



THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/10/2020 - 31/12/2020

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 (%)	10	11	12
	October	November	December
APIs	100.00 %	99.57 %	100.00 %
eBanking	100.00 %	99.59 %	100.00 %

Downtime (%)	10	11	12
	October	November	December
APIs	0.00 %	0.43 %	0.00 %
eBanking	0.00 %	0.41 %	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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Report Period: 01/10/2020 - 31/12/2020

Quarterly Statistics

AISP Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0
eBanking		13024	5598	5454

PISP Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0
eBanking		2135	1367	2363

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
01/10/2020	0	3452	0	894	0	1168	0	2334	0
02/10/2020	0	5502	0	2055	0	1367	0	2190	0
03/10/2020	0	3570	0	2793	0	912	0	2219	0
04/10/2020	0	3846	0	2073	0	1536	0	2084	0
05/10/2020	0	7561	0	2002	0	1480	0	2120	0
06/10/2020	0	5944	0	2009	0	1565	0	2283	0
07/10/2020	0	5070	0	1727	0	1637	0	2342	0
08/10/2020	0	4122	0	1862	0	1718	0	2149	0
09/10/2020	0	5365	0	1703	0	1533	0	2256	0
10/10/2020	0	5913	0	1430	0	2764	0	2066	0
11/10/2020	0	6702	0	1390	0	1359	0	2266	0
12/10/2020	0	5320	0	3283	0	1987	0	2385	0
13/10/2020	0	11711	0	2227	0	1544	0	2673	0
14/10/2020	0	7380	0	4166	0	3344	0	2621	0
15/10/2020	0	4804	0	3259	0	3710	0	1823	0
16/10/2020	0	6308	0	2725	0	3643	0	1955	0
17/10/2020	0	4039	0	1543	0	1138	0	1047	0
18/10/2020	0	17624	0	2194	0	1672	0	924	0
19/10/2020	0	5356	0	5096	0	4869	0	1439	0
20/10/2020	0	4763	0	3670	0	3689	0	1771	0
21/10/2020	0	25145	0	27025	0	35069	0	854	0
22/10/2020	0	5185	0	3162	0	2912	0	806	0
23/10/2020	0	5117	0	8568	0	7986	0	1858	0
24/10/2020	0	3807	0	929	0	1314	0	1201	0
25/10/2020	0	5722	0	1294	0	1642	0	1675	0
26/10/2020	0	5107	0	2529	0	1723	0	981	0
27/10/2020	0	7040	0	2099	0	1368	0	778	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
28/10/2020	0	3789	0	1206	0	1474	0	831	0
29/10/2020	0	9468	0	3164	0	2653	0	1750	0
30/10/2020	0	4345	0	1720	0	1758	0	892	0
31/10/2020	0	3614	0	765	0	1739	0	702	0
01/11/2020	0	3635	0	2331	0	1182	0	942	0
02/11/2020	0	5817	0	2777	0	1550	0	771	0
03/11/2020	0	4278	0	1703	0	1457	0	727	0
04/11/2020	0	6288	0	1459	0	1409	0	808	0
05/11/2020	0	8707	0	1567	0	1745	0	805	0
06/11/2020	0	4866	0	1228	0	1192	0	778	0
07/11/2020	0	21577	0	1346	0	913	0	860	0
08/11/2020	0	41990	0	1410	0	1261	0	872	0
09/11/2020	0	7176	0	2697	0	1391	0	771	0
10/11/2020	0	5711	0	1822	0	1620	0	747	0
11/11/2020	0	7394	0	1309	0	2002	0	991	0
12/11/2020	0	9110	0	1551	0	1146	0	809	0
13/11/2020	0	4785	0	1418	0	1223	0	766	0
14/11/2020	0	3711	0	744	0	1027	0	679	0
15/11/2020	0	6057	0	2175	0	1132	0	1487	0
16/11/2020	0	9984	0	2044	0	1218	0	757	0
17/11/2020	0	5993	0	1747	0	2080	0	733	0
18/11/2020	0	6612	0	975	0	1736	0	729	0
19/11/2020	0	6599	0	1141	0	1466	0	767	0
20/11/2020	0	3840	0	996	0	1453	0	974	0
21/11/2020	0	0	0	742	0	1633	0	764	0
22/11/2020	0	8268	0	1654	0	1383	0	769	0
23/11/2020	0	18441	0	2364	0	1643	0	795	0
24/11/2020	0	3555	0	2619	0	1536	0	808	0
25/11/2020	0	7987	0	1552	0	1724	0	771	0
26/11/2020	0	4198	0	1561	0	1349	0	2203	0
27/11/2020	0	5392	0	1522	0	1390	0	1917	0
28/11/2020	0	5365	0	2451	0	1391	0	2177	0
29/11/2020	0	9463	0	2063	0	1529	0	2355	0
30/11/2020	0	5538	0	2420	0	1767	0	2078	0
01/12/2020	0	4710	0	2126	0	1552	0	2261	0
02/12/2020	0	4289	0	2077	0	1446	0	2228	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
03/12/2020	0	4027	0	1757	0	1640	0	2382	0
04/12/2020	0	5048	0	1580	0	1385	0	2337	0
05/12/2020	0	14018	0	1140	0	1559	0	2103	0
06/12/2020	0	8303	0	1682	0	1754	0	2246	0
07/12/2020	0	6549	0	2152	0	1364	0	2100	0
08/12/2020	0	6609	0	2510	0	2221	0	2420	0
09/12/2020	0	6561	0	1718	0	1489	0	2118	0
10/12/2020	0	4768	0	1625	0	1593	0	2334	0
11/12/2020	0	9925	0	1347	0	1393	0	2155	0
12/12/2020	0	6620	0	1019	0	1184	0	2686	0
13/12/2020	0	13822	0	3511	0	1666	0	2349	0
14/12/2020	0	5381	0	1744	0	1656	0	1982	0
15/12/2020	0	5222	0	1782	0	1581	0	2066	0
16/12/2020	0	6965	0	1992	0	1293	0	2145	0
17/12/2020	0	10734	0	1340	0	1634	0	1991	0
18/12/2020	0	4853	0	1367	0	1748	0	2067	0
19/12/2020	0	22900	0	1445	0	1282	0	1998	0
20/12/2020	0	10400	0	1351	0	1463	0	2426	0
21/12/2020	0	6822	0	2497	0	1719	0	2182	0
22/12/2020	0	6621	0	1452	0	1248	0	2223	0
23/12/2020	0	9640	0	1453	0	1584	0	2346	0
24/12/2020	0	4379	0	1035	0	1304	0	2039	0
25/12/2020	0	4443	0	600	0	1141	0	2244	0
26/12/2020	0	9513	0	1150	0	1512	0	2065	0
27/12/2020	0	3978	0	2107	0	1323	0	2249	0
28/12/2020	0	10556	0	2859	0	1566	0	2044	0
29/12/2020	0	9763	0	2226	0	2251	0	2296	0
30/12/2020	0	7596	0	1692	0	1427	0	2097	0
31/12/2020		7701		1676		1292		2282	

