

Open banking performance & availability quarterly report

HSBC UK Personal Banking

1 January to 31 March 2024



HSBC UK

Opening up a world of opportunity

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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 banking app.

It highlights:

- The percentage of time each of our digital channels is available or 'up'.
- The time it takes 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 our website at [hsbc.co.uk/help/open-banking](https://www.hsbc.co.uk/help/open-banking).

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.

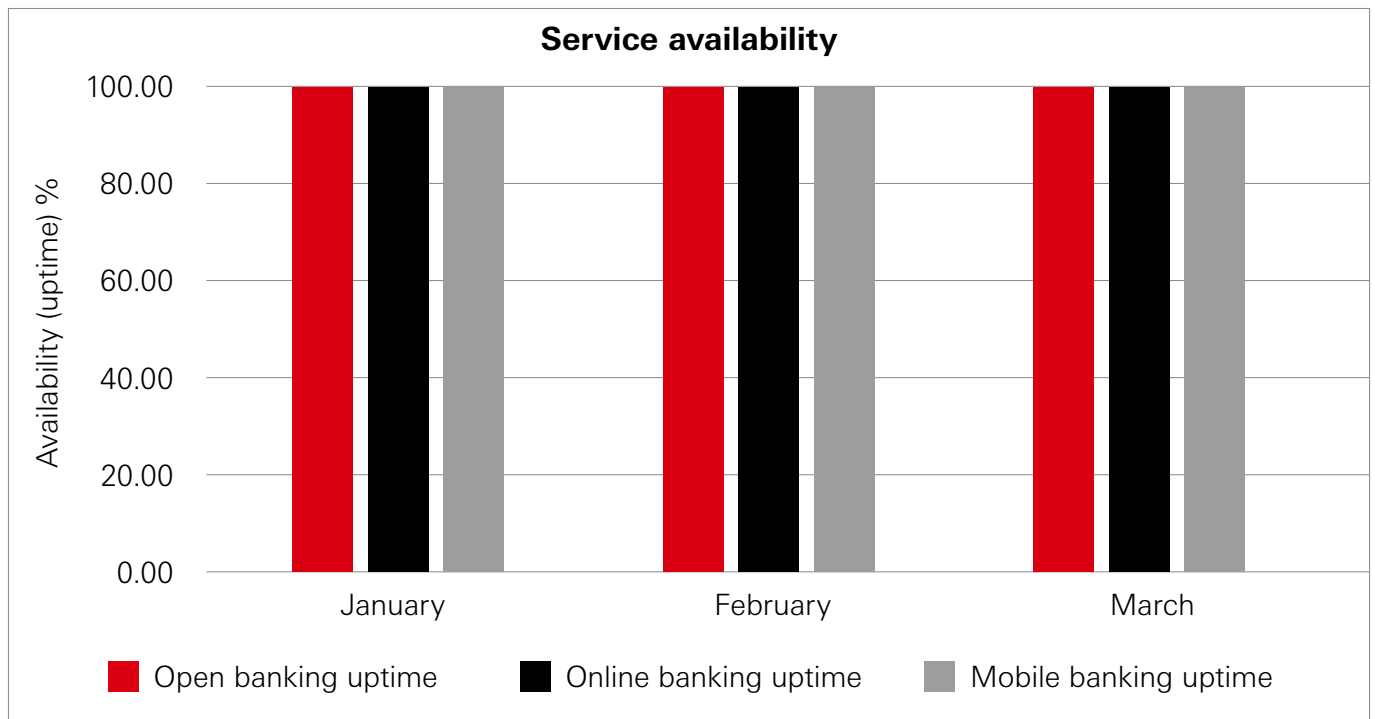
Service availability

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 banking 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 banking uptime %
January	100.00	100.00	100.00
February	100.00	100.00	100.00
March	100.00	100.00	100.00

