

first direct

Open banking performance and availability quarterly report

1 January - 31 March 2024

We publish this report each quarter and the next report covering April 2024 to June 2024 will be published in July 2024.

Contents

What's the purpose of this report?	3
Service availability	4
Service performance - account information	5
Service performance - payments	6
Service performance - confirmation of funds	7
Service performance - error rate	8
Daily performance and availability data	9

What's the purpose of this report?

The purpose of this report is to show how our Open banking channel is performing and, where applicable, compare performance to our direct digital channels – Online Banking and the Mobile App.

It highlights:

- the percentage of time each of our digital channels is available or 'up'
- the time it takes for each of our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks
- the percentage of requests to our Open banking APIs which fail due to an error with our systems.

Open banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found on the [Open banking page](#) of our website.

We publish this report each quarter as follows :

- January to March will be published in April
- April to June will be published in July
- July to September will be published in October
- October to December will be published in January

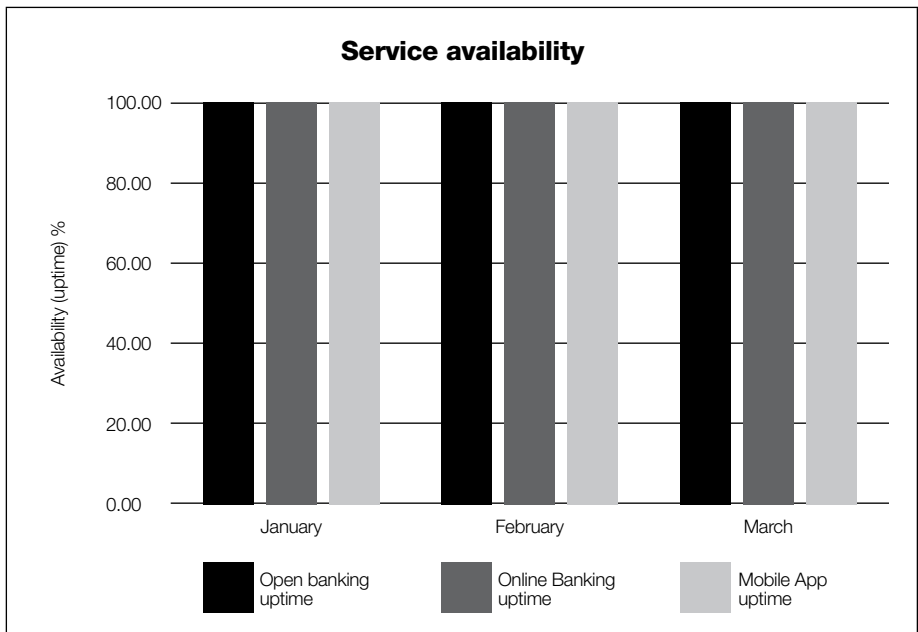
Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our Open banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Online Banking and the Mobile App are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open banking uptime %	Online Banking uptime %	Mobile App uptime %
January	100.00	100.00	100.00
February	99.98	99.67	100.00
March	100.00	100.00	100.00

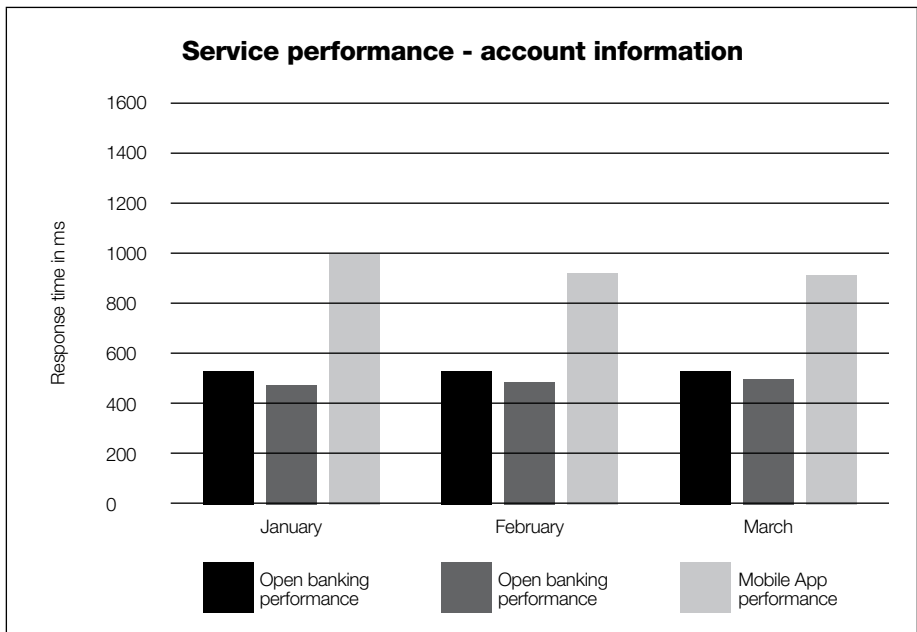
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance, transaction history, payees and details of scheduled payments, standing orders and Direct Debits.

