



THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/07/2024 - 30/09/2024

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	99.17 %	100.00 %	100.00 %
eBanking	99.17 %	100.00 %	100.00 %

Downtime (%)	7	8	9
	July	August	September
APIs	0.83 %	0.00 %	0.00 %
eBanking	0.83 %	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: 01/07/2024 - 30/09/2024

Quarterly Statistics

AISP Response time (ms)		7	8	9
		July	August	September
APIs		0	0	0
eBanking		9256	9249	10775

PISP Response time (ms)		7	8	9
		July	August	September
APIs		0	0	0
eBanking		1378	1404	1589

CoF Response time (ms)		7	8	9
		July	August	September
APIs		0	0	0

Error Rate (%)		7	8	9
		July	August	September
APIs		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
01/07/2024	0	232	0	1977	0	5851	0	1125	0
02/07/2024	0	205	0	1931	0	3253	0	1146	0
03/07/2024	0	212	0	1725	0	5423	0	1093	0
04/07/2024	0	212	0	2000	0	4531	0	1060	0
05/07/2024	0	206	0	1943	0	4320	0	1134	0
06/07/2024	0	199	0	1035	0	1013	0	1154	0
07/07/2024	0	162	0	995	0	1331	0	1345	0
08/07/2024	0	226	0	1973	0	5804	0	1111	0
09/07/2024	0	185	0	1810	0	3458	0	1090	0
10/07/2024	0	222	0	1905	0	4067	0	1062	0
11/07/2024	0	215	0	1668	0	2876	0	1045	0
12/07/2024	0	193	0	1900	0	3137	0	1049	0
13/07/2024	0	331	0	1185	0	995	0	1610	0
14/07/2024	0	401	0	703	0	954	0	1700	0
15/07/2024	0	238	0	1904	0	6676	0	1220	0
16/07/2024	0	212	0	1975	0	4323	0	1239	0
17/07/2024	0	241	0	1871	0	5124	0	1186	0
18/07/2024	0	245	0	2036	0	4592	0	1199	0
19/07/2024	0	206	0	2176	0	4381	0	1205	0
20/07/2024	0	464	0	1219	0	921	0	1384	0
21/07/2024	0	422	0	1011	0	2844	0	1815	0
22/07/2024	0	264	0	1934	0	3737	0	1484	0
23/07/2024	0	217	0	1840	0	3593	0	1136	0
24/07/2024	0	223	0	1716	0	7215	0	1267	0
25/07/2024	0	240	0	1920	0	4422	0	1299	0
26/07/2024	0	214	0	1684	0	4055	0	1254	0
27/07/2024	0	207	0	997	0	982	0	1369	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
28/07/2024	0	182	0	919	0	1941	0	1323	0
29/07/2024	0	872	0	2075	0	5818	0	1459	0
30/07/2024	0	226	0	1702	0	3131	0	1320	0
31/07/2024	0	231	0	1777	0	4267	0	1306	0
01/08/2024	0	208	0	2049	0	4263	0	1284	0
02/08/2024	0	236	0	2263	0	4424	0	1224	0
03/08/2024	0	192	0	806	0	1531	0	1408	0
04/08/2024	0	168	0	885	0	1617	0	1480	0
05/08/2024	0	235	0	2185	0	4811	0	1471	0
06/08/2024	0	224	0	2192	0	3392	0	1307	0
07/08/2024	0	251	0	2404	0	4335	0	1301	0
08/08/2024	0	212	0	1829	0	3635	0	1283	0
09/08/2024	0	214	0	1951	0	2966	0	1242	0
10/08/2024	0	184	0	834	0	1096	0	1440	0
11/08/2024	0	156	0	1007	0	2091	0	1682	0
12/08/2024	0	226	0	1104	0	4975	0	1318	0
13/08/2024	0	215	0	978	0	7499	0	1192	0
14/08/2024	0	199	0	974	0	5983	0	1365	0
15/08/2024	0	192	0	721	0	1108	0	1421	0
16/08/2024	0	160	0	937	0	5035	0	1257	0
17/08/2024	0	172	0	713	0	1349	0	1382	0
18/08/2024	0	469	0	824	0	1448	0	1698	0
19/08/2024	0	237	0	2030	0	5298	0	1340	0
20/08/2024	0	230	0	1928	0	3977	0	1396	0
21/08/2024	0	260	0	2321	0	3964	0	1235	0
22/08/2024	0	193	0	1755	0	4116	0	1303	0
23/08/2024	0	204	0	2153	0	5884	0	1238	0
24/08/2024	0	215	0	908	0	6208	0	1323	0
25/08/2024	0	387	0	649	0	781	0	1134	0
26/08/2024	0	196	0	1734	0	6562	0	1265	0
27/08/2024	0	251	0	1810	0	7011	0	1318	0
28/08/2024	0	231	0	1600	0	5448	0	1264	0
29/08/2024	0	257	0	1550	0	7150	0	1286	0
30/08/2024	0	234	0	1632	0	4538	0	1132	0
31/08/2024	0	214	0	838	0	770	0	1348	0
01/09/2024	0	140	0	1046	0	1274	0	1273	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
02/09/2024	0	257	0	1629	0	6794	0	1389	0
03/09/2024	0	215	0	1947	0	6015	0	1322	0
04/09/2024	0	200	0	1819	0	7488	0	1358	0
05/09/2024	0	223	0	1718	0	2640	0	1263	0
06/09/2024	0	233	0	1810	0	4640	0	1160	0
07/09/2024	0	178	0	906	0	961	0	1669	0
08/09/2024	0	150	0	836	0	653	0	1442	0
09/09/2024	0	225	0	1614	0	5183	0	1326	0
10/09/2024	0	215	0	1757	0	3227	0	1327	0
11/09/2024	0	227	0	1757	0	7347	0	1391	0
12/09/2024	0	220	0	1910	0	5762	0	1343	0
13/09/2024	0	223	0	1585	0	4337	0	1436	0
14/09/2024	0	212	0	779	0	1467	0	1745	0
15/09/2024	0	234	0	769	0	1457	0	1848	0
16/09/2024	0	291	0	1720	0	7355	0	1606	0
17/09/2024	0	240	0	1689	0	5021	0	1319	0
18/09/2024	0	202	0	1650	0	9101	0	1270	0
19/09/2024	0	251	0	1820	0	3961	0	1272	0
20/09/2024	0	212	0	1411	0	5961	0	1281	0
21/09/2024	0	208	0	937	0	1936	0	1344	0
22/09/2024	0	213	0	996	0	764	0	1429	0
23/09/2024	0	210	0	1496	0	9599	0	1318	0
24/09/2024	0	211	0	1658	0	5968	0	1234	0
25/09/2024	0	212	0	1459	0	6394	0	1305	0
26/09/2024	0	282	0	1960	0	4608	0	1717	0
27/09/2024	0	233	0	1319	0	4449	0	1300	0
28/09/2024	0	249	0	990	0	1674	0	1370	0
29/09/2024	0	252	0	969	0	1393	0	2298	0
30/09/2024		217		1555		5570		1391	

