

mbna

Open Banking How we're doing

July - September 2020



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.

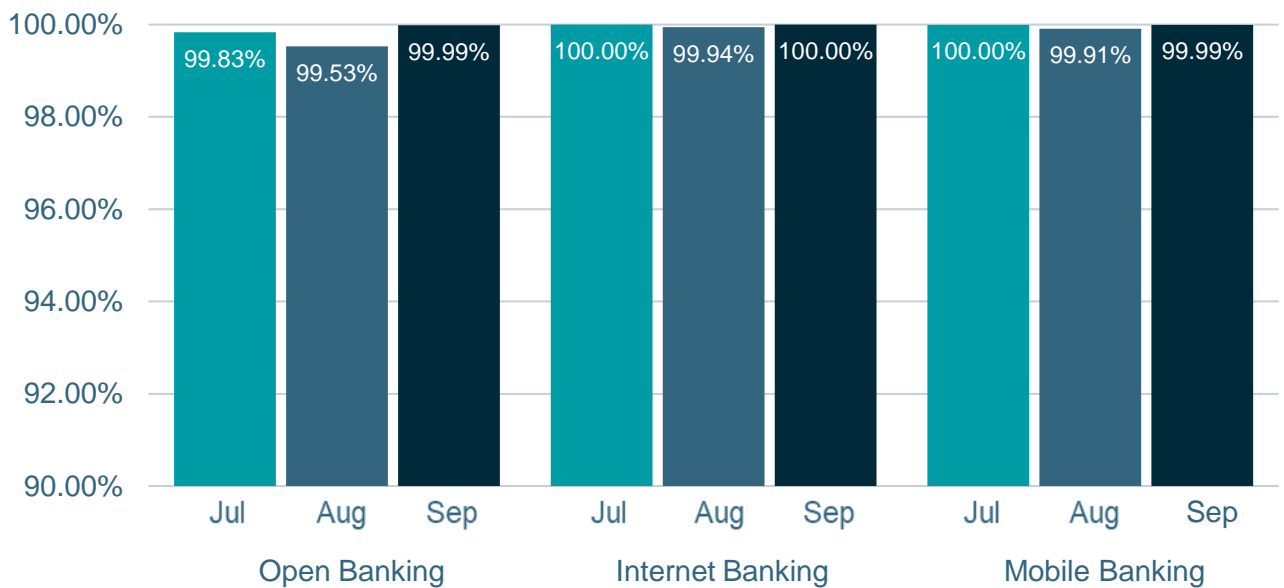
standards.openbanking.org.uk

Service availability

July - September 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

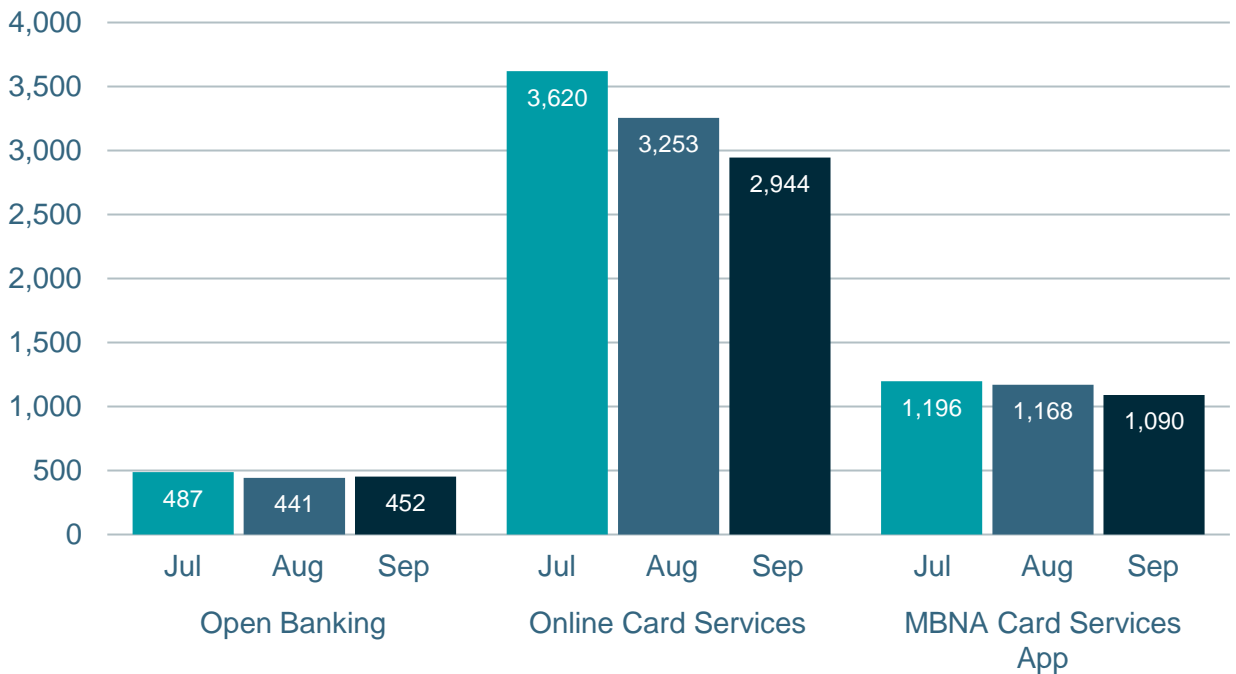
		Open Banking	Internet Banking	Mobile Banking
Jul	Availability	99.83%	100.00%	100.00%
	Planned downtime	60m	0	0
	Unplanned downtime	14m	1m	2m
Aug	Availability	99.53%	99.94%	99.91%
	Planned downtime	3h 32m	26m	39m
	Unplanned downtime	0	<1m	<1m
Sep	Availability	99.99%	100.00%	99.99%
	Planned downtime	2m	0	0
	Unplanned downtime	4m	0	3m