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Report Start Date: 01/10/2020

Report End Date: 31/12/2020

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

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
01/10/2020	AISP	eBanking Account Details	3452
01/10/2020	AISP	eBanking Balance Overview	894
01/10/2020	AISP	eBanking Transaction History	1168
01/10/2020	PISP	eBanking Payment	2334
02/10/2020	AISP	eBanking Account Details	5502
02/10/2020	AISP	eBanking Balance Overview	2055
02/10/2020	AISP	eBanking Transaction History	1367
02/10/2020	PISP	eBanking Payment	2190
03/10/2020	AISP	eBanking Account Details	3570
03/10/2020	AISP	eBanking Balance Overview	2793
03/10/2020	AISP	eBanking Transaction History	912
03/10/2020	PISP	eBanking Payment	2219
04/10/2020	AISP	eBanking Account Details	3846
04/10/2020	AISP	eBanking Balance Overview	2073
04/10/2020	AISP	eBanking Transaction History	1536
04/10/2020	PISP	eBanking Payment	2084
05/10/2020	AISP	eBanking Account Details	7561
05/10/2020	AISP	eBanking Balance Overview	2002
05/10/2020	AISP	eBanking Transaction History	1480
05/10/2020	PISP	eBanking Payment	2120
06/10/2020	AISP	eBanking Account Details	5944