THE CYPRUS DEVELOPMENT BANK PC LTD

Report Start Date: 01/07/2024

Report End Date: 30/09/2024

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)
01/07/2024	AISP	eBanking Account Details	232
01/07/2024	AISP	eBanking Balance Overview	1977
01/07/2024	AISP	eBanking Transaction History	5851
01/07/2024	PISP	eBanking Payment	1125
02/07/2024	AISP	eBanking Account Details	205
02/07/2024	AISP	eBanking Balance Overview	1931
02/07/2024	AISP	eBanking Transaction History	3253
02/07/2024	PISP	eBanking Payment	1146
03/07/2024	AISP	eBanking Account Details	212
03/07/2024	AISP	eBanking Balance Overview	1725
03/07/2024	AISP	eBanking Transaction History	5423
03/07/2024	PISP	eBanking Payment	1093
04/07/2024	AISP	eBanking Account Details	212
04/07/2024	AISP	eBanking Balance Overview	2000
04/07/2024	AISP	eBanking Transaction History	4531
04/07/2024	PISP	eBanking Payment	1060
05/07/2024	AISP	eBanking Account Details	206
05/07/2024	AISP	eBanking Balance Overview	1943
05/07/2024	AISP	eBanking Transaction History	4320
05/07/2024	PISP	eBanking Payment	1134
06/07/2024	AISP	eBanking Account Details	199

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/07/2024	AISP	eBanking Balance Overview	1035
06/07/2024	AISP	eBanking Transaction History	1013
06/07/2024	PISP	eBanking Payment	1154
07/07/2024	AISP	eBanking Account Details	162
07/07/2024	AISP	eBanking Balance Overview	995
07/07/2024	AISP	eBanking Transaction History	1331
07/07/2024	PISP	eBanking Payment	1345
08/07/2024	AISP	eBanking Account Details	226
08/07/2024	AISP	eBanking Balance Overview	1973
08/07/2024	AISP	eBanking Transaction History	5804
08/07/2024	PISP	eBanking Payment	1111
09/07/2024	AISP	eBanking Account Details	185
09/07/2024	AISP	eBanking Balance Overview	1810
09/07/2024	AISP	eBanking Transaction History	3458
09/07/2024	PISP	eBanking Payment	1090
10/07/2024	AISP	eBanking Account Details	222
10/07/2024	AISP	eBanking Balance Overview	1905
10/07/2024	AISP	eBanking Transaction History	4067
10/07/2024	PISP	eBanking Payment	1062
11/07/2024	AISP	eBanking Account Details	215
11/07/2024	AISP	eBanking Balance Overview	1668
11/07/2024	AISP	eBanking Transaction History	2876
11/07/2024	PISP	eBanking Payment	1045
12/07/2024	AISP	eBanking Account Details	193
12/07/2024	AISP	eBanking Balance Overview	1900
12/07/2024	AISP	eBanking Transaction History	3137
12/07/2024	PISP	eBanking Payment	1049
13/07/2024	AISP	eBanking Account Details	331
13/07/2024	AISP	eBanking Balance Overview	1185
13/07/2024	AISP	eBanking Transaction History	995

