01/2020	0	0	0	0	0	0	0	0	0
04/01/2020	0	0	0	0	0	0	0	0	0
05/01/2020	0	0	0	0	0	0	0	0	0
06/01/2020	0	0	0	0	0	0	0	0	0
07/01/2020	0	0	0	0	0	0	0	0	0
08/01/2020	0	0	0	0	0	0	0	0	0
09/01/2020	0	3753	0	786	0	1774	0	1283	0
10/01/2020	0	3605	0	1546	0	998	0	782	0
11/01/2020	0	22022	0	569	0	1165	0	856	0
12/01/2020	0	2409	0	1836	0	955	0	1629	0
13/01/2020	0	4696	0	1750	0	1642	0	768	0
14/01/2020	0	7614	0	2134	0	1555	0	765	0
15/01/2020	0	4369	0	1560	0	1463	0	856	0
16/01/2020	0	6585	0	1632	0	1241	0	820	0
17/01/2020	0	4904	0	1463	0	1483	0	761	0
18/01/2020	0	5870	0	1791	0	1280	0	759	0
19/01/2020	0	7193	0	941	0	919	0	3816	0
20/01/2020	0	4457	0	2365	0	1825	0	4144	0
21/01/2020	0	3741	0	1953	0	1451	0	4184	0
22/01/2020	0	4525	0	2445	0	1483	0	3874	0
23/01/2020	0	5345	0	2053	0	1386	0	3896	0
24/01/2020	0	6633	0	1291	0	1430	0	798	0
25/01/2020	0	0	0	900	0	935	0	814	0
26/01/2020	0	3612	0	1533	0	1033	0	714	0
27/01/2020	0	3893	0	1449	0	1076	0	756	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
28/01/2020	0	5619	0	1276	0	1294	0	684	0
29/01/2020	0	5975	0	1490	0	1340	0	784	0
30/01/2020	0	5102	0	1986	0	1281	0	3500	0
31/01/2020	0	6834	0	1670	0	1456	0	3514	0
01/02/2020	0	0	0	1146	0	1298	0	3377	0
02/02/2020	0	3217	0	1309	0	1109	0	4537	0
03/02/2020	0	3971	0	2646	0	1384	0	3928	0
04/02/2020	0	3946	0	1697	0	1098	0	3795	0
05/02/2020	0	4952	0	1693	0	1249	0	3893	0
06/02/2020	0	5625	0	2007	0	1024	0	3409	0
07/02/2020	0	5804	0	1893	0	1204	0	3696	0
08/02/2020	0	14813	0	952	0	1225	0	4085	0
09/02/2020	0	2900	0	1684	0	1169	0	3462	0
10/02/2020	0	5413	0	2783	0	1551	0	3635	0
11/02/2020	0	9443	0	2832	0	1635	0	4111	0
12/02/2020	0	6252	0	2159	0	1352	0	3533	0
13/02/2020	0	8290	0	2400	0	1389	0	3763	0
14/02/2020	0	6595	0	1959	0	1145	0	3405	0
15/02/2020	0	17014	0	1268	0	903	0	4304	0
16/02/2020	0	7024	0	1357	0	2391	0	3728	0
17/02/2020	0	5226	0	2258	0	1672	0	3440	0
18/02/2020	0	6015	0	1985	0	1943	0	4153	0
19/02/2020	0	6151	0	2062	0	1230	0	3838	0
20/02/2020	0	7799	0	2102	0	1514	0	4465	0
21/02/2020	0	5556	0	1389	0	1160	0	987	0
22/02/2020	0	6806	0	3794	0	4927	0	677	0
23/02/2020	0	3546	0	1035	0	630	0	1392	0
24/02/2020	0	4972	0	1732	0	1458	0	739	0
25/02/2020	0	5416	0	1421	0	1007	0	694	0
26/02/2020	0	4055	0	1306	0	1250	0	706	0
27/02/2020	0	5774	0	1384	0	1241	0	746	0
28/02/2020	0	4330	0	1227	0	1274	0	752	0
29/02/2020	0	5120	0	1614	0	995	0	728	0
01/03/2020	0	0	0	1395	0	985	0	1089	0
02/03/2020	0	10361	0	1700	0	893	0	739	0
03/03/2020	0	7275	0	2533	0	1178	0	2018	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
04/03/2020	0	6928	0	1871	0	1213	0	3560	0
05/03/2020	0	5686	0	2053	0	1123	0	4046	0
06/03/2020	0	5793	0	1664	0	1460	0	3658	0
07/03/2020	0	3762	0	1219	0	895	0	3549	0
08/03/2020	0	3189	0	1905	0	1587	0	5556	0
09/03/2020	0	6628	0	2669	0	1319	0	3538	0
10/03/2020	0	3934	0	2009	0	1184	0	3263	0
11/03/2020	0	7139	0	1683	0	1281	0	3497	0
12/03/2020	0	5598	0	1605	0	1182	0	4093	0
13/03/2020	0	4965	0	1724	0	1941	0	4020	0
14/03/2020	0	14456	0	972	0	1661	0	4289	0
15/03/2020	0	3512	0	1300	0	1714	0	2553	0
16/03/2020	0	6236	0	1963	0	1583	0	895	0
17/03/2020	0	7140	0	2011	0	1269	0	850	0
18/03/2020	0	9591	0	1555	0	1175	0	787	0
19/03/2020	0	12827	0	1461	0	1253	0	841	0
20/03/2020	0	5813	0	1128	0	1325	0	727	0
21/03/2020	0	53607	0	1876	0	1221	0	777	0
22/03/2020	0	4398	0	1868	0	2092	0	1502	0
23/03/2020	0	6584	0	2769	0	1816	0	818	0
24/03/2020	0	4262	0	1696	0	1224	0	783	0
25/03/2020	0	3084	0	854	0	1307	0	816	0
26/03/2020	0	7970	0	2932	0	1199	0	803	0
27/03/2020	0	4883	0	2583	0	1164	0	707	0
28/03/2020	0	61863	0	1498	0	1125	0	771	0
29/03/2020	0	3477	0	1722	0	1561	0	1048	0
30/03/2020	0	4163	0	1930	0	1477	0	711	0
31/03/2020		7073		2423		1286		715	

