



THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/10/2021 - 31/12/2021

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 (%)	10	11	12
	October	November	December
APIs	99.86 %	99.93 %	99.89 %
eBanking	99.86 %	99.93 %	99.89 %

Downtime (%)	10	11	12
	October	November	December
APIs	0.14 %	0.07 %	0.11 %
eBanking	0.14 %	0.07 %	0.11 %

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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Report Period: 01/10/2021 - 31/12/2021

Quarterly Statistics

AISP Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0
eBanking		4109	4582	5058

PISP Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0
eBanking		1636	1723	1297

CoF Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0

Error Rate (%)		10	11	12
		October	November	December
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
01/10/2021	0	179	0	739	0	978	0	806	0
02/10/2021	0	264	0	565	0	1225	0	895	0
03/10/2021	0	638	0	557	0	756	0	699	0
04/10/2021	0	386	0	1271	0	1167	0	781	0
05/10/2021	0	147	0	1081	0	1784	0	737	0
06/10/2021	0	150	0	1098	0	1365	0	729	0
07/10/2021	0	182	0	1189	0	1967	0	1685	0
08/10/2021	0	248	0	1380	0	1100	0	1860	0
09/10/2021	0	664	0	672	0	819	0	1983	0
10/10/2021	0	227	0	1416	0	816	0	2719	0
11/10/2021	0	212	0	1546	0	1119	0	2279	0
12/10/2021	0	251	0	1478	0	1149	0	2197	0
13/10/2021	0	210	0	1462	0	1255	0	2163	0
14/10/2021	0	214	0	1416	0	1596	0	2131	0
15/10/2021	0	259	0	1237	0	1291	0	2016	0
16/10/2021	0	283	0	813	0	1524	0	2649	0
17/10/2021	0	191	0	628	0	1365	0	2859	0
18/10/2021	0	240	0	1829	0	1340	0	2689	0
19/10/2021	0	247	0	1865	0	1368	0	2076	0
20/10/2021	0	202	0	1346	0	1351	0	1983	0
21/10/2021	0	216	0	1719	0	1823	0	1936	0
22/10/2021	0	171	0	1586	0	1446	0	971	0
23/10/2021	0	161	0	602	0	876	0	942	0
24/10/2021	0	132	0	815	0	880	0	1324	0
25/10/2021	0	145	0	1080	0	1161	0	684	0
26/10/2021	0	146	0	998	0	1600	0	714	0
27/10/2021	0	156	0	1215	0	1290	0	733	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
28/10/2021	0	143	0	1090	0	1158	0	898	0
29/10/2021	0	173	0	1589	0	1030	0	814	0
30/10/2021	0	191	0	1140	0	1281	0	739	0
31/10/2021	0	128	0	842	0	1273	0	1047	0
01/11/2021	0	161	0	1401	0	1243	0	797	0
02/11/2021	0	146	0	1233	0	1528	0	704	0
03/11/2021	0	152	0	1633	0	1047	0	801	0
04/11/2021	0	159	0	1122	0	1317	0	802	0
05/11/2021	0	178	0	1244	0	2044	0	697	0
06/11/2021	0	0	0	1483	0	964	0	808	0
07/11/2021	0	160	0	1279	0	1051	0	714	0
08/11/2021	0	156	0	1095	0	1662	0	980	0
09/11/2021	0	158	0	1501	0	1622	0	669	0
10/11/2021	0	145	0	1538	0	1578	0	753	0
11/11/2021	0	179	0	1192	0	1234	0	717	0
12/11/2021	0	136	0	1191	0	1241	0	697	0
13/11/2021	0	248	0	987	0	1777	0	845	0
14/11/2021	0	130	0	1044	0	1211	0	673	0
15/11/2021	0	132	0	1330	0	1625	0	773	0
16/11/2021	0	162	0	1737	0	1419	0	887	0
17/11/2021	0	228	0	2030	0	1384	0	2255	0
18/11/2021	0	227	0	1427	0	1708	0	1837	0
19/11/2021	0	303	0	1450	0	1404	0	2254	0
20/11/2021	0	213	0	1342	0	2074	0	2114	0
21/11/2021	0	155	0	1258	0	977	0	2744	0
22/11/2021	0	270	0	1638	0	1678	0	2224	0
23/11/2021	0	275	0	1386	0	1559	0	2510	0
24/11/2021	0	219	0	1485	0	1317	0	2070	0
25/11/2021	0	214	0	1743	0	1455	0	2339	0
26/11/2021	0	298	0	1486	0	1448	0	2081	0
27/11/2021	0	227	0	879	0	986	0	2097	0
28/11/2021	0	181	0	1175	0	885	0	1993	0
29/11/2021	0	224	0	1892	0	1254	0	2259	0
30/11/2021	0	221	0	1490	0	1852	0	2344	0
01/12/2021	0	152	0	1997	0	1971	0	1044	0
02/12/2021	0	170	0	1965	0	1607	0	798	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
03/12/2021	0	151	0	1538	0	1386	0	766	0
04/12/2021	0	215	0	741	0	816	0	757	0
05/12/2021	0	148	0	834	0	1821	0	1013	0
06/12/2021	0	143	0	1270	0	1558	0	737	0
07/12/2021	0	178	0	1546	0	1482	0	771	0
08/12/2021	0	160	0	1206	0	2282	0	775	0
09/12/2021	0	150	0	1527	0	1492	0	725	0
10/12/2021	0	157	0	1589	0	1347	0	769	0
11/12/2021	0	200	0	1206	0	1017	0	821	0
12/12/2021	0	115	0	605	0	849	0	1496	0
13/12/2021	0	161	0	1612	0	1549	0	691	0
14/12/2021	0	150	0	1815	0	1622	0	693	0
15/12/2021	0	202	0	1594	0	1269	0	649	0
16/12/2021	0	148	0	1728	0	1726	0	733	0
17/12/2021	0	157	0	1458	0	1891	0	708	0
18/12/2021	0	208	0	711	0	1388	0	838	0
19/12/2021	0	103	0	1648	0	1234	0	745	0
20/12/2021	0	146	0	1442	0	1294	0	714	0
21/12/2021	0	147	0	1581	0	1381	0	728	0
22/12/2021	0	145	0	1457	0	1314	0	695	0
23/12/2021	0	150	0	1452	0	1527	0	748	0
24/12/2021	0	164	0	888	0	1898	0	726	0
25/12/2021	0	183	0	517	0	821	0	822	0
26/12/2021	0	138	0	903	0	832	0	792	0
27/12/2021	0	159	0	1645	0	1759	0	716	0
28/12/2021	0	169	0	1853	0	1562	0	1290	0
29/12/2021	0	234	0	1287	0	1491	0	2228	0
30/12/2021	0	299	0	1267	0	1384	0	2105	0
31/12/2021		224		1642		1845		2055	