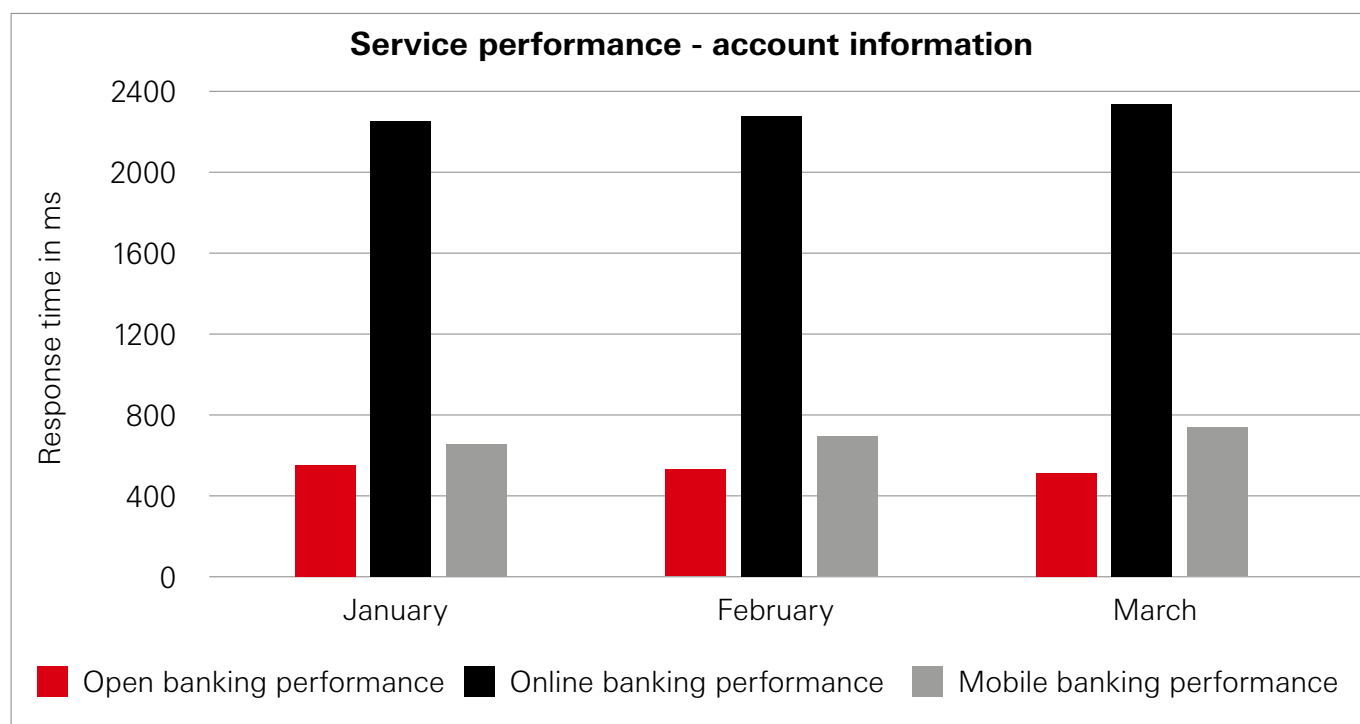
Service performance - account information

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 banking app performance figures:

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



Month	Open banking performance ms	Online banking performance ms	Mobile banking performance ms
January	545	2324	707
February	535	2335	729
March	525	2358	786