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
06/10/2020	AISP	eBanking Balance Overview	2009
06/10/2020	AISP	eBanking Transaction History	1565
06/10/2020	PISP	eBanking Payment	2283
07/10/2020	AISP	eBanking Account Details	5070
07/10/2020	AISP	eBanking Balance Overview	1727
07/10/2020	AISP	eBanking Transaction History	1637
07/10/2020	PISP	eBanking Payment	2342
08/10/2020	AISP	eBanking Account Details	4122
08/10/2020	AISP	eBanking Balance Overview	1862
08/10/2020	AISP	eBanking Transaction History	1718
08/10/2020	PISP	eBanking Payment	2149
09/10/2020	AISP	eBanking Account Details	5365
09/10/2020	AISP	eBanking Balance Overview	1703
09/10/2020	AISP	eBanking Transaction History	1533
09/10/2020	PISP	eBanking Payment	2256
10/10/2020	AISP	eBanking Account Details	5913
10/10/2020	AISP	eBanking Balance Overview	1430
10/10/2020	AISP	eBanking Transaction History	2764
10/10/2020	PISP	eBanking Payment	2066
11/10/2020	AISP	eBanking Account Details	6702
11/10/2020	AISP	eBanking Balance Overview	1390
11/10/2020	AISP	eBanking Transaction History	1359
11/10/2020	PISP	eBanking Payment	2266
12/10/2020	AISP	eBanking Account Details	5320
12/10/2020	AISP	eBanking Balance Overview	3283
12/10/2020	AISP	eBanking Transaction History	1987
12/10/2020	PISP	eBanking Payment	2385
13/10/2020	AISP	eBanking Account Details	11711
13/10/2020	AISP	eBanking Balance Overview	2227
13/10/2020	AISP	eBanking Transaction History	1544

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/10/2020	PISP	eBanking Payment	2673
14/10/2020	AISP	eBanking Account Details	7380
14/10/2020	AISP	eBanking Balance Overview	4166
14/10/2020	AISP	eBanking Transaction History	3344
14/10/2020	PISP	eBanking Payment	2621
15/10/2020	AISP	eBanking Account Details	4804
15/10/2020	AISP	eBanking Balance Overview	3259
15/10/2020	AISP	eBanking Transaction History	3710
15/10/2020	PISP	eBanking Payment	1823
16/10/2020	AISP	eBanking Account Details	6308
16/10/2020	AISP	eBanking Balance Overview	2725
16/10/2020	AISP	eBanking Transaction History	3643
16/10/2020	PISP	eBanking Payment	1955
17/10/2020	AISP	eBanking Account Details	4039
17/10/2020	AISP	eBanking Balance Overview	1543
17/10/2020	AISP	eBanking Transaction History	1138
17/10/2020	PISP	eBanking Payment	1047
18/10/2020	AISP	eBanking Account Details	17624
18/10/2020	AISP	eBanking Balance Overview	2194
18/10/2020	AISP	eBanking Transaction History	1672
18/10/2020	PISP	eBanking Payment	924
19/10/2020	AISP	eBanking Account Details	5356
19/10/2020	AISP	eBanking Balance Overview	5096
19/10/2020	AISP	eBanking Transaction History	4869
19/10/2020	PISP	eBanking Payment	1439
20/10/2020	AISP	eBanking Account Details	4763
20/10/2020	AISP	eBanking Balance Overview	3670
20/10/2020	AISP	eBanking Transaction History	3689
20/10/2020	PISP	eBanking Payment	1771
21/10/2020	AISP	eBanking Account Details	25145

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
21/10/2020	AISP	eBanking Balance Overview	27025
21/10/2020	AISP	eBanking Transaction History	35069
21/10/2020	PISP	eBanking Payment	854
22/10/2020	AISP	eBanking Account Details	5185
22/10/2020	AISP	eBanking Balance Overview	3162
22/10/2020	AISP	eBanking Transaction History	2912
22/10/2020	PISP	eBanking Payment	806
23/10/2020	AISP	eBanking Account Details	5117
23/10/2020	AISP	eBanking Balance Overview	8568
23/10/2020	AISP	eBanking Transaction History	7986
23/10/2020	PISP	eBanking Payment	1858
24/10/2020	AISP	eBanking Account Details	3807
24/10/2020	AISP	eBanking Balance Overview	929
24/10/2020	AISP	eBanking Transaction History	1314
24/10/2020	PISP	eBanking Payment	1201
25/10/2020	AISP	eBanking Account Details	5722
25/10/2020	AISP	eBanking Balance Overview	1294
25/10/2020	AISP	eBanking Transaction History	1642
25/10/2020	PISP	eBanking Payment	1675
26/10/2020	AISP	eBanking Account Details	5107
26/10/2020	AISP	eBanking Balance Overview	2529
26/10/2020	AISP	eBanking Transaction History	1723
26/10/2020	PISP	eBanking Payment	981
27/10/2020	AISP	eBanking Account Details	7040
27/10/2020	AISP	eBanking Balance Overview	2099
27/10/2020	AISP	eBanking Transaction History	1368
27/10/2020	PISP	eBanking Payment	778
28/10/2020	AISP	eBanking Account Details	3789
28/10/2020	AISP	eBanking Balance Overview	1206
28/10/2020	AISP	eBanking Transaction History	1474