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Report Start Date: 01/10/2021

Report End Date: 31/12/2021

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)
01/10/2021	AISP	eBanking Account Details	179
01/10/2021	AISP	eBanking Balance Overview	739
01/10/2021	AISP	eBanking Transaction History	978
01/10/2021	PISP	eBanking Payment	806
02/10/2021	AISP	eBanking Account Details	264
02/10/2021	AISP	eBanking Balance Overview	565
02/10/2021	AISP	eBanking Transaction History	1225
02/10/2021	PISP	eBanking Payment	895
03/10/2021	AISP	eBanking Account Details	638
03/10/2021	AISP	eBanking Balance Overview	557
03/10/2021	AISP	eBanking Transaction History	756
03/10/2021	PISP	eBanking Payment	699
04/10/2021	AISP	eBanking Account Details	386
04/10/2021	AISP	eBanking Balance Overview	1271
04/10/2021	AISP	eBanking Transaction History	1167
04/10/2021	PISP	eBanking Payment	781
05/10/2021	AISP	eBanking Account Details	147
05/10/2021	AISP	eBanking Balance Overview	1081
05/10/2021	AISP	eBanking Transaction History	1784
05/10/2021	PISP	eBanking Payment	737
06/10/2021	AISP	eBanking Account Details	150

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
06/10/2021	AISP	eBanking Balance Overview	1098
06/10/2021	AISP	eBanking Transaction History	1365
06/10/2021	PISP	eBanking Payment	729
07/10/2021	AISP	eBanking Account Details	182
07/10/2021	AISP	eBanking Balance Overview	1189
07/10/2021	AISP	eBanking Transaction History	1967
07/10/2021	PISP	eBanking Payment	1685
08/10/2021	AISP	eBanking Account Details	248
08/10/2021	AISP	eBanking Balance Overview	1380
08/10/2021	AISP	eBanking Transaction History	1100
08/10/2021	PISP	eBanking Payment	1860
09/10/2021	AISP	eBanking Account Details	664
09/10/2021	AISP	eBanking Balance Overview	672
09/10/2021	AISP	eBanking Transaction History	819
09/10/2021	PISP	eBanking Payment	1983
10/10/2021	AISP	eBanking Account Details	227
10/10/2021	AISP	eBanking Balance Overview	1416
10/10/2021	AISP	eBanking Transaction History	816
10/10/2021	PISP	eBanking Payment	2719
11/10/2021	AISP	eBanking Account Details	212
11/10/2021	AISP	eBanking Balance Overview	1546
11/10/2021	AISP	eBanking Transaction History	1119
11/10/2021	PISP	eBanking Payment	2279
12/10/2021	AISP	eBanking Account Details	251
12/10/2021	AISP	eBanking Balance Overview	1478
12/10/2021	AISP	eBanking Transaction History	1149
12/10/2021	PISP	eBanking Payment	2197
13/10/2021	AISP	eBanking Account Details	210
13/10/2021	AISP	eBanking Balance Overview	1462
13/10/2021	AISP	eBanking Transaction History	1255