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/07/2024	PISP	eBanking Payment	1610
14/07/2024	AISP	eBanking Account Details	401
14/07/2024	AISP	eBanking Balance Overview	703
14/07/2024	AISP	eBanking Transaction History	954
14/07/2024	PISP	eBanking Payment	1700
15/07/2024	AISP	eBanking Account Details	238
15/07/2024	AISP	eBanking Balance Overview	1904
15/07/2024	AISP	eBanking Transaction History	6676
15/07/2024	PISP	eBanking Payment	1220
16/07/2024	AISP	eBanking Account Details	212
16/07/2024	AISP	eBanking Balance Overview	1975
16/07/2024	AISP	eBanking Transaction History	4323
16/07/2024	PISP	eBanking Payment	1239
17/07/2024	AISP	eBanking Account Details	241
17/07/2024	AISP	eBanking Balance Overview	1871
17/07/2024	AISP	eBanking Transaction History	5124
17/07/2024	PISP	eBanking Payment	1186
18/07/2024	AISP	eBanking Account Details	245
18/07/2024	AISP	eBanking Balance Overview	2036
18/07/2024	AISP	eBanking Transaction History	4592
18/07/2024	PISP	eBanking Payment	1199
19/07/2024	AISP	eBanking Account Details	206
19/07/2024	AISP	eBanking Balance Overview	2176
19/07/2024	AISP	eBanking Transaction History	4381
19/07/2024	PISP	eBanking Payment	1205
20/07/2024	AISP	eBanking Account Details	464
20/07/2024	AISP	eBanking Balance Overview	1219
20/07/2024	AISP	eBanking Transaction History	921
20/07/2024	PISP	eBanking Payment	1384
21/07/2024	AISP	eBanking Account Details	422

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/07/2024	AISP	eBanking Balance Overview	1011
21/07/2024	AISP	eBanking Transaction History	2844
21/07/2024	PISP	eBanking Payment	1815
22/07/2024	AISP	eBanking Account Details	264
22/07/2024	AISP	eBanking Balance Overview	1934
22/07/2024	AISP	eBanking Transaction History	3737
22/07/2024	PISP	eBanking Payment	1484
23/07/2024	AISP	eBanking Account Details	217
23/07/2024	AISP	eBanking Balance Overview	1840
23/07/2024	AISP	eBanking Transaction History	3593
23/07/2024	PISP	eBanking Payment	1136
24/07/2024	AISP	eBanking Account Details	223
24/07/2024	AISP	eBanking Balance Overview	1716
24/07/2024	AISP	eBanking Transaction History	7215
24/07/2024	PISP	eBanking Payment	1267
25/07/2024	AISP	eBanking Account Details	240
25/07/2024	AISP	eBanking Balance Overview	1920
25/07/2024	AISP	eBanking Transaction History	4422
25/07/2024	PISP	eBanking Payment	1299
26/07/2024	AISP	eBanking Account Details	214
26/07/2024	AISP	eBanking Balance Overview	1684
26/07/2024	AISP	eBanking Transaction History	4055
26/07/2024	PISP	eBanking Payment	1254
27/07/2024	AISP	eBanking Account Details	207
27/07/2024	AISP	eBanking Balance Overview	997
27/07/2024	AISP	eBanking Transaction History	982
27/07/2024	PISP	eBanking Payment	1369
28/07/2024	AISP	eBanking Account Details	182
28/07/2024	AISP	eBanking Balance Overview	919
28/07/2024	AISP	eBanking Transaction History	1941

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/07/2024	PISP	eBanking Payment	1323
29/07/2024	AISP	eBanking Account Details	872
29/07/2024	AISP	eBanking Balance Overview	2075
29/07/2024	AISP	eBanking Transaction History	5818
29/07/2024	PISP	eBanking Payment	1459
30/07/2024	AISP	eBanking Account Details	226
30/07/2024	AISP	eBanking Balance Overview	1702
30/07/2024	AISP	eBanking Transaction History	3131
30/07/2024	PISP	eBanking Payment	1320
31/07/2024	AISP	eBanking Account Details	231
31/07/2024	AISP	eBanking Balance Overview	1777
31/07/2024	AISP	eBanking Transaction History	4267
31/07/2024	PISP	eBanking Payment	1306
01/08/2024	AISP	eBanking Account Details	208
01/08/2024	AISP	eBanking Balance Overview	2049
01/08/2024	AISP	eBanking Transaction History	4263
01/08/2024	PISP	eBanking Payment	1284
02/08/2024	AISP	eBanking Account Details	236
02/08/2024	AISP	eBanking Balance Overview	2263
02/08/2024	AISP	eBanking Transaction History	4424
02/08/2024	PISP	eBanking Payment	1224
03/08/2024	AISP	eBanking Account Details	192
03/08/2024	AISP	eBanking Balance Overview	806
03/08/2024	AISP	eBanking Transaction History	1531
03/08/2024	PISP	eBanking Payment	1408
04/08/2024	AISP	eBanking Account Details	168
04/08/2024	AISP	eBanking Balance Overview	885
04/08/2024	AISP	eBanking Transaction History	1617
04/08/2024	PISP	eBanking Payment	1480
05/08/2024	AISP	eBanking Account Details	235