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/10/2020	PISP	eBanking Payment	831
29/10/2020	AISP	eBanking Account Details	9468
29/10/2020	AISP	eBanking Balance Overview	3164
29/10/2020	AISP	eBanking Transaction History	2653
29/10/2020	PISP	eBanking Payment	1750
30/10/2020	AISP	eBanking Account Details	4345
30/10/2020	AISP	eBanking Balance Overview	1720
30/10/2020	AISP	eBanking Transaction History	1758
30/10/2020	PISP	eBanking Payment	892
31/10/2020	AISP	eBanking Account Details	3614
31/10/2020	AISP	eBanking Balance Overview	765
31/10/2020	AISP	eBanking Transaction History	1739
31/10/2020	PISP	eBanking Payment	702
01/11/2020	AISP	eBanking Account Details	3635
01/11/2020	AISP	eBanking Balance Overview	2331
01/11/2020	AISP	eBanking Transaction History	1182
01/11/2020	PISP	eBanking Payment	942
02/11/2020	AISP	eBanking Account Details	5817
02/11/2020	AISP	eBanking Balance Overview	2777
02/11/2020	AISP	eBanking Transaction History	1550
02/11/2020	PISP	eBanking Payment	771
03/11/2020	AISP	eBanking Account Details	4278
03/11/2020	AISP	eBanking Balance Overview	1703
03/11/2020	AISP	eBanking Transaction History	1457
03/11/2020	PISP	eBanking Payment	727
04/11/2020	AISP	eBanking Account Details	6288
04/11/2020	AISP	eBanking Balance Overview	1459
04/11/2020	AISP	eBanking Transaction History	1409
04/11/2020	PISP	eBanking Payment	808
05/11/2020	AISP	eBanking Account Details	8707

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/11/2020	AISP	eBanking Balance Overview	1567
05/11/2020	AISP	eBanking Transaction History	1745
05/11/2020	PISP	eBanking Payment	805
06/11/2020	AISP	eBanking Account Details	4866
06/11/2020	AISP	eBanking Balance Overview	1228
06/11/2020	AISP	eBanking Transaction History	1192
06/11/2020	PISP	eBanking Payment	778
07/11/2020	AISP	eBanking Account Details	21577
07/11/2020	AISP	eBanking Balance Overview	1346
07/11/2020	AISP	eBanking Transaction History	913
07/11/2020	PISP	eBanking Payment	860
08/11/2020	AISP	eBanking Account Details	41990
08/11/2020	AISP	eBanking Balance Overview	1410
08/11/2020	AISP	eBanking Transaction History	1261
08/11/2020	PISP	eBanking Payment	872
09/11/2020	AISP	eBanking Account Details	7176
09/11/2020	AISP	eBanking Balance Overview	2697
09/11/2020	AISP	eBanking Transaction History	1391
09/11/2020	PISP	eBanking Payment	771
10/11/2020	AISP	eBanking Account Details	5711
10/11/2020	AISP	eBanking Balance Overview	1822
10/11/2020	AISP	eBanking Transaction History	1620
10/11/2020	PISP	eBanking Payment	747
11/11/2020	AISP	eBanking Account Details	7394
11/11/2020	AISP	eBanking Balance Overview	1309
11/11/2020	AISP	eBanking Transaction History	2002
11/11/2020	PISP	eBanking Payment	991
12/11/2020	AISP	eBanking Account Details	9110
12/11/2020	AISP	eBanking Balance Overview	1551
12/11/2020	AISP	eBanking Transaction History	1146

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/11/2020	PISP	eBanking Payment	809
13/11/2020	AISP	eBanking Account Details	4785
13/11/2020	AISP	eBanking Balance Overview	1418
13/11/2020	AISP	eBanking Transaction History	1223
13/11/2020	PISP	eBanking Payment	766
14/11/2020	AISP	eBanking Account Details	3711
14/11/2020	AISP	eBanking Balance Overview	744
14/11/2020	AISP	eBanking Transaction History	1027
14/11/2020	PISP	eBanking Payment	679
15/11/2020	AISP	eBanking Account Details	6057
15/11/2020	AISP	eBanking Balance Overview	2175
15/11/2020	AISP	eBanking Transaction History	1132
15/11/2020	PISP	eBanking Payment	1487
16/11/2020	AISP	eBanking Account Details	9984
16/11/2020	AISP	eBanking Balance Overview	2044
16/11/2020	AISP	eBanking Transaction History	1218
16/11/2020	PISP	eBanking Payment	757
17/11/2020	AISP	eBanking Account Details	5993
17/11/2020	AISP	eBanking Balance Overview	1747
17/11/2020	AISP	eBanking Transaction History	2080
17/11/2020	PISP	eBanking Payment	733
18/11/2020	AISP	eBanking Account Details	6612
18/11/2020	AISP	eBanking Balance Overview	975
18/11/2020	AISP	eBanking Transaction History	1736
18/11/2020	PISP	eBanking Payment	729
19/11/2020	AISP	eBanking Account Details	6599
19/11/2020	AISP	eBanking Balance Overview	1141
19/11/2020	AISP	eBanking Transaction History	1466
19/11/2020	PISP	eBanking Payment	767
20/11/2020	AISP	eBanking Account Details	3840