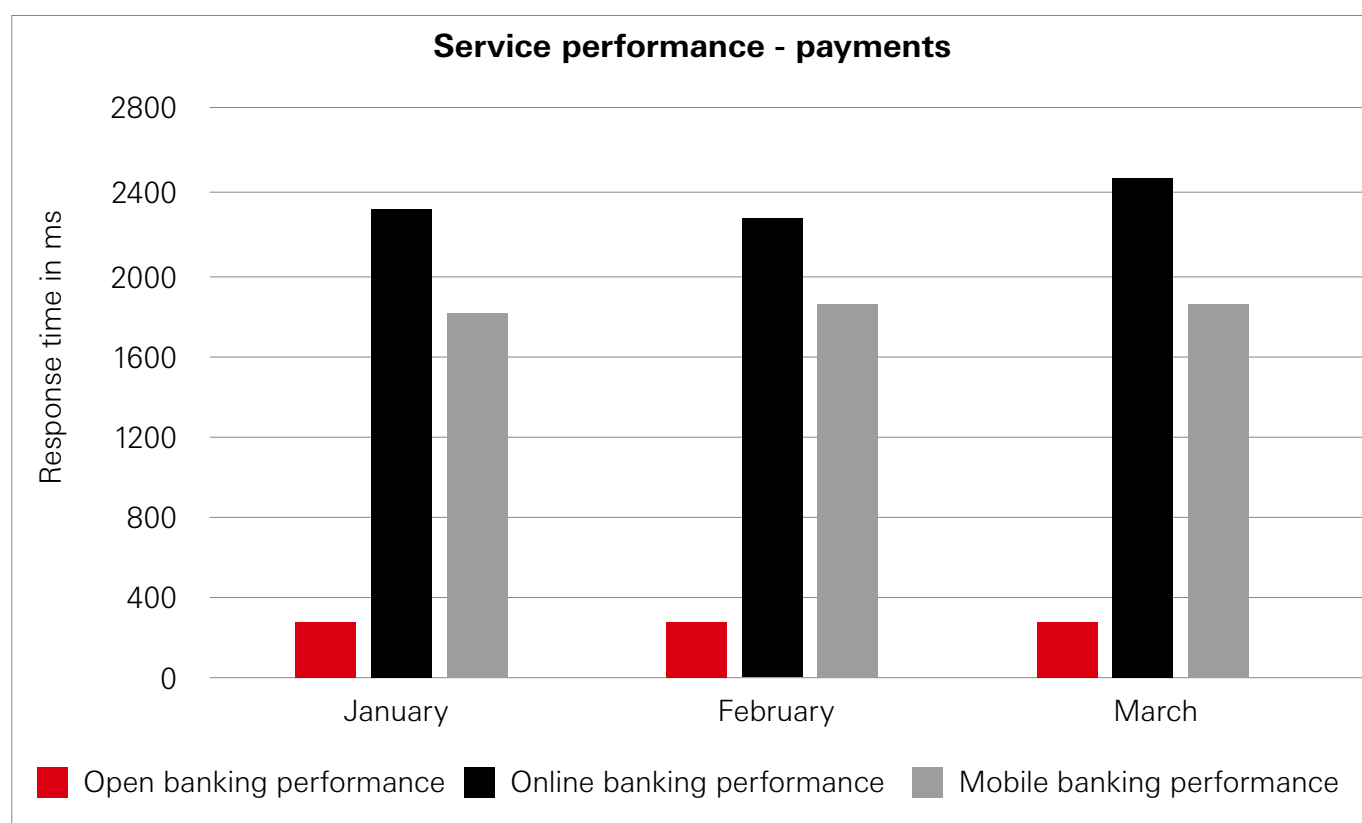
Service performance - payments

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 banking app performance figures:

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

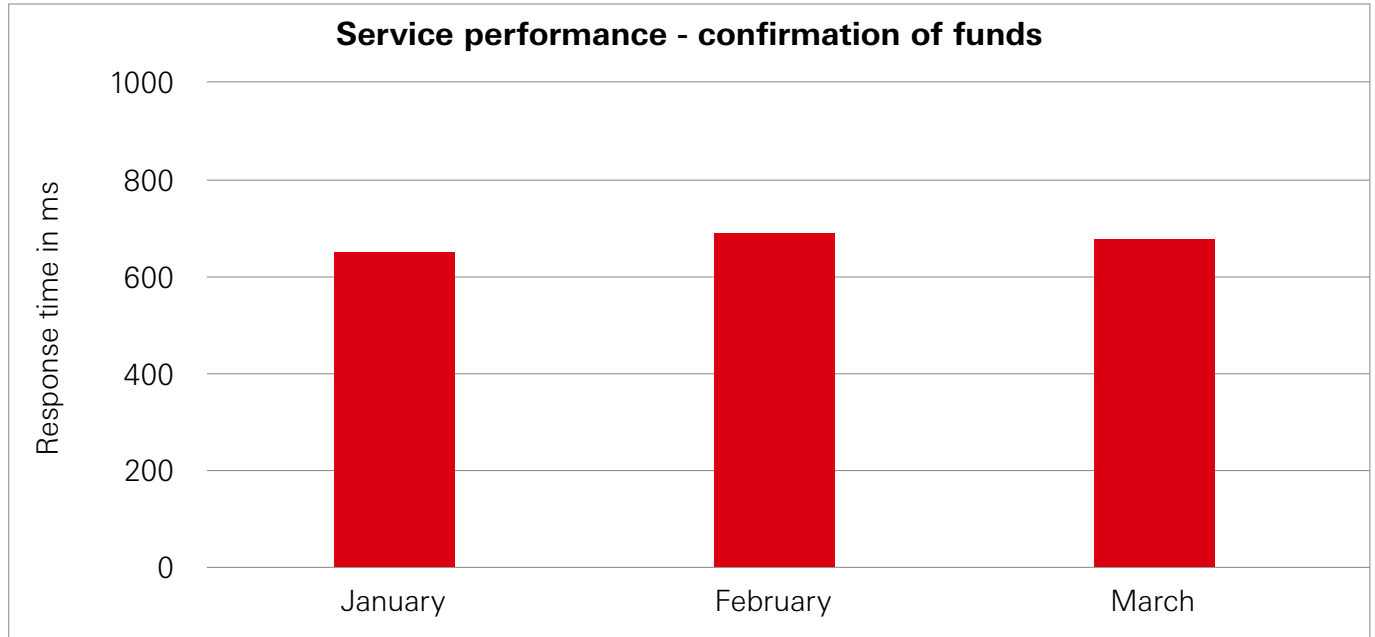


Month	Open banking performance ms	Online banking performance ms	Mobile banking performance ms
January	328	2389	1824
February	327	2369	1855
March	325	2419	1859

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.

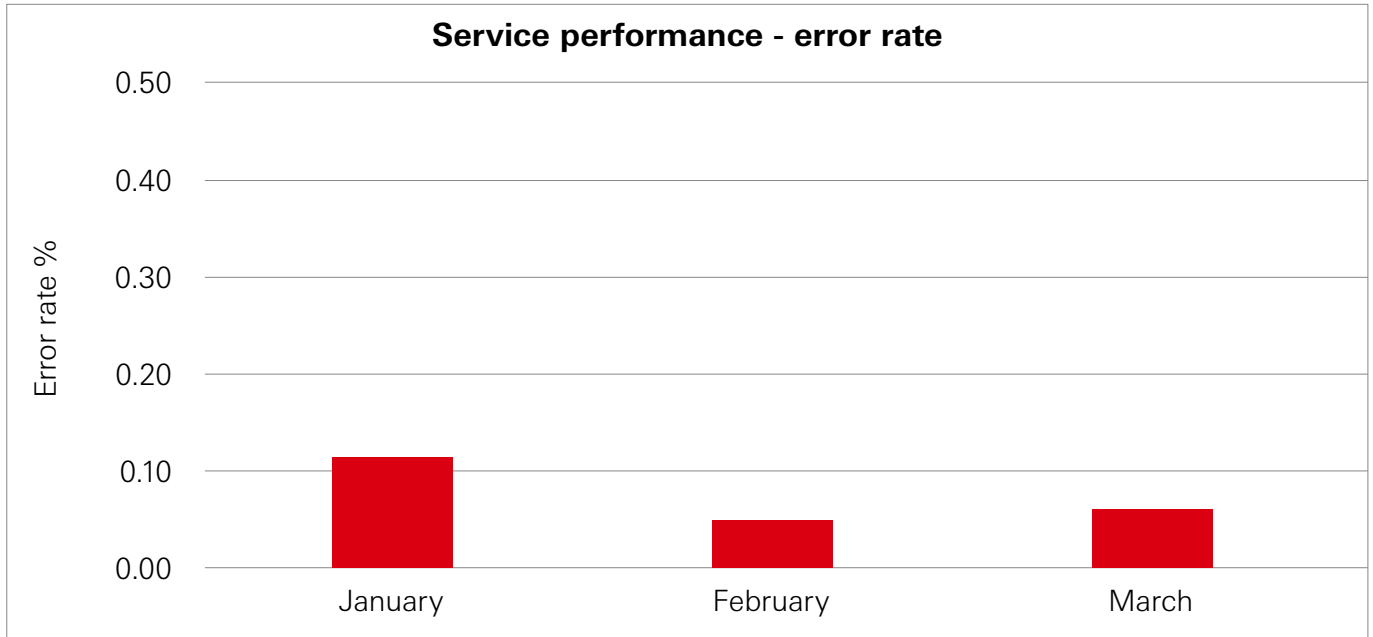
Confirmation of funds is an open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance ms
January	637
February	660
March	651