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Report Start Date: 01/01/2020

Report End Date: 31/03/2020

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)
09/01/2020	AISP	eBanking Account Details	3753
09/01/2020	AISP	eBanking Balance Overview	786
09/01/2020	AISP	eBanking Transaction History	1774
09/01/2020	PISP	eBanking Payment	1283
10/01/2020	AISP	eBanking Account Details	3605
10/01/2020	AISP	eBanking Balance Overview	1546
10/01/2020	AISP	eBanking Transaction History	998
10/01/2020	PISP	eBanking Payment	782
11/01/2020	AISP	eBanking Account Details	22022
11/01/2020	AISP	eBanking Balance Overview	569
11/01/2020	AISP	eBanking Transaction History	1165
11/01/2020	PISP	eBanking Payment	856
12/01/2020	AISP	eBanking Account Details	2409
12/01/2020	AISP	eBanking Balance Overview	1836
12/01/2020	AISP	eBanking Transaction History	955
12/01/2020	PISP	eBanking Payment	1629
13/01/2020	AISP	eBanking Account Details	4696
13/01/2020	AISP	eBanking Balance Overview	1750
13/01/2020	AISP	eBanking Transaction History	1642
13/01/2020	PISP	eBanking Payment	768
14/01/2020	AISP	eBanking Account Details	7614

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
14/01/2020	AISP	eBanking Balance Overview	2134
14/01/2020	AISP	eBanking Transaction History	1555
14/01/2020	PISP	eBanking Payment	765
15/01/2020	AISP	eBanking Account Details	4369
15/01/2020	AISP	eBanking Balance Overview	1560
15/01/2020	AISP	eBanking Transaction History	1463
15/01/2020	PISP	eBanking Payment	856
16/01/2020	AISP	eBanking Account Details	6585
16/01/2020	AISP	eBanking Balance Overview	1632
16/01/2020	AISP	eBanking Transaction History	1241
16/01/2020	PISP	eBanking Payment	820
17/01/2020	AISP	eBanking Account Details	4904
17/01/2020	AISP	eBanking Balance Overview	1463
17/01/2020	AISP	eBanking Transaction History	1483
17/01/2020	PISP	eBanking Payment	761
18/01/2020	AISP	eBanking Account Details	5870
18/01/2020	AISP	eBanking Balance Overview	1791
18/01/2020	AISP	eBanking Transaction History	1280
18/01/2020	PISP	eBanking Payment	759
19/01/2020	AISP	eBanking Account Details	7193
19/01/2020	AISP	eBanking Balance Overview	941
19/01/2020	AISP	eBanking Transaction History	919
19/01/2020	PISP	eBanking Payment	3816
20/01/2020	AISP	eBanking Account Details	4457
20/01/2020	AISP	eBanking Balance Overview	2365
20/01/2020	AISP	eBanking Transaction History	1825
20/01/2020	PISP	eBanking Payment	4144
21/01/2020	AISP	eBanking Account Details	3741
21/01/2020	AISP	eBanking Balance Overview	1953
21/01/2020	AISP	eBanking Transaction History	1451