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/11/2020	AISP	eBanking Balance Overview	996
20/11/2020	AISP	eBanking Transaction History	1453
20/11/2020	PISP	eBanking Payment	974
21/11/2020	AISP	eBanking Balance Overview	742
21/11/2020	AISP	eBanking Transaction History	1633
21/11/2020	PISP	eBanking Payment	764
22/11/2020	AISP	eBanking Account Details	8268
22/11/2020	AISP	eBanking Balance Overview	1654
22/11/2020	AISP	eBanking Transaction History	1383
22/11/2020	PISP	eBanking Payment	769
23/11/2020	AISP	eBanking Account Details	18441
23/11/2020	AISP	eBanking Balance Overview	2364
23/11/2020	AISP	eBanking Transaction History	1643
23/11/2020	PISP	eBanking Payment	795
24/11/2020	AISP	eBanking Account Details	3555
24/11/2020	AISP	eBanking Balance Overview	2619
24/11/2020	AISP	eBanking Transaction History	1536
24/11/2020	PISP	eBanking Payment	808
25/11/2020	AISP	eBanking Account Details	7987
25/11/2020	AISP	eBanking Balance Overview	1552
25/11/2020	AISP	eBanking Transaction History	1724
25/11/2020	PISP	eBanking Payment	771
26/11/2020	AISP	eBanking Account Details	4198
26/11/2020	AISP	eBanking Balance Overview	1561
26/11/2020	AISP	eBanking Transaction History	1349
26/11/2020	PISP	eBanking Payment	2203
27/11/2020	AISP	eBanking Account Details	5392
27/11/2020	AISP	eBanking Balance Overview	1522
27/11/2020	AISP	eBanking Transaction History	1390
27/11/2020	PISP	eBanking Payment	1917

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/11/2020	AISP	eBanking Account Details	5365
28/11/2020	AISP	eBanking Balance Overview	2451
28/11/2020	AISP	eBanking Transaction History	1391
28/11/2020	PISP	eBanking Payment	2177
29/11/2020	AISP	eBanking Account Details	9463
29/11/2020	AISP	eBanking Balance Overview	2063
29/11/2020	AISP	eBanking Transaction History	1529
29/11/2020	PISP	eBanking Payment	2355
30/11/2020	AISP	eBanking Account Details	5538
30/11/2020	AISP	eBanking Balance Overview	2420
30/11/2020	AISP	eBanking Transaction History	1767
30/11/2020	PISP	eBanking Payment	2078
01/12/2020	AISP	eBanking Account Details	4710
01/12/2020	AISP	eBanking Balance Overview	2126
01/12/2020	AISP	eBanking Transaction History	1552
01/12/2020	PISP	eBanking Payment	2261
02/12/2020	AISP	eBanking Account Details	4289
02/12/2020	AISP	eBanking Balance Overview	2077
02/12/2020	AISP	eBanking Transaction History	1446
02/12/2020	PISP	eBanking Payment	2228
03/12/2020	AISP	eBanking Account Details	4027
03/12/2020	AISP	eBanking Balance Overview	1757
03/12/2020	AISP	eBanking Transaction History	1640
03/12/2020	PISP	eBanking Payment	2382
04/12/2020	AISP	eBanking Account Details	5048
04/12/2020	AISP	eBanking Balance Overview	1580
04/12/2020	AISP	eBanking Transaction History	1385
04/12/2020	PISP	eBanking Payment	2337
05/12/2020	AISP	eBanking Account Details	14018
05/12/2020	AISP	eBanking Balance Overview	1140