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	0.11
February	0.05
March	0.06

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 banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) online banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) online banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	528	2227	650	338	2255	1736	632	0.11
2-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	574	2212	709	346	2247	1838	674	0.13
3-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	554	2223	702	345	2266	1808	648	0.14
4-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	558	2226	713	347	2254	1820	657	0.14
5-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	549	2245	711	337	2251	1826	646	0.12
6-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	541	2271	695	340	2304	1839	671	0.10
7-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	538	2297	665	346	2379	1813	654	0.13
8-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	541	2317	714	340	2398	1803	638	0.15
9-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	555	2340	730	355	2379	1823	644	0.15
10-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	535	2376	738	332	2450	1821	633	0.12
11-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	551	2319	714	337	2347	1814	658	0.14
12-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	550	2313	703	321	2340	1844	645	0.12
13-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	542	2408	706	334	2481	1835	674	0.17
14-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	557	2432	701	336	2520	1890	678	0.23
15-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	559	2402	693	325	2483	1856	655	0.13
16-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	573	2425	718	334	2536	1835	657	0.14
17-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	544	2460	722	327	2562	1852	645	0.13
18-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	547	2433	712	325	2492	1794	633	0.11
19-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	525	2453	713	311	2536	1800	616	0.10
20-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	522	2450	698	320	2579	1793	636	0.11
21-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	578	2471	697	330	2592	1842	658	0.10
22-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	530	2382	707	323	2486	1824	622	0.04
23-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	534	2296	724	320	2343	1836	611	0.03
24-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	528	2309	732	318	2334	1823	603	0.03
25-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	533	2203	702	326	2227	1832	617	0.04
26-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	542	2202	712	319	2282	1861	608	0.04
27-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	534	2364	697	308	2497	1839	628	0.04
28-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	532	2226	663	309	2277	1775	617	0.06
29-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	535	2199	721	311	2246	1818	604	0.03
30-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	562	2262	714	301	2304	1795	586	0.14
31-Jan-24	100.00	0.00	100.00	0.00	100.00	0.00	549	2291	732	311	2407	1864	594	0.10

