

mbna

Open Banking  
How we're doing

14–30 September 2019



# Open Banking – a report

## What can this report tell me?

This report's a good way for you to see how we're doing in Open Banking.

We'll usually publish it four times a year. It'll help you to see:

- how long all of our online services are up or down (we call this 'uptime' or 'downtime')
- how long all of our online services take to respond to each and every request
- how frequently we have errors that mean that other websites or apps can't speak to our systems.

## Why do we publish this?

We do this, because both the European Banking Authority and the Financial Conduct Authority want to make sure that you're getting a really good service – as do we. This means that each and every financial provider in Open Banking needs to publish the same types of data.

## How can I find out more about Open Banking?

To find out more about what we offer and how we're doing it, see our Open Banking pages.

[www.mbna.co.uk/support/open-banking.html](http://www.mbna.co.uk/support/open-banking.html)

If you're more interested in the technical side, see the Open Banking Standard pages.

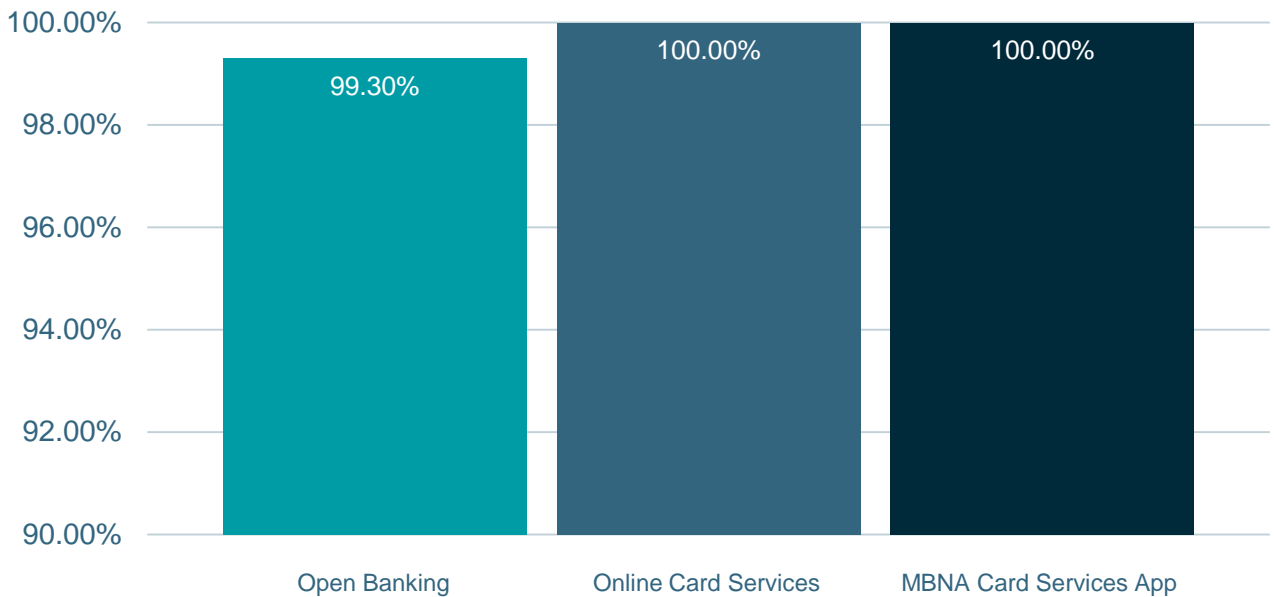
[standards.openbanking.org.uk](http://standards.openbanking.org.uk)

# Service availability

14–30 September 2019

We aim to be here for you 24/7. But, from time to time, there might be some planned or unplanned downtime. The bar chart and figures below, show just how available we've been these two weeks.

How long our service has been available for (%)



