

Permanent TSB Group

PSD2 Availability and Performance Report

1st April 2022 – 30th June 2022

20th July 2022



Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st April 2022 – 30th June 2022. This provides operational statistics for our Third Party Provider (TPP) dedicated channel and our Open24 online channel.

During this period the bank has provided service to a number of authorised TPPs who have registered application(s) on the bank's TPP dedicated channel. We continue to monitor service levels to compare TPP service with our existing channels and are committed to providing high quality service across all channels used by our customers.


On a number of dates below, due to a technical issue, the PSD2 Error Rate response percentages are not available. There was no impact on service availability during this period

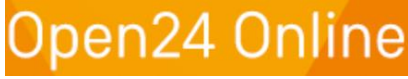
If you have any comments or feedback, please contact us on 01-215-7369 from within the Republic of Ireland and +353 1-215-7369 from outside the Republic of Ireland.

Note: the Error Rate percentage for PSD2 relates to failed PSD2 transactions over a 24 hour period.


Note: Please see Appendix at the end of the document for further information on scheduled maintenance during the period.


April 2022

April 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/04/2022	100.00	0.00%	1,551	1,417	-
02/04/2022	100.00	0.00%	2,067	1,392	-
03/04/2022	100.00	0.00%	2,714	1,356	-
04/04/2022	100.00	0.00%	1,897	1,372	-
05/04/2022	100.00	0.00%	1,580	1,392	-
06/04/2022	100.00	0.00%	1,978	1,399	-
07/04/2022	100.00	0.00%	1,012	914	-
08/04/2022	100.00	0.00%	1,190	889	-
09/04/2022	100.00	0.00%	1,320	903	-
10/04/2022	100.00	0.00%	1,255	904	-
11/04/2022	100.00	0.00%	1,169	879	-
12/04/2022	100.00	0.00%	1,012	1,301	0.54%
13/04/2022	100.00	0.00%	1,080	1,311	0.48%
14/04/2022	100.00	0.00%	1,072	1,335	0.66%
15/04/2022	100.00	0.00%	1,089	1,342	0.37%
16/04/2022	100.00	0.00%	1,176	1,340	0.29%
17/04/2022	100.00	0.00%	1,171	1,341	0.36%
18/04/2022	100.00	0.00%	1,101	1,308	0.32%
19/04/2022	100.00	0.00%	1,187	1,359	0.43%
20/04/2022	99.97	0.03%	1,159	1,444	0.33%
21/04/2022	100.00	0.00%	996	885	-
22/04/2022	100.00	0.00%	1,061	1,628	0.17%
23/04/2022	100.00	0.00%	1,088	1,323	0.71%
24/04/2022	100.00	0.00%	1,133	1,331	0.36%
25/04/2022	100.00	0.00%	1,136	2,226	1.86%
26/04/2022	100.00	0.00%	1,197	1,370	0.50%
27/04/2022	100.00	0.00%	1,167	1,381	0.19%
28/04/2022	100.00	0.00%	1,104	1,490	0.25%
29/04/2022	100.00	0.00%	1,173	1,446	0.44%
30/04/2022	94.17	5.83%	1,381	1,748	0.41%