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/10/2021	PISP	eBanking Payment	2163
14/10/2021	AISP	eBanking Account Details	214
14/10/2021	AISP	eBanking Balance Overview	1416
14/10/2021	AISP	eBanking Transaction History	1596
14/10/2021	PISP	eBanking Payment	2131
15/10/2021	AISP	eBanking Account Details	259
15/10/2021	AISP	eBanking Balance Overview	1237
15/10/2021	AISP	eBanking Transaction History	1291
15/10/2021	PISP	eBanking Payment	2016
16/10/2021	AISP	eBanking Account Details	283
16/10/2021	AISP	eBanking Balance Overview	813
16/10/2021	AISP	eBanking Transaction History	1524
16/10/2021	PISP	eBanking Payment	2649
17/10/2021	AISP	eBanking Account Details	191
17/10/2021	AISP	eBanking Balance Overview	628
17/10/2021	AISP	eBanking Transaction History	1365
17/10/2021	PISP	eBanking Payment	2859
18/10/2021	AISP	eBanking Account Details	240
18/10/2021	AISP	eBanking Balance Overview	1829
18/10/2021	AISP	eBanking Transaction History	1340
18/10/2021	PISP	eBanking Payment	2689
19/10/2021	AISP	eBanking Account Details	247
19/10/2021	AISP	eBanking Balance Overview	1865
19/10/2021	AISP	eBanking Transaction History	1368
19/10/2021	PISP	eBanking Payment	2076
20/10/2021	AISP	eBanking Account Details	202
20/10/2021	AISP	eBanking Balance Overview	1346
20/10/2021	AISP	eBanking Transaction History	1351
20/10/2021	PISP	eBanking Payment	1983
21/10/2021	AISP	eBanking Account Details	216

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/10/2021	AISP	eBanking Balance Overview	1719
21/10/2021	AISP	eBanking Transaction History	1823
21/10/2021	PISP	eBanking Payment	1936
22/10/2021	AISP	eBanking Account Details	171
22/10/2021	AISP	eBanking Balance Overview	1586
22/10/2021	AISP	eBanking Transaction History	1446
22/10/2021	PISP	eBanking Payment	971
23/10/2021	AISP	eBanking Account Details	161
23/10/2021	AISP	eBanking Balance Overview	602
23/10/2021	AISP	eBanking Transaction History	876
23/10/2021	PISP	eBanking Payment	942
24/10/2021	AISP	eBanking Account Details	132
24/10/2021	AISP	eBanking Balance Overview	815
24/10/2021	AISP	eBanking Transaction History	880
24/10/2021	PISP	eBanking Payment	1324
25/10/2021	AISP	eBanking Account Details	145
25/10/2021	AISP	eBanking Balance Overview	1080
25/10/2021	AISP	eBanking Transaction History	1161
25/10/2021	PISP	eBanking Payment	684
26/10/2021	AISP	eBanking Account Details	146
26/10/2021	AISP	eBanking Balance Overview	998
26/10/2021	AISP	eBanking Transaction History	1600
26/10/2021	PISP	eBanking Payment	714
27/10/2021	AISP	eBanking Account Details	156
27/10/2021	AISP	eBanking Balance Overview	1215
27/10/2021	AISP	eBanking Transaction History	1290
27/10/2021	PISP	eBanking Payment	733
28/10/2021	AISP	eBanking Account Details	143
28/10/2021	AISP	eBanking Balance Overview	1090
28/10/2021	AISP	eBanking Transaction History	1158

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/10/2021	PISP	eBanking Payment	898
29/10/2021	AISP	eBanking Account Details	173
29/10/2021	AISP	eBanking Balance Overview	1589
29/10/2021	AISP	eBanking Transaction History	1030
29/10/2021	PISP	eBanking Payment	814
30/10/2021	AISP	eBanking Account Details	191
30/10/2021	AISP	eBanking Balance Overview	1140
30/10/2021	AISP	eBanking Transaction History	1281
30/10/2021	PISP	eBanking Payment	739
31/10/2021	AISP	eBanking Account Details	128
31/10/2021	AISP	eBanking Balance Overview	842
31/10/2021	AISP	eBanking Transaction History	1273
31/10/2021	PISP	eBanking Payment	1047
01/11/2021	AISP	eBanking Account Details	161
01/11/2021	AISP	eBanking Balance Overview	1401
01/11/2021	AISP	eBanking Transaction History	1243
01/11/2021	PISP	eBanking Payment	797
02/11/2021	AISP	eBanking Account Details	146
02/11/2021	AISP	eBanking Balance Overview	1233
02/11/2021	AISP	eBanking Transaction History	1528
02/11/2021	PISP	eBanking Payment	704
03/11/2021	AISP	eBanking Account Details	152
03/11/2021	AISP	eBanking Balance Overview	1633
03/11/2021	AISP	eBanking Transaction History	1047
03/11/2021	PISP	eBanking Payment	801
04/11/2021	AISP	eBanking Account Details	159
04/11/2021	AISP	eBanking Balance Overview	1122
04/11/2021	AISP	eBanking Transaction History	1317
04/11/2021	PISP	eBanking Payment	802
05/11/2021	AISP	eBanking Account Details	178