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/08/2024	AISP	eBanking Balance Overview	2185
05/08/2024	AISP	eBanking Transaction History	4811
05/08/2024	PISP	eBanking Payment	1471
06/08/2024	AISP	eBanking Account Details	224
06/08/2024	AISP	eBanking Balance Overview	2192
06/08/2024	AISP	eBanking Transaction History	3392
06/08/2024	PISP	eBanking Payment	1307
07/08/2024	AISP	eBanking Account Details	251
07/08/2024	AISP	eBanking Balance Overview	2404
07/08/2024	AISP	eBanking Transaction History	4335
07/08/2024	PISP	eBanking Payment	1301
08/08/2024	AISP	eBanking Account Details	212
08/08/2024	AISP	eBanking Balance Overview	1829
08/08/2024	AISP	eBanking Transaction History	3635
08/08/2024	PISP	eBanking Payment	1283
09/08/2024	AISP	eBanking Account Details	214
09/08/2024	AISP	eBanking Balance Overview	1951
09/08/2024	AISP	eBanking Transaction History	2966
09/08/2024	PISP	eBanking Payment	1242
10/08/2024	AISP	eBanking Account Details	184
10/08/2024	AISP	eBanking Balance Overview	834
10/08/2024	AISP	eBanking Transaction History	1096
10/08/2024	PISP	eBanking Payment	1440
11/08/2024	AISP	eBanking Account Details	156
11/08/2024	AISP	eBanking Balance Overview	1007
11/08/2024	AISP	eBanking Transaction History	2091
11/08/2024	PISP	eBanking Payment	1682
12/08/2024	AISP	eBanking Account Details	226
12/08/2024	AISP	eBanking Balance Overview	1104
12/08/2024	AISP	eBanking Transaction History	4975

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/08/2024	PISP	eBanking Payment	1318
13/08/2024	AISP	eBanking Account Details	215
13/08/2024	AISP	eBanking Balance Overview	978
13/08/2024	AISP	eBanking Transaction History	7499
13/08/2024	PISP	eBanking Payment	1192
14/08/2024	AISP	eBanking Account Details	199
14/08/2024	AISP	eBanking Balance Overview	974
14/08/2024	AISP	eBanking Transaction History	5983
14/08/2024	PISP	eBanking Payment	1365
15/08/2024	AISP	eBanking Account Details	192
15/08/2024	AISP	eBanking Balance Overview	721
15/08/2024	AISP	eBanking Transaction History	1108
15/08/2024	PISP	eBanking Payment	1421
16/08/2024	AISP	eBanking Account Details	160
16/08/2024	AISP	eBanking Balance Overview	937
16/08/2024	AISP	eBanking Transaction History	5035
16/08/2024	PISP	eBanking Payment	1257
17/08/2024	AISP	eBanking Account Details	172
17/08/2024	AISP	eBanking Balance Overview	713
17/08/2024	AISP	eBanking Transaction History	1349
17/08/2024	PISP	eBanking Payment	1382
18/08/2024	AISP	eBanking Account Details	469
18/08/2024	AISP	eBanking Balance Overview	824
18/08/2024	AISP	eBanking Transaction History	1448
18/08/2024	PISP	eBanking Payment	1698
19/08/2024	AISP	eBanking Account Details	237
19/08/2024	AISP	eBanking Balance Overview	2030
19/08/2024	AISP	eBanking Transaction History	5298
19/08/2024	PISP	eBanking Payment	1340
20/08/2024	AISP	eBanking Account Details	230

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/08/2024	AISP	eBanking Balance Overview	1928
20/08/2024	AISP	eBanking Transaction History	3977
20/08/2024	PISP	eBanking Payment	1396
21/08/2024	AISP	eBanking Account Details	260
21/08/2024	AISP	eBanking Balance Overview	2321
21/08/2024	AISP	eBanking Transaction History	3964
21/08/2024	PISP	eBanking Payment	1235
22/08/2024	AISP	eBanking Account Details	193
22/08/2024	AISP	eBanking Balance Overview	1755
22/08/2024	AISP	eBanking Transaction History	4116
22/08/2024	PISP	eBanking Payment	1303
23/08/2024	AISP	eBanking Account Details	204
23/08/2024	AISP	eBanking Balance Overview	2153
23/08/2024	AISP	eBanking Transaction History	5884
23/08/2024	PISP	eBanking Payment	1238
24/08/2024	AISP	eBanking Account Details	215
24/08/2024	AISP	eBanking Balance Overview	908
24/08/2024	AISP	eBanking Transaction History	6208
24/08/2024	PISP	eBanking Payment	1323
25/08/2024	AISP	eBanking Account Details	387
25/08/2024	AISP	eBanking Balance Overview	649
25/08/2024	AISP	eBanking Transaction History	781
25/08/2024	PISP	eBanking Payment	1134
26/08/2024	AISP	eBanking Account Details	196
26/08/2024	AISP	eBanking Balance Overview	1734
26/08/2024	AISP	eBanking Transaction History	6562
26/08/2024	PISP	eBanking Payment	1265
27/08/2024	AISP	eBanking Account Details	251
27/08/2024	AISP	eBanking Balance Overview	1810
27/08/2024	AISP	eBanking Transaction History	7011