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/01/2020	PISP	eBanking Payment	4184
22/01/2020	AISP	eBanking Account Details	4525
22/01/2020	AISP	eBanking Balance Overview	2445
22/01/2020	AISP	eBanking Transaction History	1483
22/01/2020	PISP	eBanking Payment	3874
23/01/2020	AISP	eBanking Account Details	5345
23/01/2020	AISP	eBanking Balance Overview	2053
23/01/2020	AISP	eBanking Transaction History	1386
23/01/2020	PISP	eBanking Payment	3896
24/01/2020	AISP	eBanking Account Details	6633
24/01/2020	AISP	eBanking Balance Overview	1291
24/01/2020	AISP	eBanking Transaction History	1430
24/01/2020	PISP	eBanking Payment	798
25/01/2020	AISP	eBanking Balance Overview	900
25/01/2020	AISP	eBanking Transaction History	935
25/01/2020	PISP	eBanking Payment	814
26/01/2020	AISP	eBanking Account Details	3612
26/01/2020	AISP	eBanking Balance Overview	1533
26/01/2020	AISP	eBanking Transaction History	1033
26/01/2020	PISP	eBanking Payment	714
27/01/2020	AISP	eBanking Account Details	3893
27/01/2020	AISP	eBanking Balance Overview	1449
27/01/2020	AISP	eBanking Transaction History	1076
27/01/2020	PISP	eBanking Payment	756
28/01/2020	AISP	eBanking Account Details	5619
28/01/2020	AISP	eBanking Balance Overview	1276
28/01/2020	AISP	eBanking Transaction History	1294
28/01/2020	PISP	eBanking Payment	684
29/01/2020	AISP	eBanking Account Details	5975
29/01/2020	AISP	eBanking Balance Overview	1490

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
29/01/2020	AISP	eBanking Transaction History	1340
29/01/2020	PISP	eBanking Payment	784
30/01/2020	AISP	eBanking Account Details	5102
30/01/2020	AISP	eBanking Balance Overview	1986
30/01/2020	AISP	eBanking Transaction History	1281
30/01/2020	PISP	eBanking Payment	3500
31/01/2020	AISP	eBanking Account Details	6834
31/01/2020	AISP	eBanking Balance Overview	1670
31/01/2020	AISP	eBanking Transaction History	1456
31/01/2020	PISP	eBanking Payment	3514
01/02/2020	AISP	eBanking Balance Overview	1146
01/02/2020	AISP	eBanking Transaction History	1298
01/02/2020	PISP	eBanking Payment	3377
02/02/2020	AISP	eBanking Account Details	3217
02/02/2020	AISP	eBanking Balance Overview	1309
02/02/2020	AISP	eBanking Transaction History	1109
02/02/2020	PISP	eBanking Payment	4537
03/02/2020	AISP	eBanking Account Details	3971
03/02/2020	AISP	eBanking Balance Overview	2646
03/02/2020	AISP	eBanking Transaction History	1384
03/02/2020	PISP	eBanking Payment	3928
04/02/2020	AISP	eBanking Account Details	3946
04/02/2020	AISP	eBanking Balance Overview	1697
04/02/2020	AISP	eBanking Transaction History	1098
04/02/2020	PISP	eBanking Payment	3795
05/02/2020	AISP	eBanking Account Details	4952
05/02/2020	AISP	eBanking Balance Overview	1693
05/02/2020	AISP	eBanking Transaction History	1249
05/02/2020	PISP	eBanking Payment	3893
06/02/2020	AISP	eBanking Account Details	5625