To allow a meaningful comparison with the Open banking channel, our Online Banking and Mobile app performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer.



Month	Open banking performance	Online Banking performance	Mobile App performance
January	522	462	997
February	523	503	936
March	509	476	931

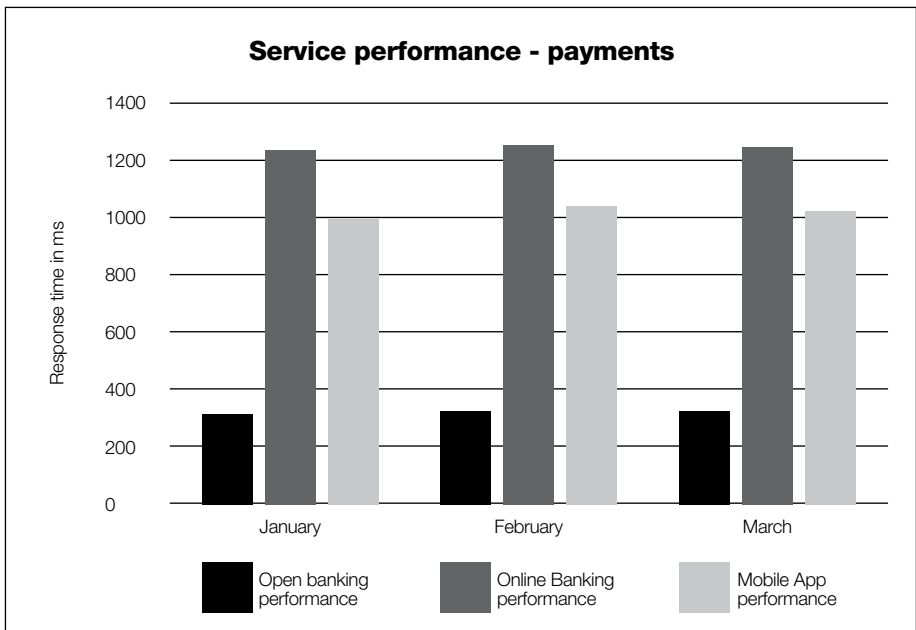
Service performance - payments

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to process requests to initiate payments over the last three months.

Payments can include single immediate payments or future dated payments.

To allow a meaningful comparison with the Open banking channel, our Online Banking and Mobile app performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. payment confirmation) to the customer.

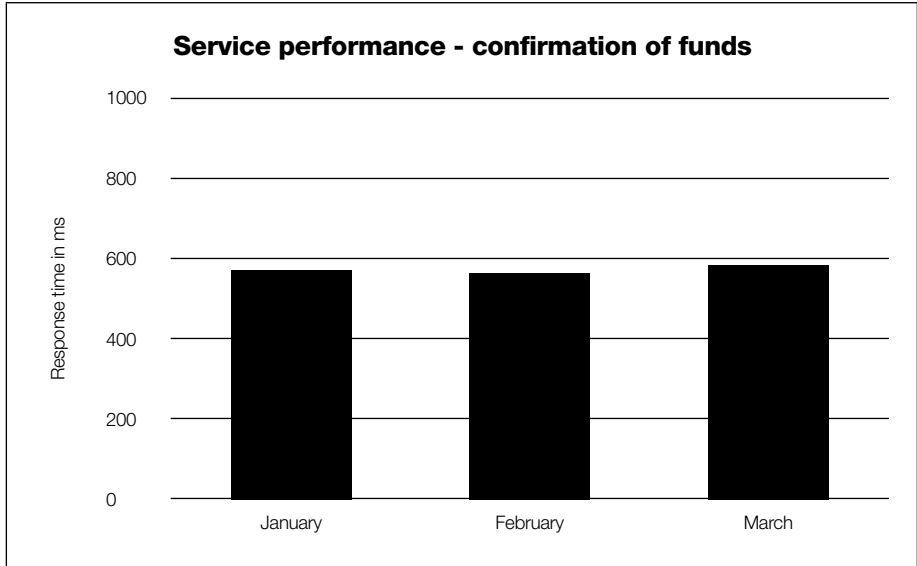


Month	Open banking performance	Online Banking performance	Mobile App performance
January	319	1255	997
February	321	1288	1034
March	321	1264	1012