What the source data looks like

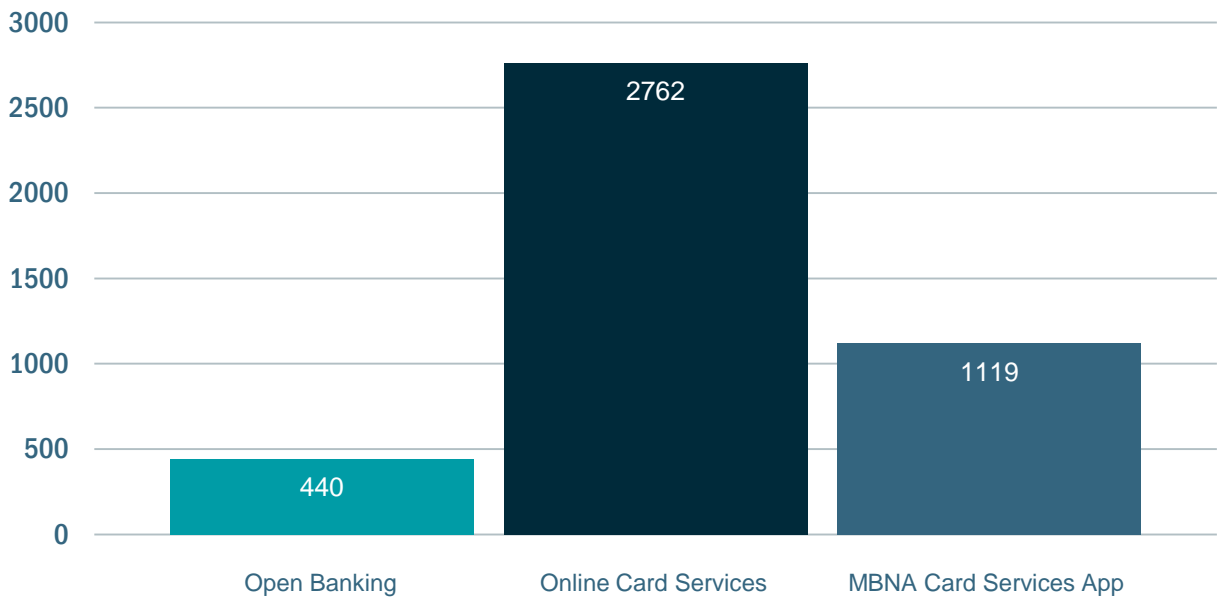
	Open Banking	Online Card Services	MBNA Card Services App
Availability	99.30%	100.00%	100.00%
14–30 September			
Planned downtime	0	0	0
Unplanned downtime	2h 51m	0	0

# Account information services

14–30 September 2019

We like to gauge how long it takes us to respond to each account information request. So, whatever account info you're sharing, we'll always track how quick we are. The bar chart and figures below, show just how speedy we've been for two weeks.

How long it's taken us to respond to account information requests (in milliseconds)



What the source data looks like

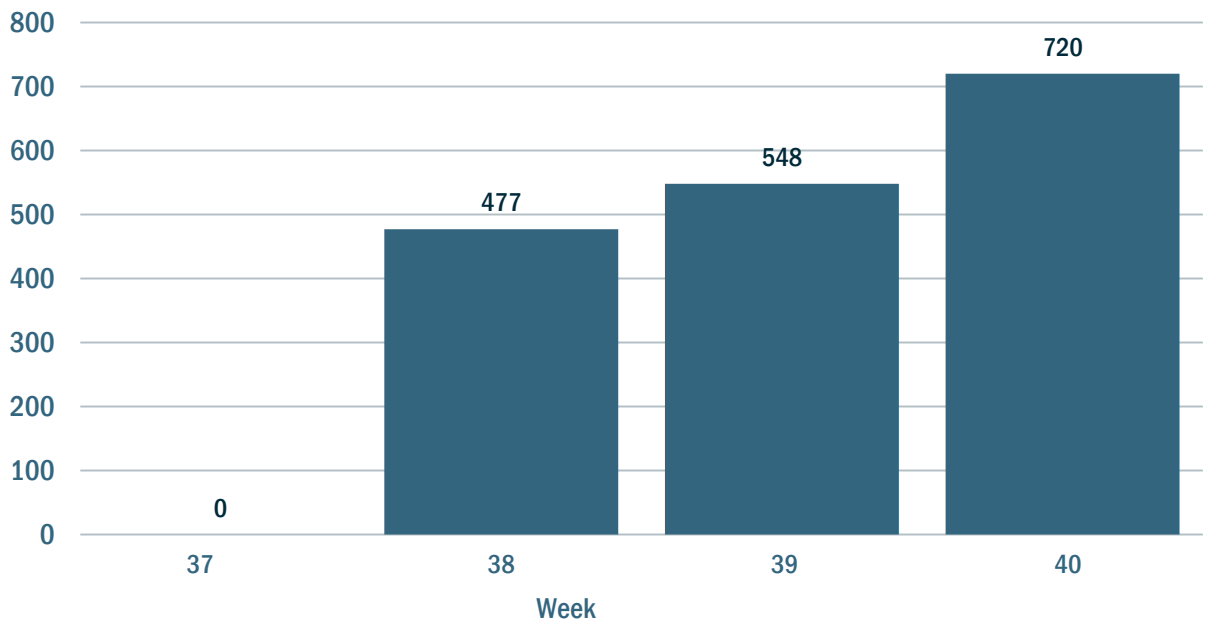
	Open Banking	Online Card Services	MBNA Card Services App
14–30 September	440ms	2762ms	1119ms

# Funds checking services

14–30 September 2019

We like to gauge how long it takes us to respond to each funds checking request. So we'll always track how quick we are. The bar chart and figures below, show just how speedy we've been for two weeks.