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/02/2020	AISP	eBanking Balance Overview	2007
06/02/2020	AISP	eBanking Transaction History	1024
06/02/2020	PISP	eBanking Payment	3409
07/02/2020	AISP	eBanking Account Details	5804
07/02/2020	AISP	eBanking Balance Overview	1893
07/02/2020	AISP	eBanking Transaction History	1204
07/02/2020	PISP	eBanking Payment	3696
08/02/2020	AISP	eBanking Account Details	14813
08/02/2020	AISP	eBanking Balance Overview	952
08/02/2020	AISP	eBanking Transaction History	1225
08/02/2020	PISP	eBanking Payment	4085
09/02/2020	AISP	eBanking Account Details	2900
09/02/2020	AISP	eBanking Balance Overview	1684
09/02/2020	AISP	eBanking Transaction History	1169
09/02/2020	PISP	eBanking Payment	3462
10/02/2020	AISP	eBanking Account Details	5413
10/02/2020	AISP	eBanking Balance Overview	2783
10/02/2020	AISP	eBanking Transaction History	1551
10/02/2020	PISP	eBanking Payment	3635
11/02/2020	AISP	eBanking Account Details	9443
11/02/2020	AISP	eBanking Balance Overview	2832
11/02/2020	AISP	eBanking Transaction History	1635
11/02/2020	PISP	eBanking Payment	4111
12/02/2020	AISP	eBanking Account Details	6252
12/02/2020	AISP	eBanking Balance Overview	2159
12/02/2020	AISP	eBanking Transaction History	1352
12/02/2020	PISP	eBanking Payment	3533
13/02/2020	AISP	eBanking Account Details	8290
13/02/2020	AISP	eBanking Balance Overview	2400
13/02/2020	AISP	eBanking Transaction History	1389

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
13/02/2020	PISP	eBanking Payment	3763
14/02/2020	AISP	eBanking Account Details	6595
14/02/2020	AISP	eBanking Balance Overview	1959
14/02/2020	AISP	eBanking Transaction History	1145
14/02/2020	PISP	eBanking Payment	3405
15/02/2020	AISP	eBanking Account Details	17014
15/02/2020	AISP	eBanking Balance Overview	1268
15/02/2020	AISP	eBanking Transaction History	903
15/02/2020	PISP	eBanking Payment	4304
16/02/2020	AISP	eBanking Account Details	7024
16/02/2020	AISP	eBanking Balance Overview	1357
16/02/2020	AISP	eBanking Transaction History	2391
16/02/2020	PISP	eBanking Payment	3728
17/02/2020	AISP	eBanking Account Details	5226
17/02/2020	AISP	eBanking Balance Overview	2258
17/02/2020	AISP	eBanking Transaction History	1672
17/02/2020	PISP	eBanking Payment	3440
18/02/2020	AISP	eBanking Account Details	6015
18/02/2020	AISP	eBanking Balance Overview	1985
18/02/2020	AISP	eBanking Transaction History	1943
18/02/2020	PISP	eBanking Payment	4153
19/02/2020	AISP	eBanking Account Details	6151
19/02/2020	AISP	eBanking Balance Overview	2062
19/02/2020	AISP	eBanking Transaction History	1230
19/02/2020	PISP	eBanking Payment	3838
20/02/2020	AISP	eBanking Account Details	7799
20/02/2020	AISP	eBanking Balance Overview	2102
20/02/2020	AISP	eBanking Transaction History	1514
20/02/2020	PISP	eBanking Payment	4465
21/02/2020	AISP	eBanking Account Details	5556

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/02/2020	AISP	eBanking Balance Overview	1389
21/02/2020	AISP	eBanking Transaction History	1160
21/02/2020	PISP	eBanking Payment	987
22/02/2020	AISP	eBanking Account Details	6806
22/02/2020	AISP	eBanking Balance Overview	3794
22/02/2020	AISP	eBanking Transaction History	4927
22/02/2020	PISP	eBanking Payment	677
23/02/2020	AISP	eBanking Account Details	3546
23/02/2020	AISP	eBanking Balance Overview	1035
23/02/2020	AISP	eBanking Transaction History	630
23/02/2020	PISP	eBanking Payment	1392
24/02/2020	AISP	eBanking Account Details	4972
24/02/2020	AISP	eBanking Balance Overview	1732
24/02/2020	AISP	eBanking Transaction History	1458
24/02/2020	PISP	eBanking Payment	739
25/02/2020	AISP	eBanking Account Details	5416
25/02/2020	AISP	eBanking Balance Overview	1421
25/02/2020	AISP	eBanking Transaction History	1007
25/02/2020	PISP	eBanking Payment	694
26/02/2020	AISP	eBanking Account Details	4055
26/02/2020	AISP	eBanking Balance Overview	1306
26/02/2020	AISP	eBanking Transaction History	1250
26/02/2020	PISP	eBanking Payment	706
27/02/2020	AISP	eBanking Account Details	5774
27/02/2020	AISP	eBanking Balance Overview	1384
27/02/2020	AISP	eBanking Transaction History	1241
27/02/2020	PISP	eBanking Payment	746
28/02/2020	AISP	eBanking Account Details	4330
28/02/2020	AISP	eBanking Balance Overview	1227
28/02/2020	AISP	eBanking Transaction History	1274