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
05/11/2021	AISP	eBanking Balance Overview	1244
05/11/2021	AISP	eBanking Transaction History	2044
05/11/2021	PISP	eBanking Payment	697
06/11/2021	AISP	eBanking Balance Overview	1483
06/11/2021	AISP	eBanking Transaction History	964
06/11/2021	PISP	eBanking Payment	808
07/11/2021	AISP	eBanking Account Details	160
07/11/2021	AISP	eBanking Balance Overview	1279
07/11/2021	AISP	eBanking Transaction History	1051
07/11/2021	PISP	eBanking Payment	714
08/11/2021	AISP	eBanking Account Details	156
08/11/2021	AISP	eBanking Balance Overview	1095
08/11/2021	AISP	eBanking Transaction History	1662
08/11/2021	PISP	eBanking Payment	980
09/11/2021	AISP	eBanking Account Details	158
09/11/2021	AISP	eBanking Balance Overview	1501
09/11/2021	AISP	eBanking Transaction History	1622
09/11/2021	PISP	eBanking Payment	669
10/11/2021	AISP	eBanking Account Details	145
10/11/2021	AISP	eBanking Balance Overview	1538
10/11/2021	AISP	eBanking Transaction History	1578
10/11/2021	PISP	eBanking Payment	753
11/11/2021	AISP	eBanking Account Details	179
11/11/2021	AISP	eBanking Balance Overview	1192
11/11/2021	AISP	eBanking Transaction History	1234
11/11/2021	PISP	eBanking Payment	717
12/11/2021	AISP	eBanking Account Details	136
12/11/2021	AISP	eBanking Balance Overview	1191
12/11/2021	AISP	eBanking Transaction History	1241
12/11/2021	PISP	eBanking Payment	697

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/11/2021	AISP	eBanking Account Details	248
13/11/2021	AISP	eBanking Balance Overview	987
13/11/2021	AISP	eBanking Transaction History	1777
13/11/2021	PISP	eBanking Payment	845
14/11/2021	AISP	eBanking Account Details	130
14/11/2021	AISP	eBanking Balance Overview	1044
14/11/2021	AISP	eBanking Transaction History	1211
14/11/2021	PISP	eBanking Payment	673
15/11/2021	AISP	eBanking Account Details	132
15/11/2021	AISP	eBanking Balance Overview	1330
15/11/2021	AISP	eBanking Transaction History	1625
15/11/2021	PISP	eBanking Payment	773
16/11/2021	AISP	eBanking Account Details	162
16/11/2021	AISP	eBanking Balance Overview	1737
16/11/2021	AISP	eBanking Transaction History	1419
16/11/2021	PISP	eBanking Payment	887
17/11/2021	AISP	eBanking Account Details	228
17/11/2021	AISP	eBanking Balance Overview	2030
17/11/2021	AISP	eBanking Transaction History	1384
17/11/2021	PISP	eBanking Payment	2255
18/11/2021	AISP	eBanking Account Details	227
18/11/2021	AISP	eBanking Balance Overview	1427
18/11/2021	AISP	eBanking Transaction History	1708
18/11/2021	PISP	eBanking Payment	1837
19/11/2021	AISP	eBanking Account Details	303
19/11/2021	AISP	eBanking Balance Overview	1450
19/11/2021	AISP	eBanking Transaction History	1404
19/11/2021	PISP	eBanking Payment	2254
20/11/2021	AISP	eBanking Account Details	213
20/11/2021	AISP	eBanking Balance Overview	1342

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/11/2021	AISP	eBanking Transaction History	2074
20/11/2021	PISP	eBanking Payment	2114
21/11/2021	AISP	eBanking Account Details	155
21/11/2021	AISP	eBanking Balance Overview	1258
21/11/2021	AISP	eBanking Transaction History	977
21/11/2021	PISP	eBanking Payment	2744
22/11/2021	AISP	eBanking Account Details	270
22/11/2021	AISP	eBanking Balance Overview	1638
22/11/2021	AISP	eBanking Transaction History	1678
22/11/2021	PISP	eBanking Payment	2224
23/11/2021	AISP	eBanking Account Details	275
23/11/2021	AISP	eBanking Balance Overview	1386
23/11/2021	AISP	eBanking Transaction History	1559
23/11/2021	PISP	eBanking Payment	2510
24/11/2021	AISP	eBanking Account Details	219
24/11/2021	AISP	eBanking Balance Overview	1485
24/11/2021	AISP	eBanking Transaction History	1317
24/11/2021	PISP	eBanking Payment	2070
25/11/2021	AISP	eBanking Account Details	214
25/11/2021	AISP	eBanking Balance Overview	1743
25/11/2021	AISP	eBanking Transaction History	1455
25/11/2021	PISP	eBanking Payment	2339
26/11/2021	AISP	eBanking Account Details	298
26/11/2021	AISP	eBanking Balance Overview	1486
26/11/2021	AISP	eBanking Transaction History	1448
26/11/2021	PISP	eBanking Payment	2081
27/11/2021	AISP	eBanking Account Details	227
27/11/2021	AISP	eBanking Balance Overview	879
27/11/2021	AISP	eBanking Transaction History	986
27/11/2021	PISP	eBanking Payment	2097