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/08/2024	PISP	eBanking Payment	1318
28/08/2024	AISP	eBanking Account Details	231
28/08/2024	AISP	eBanking Balance Overview	1600
28/08/2024	AISP	eBanking Transaction History	5448
28/08/2024	PISP	eBanking Payment	1264
29/08/2024	AISP	eBanking Account Details	257
29/08/2024	AISP	eBanking Balance Overview	1550
29/08/2024	AISP	eBanking Transaction History	7150
29/08/2024	PISP	eBanking Payment	1286
30/08/2024	AISP	eBanking Account Details	234
30/08/2024	AISP	eBanking Balance Overview	1632
30/08/2024	AISP	eBanking Transaction History	4538
30/08/2024	PISP	eBanking Payment	1132
31/08/2024	AISP	eBanking Account Details	214
31/08/2024	AISP	eBanking Balance Overview	838
31/08/2024	AISP	eBanking Transaction History	770
31/08/2024	PISP	eBanking Payment	1348
01/09/2024	AISP	eBanking Account Details	140
01/09/2024	AISP	eBanking Balance Overview	1046
01/09/2024	AISP	eBanking Transaction History	1274
01/09/2024	PISP	eBanking Payment	1273
02/09/2024	AISP	eBanking Account Details	257
02/09/2024	AISP	eBanking Balance Overview	1629
02/09/2024	AISP	eBanking Transaction History	6794
02/09/2024	PISP	eBanking Payment	1389
03/09/2024	AISP	eBanking Account Details	215
03/09/2024	AISP	eBanking Balance Overview	1947
03/09/2024	AISP	eBanking Transaction History	6015
03/09/2024	PISP	eBanking Payment	1322
04/09/2024	AISP	eBanking Account Details	200

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
04/09/2024	AISP	eBanking Balance Overview	1819
04/09/2024	AISP	eBanking Transaction History	7488
04/09/2024	PISP	eBanking Payment	1358
05/09/2024	AISP	eBanking Account Details	223
05/09/2024	AISP	eBanking Balance Overview	1718
05/09/2024	AISP	eBanking Transaction History	2640
05/09/2024	PISP	eBanking Payment	1263
06/09/2024	AISP	eBanking Account Details	233
06/09/2024	AISP	eBanking Balance Overview	1810
06/09/2024	AISP	eBanking Transaction History	4640
06/09/2024	PISP	eBanking Payment	1160
07/09/2024	AISP	eBanking Account Details	178
07/09/2024	AISP	eBanking Balance Overview	906
07/09/2024	AISP	eBanking Transaction History	961
07/09/2024	PISP	eBanking Payment	1669
08/09/2024	AISP	eBanking Account Details	150
08/09/2024	AISP	eBanking Balance Overview	836
08/09/2024	AISP	eBanking Transaction History	653
08/09/2024	PISP	eBanking Payment	1442
09/09/2024	AISP	eBanking Account Details	225
09/09/2024	AISP	eBanking Balance Overview	1614
09/09/2024	AISP	eBanking Transaction History	5183
09/09/2024	PISP	eBanking Payment	1326
10/09/2024	AISP	eBanking Account Details	215
10/09/2024	AISP	eBanking Balance Overview	1757
10/09/2024	AISP	eBanking Transaction History	3227
10/09/2024	PISP	eBanking Payment	1327
11/09/2024	AISP	eBanking Account Details	227
11/09/2024	AISP	eBanking Balance Overview	1757
11/09/2024	AISP	eBanking Transaction History	7347

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
11/09/2024	PISP	eBanking Payment	1391
12/09/2024	AISP	eBanking Account Details	220
12/09/2024	AISP	eBanking Balance Overview	1910
12/09/2024	AISP	eBanking Transaction History	5762
12/09/2024	PISP	eBanking Payment	1343
13/09/2024	AISP	eBanking Account Details	223
13/09/2024	AISP	eBanking Balance Overview	1585
13/09/2024	AISP	eBanking Transaction History	4337
13/09/2024	PISP	eBanking Payment	1436
14/09/2024	AISP	eBanking Account Details	212
14/09/2024	AISP	eBanking Balance Overview	779
14/09/2024	AISP	eBanking Transaction History	1467
14/09/2024	PISP	eBanking Payment	1745
15/09/2024	AISP	eBanking Account Details	234
15/09/2024	AISP	eBanking Balance Overview	769
15/09/2024	AISP	eBanking Transaction History	1457
15/09/2024	PISP	eBanking Payment	1848
16/09/2024	AISP	eBanking Account Details	291
16/09/2024	AISP	eBanking Balance Overview	1720
16/09/2024	AISP	eBanking Transaction History	7355
16/09/2024	PISP	eBanking Payment	1606
17/09/2024	AISP	eBanking Account Details	240
17/09/2024	AISP	eBanking Balance Overview	1689
17/09/2024	AISP	eBanking Transaction History	5021
17/09/2024	PISP	eBanking Payment	1319
18/09/2024	AISP	eBanking Account Details	202
18/09/2024	AISP	eBanking Balance Overview	1650
18/09/2024	AISP	eBanking Transaction History	9101
18/09/2024	PISP	eBanking Payment	1270
19/09/2024	AISP	eBanking Account Details	251