Date	Uptime % open banking	Downtime % open banking	Uptime % online banking	Downtime % online banking	Uptime % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) online banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) online banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	536	2327	730	315	2422	1852	620	0.05
2-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	521	2259	713	315	2280	1870	621	0.03
3-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	531	2291	687	312	2344	2003	652	0.09
4-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	549	2315	666	331	2324	1813	682	0.14
5-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	539	2303	704	327	2319	1823	641	0.04
6-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	536	2323	715	329	2310	1843	647	0.03
7-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	535	2426	726	330	2427	1853	656	0.06
8-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	523	2384	715	323	2391	1830	633	0.04
9-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	518	2312	716	326	2329	1843	634	0.04
10-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	533	2381	709	323	2438	1861	657	0.04
11-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	554	2403	692	327	2489	1867	692	0.03
12-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	531	2358	723	329	2408	1820	664	0.03
13-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	531	2385	738	328	2418	1855	669	0.14
14-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	529	2368	735	334	2374	1829	671	0.04
15-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	538	2319	725	331	2307	1822	676	0.04
16-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	519	2273	722	319	2293	1830	643	0.05
17-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	530	2331	704	333	2350	1810	676	0.04
18-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	535	2287	664	326	2326	1793	671	0.03
19-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	520	2291	715	321	2288	1809	645	0.03
20-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	544	2279	747	342	2320	1919	659	0.11
21-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	523	2240	939	327	2225	1938	651	0.05
22-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	525	2240	939	318	2225	1938	642	0.02
23-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	531	2369	728	326	2430	2043	639	0.04
24-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	521	2368	710	332	2387	1838	671	0.03
25-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	535	2365	673	343	2461	1827	682	0.03
26-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	561	2406	715	338	2480	1805	725	0.03
27-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	548	2431	732	332	2503	1815	686	0.04
28-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	548	2365	724	311	2455	1828	658	0.04
29-Feb-24	100.00	0.00	100.00	0.00	100.00	0.00	560	2323	731	329	2366	1824	668	0.11

Date	Uptime % open banking	Downtime % open banking	Uptime % online banking	Downtime % online banking	Uptime % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) online banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) online banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	561	2369	722	331	2455	1870	670	0.03
2-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	540	2385	722	317	2507	1979	675	0.03
3-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	528	2327	672	323	2401	1791	677	0.04
4-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	541	2448	731	331	2570	1822	663	0.04
5-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	552	2434	747	337	2542	1857	700	0.01
6-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	544	2464	815	324	2519	1864	681	0.17
7-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	530	2488	818	325	2540	1871	656	0.05
8-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	530	2448	819	316	2507	1928	650	0.04
9-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	525	2485	822	323	2526	1891	682	0.04
10-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	525	2345	746	324	2369	1777	664	0.04
11-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	519	2363	782	323	2523	1812	640	0.04
12-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	520	2298	792	327	2393	1837	636	0.03
13-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	519	2337	903	325	2391	1800	649	0.07
14-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	513	2331	810	335	2369	1849	656	0.07
15-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	521	2314	807	315	2357	1923	632	0.04
16-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	519	2410	806	326	2507	1868	668	0.05
17-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	521	2319	765	335	2391	1809	673	0.05
18-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	522	2305	806	325	2357	1838	645	0.06
19-Mar-24	99.97	0.03	100.00	0.00	100.00	0.00	522	2303	826	342	2344	2721	641	0.28
20-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	523	2255	789	322	2290	1784	638	0.07
21-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	521	2300	809	327	2326	1821	634	0.05
22-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	523	2307	799	323	2345	1815	639	0.05
23-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	518	2431	791	325	2488	1758	653	0.04
24-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	521	2417	767	323	2533	1768	673	0.06
25-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	525	2294	788	333	2338	1750	632	0.08
26-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	515	2266	787	318	2291	1807	621	0.04
27-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	524	2275	790	321	2264	1854	636	0.06
28-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	536	2318	808	326	2351	1889	615	0.04
29-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	503	2311	767	326	2366	1741	611	0.06
30-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	503	2389	796	322	2429	1758	627	0.08
31-Mar-24	100.00	0.00	100.00	0.00	100.00	0.00	513	2348	764	320	2394	1790	650	0.06

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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