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
05/12/2020	AISP	eBanking Transaction History	1559
05/12/2020	PISP	eBanking Payment	2103
06/12/2020	AISP	eBanking Account Details	8303
06/12/2020	AISP	eBanking Balance Overview	1682
06/12/2020	AISP	eBanking Transaction History	1754
06/12/2020	PISP	eBanking Payment	2246
07/12/2020	AISP	eBanking Account Details	6549
07/12/2020	AISP	eBanking Balance Overview	2152
07/12/2020	AISP	eBanking Transaction History	1364
07/12/2020	PISP	eBanking Payment	2100
08/12/2020	AISP	eBanking Account Details	6609
08/12/2020	AISP	eBanking Balance Overview	2510
08/12/2020	AISP	eBanking Transaction History	2221
08/12/2020	PISP	eBanking Payment	2420
09/12/2020	AISP	eBanking Account Details	6561
09/12/2020	AISP	eBanking Balance Overview	1718
09/12/2020	AISP	eBanking Transaction History	1489
09/12/2020	PISP	eBanking Payment	2118
10/12/2020	AISP	eBanking Account Details	4768
10/12/2020	AISP	eBanking Balance Overview	1625
10/12/2020	AISP	eBanking Transaction History	1593
10/12/2020	PISP	eBanking Payment	2334
11/12/2020	AISP	eBanking Account Details	9925
11/12/2020	AISP	eBanking Balance Overview	1347
11/12/2020	AISP	eBanking Transaction History	1393
11/12/2020	PISP	eBanking Payment	2155
12/12/2020	AISP	eBanking Account Details	6620
12/12/2020	AISP	eBanking Balance Overview	1019
12/12/2020	AISP	eBanking Transaction History	1184
12/12/2020	PISP	eBanking Payment	2686

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/12/2020	AISP	eBanking Account Details	13822
13/12/2020	AISP	eBanking Balance Overview	3511
13/12/2020	AISP	eBanking Transaction History	1666
13/12/2020	PISP	eBanking Payment	2349
14/12/2020	AISP	eBanking Account Details	5381
14/12/2020	AISP	eBanking Balance Overview	1744
14/12/2020	AISP	eBanking Transaction History	1656
14/12/2020	PISP	eBanking Payment	1982
15/12/2020	AISP	eBanking Account Details	5222
15/12/2020	AISP	eBanking Balance Overview	1782
15/12/2020	AISP	eBanking Transaction History	1581
15/12/2020	PISP	eBanking Payment	2066
16/12/2020	AISP	eBanking Account Details	6965
16/12/2020	AISP	eBanking Balance Overview	1992
16/12/2020	AISP	eBanking Transaction History	1293
16/12/2020	PISP	eBanking Payment	2145
17/12/2020	AISP	eBanking Account Details	10734
17/12/2020	AISP	eBanking Balance Overview	1340
17/12/2020	AISP	eBanking Transaction History	1634
17/12/2020	PISP	eBanking Payment	1991
18/12/2020	AISP	eBanking Account Details	4853
18/12/2020	AISP	eBanking Balance Overview	1367
18/12/2020	AISP	eBanking Transaction History	1748
18/12/2020	PISP	eBanking Payment	2067
19/12/2020	AISP	eBanking Account Details	22900
19/12/2020	AISP	eBanking Balance Overview	1445
19/12/2020	AISP	eBanking Transaction History	1282
19/12/2020	PISP	eBanking Payment	1998
20/12/2020	AISP	eBanking Account Details	10400
20/12/2020	AISP	eBanking Balance Overview	1351

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/12/2020	AISP	eBanking Transaction History	1463
20/12/2020	PISP	eBanking Payment	2426
21/12/2020	AISP	eBanking Account Details	6822
21/12/2020	AISP	eBanking Balance Overview	2497
21/12/2020	AISP	eBanking Transaction History	1719
21/12/2020	PISP	eBanking Payment	2182
22/12/2020	AISP	eBanking Account Details	6621
22/12/2020	AISP	eBanking Balance Overview	1452
22/12/2020	AISP	eBanking Transaction History	1248
22/12/2020	PISP	eBanking Payment	2223
23/12/2020	AISP	eBanking Account Details	9640
23/12/2020	AISP	eBanking Balance Overview	1453
23/12/2020	AISP	eBanking Transaction History	1584
23/12/2020	PISP	eBanking Payment	2346
24/12/2020	AISP	eBanking Account Details	4379
24/12/2020	AISP	eBanking Balance Overview	1035
24/12/2020	AISP	eBanking Transaction History	1304
24/12/2020	PISP	eBanking Payment	2039
25/12/2020	AISP	eBanking Account Details	4443
25/12/2020	AISP	eBanking Balance Overview	600
25/12/2020	AISP	eBanking Transaction History	1141
25/12/2020	PISP	eBanking Payment	2244
26/12/2020	AISP	eBanking Account Details	9513
26/12/2020	AISP	eBanking Balance Overview	1150
26/12/2020	AISP	eBanking Transaction History	1512
26/12/2020	PISP	eBanking Payment	2065
27/12/2020	AISP	eBanking Account Details	3978
27/12/2020	AISP	eBanking Balance Overview	2107
27/12/2020	AISP	eBanking Transaction History	1323
27/12/2020	PISP	eBanking Payment	2249