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
19/09/2024	AISP	eBanking Balance Overview	1820
19/09/2024	AISP	eBanking Transaction History	3961
19/09/2024	PISP	eBanking Payment	1272
20/09/2024	AISP	eBanking Account Details	212
20/09/2024	AISP	eBanking Balance Overview	1411
20/09/2024	AISP	eBanking Transaction History	5961
20/09/2024	PISP	eBanking Payment	1281
21/09/2024	AISP	eBanking Account Details	208
21/09/2024	AISP	eBanking Balance Overview	937
21/09/2024	AISP	eBanking Transaction History	1936
21/09/2024	PISP	eBanking Payment	1344
22/09/2024	AISP	eBanking Account Details	213
22/09/2024	AISP	eBanking Balance Overview	996
22/09/2024	AISP	eBanking Transaction History	764
22/09/2024	PISP	eBanking Payment	1429
23/09/2024	AISP	eBanking Account Details	210
23/09/2024	AISP	eBanking Balance Overview	1496
23/09/2024	AISP	eBanking Transaction History	9599
23/09/2024	PISP	eBanking Payment	1318
24/09/2024	AISP	eBanking Account Details	211
24/09/2024	AISP	eBanking Balance Overview	1658
24/09/2024	AISP	eBanking Transaction History	5968
24/09/2024	PISP	eBanking Payment	1234
25/09/2024	AISP	eBanking Account Details	212
25/09/2024	AISP	eBanking Balance Overview	1459
25/09/2024	AISP	eBanking Transaction History	6394
25/09/2024	PISP	eBanking Payment	1305
26/09/2024	AISP	eBanking Account Details	282
26/09/2024	AISP	eBanking Balance Overview	1960
26/09/2024	AISP	eBanking Transaction History	4608

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
26/09/2024	PISP	eBanking Payment	1717
27/09/2024	AISP	eBanking Account Details	233
27/09/2024	AISP	eBanking Balance Overview	1319
27/09/2024	AISP	eBanking Transaction History	4449
27/09/2024	PISP	eBanking Payment	1300
28/09/2024	AISP	eBanking Account Details	249
28/09/2024	AISP	eBanking Balance Overview	990
28/09/2024	AISP	eBanking Transaction History	1674
28/09/2024	PISP	eBanking Payment	1370
29/09/2024	AISP	eBanking Account Details	252
29/09/2024	AISP	eBanking Balance Overview	969
29/09/2024	AISP	eBanking Transaction History	1393
29/09/2024	PISP	eBanking Payment	2298
30/09/2024	AISP	eBanking Account Details	217
30/09/2024	AISP	eBanking Balance Overview	1555
30/09/2024	AISP	eBanking Transaction History	5570
30/09/2024	PISP	eBanking Payment	1391

