

Periodic Report on the Availability and Performance of our Dedicated Interfaces (1 October - 31 December 2019)

Introduction

This report serves to provide customers with the information of how we are performing in our provision of “dedicated interfaces”. As a branch based in the UK operating online banking service, we comply with the relevant payment services regulations (in this case the EU Second Payment Services Directive or PSD2, effective 2018) which set out to give customers more control over their data and better ways to manage their accounts. These are made possible by enabling customers to share certain parts of their data retained by banks with authorised third parties (with customers' consent). Authorised third parties include those providing account information services, payment information services, card-based payment instruments and payment initiation services (*note 1*).

Banks collaborate with these third parties to help customers manage their accounts better, such as by being able to view all accounts with different banks in one place and use different ways to make payments.

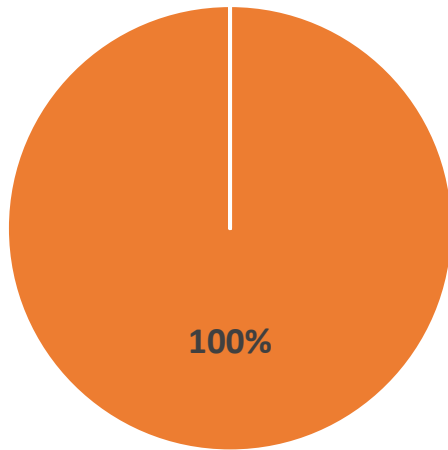
By virtue of the PSD2 (and relevant Regulatory Technical Standards), we have, like many other UK banks, enabled such authorised third parties access to customer data through the adoption of technological means called dedicated interfaces. It is our aim to conduct the best possible performance with our dedicated interfaces, which will in turn bring about seamless collaboration with the authorised third parties for good customer service. By means of this report, we will also ensure that we provide customers with updated information regarding the availability and performance of such interfaces.

Note 1

Authorised third parties include Account Information Service Provider (AISP), Account Servicing Payment Service Provider (ASPSP), Payment Services User (PSU), Payment Initiation Service Provider (PISP) and Payment Instrument Issuing Service Provider (PIISP, also known as Card Issuing Service Provider or CISP).

Service availability

The pie chart below shows the average available time of the interfaces during the period under review:

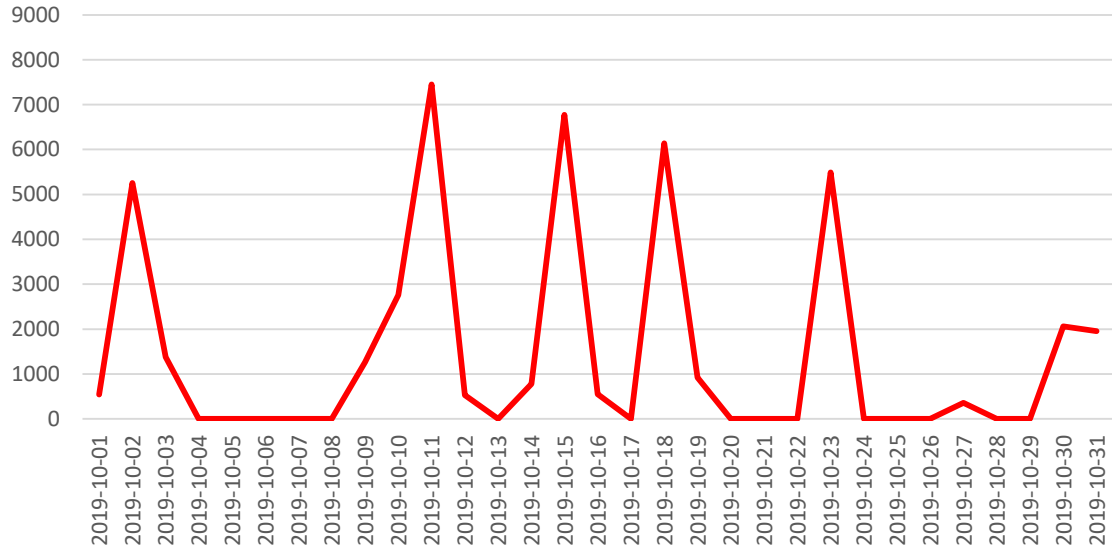


Note:
During the period under review, no downtime was recorded.

