



Open Banking How we're doing

October – December 2019

Open Banking – a quarterly 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

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

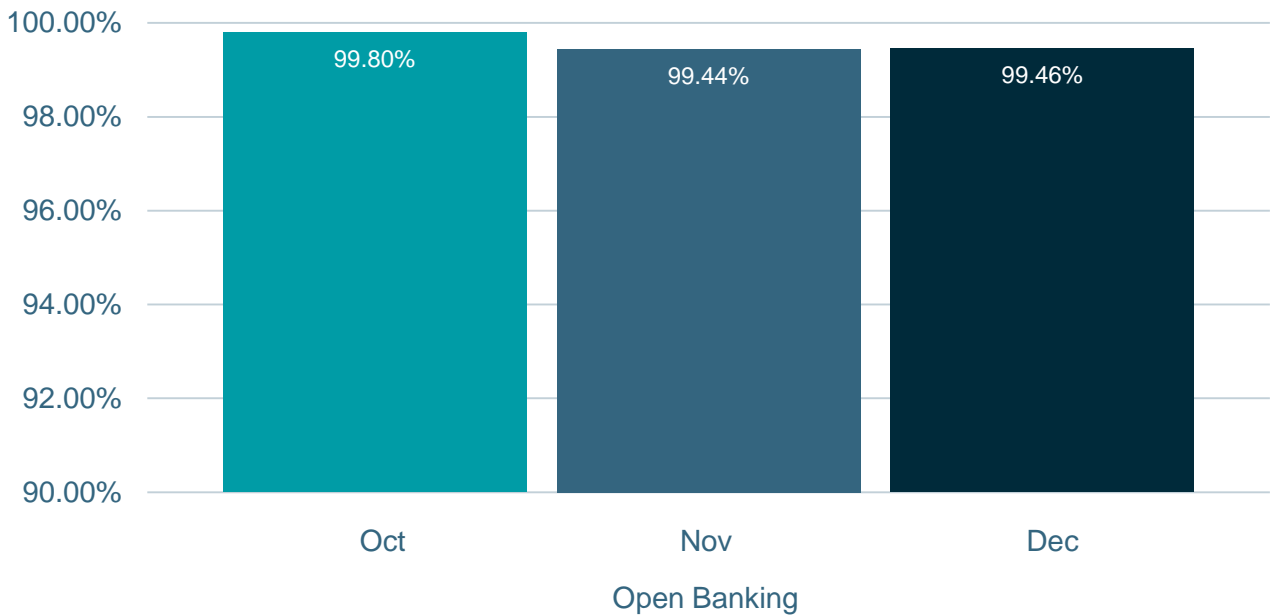
standards.openbanking.org.uk

Service availability

October – December 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 this quarter.

How long our service has been available for (%)