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: 01/07/2024 - 30/09/2024

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/07/2024	eBanking	100.00 %	0.00 %	01/07/2024	APIs	100.00 %	0.00 %
02/07/2024	eBanking	100.00 %	0.00 %	02/07/2024	APIs	100.00 %	0.00 %
03/07/2024	eBanking	100.00 %	0.00 %	03/07/2024	APIs	100.00 %	0.00 %
04/07/2024	eBanking	100.00 %	0.00 %	04/07/2024	APIs	100.00 %	0.00 %
05/07/2024	eBanking	100.00 %	0.00 %	05/07/2024	APIs	100.00 %	0.00 %
06/07/2024	eBanking	100.00 %	0.00 %	06/07/2024	APIs	100.00 %	0.00 %
07/07/2024	eBanking	100.00 %	0.00 %	07/07/2024	APIs	100.00 %	0.00 %
08/07/2024	eBanking	100.00 %	0.00 %	08/07/2024	APIs	100.00 %	0.00 %
09/07/2024	eBanking	100.00 %	0.00 %	09/07/2024	APIs	100.00 %	0.00 %
10/07/2024	eBanking	100.00 %	0.00 %	10/07/2024	APIs	100.00 %	0.00 %
11/07/2024	eBanking	100.00 %	0.00 %	11/07/2024	APIs	100.00 %	0.00 %
12/07/2024	eBanking	100.00 %	0.00 %	12/07/2024	APIs	100.00 %	0.00 %
13/07/2024	eBanking	99.73 %	0.27 %	13/07/2024	APIs	99.73 %	0.27 %
14/07/2024	eBanking	100.00 %	0.00 %	14/07/2024	APIs	100.00 %	0.00 %
15/07/2024	eBanking	100.00 %	0.00 %	15/07/2024	APIs	100.00 %	0.00 %
16/07/2024	eBanking	100.00 %	0.00 %	16/07/2024	APIs	100.00 %	0.00 %
17/07/2024	eBanking	100.00 %	0.00 %	17/07/2024	APIs	100.00 %	0.00 %
18/07/2024	eBanking	100.00 %	0.00 %	18/07/2024	APIs	100.00 %	0.00 %
19/07/2024	eBanking	100.00 %	0.00 %	19/07/2024	APIs	100.00 %	0.00 %
20/07/2024	eBanking	100.00 %	0.00 %	20/07/2024	APIs	100.00 %	0.00 %
21/07/2024	eBanking	100.00 %	0.00 %	21/07/2024	APIs	100.00 %	0.00 %
22/07/2024	eBanking	100.00 %	0.00 %	22/07/2024	APIs	100.00 %	0.00 %
23/07/2024	eBanking	100.00 %	0.00 %	23/07/2024	APIs	100.00 %	0.00 %
24/07/2024	eBanking	100.00 %	0.00 %	24/07/2024	APIs	100.00 %	0.00 %
25/07/2024	eBanking	100.00 %	0.00 %	25/07/2024	APIs	100.00 %	0.00 %
26/07/2024	eBanking	100.00 %	0.00 %	26/07/2024	APIs	100.00 %	0.00 %
27/07/2024	eBanking	100.00 %	0.00 %	27/07/2024	APIs	100.00 %	0.00 %
28/07/2024	eBanking	100.00 %	0.00 %	28/07/2024	APIs	100.00 %	0.00 %
29/07/2024	eBanking	100.00 %	0.00 %	29/07/2024	APIs	100.00 %	0.00 %
30/07/2024	eBanking	100.00 %	0.00 %	30/07/2024	APIs	100.00 %	0.00 %
31/07/2024	eBanking	100.00 %	0.00 %	31/07/2024	APIs	100.00 %	0.00 %
01/08/2024	eBanking	100.00 %	0.00 %	01/08/2024	APIs	100.00 %	0.00 %
02/08/2024	eBanking	100.00 %	0.00 %	02/08/2024	APIs	100.00 %	0.00 %
03/08/2024	eBanking	100.00 %	0.00 %	03/08/2024	APIs	100.00 %	0.00 %
04/08/2024	eBanking	100.00 %	0.00 %	04/08/2024	APIs	100.00 %	0.00 %
05/08/2024	eBanking	100.00 %	0.00 %	05/08/2024	APIs	100.00 %	0.00 %
06/08/2024	eBanking	100.00 %	0.00 %	06/08/2024	APIs	100.00 %	0.00 %
07/08/2024	eBanking	100.00 %	0.00 %	07/08/2024	APIs	100.00 %	0.00 %
08/08/2024	eBanking	100.00 %	0.00 %	08/08/2024	APIs	100.00 %	0.00 %
09/08/2024	eBanking	100.00 %	0.00 %	09/08/2024	APIs	100.00 %	0.00 %
10/08/2024	eBanking	100.00 %	0.00 %	10/08/2024	APIs	100.00 %	0.00 %
11/08/2024	eBanking	100.00 %	0.00 %	09/08/2024	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/08/2024	eBanking	100.00 %	0.00 %
13/08/2024	eBanking	100.00 %	0.00 %
14/08/2024	eBanking	100.00 %	0.00 %
15/08/2024	eBanking	100.00 %	0.00 %
16/08/2024	eBanking	100.00 %	0.00 %
17/08/2024	eBanking	100.00 %	0.00 %
18/08/2024	eBanking	100.00 %	0.00 %
19/08/2024	eBanking	100.00 %	0.00 %
20/08/2024	eBanking	100.00 %	0.00 %
21/08/2024	eBanking	100.00 %	0.00 %
22/08/2024	eBanking	100.00 %	0.00 %
23/08/2024	eBanking	100.00 %	0.00 %
24/08/2024	eBanking	100.00 %	0.00 %
25/08/2024	eBanking	100.00 %	0.00 %
26/08/2024	eBanking	100.00 %	0.00 %
27/08/2024	eBanking	100.00 %	0.00 %
28/08/2024	eBanking	100.00 %	0.00 %
29/08/2024	eBanking	100.00 %	0.00 %
30/08/2024	eBanking	100.00 %	0.00 %
31/08/2024	eBanking	100.00 %	0.00 %
01/09/2024	eBanking	100.00 %	0.00 %
02/09/2024	eBanking	100.00 %	0.00 %
03/09/2024	eBanking	100.00 %	0.00 %
04/09/2024	eBanking	100.00 %	0.00 %
05/09/2024	eBanking	100.00 %	0.00 %
06/09/2024	eBanking	100.00 %	0.00 %
07/09/2024	eBanking	100.00 %	0.00 %
08/09/2024	eBanking	100.00 %	0.00 %
09/09/2024	eBanking	100.00 %	0.00 %
10/09/2024	eBanking	100.00 %	0.00 %
11/09/2024	eBanking	100.00 %	0.00 %
12/09/2024	eBanking	100.00 %	0.00 %
13/09/2024	eBanking	100.00 %	0.00 %
14/09/2024	eBanking	100.00 %	0.00 %
15/09/2024	eBanking	100.00 %	0.00 %
16/09/2024	eBanking	100.00 %	0.00 %
17/09/2024	eBanking	100.00 %	0.00 %
18/09/2024	eBanking	100.00 %	0.00 %
19/09/2024	eBanking	100.00 %	0.00 %
20/09/2024	eBanking	100.00 %	0.00 %
21/09/2024	eBanking	100.00 %	0.00 %
22/09/2024	eBanking	100.00 %	0.00 %
23/09/2024	eBanking	100.00 %	0.00 %
24/09/2024	eBanking	100.00 %	0.00 %
25/09/2024	eBanking	100.00 %	0.00 %
26/09/2024	eBanking	100.00 %	0.00 %
27/09/2024	eBanking	100.00 %	0.00 %
28/09/2024	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/08/2024	APIs	100.00 %	0.00 %
11/08/2024	APIs	100.00 %	0.00 %
12/08/2024	APIs	100.00 %	0.00 %
13/08/2024	APIs	100.00 %	0.00 %
14/08/2024	APIs	100.00 %	0.00 %
15/08/2024	APIs	100.00 %	0.00 %
16/08/2024	APIs	100.00 %	0.00 %
17/08/2024	APIs	100.00 %	0.00 %
18/08/2024	APIs	100.00 %	0.00 %
19/08/2024	APIs	100.00 %	0.00 %
20/08/2024	APIs	100.00 %	0.00 %
21/08/2024	APIs	100.00 %	0.00 %
22/08/2024	APIs	100.00 %	0.00 %
23/08/2024	APIs	100.00 %	0.00 %
24/08/2024	APIs	100.00 %	0.00 %
25/08/2024	APIs	100.00 %	0.00 %
26/08/2024	APIs	100.00 %	0.00 %
27/08/2024	APIs	100.00 %	0.00 %
28/08/2024	APIs	100.00 %	0.00 %
29/08/2024	APIs	100.00 %	0.00 %
30/08/2024	APIs	100.00 %	0.00 %
31/08/2024	APIs	100.00 %	0.00 %
01/09/2024	APIs	100.00 %	0.00 %
02/09/2024	APIs	100.00 %	0.00 %
03/09/2024	APIs	100.00 %	0.00 %
04/09/2024	APIs	100.00 %	0.00 %
05/09/2024	APIs	100.00 %	0.00 %
06/09/2024	APIs	100.00 %	0.00 %
07/09/2024	APIs	100.00 %	0.00 %
08/09/2024	APIs	100.00 %	0.00 %
09/09/2024	APIs	100.00 %	0.00 %
10/09/2024	APIs	100.00 %	0.00 %
11/09/2024	APIs	100.00 %	0.00 %
12/09/2024	APIs	100.00 %	0.00 %
13/09/2024	APIs	100.00 %	0.00 %
14/09/2024	APIs	100.00 %	0.00 %
15/09/2024	APIs	100.00 %	0.00 %
16/09/2024	APIs	100.00 %	0.00 %
17/09/2024	APIs	100.00 %	0.00 %
18/09/2024	APIs	100.00 %	0.00 %
19/09/2024	APIs	100.00 %	0.00 %
20/09/2024	APIs	100.00 %	0.00 %
21/09/2024	APIs	100.00 %	0.00 %
22/09/2024	APIs	100.00 %	0.00 %
23/09/2024	APIs	100.00 %	0.00 %
24/09/2024	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
29/09/2024	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
25/09/2024	APIs	100.00 %	0.00 %
26/09/2024	APIs	100.00 %	0.00 %
27/09/2024	APIs	100.00 %	0.00 %
28/09/2024	APIs	100.00 %	0.00 %
29/09/2024	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: 01/07/2024 - 30/09/2024