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/12/2020	AISP	eBanking Account Details	10556
28/12/2020	AISP	eBanking Balance Overview	2859
28/12/2020	AISP	eBanking Transaction History	1566
28/12/2020	PISP	eBanking Payment	2044
29/12/2020	AISP	eBanking Account Details	9763
29/12/2020	AISP	eBanking Balance Overview	2226
29/12/2020	AISP	eBanking Transaction History	2251
29/12/2020	PISP	eBanking Payment	2296
30/12/2020	AISP	eBanking Account Details	7596
30/12/2020	AISP	eBanking Balance Overview	1692
30/12/2020	AISP	eBanking Transaction History	1427
30/12/2020	PISP	eBanking Payment	2097
31/12/2020	AISP	eBanking Account Details	7701
31/12/2020	AISP	eBanking Balance Overview	1676
31/12/2020	AISP	eBanking Transaction History	1292
31/12/2020	PISP	eBanking Payment	2282

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: 01/10/2020 - 31/12/2020

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/10/2020	eBanking	100.00 %	0.00 %	01/10/2020	APIs	100.00 %	0.00 %
02/10/2020	eBanking	100.00 %	0.00 %	02/10/2020	APIs	100.00 %	0.00 %
03/10/2020	eBanking	100.00 %	0.00 %	03/10/2020	APIs	100.00 %	0.00 %
04/10/2020	eBanking	100.00 %	0.00 %	04/10/2020	APIs	100.00 %	0.00 %
05/10/2020	eBanking	100.00 %	0.00 %	05/10/2020	APIs	100.00 %	0.00 %
06/10/2020	eBanking	100.00 %	0.00 %	06/10/2020	APIs	100.00 %	0.00 %
07/10/2020	eBanking	100.00 %	0.00 %	07/10/2020	APIs	100.00 %	0.00 %
08/10/2020	eBanking	100.00 %	0.00 %	08/10/2020	APIs	100.00 %	0.00 %
09/10/2020	eBanking	100.00 %	0.00 %	09/10/2020	APIs	100.00 %	0.00 %
10/10/2020	eBanking	100.00 %	0.00 %	10/10/2020	APIs	100.00 %	0.00 %
11/10/2020	eBanking	100.00 %	0.00 %	11/10/2020	APIs	100.00 %	0.00 %
12/10/2020	eBanking	100.00 %	0.00 %	12/10/2020	APIs	100.00 %	0.00 %
13/10/2020	eBanking	100.00 %	0.00 %	13/10/2020	APIs	100.00 %	0.00 %
14/10/2020	eBanking	100.00 %	0.00 %	14/10/2020	APIs	100.00 %	0.00 %
15/10/2020	eBanking	100.00 %	0.00 %	15/10/2020	APIs	100.00 %	0.00 %
16/10/2020	eBanking	100.00 %	0.00 %	16/10/2020	APIs	100.00 %	0.00 %
17/10/2020	eBanking	100.00 %	0.00 %	17/10/2020	APIs	100.00 %	0.00 %
18/10/2020	eBanking	100.00 %	0.00 %	18/10/2020	APIs	100.00 %	0.00 %
19/10/2020	eBanking	100.00 %	0.00 %	19/10/2020	APIs	100.00 %	0.00 %
20/10/2020	eBanking	100.00 %	0.00 %	20/10/2020	APIs	100.00 %	0.00 %
21/10/2020	eBanking	100.00 %	0.00 %	21/10/2020	APIs	100.00 %	0.00 %
22/10/2020	eBanking	100.00 %	0.00 %	22/10/2020	APIs	100.00 %	0.00 %
23/10/2020	eBanking	100.00 %	0.00 %	23/10/2020	APIs	100.00 %	0.00 %
24/10/2020	eBanking	100.00 %	0.00 %	24/10/2020	APIs	100.00 %	0.00 %
25/10/2020	eBanking	100.00 %	0.00 %	25/10/2020	APIs	100.00 %	0.00 %
26/10/2020	eBanking	100.00 %	0.00 %	26/10/2020	APIs	100.00 %	0.00 %
27/10/2020	eBanking	100.00 %	0.00 %	27/10/2020	APIs	100.00 %	0.00 %
28/10/2020	eBanking	100.00 %	0.00 %	28/10/2020	APIs	100.00 %	0.00 %
29/10/2020	eBanking	100.00 %	0.00 %	29/10/2020	APIs	100.00 %	0.00 %
30/10/2020	eBanking	100.00 %	0.00 %	30/10/2020	APIs	100.00 %	0.00 %
31/10/2020	eBanking	100.00 %	0.00 %	31/10/2020	APIs	100.00 %	0.00 %
01/11/2020	eBanking	100.00 %	0.00 %	01/11/2020	APIs	100.00 %	0.00 %