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
28/02/2020	PISP	eBanking Payment	752
29/02/2020	AISP	eBanking Account Details	5120
29/02/2020	AISP	eBanking Balance Overview	1614
29/02/2020	AISP	eBanking Transaction History	995
29/02/2020	PISP	eBanking Payment	728
01/03/2020	AISP	eBanking Balance Overview	1395
01/03/2020	AISP	eBanking Transaction History	985
01/03/2020	PISP	eBanking Payment	1089
02/03/2020	AISP	eBanking Account Details	10361
02/03/2020	AISP	eBanking Balance Overview	1700
02/03/2020	AISP	eBanking Transaction History	893
02/03/2020	PISP	eBanking Payment	739
03/03/2020	AISP	eBanking Account Details	7275
03/03/2020	AISP	eBanking Balance Overview	2533
03/03/2020	AISP	eBanking Transaction History	1178
03/03/2020	PISP	eBanking Payment	2018
04/03/2020	AISP	eBanking Account Details	6928
04/03/2020	AISP	eBanking Balance Overview	1871
04/03/2020	AISP	eBanking Transaction History	1213
04/03/2020	PISP	eBanking Payment	3560
05/03/2020	AISP	eBanking Account Details	5686
05/03/2020	AISP	eBanking Balance Overview	2053
05/03/2020	AISP	eBanking Transaction History	1123
05/03/2020	PISP	eBanking Payment	4046
06/03/2020	AISP	eBanking Account Details	5793
06/03/2020	AISP	eBanking Balance Overview	1664
06/03/2020	AISP	eBanking Transaction History	1460
06/03/2020	PISP	eBanking Payment	3658
07/03/2020	AISP	eBanking Account Details	3762
07/03/2020	AISP	eBanking Balance Overview	1219

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
07/03/2020	AISP	eBanking Transaction History	895
07/03/2020	PISP	eBanking Payment	3549
08/03/2020	AISP	eBanking Account Details	3189
08/03/2020	AISP	eBanking Balance Overview	1905
08/03/2020	AISP	eBanking Transaction History	1587
08/03/2020	PISP	eBanking Payment	5556
09/03/2020	AISP	eBanking Account Details	6628
09/03/2020	AISP	eBanking Balance Overview	2669
09/03/2020	AISP	eBanking Transaction History	1319
09/03/2020	PISP	eBanking Payment	3538
10/03/2020	AISP	eBanking Account Details	3934
10/03/2020	AISP	eBanking Balance Overview	2009
10/03/2020	AISP	eBanking Transaction History	1184
10/03/2020	PISP	eBanking Payment	3263
11/03/2020	AISP	eBanking Account Details	7139
11/03/2020	AISP	eBanking Balance Overview	1683
11/03/2020	AISP	eBanking Transaction History	1281
11/03/2020	PISP	eBanking Payment	3497
12/03/2020	AISP	eBanking Account Details	5598
12/03/2020	AISP	eBanking Balance Overview	1605
12/03/2020	AISP	eBanking Transaction History	1182
12/03/2020	PISP	eBanking Payment	4093
13/03/2020	AISP	eBanking Account Details	4965
13/03/2020	AISP	eBanking Balance Overview	1724
13/03/2020	AISP	eBanking Transaction History	1941
13/03/2020	PISP	eBanking Payment	4020
14/03/2020	AISP	eBanking Account Details	14456
14/03/2020	AISP	eBanking Balance Overview	972
14/03/2020	AISP	eBanking Transaction History	1661
14/03/2020	PISP	eBanking Payment	4289