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds by our Open banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

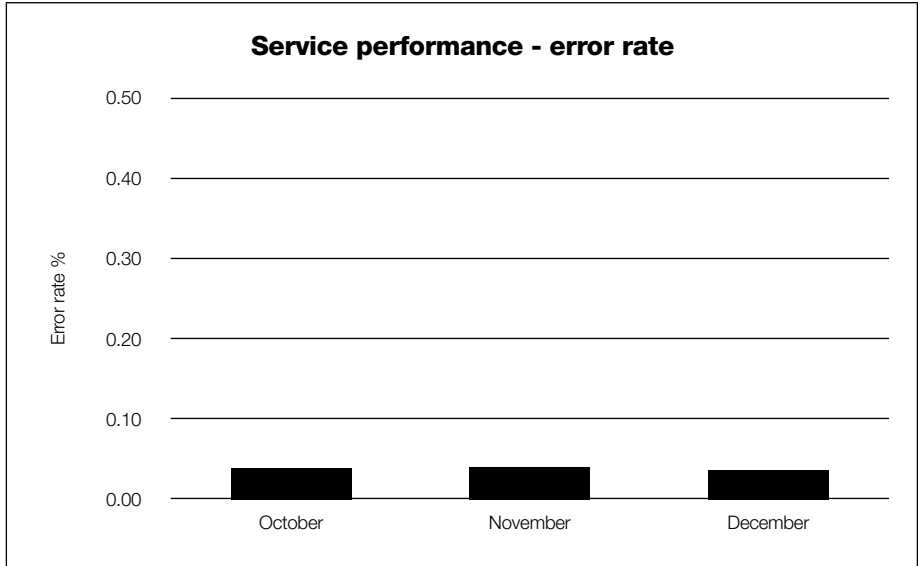
Confirmation of funds is an Open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance ms
January	575
February	572
March	583

Service performance - error rate

The chart and figures below show the daily average performance of our Open banking channel over the last three months in terms of the percentage of all requests from TPPs which failed due to errors attributable to our systems.



Month	Open banking error rate %
January	0.04
February	0.04
March	0.03

Daily performance and availability data

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Online Banking	Downtime % Online Banking	Uptime % Mobile App	Downtime % Mobile App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Online Banking	Accounts Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Online Banking	Payments Response Time (ms) Mobile App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	513	452	1080	323	1221	943	534	0.03
2-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	544	453	1104	328	1269	991	611	0.04
3-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	541	449	1156	323	1248	999	589	0.05
4-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	535	447	1147	330	1260	988	583	0.04
5-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	525	446	1168	322	1270	1001	581	0.02
6-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	519	452	1090	317	1256	994	565	0.01
7-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	517	454	1030	316	1245	968	548	0.05
8-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	520	445	1099	326	1252	985	560	0.06
9-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	531	448	1144	331	1252	996	597	0.05
10-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	509	449	1131	317	1246	1004	564	0.03
11-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	527	455	1168	326	1243	989	567	0.06
12-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	524	459	1126	324	1276	1004	562	0.03
13-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	518	472	1119	324	1257	983	566	0.02
14-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	536	482	1002	331	1245	996	575	0.05
15-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	525	471	974	320	1252	991	571	0.03
16-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	544	473	937	331	1264	994	586	0.05
17-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	515	481	934	326	1260	1016	578	0.05
18-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	525	468	928	314	1248	1005	568	0.02
19-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	499	474	906	308	1266	1000	555	0.02
20-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	506	471	931	309	1238	991	552	0.02
21-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	561	482	872	320	1254	1009	563	0.06
22-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	507	462	889	326	1256	1009	580	0.03
23-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	511	451	852	321	1251	1000	582	0.02
24-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	503	460	893	316	1257	1016	564	0.02
25-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	507	467	885	321	1255	1002	577	0.03
26-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	509	475	911	314	1294	1020	596	0.03
27-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	513	459	892	303	1254	1010	582	0.04
28-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	515	464	826	300	1234	977	575	0.03
29-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	508	454	858	309	1240	1002	602	0.02
30-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	551	460	911	302	1244	976	585	0.15
31-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	521	479	940	306	1303	1033	598	0.06