What the source data looks like

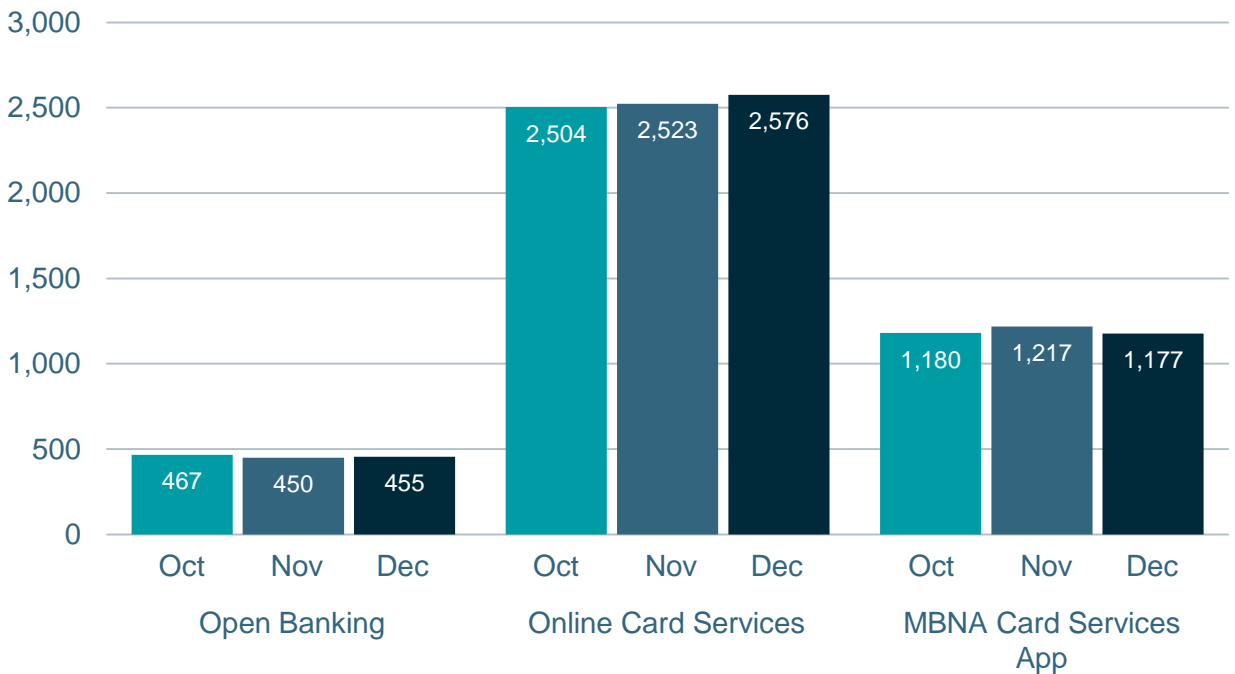
Open Banking		
	Availability	99.80%
Oct	Planned downtime	33m
	Unplanned downtime	58m
	Availability	99.44%
Nov	Planned downtime	3h 49m
	Unplanned downtime	11m
	Availability	99.46%
Dec	Planned downtime	3h 32m
	Unplanned downtime	31m

Account information services

October – December 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 this quarter.

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



What the source data looks like

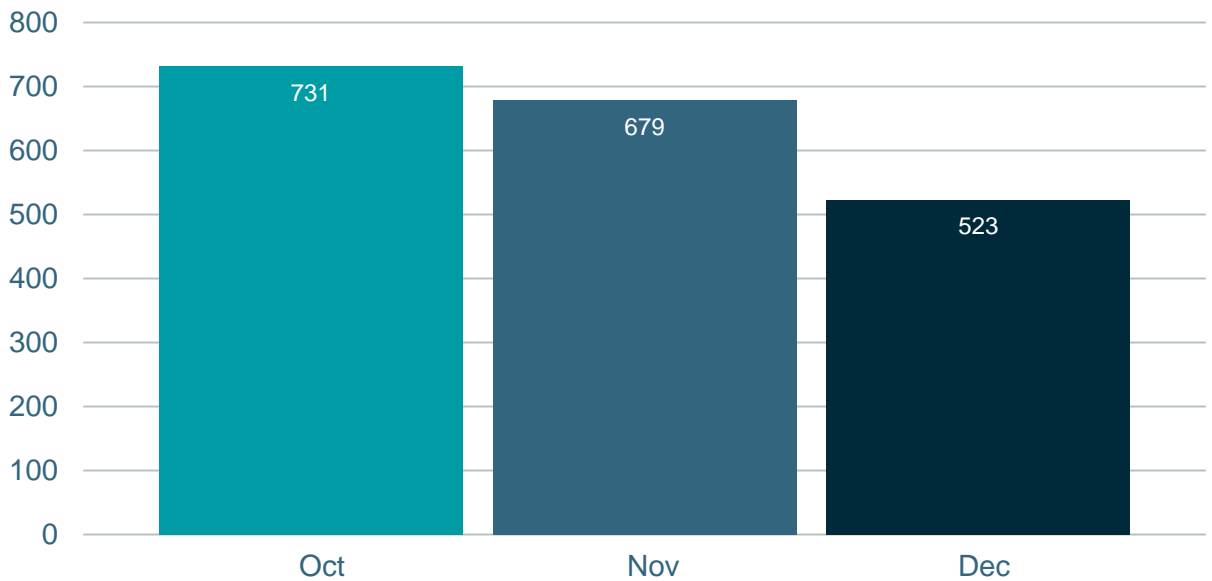
	Open Banking	Online Card Services	MBNA Card Services App
October	467ms	2,504ms	1,180ms
November	450ms	2,523ms	1,217ms
December	455ms	2,576ms	1,177ms

Funds checking services

October – December 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 this quarter.

