mbna

Open Banking
How we're doing

October – December 2020

Open Banking – a quarterly report

What can this report tell me?

This report is a good way for you to see how we're doing in Open Banking.
We'll usually publish it four times a year and it will help you to see:
• how long all of our online services are up or down (otherwise known as '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 talk 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 the best possible 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, take a look at our Open Banking pages.
www.mbna.co.uk/support/open-banking.html

If you're more interested in the technical side, take a look at the Open Banking Standard pages.
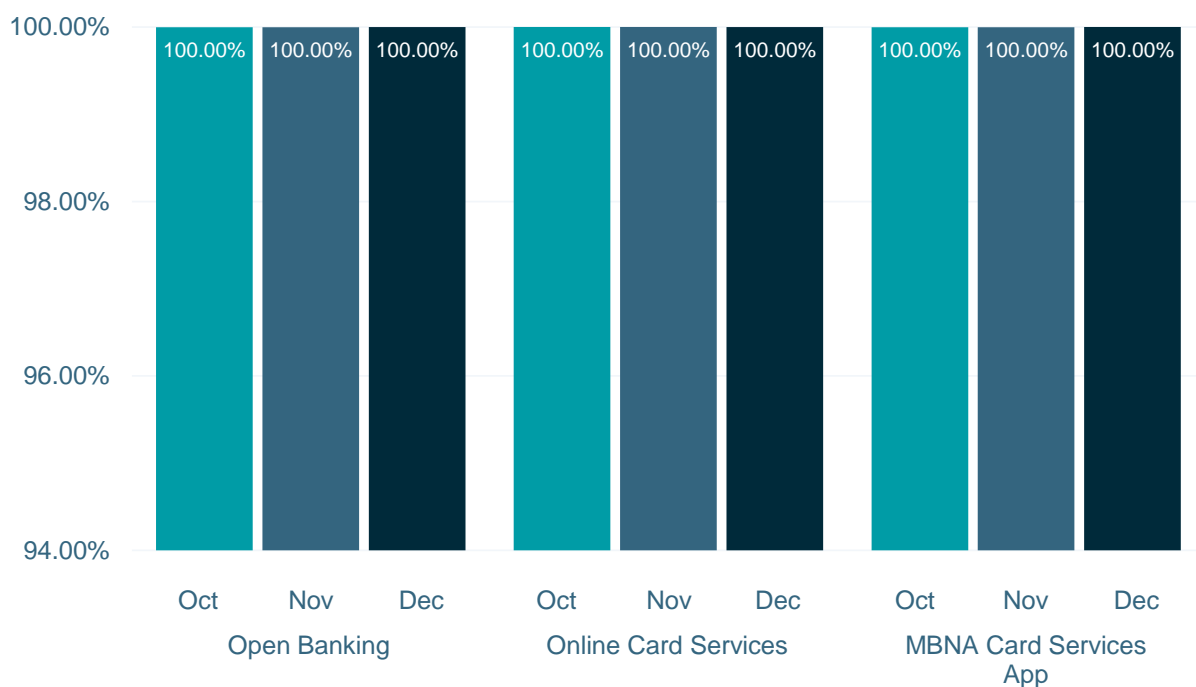standards.openbanking.org.uk

Service availability

October - December 2020

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 (%)
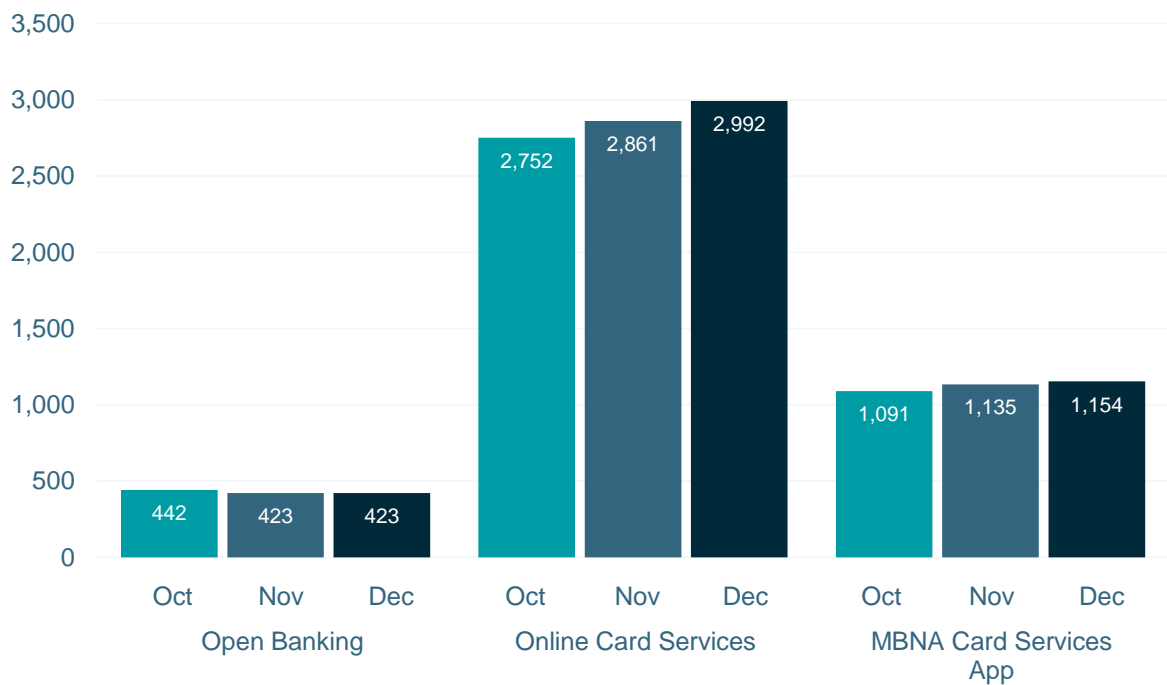