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Online Banking	Downtime % Online Banking	Uptime % Mobile App	Downtime % Mobile App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Online Banking	Accounts Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Online Banking	Payments Response Time (ms) Mobile App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	510	466	944	320	1295	1020	578	0.03
2-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	506	472	941	309	1289	1036	559	0.01
3-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	517	492	891	311	1312	1051	554	0.01
4-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	538	485	874	321	1236	989	561	0.02
5-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	518	471	909	328	1275	1017	566	0.03
6-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	519	474	877	325	1269	1009	560	0.01
7-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	518	479	922	315	1280	1025	562	0.03
8-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	511	476	924	321	1251	1014	562	0.03
9-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	503	478	918	322	1270	1010	559	0.04
10-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	528	495	850	320	1286	1024	545	0.03
11-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	543	519	898	313	1275	1037	555	0.01
12-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	517	497	885	325	1274	1012	570	0.02
13-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	522	514	875	329	1316	1027	577	0.09
14-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	518	511	907	325	1282	1011	577	0.02
15-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	531	507	945	323	1274	1019	586	0.03
16-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	510	496	960	312	1277	1031	570	0.04
17-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	529	507	931	323	1240	1019	543	0.04
18-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	531	519	935	318	1236	995	558	0.02
19-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	511	487	959	315	1238	990	551	0.02
20-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	531	809	992	338	1463	1134	568	0.09
21-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	513	482	1138	326	1267	1110	560	0.03
22-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	515	482	1138	313	1267	1110	551	0.01
23-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	517	495	938	318	1460	1131	591	0.03
24-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	512	497	885	319	1278	1040	559	0.02
25-Feb-24	99.56	0.44	100.00	0.00	100.00	0.00	550	515	872	333	1274	1020	560	0.22
26-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	546	490	898	329	1274	1022	657	0.04
27-Feb-24	100.00	0.00	90.49	9.51	100.00	0.00	533	501	940	333	1294	1021	597	0.01
28-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	532	493	993	316	1290	1028	625	0.02
29-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	537	487	996	315	1318	1046	631	0.06

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Online Banking	Downtime % Online Banking	Uptime % Mobile App	Downtime % Mobile App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Online Banking	Accounts Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Online Banking	Payments Response Time (ms) Mobile App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	537	485	992	326	1344	1068	615	0.02
2-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	526	485	1043	311	1287	1041	577	0.01
3-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	512	493	969	316	1295	1002	573	0.02
4-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	519	463	969	321	1277	1019	596	0.03
5-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	529	476	991	332	1343	1048	644	0.01
6-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	524	472	980	319	1331	1051	598	0.09
7-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	517	470	962	317	1315	1047	586	0.03
8-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	514	469	1020	312	1361	1074	586	0.04
9-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	512	486	1019	321	1331	1060	581	0.01
10-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	513	477	947	319	1250	985	547	0.01
11-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	501	451	925	327	1265	1003	572	0.03
12-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	502	456	939	322	1265	1024	582	0.02
13-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	498	463	940	322	1256	1010	579	0.03
14-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	497	459	976	325	1265	1017	594	0.05
15-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	501	461	963	316	1329	1053	600	0.01
16-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	506	480	950	322	1254	1031	566	0.03
17-Mar-24	99.99	0.01	100.00	0.00	100.00	0.00	507	472	909	329	1222	1000	570	0.02
18-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	505	455	951	326	1213	994	584	0.02
19-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	508	461	974	335	1391	1073	579	0.12
20-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	506	466	932	319	1209	984	589	0.05
21-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	508	473	911	320	1225	997	575	0.02
22-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	506	472	885	318	1182	967	576	0.03
23-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	503	487	891	322	1164	970	556	0.01
24-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	509	497	876	319	1200	966	572	0.02
25-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	509	475	845	332	1191	955	589	0.03
26-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	503	474	866	318	1236	989	577	0.03
27-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	509	480	872	311	1257	1006	597	0.02
28-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	515	489	859	316	1288	1027	615	0.02
29-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	493	489	848	317	1187	958	578	0.03
30-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	493	506	856	311	1218	992	555	0.03
31-Mar-24	99.99	0.01	100.00	0.00	100.00	0.00	503	517	811	316	1225	966	566	0.03

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