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/11/2021	AISP	eBanking Account Details	181
28/11/2021	AISP	eBanking Balance Overview	1175
28/11/2021	AISP	eBanking Transaction History	885
28/11/2021	PISP	eBanking Payment	1993
29/11/2021	AISP	eBanking Account Details	224
29/11/2021	AISP	eBanking Balance Overview	1892
29/11/2021	AISP	eBanking Transaction History	1254
29/11/2021	PISP	eBanking Payment	2259
30/11/2021	AISP	eBanking Account Details	221
30/11/2021	AISP	eBanking Balance Overview	1490
30/11/2021	AISP	eBanking Transaction History	1852
30/11/2021	PISP	eBanking Payment	2344
01/12/2021	AISP	eBanking Account Details	152
01/12/2021	AISP	eBanking Balance Overview	1997
01/12/2021	AISP	eBanking Transaction History	1971
01/12/2021	PISP	eBanking Payment	1044
02/12/2021	AISP	eBanking Account Details	170
02/12/2021	AISP	eBanking Balance Overview	1965
02/12/2021	AISP	eBanking Transaction History	1607
02/12/2021	PISP	eBanking Payment	798
03/12/2021	AISP	eBanking Account Details	151
03/12/2021	AISP	eBanking Balance Overview	1538
03/12/2021	AISP	eBanking Transaction History	1386
03/12/2021	PISP	eBanking Payment	766
04/12/2021	AISP	eBanking Account Details	215
04/12/2021	AISP	eBanking Balance Overview	741
04/12/2021	AISP	eBanking Transaction History	816
04/12/2021	PISP	eBanking Payment	757
05/12/2021	AISP	eBanking Account Details	148
05/12/2021	AISP	eBanking Balance Overview	834

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/12/2021	AISP	eBanking Transaction History	1821
05/12/2021	PISP	eBanking Payment	1013
06/12/2021	AISP	eBanking Account Details	143
06/12/2021	AISP	eBanking Balance Overview	1270
06/12/2021	AISP	eBanking Transaction History	1558
06/12/2021	PISP	eBanking Payment	737
07/12/2021	AISP	eBanking Account Details	178
07/12/2021	AISP	eBanking Balance Overview	1546
07/12/2021	AISP	eBanking Transaction History	1482
07/12/2021	PISP	eBanking Payment	771
08/12/2021	AISP	eBanking Account Details	160
08/12/2021	AISP	eBanking Balance Overview	1206
08/12/2021	AISP	eBanking Transaction History	2282
08/12/2021	PISP	eBanking Payment	775
09/12/2021	AISP	eBanking Account Details	150
09/12/2021	AISP	eBanking Balance Overview	1527
09/12/2021	AISP	eBanking Transaction History	1492
09/12/2021	PISP	eBanking Payment	725
10/12/2021	AISP	eBanking Account Details	157
10/12/2021	AISP	eBanking Balance Overview	1589
10/12/2021	AISP	eBanking Transaction History	1347
10/12/2021	PISP	eBanking Payment	769
11/12/2021	AISP	eBanking Account Details	200
11/12/2021	AISP	eBanking Balance Overview	1206
11/12/2021	AISP	eBanking Transaction History	1017
11/12/2021	PISP	eBanking Payment	821
12/12/2021	AISP	eBanking Account Details	115
12/12/2021	AISP	eBanking Balance Overview	605
12/12/2021	AISP	eBanking Transaction History	849
12/12/2021	PISP	eBanking Payment	1496

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
13/12/2021	AISP	eBanking Account Details	161
13/12/2021	AISP	eBanking Balance Overview	1612
13/12/2021	AISP	eBanking Transaction History	1549
13/12/2021	PISP	eBanking Payment	691
14/12/2021	AISP	eBanking Account Details	150
14/12/2021	AISP	eBanking Balance Overview	1815
14/12/2021	AISP	eBanking Transaction History	1622
14/12/2021	PISP	eBanking Payment	693
15/12/2021	AISP	eBanking Account Details	202
15/12/2021	AISP	eBanking Balance Overview	1594
15/12/2021	AISP	eBanking Transaction History	1269
15/12/2021	PISP	eBanking Payment	649
16/12/2021	AISP	eBanking Account Details	148
16/12/2021	AISP	eBanking Balance Overview	1728
16/12/2021	AISP	eBanking Transaction History	1726
16/12/2021	PISP	eBanking Payment	733
17/12/2021	AISP	eBanking Account Details	157
17/12/2021	AISP	eBanking Balance Overview	1458
17/12/2021	AISP	eBanking Transaction History	1891
17/12/2021	PISP	eBanking Payment	708
18/12/2021	AISP	eBanking Account Details	208
18/12/2021	AISP	eBanking Balance Overview	711
18/12/2021	AISP	eBanking Transaction History	1388
18/12/2021	PISP	eBanking Payment	838
19/12/2021	AISP	eBanking Account Details	103
19/12/2021	AISP	eBanking Balance Overview	1648
19/12/2021	AISP	eBanking Transaction History	1234
19/12/2021	PISP	eBanking Payment	745
20/12/2021	AISP	eBanking Account Details	146
20/12/2021	AISP	eBanking Balance Overview	1442