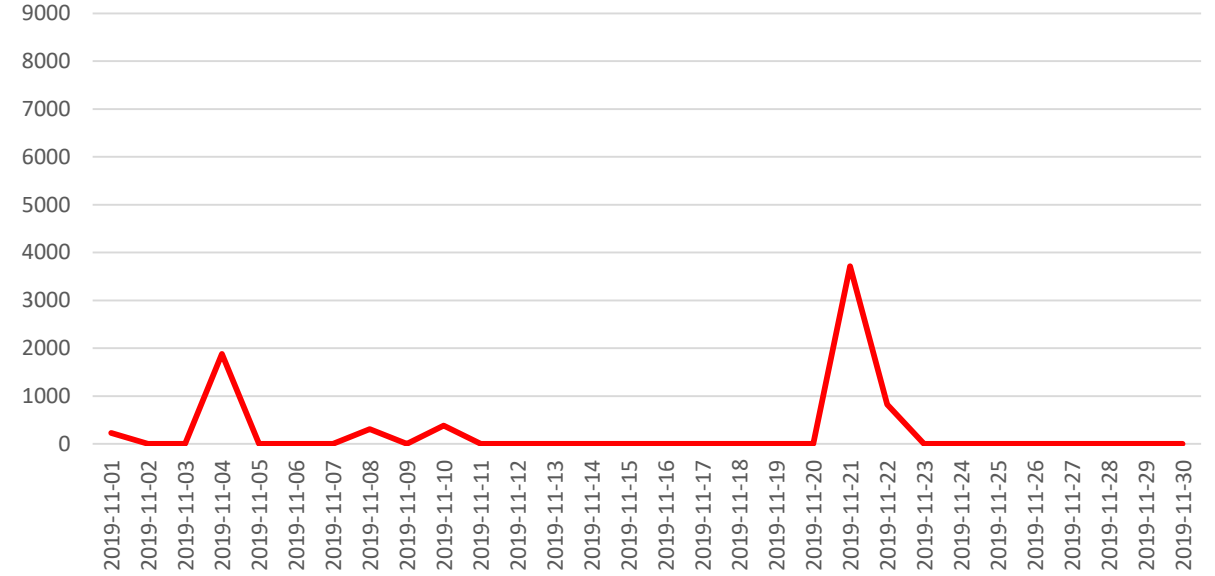
Service performance - responsiveness to account information requests

The monthly line charts below show our response time to each account information requests (in milliseconds):

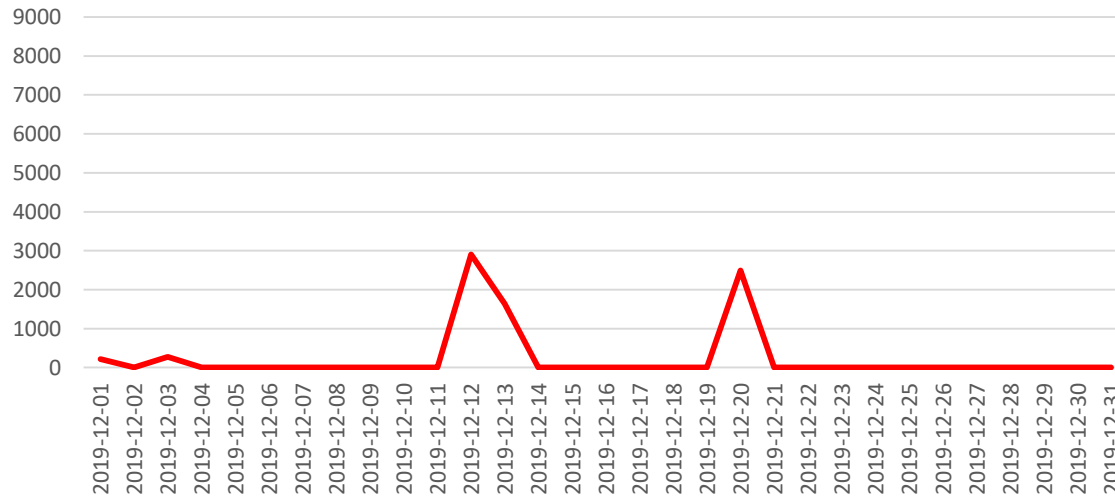
October 2019



November 2019



December 2019



Note:

Out of the total 92 days under review, we recorded 65 days of instant response (i.e. 0 milliseconds)