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
15/03/2020	AISP	eBanking Account Details	3512
15/03/2020	AISP	eBanking Balance Overview	1300
15/03/2020	AISP	eBanking Transaction History	1714
15/03/2020	PISP	eBanking Payment	2553
16/03/2020	AISP	eBanking Account Details	6236
16/03/2020	AISP	eBanking Balance Overview	1963
16/03/2020	AISP	eBanking Transaction History	1583
16/03/2020	PISP	eBanking Payment	895
17/03/2020	AISP	eBanking Account Details	7140
17/03/2020	AISP	eBanking Balance Overview	2011
17/03/2020	AISP	eBanking Transaction History	1269
17/03/2020	PISP	eBanking Payment	850
18/03/2020	AISP	eBanking Account Details	9591
18/03/2020	AISP	eBanking Balance Overview	1555
18/03/2020	AISP	eBanking Transaction History	1175
18/03/2020	PISP	eBanking Payment	787
19/03/2020	AISP	eBanking Account Details	12827
19/03/2020	AISP	eBanking Balance Overview	1461
19/03/2020	AISP	eBanking Transaction History	1253
19/03/2020	PISP	eBanking Payment	841
20/03/2020	AISP	eBanking Account Details	5813
20/03/2020	AISP	eBanking Balance Overview	1128
20/03/2020	AISP	eBanking Transaction History	1325
20/03/2020	PISP	eBanking Payment	727
21/03/2020	AISP	eBanking Account Details	53607
21/03/2020	AISP	eBanking Balance Overview	1876
21/03/2020	AISP	eBanking Transaction History	1221
21/03/2020	PISP	eBanking Payment	777
22/03/2020	AISP	eBanking Account Details	4398
22/03/2020	AISP	eBanking Balance Overview	1868

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
22/03/2020	AISP	eBanking Transaction History	2092
22/03/2020	PISP	eBanking Payment	1502
23/03/2020	AISP	eBanking Account Details	6584
23/03/2020	AISP	eBanking Balance Overview	2769
23/03/2020	AISP	eBanking Transaction History	1816
23/03/2020	PISP	eBanking Payment	818
24/03/2020	AISP	eBanking Account Details	4262
24/03/2020	AISP	eBanking Balance Overview	1696
24/03/2020	AISP	eBanking Transaction History	1224
24/03/2020	PISP	eBanking Payment	783
25/03/2020	AISP	eBanking Account Details	3084
25/03/2020	AISP	eBanking Balance Overview	854
25/03/2020	AISP	eBanking Transaction History	1307
25/03/2020	PISP	eBanking Payment	816
26/03/2020	AISP	eBanking Account Details	7970
26/03/2020	AISP	eBanking Balance Overview	2932
26/03/2020	AISP	eBanking Transaction History	1199
26/03/2020	PISP	eBanking Payment	803
27/03/2020	AISP	eBanking Account Details	4883
27/03/2020	AISP	eBanking Balance Overview	2583
27/03/2020	AISP	eBanking Transaction History	1164
27/03/2020	PISP	eBanking Payment	707
28/03/2020	AISP	eBanking Account Details	61863
28/03/2020	AISP	eBanking Balance Overview	1498
28/03/2020	AISP	eBanking Transaction History	1125
28/03/2020	PISP	eBanking Payment	771
29/03/2020	AISP	eBanking Account Details	3477
29/03/2020	AISP	eBanking Balance Overview	1722
29/03/2020	AISP	eBanking Transaction History	1561
29/03/2020	PISP	eBanking Payment	1048

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
30/03/2020	AISP	eBanking Account Details	4163
30/03/2020	AISP	eBanking Balance Overview	1930
30/03/2020	AISP	eBanking Transaction History	1477
30/03/2020	PISP	eBanking Payment	711
31/03/2020	AISP	eBanking Account Details	7073
31/03/2020	AISP	eBanking Balance Overview	2423
31/03/2020	AISP	eBanking Transaction History	1286
31/03/2020	PISP	eBanking Payment	715

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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: 01/01/2020 - 31/03/2020

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

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

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

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
27/03/2020	APIs	100.00 %	0.00 %
28/03/2020	APIs	100.00 %	0.00 %
29/03/2020	APIs	100.00 %	0.00 %
30/03/2020	APIs	100.00 %	0.00 %

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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: 01/01/2020 - 31/03/2020

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

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

Date	Error rate (%)
28/03/2020	0.00 %
29/03/2020	0.00 %
30/03/2020	0.00 %

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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

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