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/12/2021	AISP	eBanking Transaction History	1294
20/12/2021	PISP	eBanking Payment	714
21/12/2021	AISP	eBanking Account Details	147
21/12/2021	AISP	eBanking Balance Overview	1581
21/12/2021	AISP	eBanking Transaction History	1381
21/12/2021	PISP	eBanking Payment	728
22/12/2021	AISP	eBanking Account Details	145
22/12/2021	AISP	eBanking Balance Overview	1457
22/12/2021	AISP	eBanking Transaction History	1314
22/12/2021	PISP	eBanking Payment	695
23/12/2021	AISP	eBanking Account Details	150
23/12/2021	AISP	eBanking Balance Overview	1452
23/12/2021	AISP	eBanking Transaction History	1527
23/12/2021	PISP	eBanking Payment	748
24/12/2021	AISP	eBanking Account Details	164
24/12/2021	AISP	eBanking Balance Overview	888
24/12/2021	AISP	eBanking Transaction History	1898
24/12/2021	PISP	eBanking Payment	726
25/12/2021	AISP	eBanking Account Details	183
25/12/2021	AISP	eBanking Balance Overview	517
25/12/2021	AISP	eBanking Transaction History	821
25/12/2021	PISP	eBanking Payment	822
26/12/2021	AISP	eBanking Account Details	138
26/12/2021	AISP	eBanking Balance Overview	903
26/12/2021	AISP	eBanking Transaction History	832
26/12/2021	PISP	eBanking Payment	792
27/12/2021	AISP	eBanking Account Details	159
27/12/2021	AISP	eBanking Balance Overview	1645
27/12/2021	AISP	eBanking Transaction History	1759
27/12/2021	PISP	eBanking Payment	716

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/12/2021	AISP	eBanking Account Details	169
28/12/2021	AISP	eBanking Balance Overview	1853
28/12/2021	AISP	eBanking Transaction History	1562
28/12/2021	PISP	eBanking Payment	1290
29/12/2021	AISP	eBanking Account Details	234
29/12/2021	AISP	eBanking Balance Overview	1287
29/12/2021	AISP	eBanking Transaction History	1491
29/12/2021	PISP	eBanking Payment	2228
30/12/2021	AISP	eBanking Account Details	299
30/12/2021	AISP	eBanking Balance Overview	1267
30/12/2021	AISP	eBanking Transaction History	1384
30/12/2021	PISP	eBanking Payment	2105
31/12/2021	AISP	eBanking Account Details	224
31/12/2021	AISP	eBanking Balance Overview	1642
31/12/2021	AISP	eBanking Transaction History	1845
31/12/2021	PISP	eBanking Payment	2055

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: 01/10/2021 - 31/12/2021

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/10/2021	eBanking	100.00 %	0.00 %	01/10/2021	APIs	100.00 %	0.00 %
02/10/2021	eBanking	100.00 %	0.00 %	02/10/2021	APIs	100.00 %	0.00 %
03/10/2021	eBanking	100.00 %	0.00 %	03/10/2021	APIs	100.00 %	0.00 %
04/10/2021	eBanking	100.00 %	0.00 %	04/10/2021	APIs	100.00 %	0.00 %
05/10/2021	eBanking	100.00 %	0.00 %	05/10/2021	APIs	100.00 %	0.00 %
06/10/2021	eBanking	100.00 %	0.00 %	06/10/2021	APIs	100.00 %	0.00 %
07/10/2021	eBanking	100.00 %	0.00 %	07/10/2021	APIs	100.00 %	0.00 %
08/10/2021	eBanking	100.00 %	0.00 %	08/10/2021	APIs	100.00 %	0.00 %
09/10/2021	eBanking	100.00 %	0.00 %	09/10/2021	APIs	100.00 %	0.00 %
10/10/2021	eBanking	100.00 %	0.00 %	10/10/2021	APIs	100.00 %	0.00 %
11/10/2021	eBanking	100.00 %	0.00 %	11/10/2021	APIs	100.00 %	0.00 %
12/10/2021	eBanking	100.00 %	0.00 %	12/10/2021	APIs	100.00 %	0.00 %
13/10/2021	eBanking	100.00 %	0.00 %	13/10/2021	APIs	100.00 %	0.00 %
14/10/2021	eBanking	100.00 %	0.00 %	14/10/2021	APIs	100.00 %	0.00 %
15/10/2021	eBanking	100.00 %	0.00 %	15/10/2021	APIs	100.00 %	0.00 %
16/10/2021	eBanking	100.00 %	0.00 %	16/10/2021	APIs	100.00 %	0.00 %
17/10/2021	eBanking	100.00 %	0.00 %	17/10/2021	APIs	100.00 %	0.00 %
18/10/2021	eBanking	100.00 %	0.00 %	18/10/2021	APIs	100.00 %	0.00 %
19/10/2021	eBanking	100.00 %	0.00 %	19/10/2021	APIs	100.00 %	0.00 %
20/10/2021	eBanking	100.00 %	0.00 %	20/10/2021	APIs	100.00 %	0.00 %
21/10/2021	eBanking	100.00 %	0.00 %	21/10/2021	APIs	100.00 %	0.00 %
22/10/2021	eBanking	100.00 %	0.00 %	22/10/2021	APIs	100.00 %	0.00 %
23/10/2021	eBanking	100.00 %	0.00 %	23/10/2021	APIs	100.00 %	0.00 %
24/10/2021	eBanking	100.00 %	0.00 %	24/10/2021	APIs	100.00 %	0.00 %
25/10/2021	eBanking	100.00 %	0.00 %	25/10/2021	APIs	100.00 %	0.00 %
26/10/2021	eBanking	99.98 %	0.02 %	26/10/2021	APIs	99.98 %	0.02 %
27/10/2021	eBanking	100.00 %	0.00 %	27/10/2021	APIs	100.00 %	0.00 %
28/10/2021	eBanking	100.00 %	0.00 %	28/10/2021	APIs	100.00 %	0.00 %
29/10/2021	eBanking	99.98 %	0.02 %	29/10/2021	APIs	99.98 %	0.02 %
30/10/2021	eBanking	100.00 %	0.00 %	30/10/2021	APIs	100.00 %	0.00 %
31/10/2021	eBanking	100.00 %	0.00 %	31/10/2021	APIs	100.00 %	0.00 %
01/11/2021	eBanking	100.00 %	0.00 %	01/11/2021	APIs	100.00 %	0.00 %
02/11/2021	eBanking	99.98 %	0.02 %	02/11/2021	APIs	99.98 %	0.02 %
03/11/2021	eBanking	100.00 %	0.00 %	03/11/2021	APIs	100.00 %	0.00 %
04/11/2021	eBanking	100.00 %	0.00 %	04/11/2021	APIs	100.00 %	0.00 %
05/11/2021	eBanking	100.00 %	0.00 %	05/11/2021	APIs	100.00 %	0.00 %
06/11/2021	eBanking	100.00 %	0.00 %	06/11/2021	APIs	100.00 %	0.00 %
07/11/2021	eBanking	100.00 %	0.00 %	07/11/2021	APIs	100.00 %	0.00 %
08/11/2021	eBanking	100.00 %	0.00 %	08/11/2021	APIs	100.00 %	0.00 %
09/11/2021	eBanking	100.00 %	0.00 %	09/11/2021	APIs	100.00 %	0.00 %
10/11/2021	eBanking	100.00 %	0.00 %				
11/11/2021	eBanking	100.00 %	0.00 %				