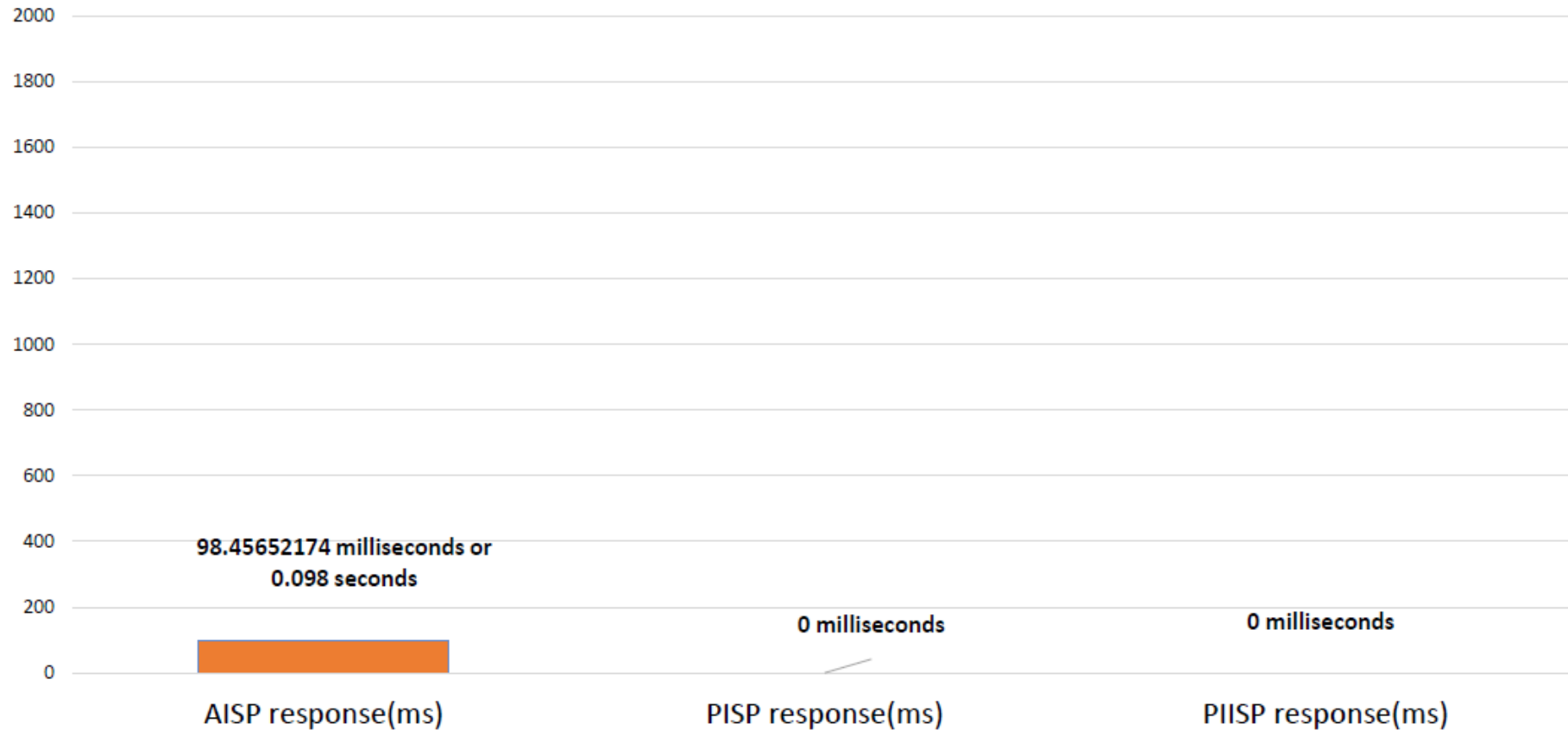
October: 15 instant response days.
Average response time is 1425.6ms

November: 24 instant response days.
Average response time is 244.4ms

December: 26 instant response days.
Average response time is 242.7ms

Service performance - responsiveness of interfaces

The bar chart below shows our average response time to requests made by various authorised third parties (in milliseconds):



Note:

AISP Account Information Service Provider

PISP Payment Initiation Service Provider

PIISP Payment Instrument Issuing Service Provider (also known as Card Issuing Service Provider or CISP)

Service performance - error response rate

The table below shows our error response rate:

Date	Error response rate(%)
1 to 31 October 2019	0%
1 to 30 November 2019	
1 to 31 December 2019	

Note: Error occurs when our system fails to provide an access point to the requesting websites or applications. Throughout the period under review, 0 error was reported.

End of report