How long it's taken us to respond to funds checking requests (in milliseconds)



What the source data looks like

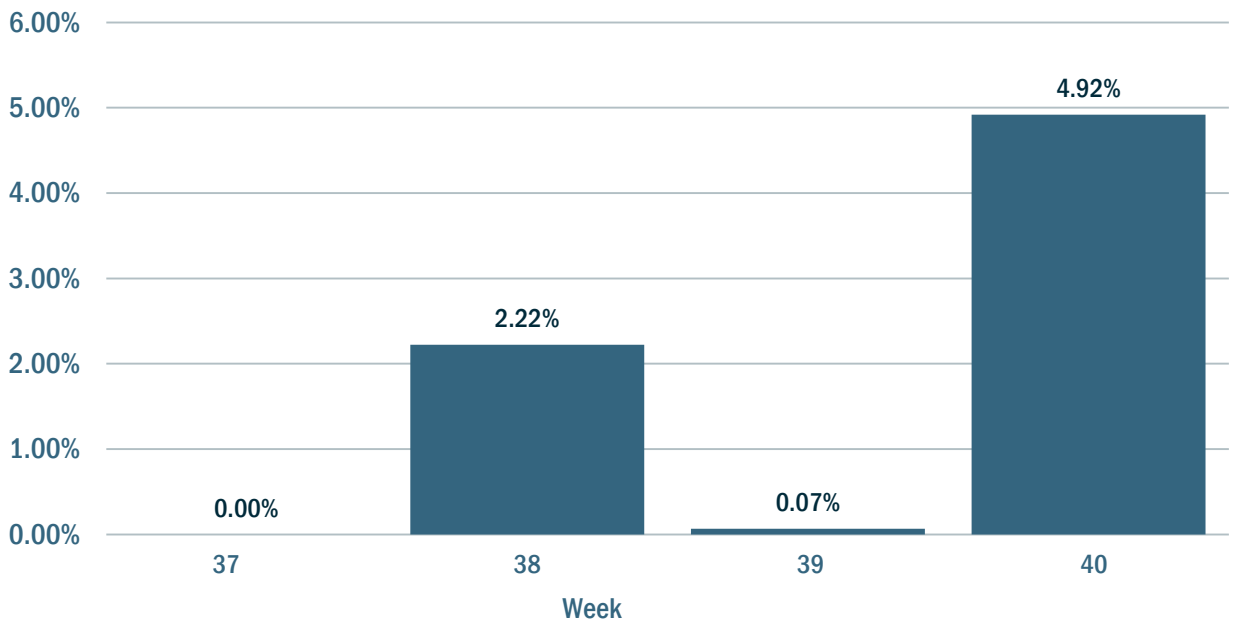
Week	37	38	39	40
Response time	0	477ms	548ms	720ms

# Error rates

14–30 September 2019

Sometimes, when a website or app tries to speak to our systems, there may be a hitch. If we can't provide them with an access point (also called an 'API'), then the request will fail and we'll report it as an error. The bar chart and figures below, show the error rates for two weeks.

What our error rates have been (%)



What the source data looks like

Week	37	38	39	40
Rate (%)	0.00%	2.22%	0.07%	4.92%

# Performance by version

14–30 September 2019

We work hand-in-hand with the Open Banking Implementation Entity (OBIE) to make sure that our APIs meet your needs.

Any third party website or app that wants to talk to our systems can use one of four API versions: 3.1, 3.0, 2.0 or 1.1.

These charts will show you how these versions compare.

	All versions	3.1	3.0	2.0	1.1
Service availability (%)					
14–30 September	99.30%	99.30%	-	-	-
Planned downtime (h/m)					
14–30 September	0	0	-	-	-
Unplanned downtime (h/m)					
14–30 September	2h 51m	2h 51m	-	-	-
Funds checking services response time (milliseconds)					
14–30 September	541ms	541ms	-	-	-
Error rates (%)					
14–30 September	1.31%	1.31%	-	-	-

# mbna

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