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/11/2021	eBanking	100.00 %	0.00 %
13/11/2021	eBanking	100.00 %	0.00 %
14/11/2021	eBanking	100.00 %	0.00 %
15/11/2021	eBanking	100.00 %	0.00 %
16/11/2021	eBanking	100.00 %	0.00 %
17/11/2021	eBanking	100.00 %	0.00 %
18/11/2021	eBanking	100.00 %	0.00 %
19/11/2021	eBanking	100.00 %	0.00 %
20/11/2021	eBanking	100.00 %	0.00 %
21/11/2021	eBanking	100.00 %	0.00 %
22/11/2021	eBanking	100.00 %	0.00 %
23/11/2021	eBanking	100.00 %	0.00 %
24/11/2021	eBanking	100.00 %	0.00 %
25/11/2021	eBanking	100.00 %	0.00 %
26/11/2021	eBanking	100.00 %	0.00 %
27/11/2021	eBanking	100.00 %	0.00 %
28/11/2021	eBanking	100.00 %	0.00 %
29/11/2021	eBanking	100.00 %	0.00 %
30/11/2021	eBanking	100.00 %	0.00 %
01/12/2021	eBanking	100.00 %	0.00 %
02/12/2021	eBanking	100.00 %	0.00 %
03/12/2021	eBanking	100.00 %	0.00 %
04/12/2021	eBanking	100.00 %	0.00 %
05/12/2021	eBanking	100.00 %	0.00 %
06/12/2021	eBanking	100.00 %	0.00 %
07/12/2021	eBanking	99.98 %	0.02 %
08/12/2021	eBanking	100.00 %	0.00 %
09/12/2021	eBanking	100.00 %	0.00 %
10/12/2021	eBanking	100.00 %	0.00 %
11/12/2021	eBanking	100.00 %	0.00 %
12/12/2021	eBanking	100.00 %	0.00 %
13/12/2021	eBanking	100.00 %	0.00 %
14/12/2021	eBanking	100.00 %	0.00 %
15/12/2021	eBanking	99.99 %	0.01 %
16/12/2021	eBanking	100.00 %	0.00 %
17/12/2021	eBanking	100.00 %	0.00 %
18/12/2021	eBanking	100.00 %	0.00 %
19/12/2021	eBanking	100.00 %	0.00 %
20/12/2021	eBanking	100.00 %	0.00 %
21/12/2021	eBanking	100.00 %	0.00 %
22/12/2021	eBanking	100.00 %	0.00 %
23/12/2021	eBanking	100.00 %	0.00 %
24/12/2021	eBanking	100.00 %	0.00 %
25/12/2021	eBanking	100.00 %	0.00 %
26/12/2021	eBanking	100.00 %	0.00 %
27/12/2021	eBanking	100.00 %	0.00 %
28/12/2021	eBanking	100.00 %	0.00 %
29/12/2021	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/11/2021	APIs	100.00 %	0.00 %
11/11/2021	APIs	100.00 %	0.00 %
12/11/2021	APIs	100.00 %	0.00 %
13/11/2021	APIs	100.00 %	0.00 %
14/11/2021	APIs	100.00 %	0.00 %
15/11/2021	APIs	100.00 %	0.00 %
16/11/2021	APIs	100.00 %	0.00 %
17/11/2021	APIs	100.00 %	0.00 %
18/11/2021	APIs	100.00 %	0.00 %
19/11/2021	APIs	100.00 %	0.00 %
20/11/2021	APIs	100.00 %	0.00 %
21/11/2021	APIs	100.00 %	0.00 %
22/11/2021	APIs	100.00 %	0.00 %
23/11/2021	APIs	100.00 %	0.00 %
24/11/2021	APIs	100.00 %	0.00 %
25/11/2021	APIs	100.00 %	0.00 %
26/11/2021	APIs	100.00 %	0.00 %
27/11/2021	APIs	100.00 %	0.00 %
28/11/2021	APIs	100.00 %	0.00 %
29/11/2021	APIs	100.00 %	0.00 %
30/11/2021	APIs	100.00 %	0.00 %
01/12/2021	APIs	100.00 %	0.00 %
02/12/2021	APIs	100.00 %	0.00 %
03/12/2021	APIs	100.00 %	0.00 %
04/12/2021	APIs	100.00 %	0.00 %
05/12/2021	APIs	100.00 %	0.00 %
06/12/2021	APIs	100.00 %	0.00 %
07/12/2021	APIs	99.98 %	0.02 %
08/12/2021	APIs	100.00 %	0.00 %
09/12/2021	APIs	100.00 %	0.00 %
10/12/2021	APIs	100.00 %	0.00 %
11/12/2021	APIs	100.00 %	0.00 %
12/12/2021	APIs	100.00 %	0.00 %
13/12/2021	APIs	100.00 %	0.00 %
14/12/2021	APIs	100.00 %	0.00 %
15/12/2021	APIs	99.99 %	0.01 %
16/12/2021	APIs	100.00 %	0.00 %
17/12/2021	APIs	100.00 %	0.00 %
18/12/2021	APIs	100.00 %	0.00 %
19/12/2021	APIs	100.00 %	0.00 %
20/12/2021	APIs	100.00 %	0.00 %
21/12/2021	APIs	100.00 %	0.00 %
22/12/2021	APIs	100.00 %	0.00 %
23/12/2021	APIs	100.00 %	0.00 %
24/12/2021	APIs	100.00 %	0.00 %
25/12/2021	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
30/12/2021	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
26/12/2021	APIs	100.00 %	0.00 %
27/12/2021	APIs	100.00 %	0.00 %
28/12/2021	APIs	100.00 %	0.00 %
29/12/2021	APIs	100.00 %	0.00 %
30/12/2021	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: 01/10/2021 - 31/12/2021