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



What the source data looks like

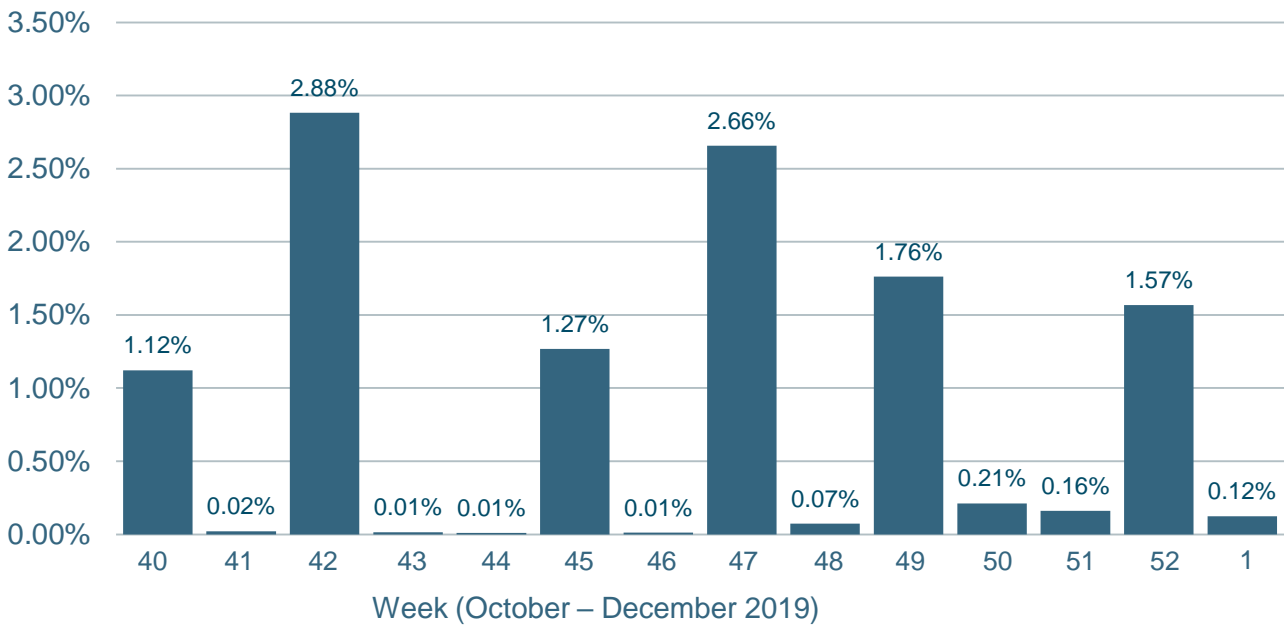
Open Banking	
October	731ms
November	679ms
December	523ms

Error rates

October – December 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 this quarter.

What our error rates have been (%)



What the source data looks like

Week	40	41	42	43	44	45	46	47	48	49	50	51	52	1
Rate (%)	1.12	0.02	2.88	0.01	0.01	1.27	0.01	2.66	0.07	1.76	0.21	0.16	1.57	0.12

Performance by version

October – December 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 three API versions: 3.1, 2.0 or 1.1.

These charts will show you how these versions compare.

	All versions	3.1	2.0	1.1
Service availability (%)				
October	99.80%	99.80%	-	-
November	99.44%	99.44%	-	-
December	99.46%	99.46%	-	-
Planned downtime (h m)				
October	33m	33m	-	-
November	3h 49m	3h 49m	-	-
December	3h 32m	3h 32m	-	-
Unplanned downtime (h m)				
October	58m	58m	-	-
November	11m	11m	-	-
December	31m	31m	-	-

Performance by version (continued)

October – December 2019

	All versions	3.1	2.0	1.1
Account information services response time (milliseconds)				
October	467ms	467ms	-	-
November	450ms	450ms	-	-
December	455ms	455ms	-	-
Payment services response time (milliseconds)				
October	-	-	-	-
November	-	-	-	-
December	-	-	-	-
Funds checking services response time (milliseconds)				
October	731ms	731ms	-	-
November	679ms	679ms	-	-
December	523ms	523ms	-	-
Error rates (%)				
October	0.83%	0.83%	-	-
November	0.93%	0.93%	-	-
December	0.82%	0.82%	-	-

The logo for mbna, consisting of the lowercase letters 'mbna' in a bold, teal-colored, sans-serif font.

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