Account information services

July - September 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

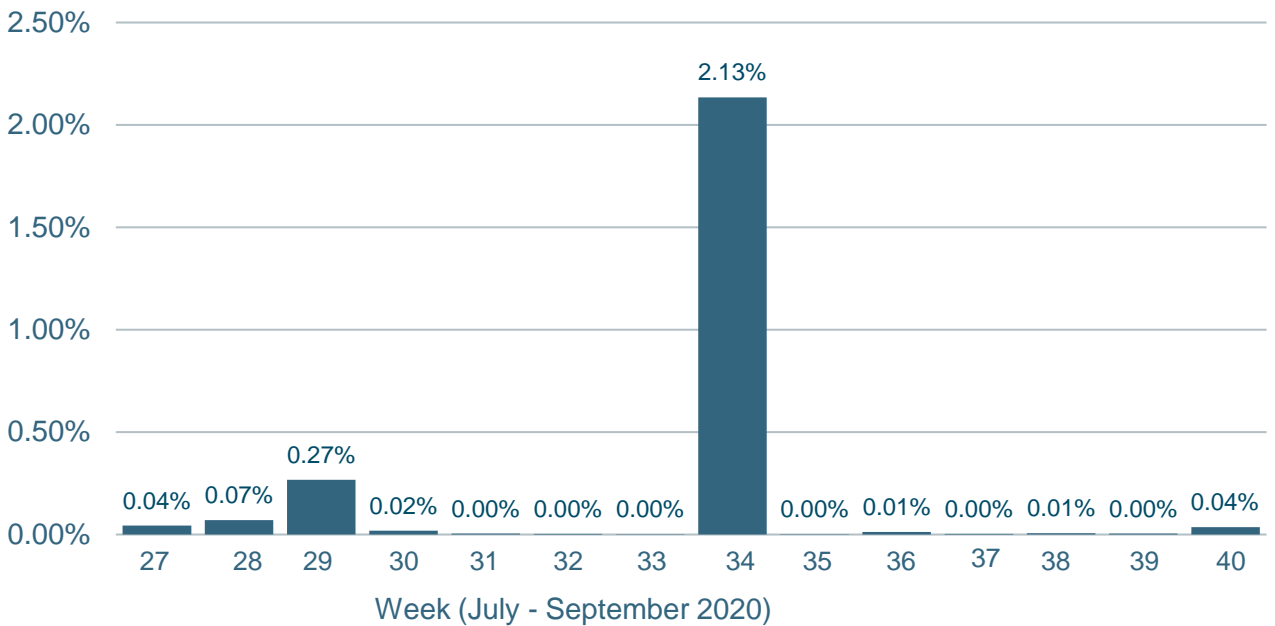
	Open Banking	Online Card Services	MBNA Card Services App
July	487ms	3,620ms	1,196ms
August	441ms	3,253ms	1,168ms
September	452ms	2,944ms	1,090ms

Error rates

July - September 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	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Rate (%)	0.04%	0.07%	0.27%	0.02%	0.00%	0.00%	0.00%	2.13%	0.00%	0.01%	0.00%	0.01%	0.00%	0.04%

Performance by version

July - September 2020

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 (%)				
July	99.83%	99.83%	-	-
Aug	99.53%	99.53%	-	-
September	99.99%	99.99%	-	-
Planned downtime (h m)				
July	60m	60m	-	-
Aug	3h 32m	3h 32m	-	-
September	2m	2m	-	-
Unplanned downtime (h m)				
July	14m	14m	-	-
Aug	0	0	-	-
September	4m	4m	-	-

Performance by version (continued)

July - September 2020

	All versions	3.1	2.0	1.1
Account information services response time (milliseconds)				
July	487ms	487ms	-	-
Aug	441ms	441ms	-	-
September	452ms	452ms	-	-
Payment services response time (milliseconds)				
July	-	-	-	-
Aug	-	-	-	-
September	-	-	-	-
Funds checking services response time (milliseconds)				
July	-	-	-	-
Aug	-	-	-	-
September	-	-	-	-
Error rates (%)				
July	0.09%	0.09%	-	-
Aug	0.50%	0.50%	-	-
September	0.01%	0.01%	-	-

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