Date	Error rate (%)
01/10/2021	0.00 %
02/10/2021	0.00 %
03/10/2021	0.00 %
04/10/2021	0.00 %
05/10/2021	0.00 %
06/10/2021	0.00 %
07/10/2021	0.00 %
08/10/2021	0.00 %
09/10/2021	0.00 %
10/10/2021	0.00 %
11/10/2021	0.00 %
12/10/2021	0.00 %
13/10/2021	0.00 %
14/10/2021	0.00 %
15/10/2021	0.00 %
16/10/2021	0.00 %
17/10/2021	0.00 %
18/10/2021	0.00 %
19/10/2021	0.00 %
20/10/2021	0.00 %
21/10/2021	0.00 %
22/10/2021	0.00 %
23/10/2021	0.00 %
24/10/2021	0.00 %
25/10/2021	0.00 %
26/10/2021	0.00 %
27/10/2021	0.00 %
28/10/2021	0.00 %
29/10/2021	0.00 %
30/10/2021	0.00 %
31/10/2021	0.00 %
01/11/2021	0.00 %
02/11/2021	0.00 %
03/11/2021	0.00 %
04/11/2021	0.00 %
05/11/2021	0.00 %
06/11/2021	0.00 %
07/11/2021	0.00 %
08/11/2021	0.00 %
09/11/2021	0.00 %

Date	Error rate (%)
10/11/2021	0.00 %
11/11/2021	0.00 %
12/11/2021	0.00 %
13/11/2021	0.00 %
14/11/2021	0.00 %
15/11/2021	0.00 %
16/11/2021	0.00 %
17/11/2021	0.00 %
18/11/2021	0.00 %
19/11/2021	0.00 %
20/11/2021	0.00 %
21/11/2021	0.00 %
22/11/2021	0.00 %
23/11/2021	0.00 %
24/11/2021	0.00 %
25/11/2021	0.00 %
26/11/2021	0.00 %
27/11/2021	0.00 %
28/11/2021	0.00 %
29/11/2021	0.00 %
30/11/2021	0.00 %
01/12/2021	0.00 %
02/12/2021	0.00 %
03/12/2021	0.00 %
04/12/2021	0.00 %
05/12/2021	0.00 %
06/12/2021	0.00 %
07/12/2021	0.00 %
08/12/2021	0.00 %
09/12/2021	0.00 %
10/12/2021	0.00 %
11/12/2021	0.00 %
12/12/2021	0.00 %
13/12/2021	0.00 %
14/12/2021	0.00 %
15/12/2021	0.00 %
16/12/2021	0.00 %
17/12/2021	0.00 %
18/12/2021	0.00 %
19/12/2021	0.00 %
20/12/2021	0.00 %
21/12/2021	0.00 %
22/12/2021	0.00 %
23/12/2021	0.00 %
24/12/2021	0.00 %
25/12/2021	0.00 %
26/12/2021	0.00 %

Date	Error rate (%)
27/12/2021	0.00 %
28/12/2021	0.00 %
29/12/2021	0.00 %
30/12/2021	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