What the source data looks like

		Open Banking	Online Card Services	MBNA Card Services App
October	Availability	100.00%	100.00%	100.00%
	Planned downtime	0m	0m	0m
	Unplanned downtime	1m	<1m	<1m
November	Availability	100.00%	100.00%	100.00%
	Planned downtime	0m	0m	0m
	Unplanned downtime	1m	<1m	<1m
December	Availability	100.00%	100.00%	100.00%
	Planned downtime	0m	0m	0m
	Unplanned downtime	0m	0m	<1m

Account information services

October - December 2020

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)
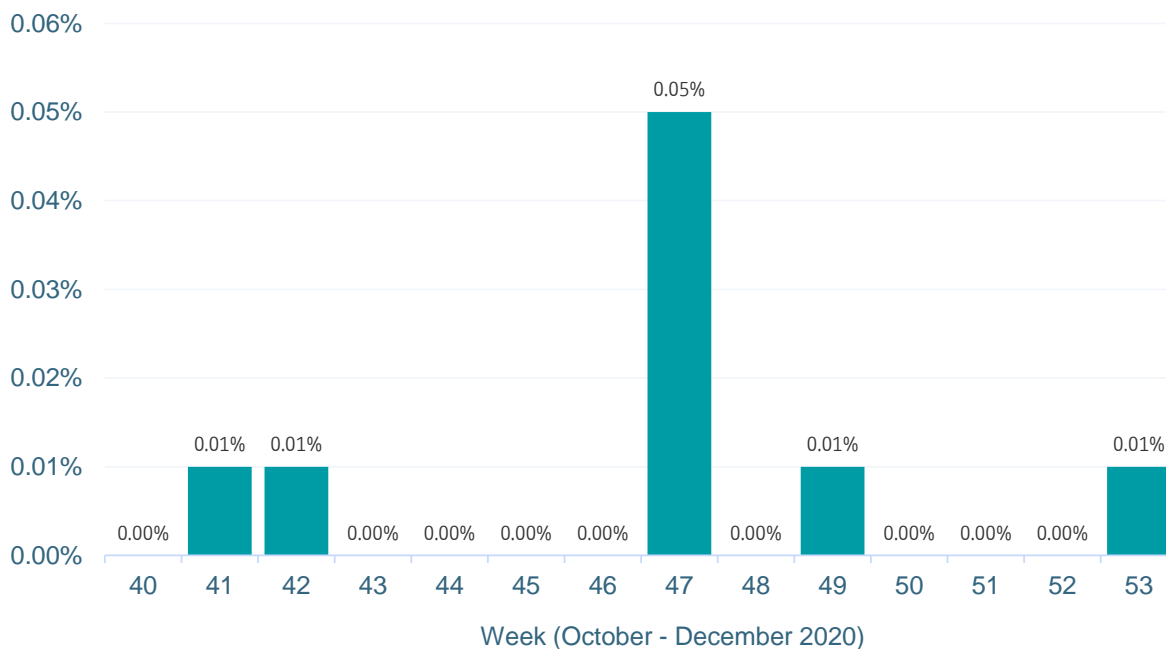

What the source data looks like

	Open Banking	Online Card Services	MBNA Card Services App
October	442ms	2,752ms	1,091ms
November	423ms	2,861ms	1,135ms
December	423ms	2,992ms	1,154ms

Error rates

October - December 2020

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	53
Rate (%)	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.05	0.00	0.01	0.00	0.00	0.00	0.01