Date	Error rate (%)
07/06/2022	
05/07/2022	
09/08/2022	
19/08/2022	
22/08/2022	
23/08/2022	
29/08/2022	
27/09/2022	
28/08/2023	100.00 %
01/07/2024	0.00 %
02/07/2024	0.00 %
03/07/2024	0.00 %
04/07/2024	0.00 %
05/07/2024	0.00 %
06/07/2024	0.00 %
07/07/2024	0.00 %
08/07/2024	0.00 %
09/07/2024	0.00 %
10/07/2024	0.00 %
11/07/2024	0.00 %
12/07/2024	0.00 %
13/07/2024	0.00 %
14/07/2024	0.00 %
15/07/2024	0.00 %
16/07/2024	0.00 %
17/07/2024	0.00 %
18/07/2024	0.00 %
19/07/2024	0.00 %
20/07/2024	0.00 %
21/07/2024	0.00 %
22/07/2024	0.00 %
23/07/2024	0.00 %
24/07/2024	0.00 %
25/07/2024	0.00 %
26/07/2024	0.00 %
27/07/2024	0.00 %
28/07/2024	0.00 %
29/07/2024	0.00 %
30/07/2024	0.00 %
31/07/2024	0.00 %

Date	Error rate (%)
01/08/2024	0.00 %
02/08/2024	0.00 %
03/08/2024	0.00 %
04/08/2024	0.00 %
05/08/2024	0.00 %
06/08/2024	0.00 %
07/08/2024	0.00 %
08/08/2024	0.00 %
09/08/2024	0.00 %
10/08/2024	0.00 %
11/08/2024	0.00 %
12/08/2024	0.00 %
13/08/2024	0.00 %
14/08/2024	0.00 %
15/08/2024	0.00 %
16/08/2024	0.00 %
17/08/2024	0.00 %
18/08/2024	0.00 %
19/08/2024	0.00 %
20/08/2024	0.00 %
21/08/2024	0.00 %
22/08/2024	0.00 %
23/08/2024	0.00 %
24/08/2024	0.00 %
25/08/2024	0.00 %
26/08/2024	0.00 %
27/08/2024	0.00 %
28/08/2024	0.00 %
29/08/2024	0.00 %
30/08/2024	0.00 %
31/08/2024	0.00 %
01/09/2024	0.00 %
02/09/2024	0.00 %
03/09/2024	0.00 %
04/09/2024	0.00 %
05/09/2024	0.00 %
06/09/2024	0.00 %
07/09/2024	0.00 %
08/09/2024	0.00 %
09/09/2024	0.00 %
10/09/2024	0.00 %
11/09/2024	0.00 %
12/09/2024	0.00 %
13/09/2024	0.00 %
14/09/2024	0.00 %
15/09/2024	0.00 %
16/09/2024	0.00 %

Date	Error rate (%)
17/09/2024	0.00 %
18/09/2024	0.00 %
19/09/2024	0.00 %
20/09/2024	0.00 %
21/09/2024	0.00 %
22/09/2024	0.00 %
23/09/2024	0.00 %
24/09/2024	0.00 %
25/09/2024	0.00 %
26/09/2024	0.00 %
27/09/2024	0.00 %
28/09/2024	0.00 %
29/09/2024	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

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