02/11/2020	eBanking	100.00 %	0.00 %	02/11/2020	APIs	100.00 %	0.00 %
03/11/2020	eBanking	100.00 %	0.00 %	03/11/2020	APIs	100.00 %	0.00 %
04/11/2020	eBanking	100.00 %	0.00 %	04/11/2020	APIs	100.00 %	0.00 %
05/11/2020	eBanking	99.98 %	0.02 %	05/11/2020	APIs	100.00 %	0.00 %
06/11/2020	eBanking	100.00 %	0.00 %	06/11/2020	APIs	100.00 %	0.00 %
07/11/2020	eBanking	100.00 %	0.00 %	07/11/2020	APIs	100.00 %	0.00 %
08/11/2020	eBanking	100.00 %	0.00 %	08/11/2020	APIs	100.00 %	0.00 %
09/11/2020	eBanking	100.00 %	0.00 %	09/11/2020	APIs	100.00 %	0.00 %
10/11/2020	eBanking	100.00 %	0.00 %	10/11/2020	APIs	100.00 %	0.00 %
11/11/2020	eBanking	100.00 %	0.00 %	11/11/2020	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/11/2020	eBanking	100.00 %	0.00 %
13/11/2020	eBanking	99.89 %	0.11 %
14/11/2020	eBanking	100.00 %	0.00 %
15/11/2020	eBanking	100.00 %	0.00 %
16/11/2020	eBanking	100.00 %	0.00 %
17/11/2020	eBanking	100.00 %	0.00 %
18/11/2020	eBanking	100.00 %	0.00 %
19/11/2020	eBanking	100.00 %	0.00 %
20/11/2020	eBanking	100.00 %	0.00 %
21/11/2020	eBanking	100.00 %	0.00 %
22/11/2020	eBanking	100.00 %	0.00 %
23/11/2020	eBanking	100.00 %	0.00 %
24/11/2020	eBanking	100.00 %	0.00 %
25/11/2020	eBanking	100.00 %	0.00 %
26/11/2020	eBanking	100.00 %	0.00 %
27/11/2020	eBanking	100.00 %	0.00 %
28/11/2020	eBanking	100.00 %	0.00 %
29/11/2020	eBanking	100.00 %	0.00 %
30/11/2020	eBanking	100.00 %	0.00 %
01/12/2020	eBanking	100.00 %	0.00 %
02/12/2020	eBanking	100.00 %	0.00 %
03/12/2020	eBanking	100.00 %	0.00 %
04/12/2020	eBanking	100.00 %	0.00 %
05/12/2020	eBanking	100.00 %	0.00 %
06/12/2020	eBanking	100.00 %	0.00 %
07/12/2020	eBanking	100.00 %	0.00 %
08/12/2020	eBanking	100.00 %	0.00 %
09/12/2020	eBanking	100.00 %	0.00 %
10/12/2020	eBanking	100.00 %	0.00 %
11/12/2020	eBanking	100.00 %	0.00 %
12/12/2020	eBanking	100.00 %	0.00 %
13/12/2020	eBanking	100.00 %	0.00 %
14/12/2020	eBanking	100.00 %	0.00 %
15/12/2020	eBanking	100.00 %	0.00 %
16/12/2020	eBanking	100.00 %	0.00 %
17/12/2020	eBanking	100.00 %	0.00 %
18/12/2020	eBanking	100.00 %	0.00 %
19/12/2020	eBanking	100.00 %	0.00 %
20/12/2020	eBanking	100.00 %	0.00 %
21/12/2020	eBanking	100.00 %	0.00 %
22/12/2020	eBanking	100.00 %	0.00 %
23/12/2020	eBanking	100.00 %	0.00 %
24/12/2020	eBanking	100.00 %	0.00 %
25/12/2020	eBanking	100.00 %	0.00 %
26/12/2020	eBanking	100.00 %	0.00 %
27/12/2020	eBanking	100.00 %	0.00 %
28/12/2020	eBanking	100.00 %	0.00 %
29/12/2020	eBanking	100.00 %	0.00 %

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

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
30/12/2020	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
26/12/2020	APIs	100.00 %	0.00 %
27/12/2020	APIs	100.00 %	0.00 %
28/12/2020	APIs	100.00 %	0.00 %
29/12/2020	APIs	100.00 %	0.00 %
30/12/2020	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: 01/10/2020 - 31/12/2020

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

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

Date	Error rate (%)
27/12/2020	0.00 %
28/12/2020	0.00 %
29/12/2020	0.00 %
30/12/2020	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