Open24.ie							
							
Availability Indicator		Performance Indicator					
Uptime (%)	Downtime (%)	Average transaction response					
		Open24 PISP response (ms)	Open24 AISP response (ms)	Business24 PISP response (ms)	Business24 AISP response (ms)	Online24 PISP response (ms)	Online24 AISP response (ms)
100.00	0.00%	433	411	427	405	254	241
100.00	0.00%	425	404	421	400	241	229
100.00	0.00%	407	384	419	396	234	221
100.00	0.00%	417	385	414	382	248	229
100.00	0.00%	433	408	446	421	247	233
100.00	0.00%	366	381	365	380	243	253
100.00	0.00%	424	394	423	393	282	262
100.00	0.00%	405	399	392	386	255	251
100.00	0.00%	404	390	402	388	231	223
100.00	0.00%	404	386	402	384	241	230
100.00	0.00%	389	402	385	398	242	250
100.00	0.00%	381	409	373	400	246	264
100.00	0.00%	346	391	348	393	232	262
100.00	0.00%	429	419	406	397	270	264
100.00	0.00%	390	385	381	376	231	228
100.00	0.00%	415	410	403	398	231	228
100.00	0.00%	397	395	388	386	238	237
100.00	0.00%	395	383	402	390	226	219
100.00	0.00%	395	383	402	390	226	219
99.97	0.03%	407	381	421	394	250	234
100.00	0.00%	425	428	430	433	259	261
100.00	0.00%	408	405	413	410	238	236
100.00	0.00%	461	430	464	432	250	233
100.00	0.00%	513	449	497	435	250	219
100.00	0.00%	478	452	459	434	242	229
100.00	0.00%	410	410	405	405	285	285
100.00	0.00%	442	481	543	590	241	262
100.00	0.00%	450	420	500	466	281	262
100.00	0.00%	451	446	500	494	265	262
94.17	5.83%	427	425	454	452	242	241

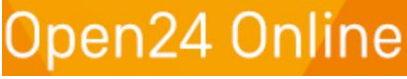
May 2022

May 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/05/2022	100.00	0.00%	1,150	1,408	0.34%
02/05/2022	100.00	0.00%	1,158	1,388	0.42%
03/05/2022	100.00	0.00%	1,172	1,407	0.60%
04/05/2022	100.00	0.00%	1,142	1,348	1.95%
05/05/2022	100.00	0.00%	1,146	1,387	0.94%
06/05/2022	97.57	2.43%	2,072	2,207	0.42%
07/05/2022	100.00	0.00%	1,219	1,408	-
08/05/2022	100.00	0.00%	1,494	1,309	-
09/05/2022	100.00	0.00%	1,265	1,370	-
10/05/2022	100.00	0.00%	1,364	1,366	-
11/05/2022	100.00	0.00%	1,293	1,285	-
12/05/2022	100.00	0.00%	1,101	1,182	-
13/05/2022	100.00	0.00%	1,148	1,178	-
14/05/2022	100.00	0.00%	1,320	1,192	-
15/05/2022	100.00	0.00%	1,291	1,187	-
16/05/2022	100.00	0.00%	1,276	1,186	-
17/05/2022	100.00	0.00%	1,370	1,190	-
18/05/2022	100.00	0.00%	1,196	1,203	-
19/05/2022	100.00	0.00%	1,145	1,220	-
20/05/2022	100.00	0.00%	1,201	1,215	-
21/05/2022	100.00	0.00%	1,374	1,241	-
22/05/2022	100.00	0.00%	1,163	1,517	1.94%
23/05/2022	100.00	0.00%	1,170	1,527	0.47%
24/05/2022	100.00	0.00%	1,140	1,573	0.46%
25/05/2022	100.00	0.00%	1,198	1,700	0.48%
26/05/2022	100.00	0.00%	1,166	1,642	0.49%
27/05/2022	100.00	0.00%	1,158	1,616	0.50%
28/05/2022	100.00	0.00%	1,162	1,596	0.35%
29/05/2022	100.00	0.00%	1,134	1,606	0.38%
30/05/2022	100.00	0.00%	1,219	1,628	0.55%
31/05/2022	100.00	0.00%	1,214	1,646	0.53%


Open24.ie							
							
Availability Indicator		Performance Indicator					
Uptime (%)	Downtime (%)	Average transaction response					
		Open24 PISP response (ms)	Open24 AISP response (ms)	Business24 PISP response (ms)	Business24 AISP response (ms)	Online24 PISP response (ms)	Online24 AISP response (ms)
100.00	0.00%	429	416	416	403	261	253
100.00	0.00%	403	421	385	402	247	258
100.00	0.00%	397	402	395	400	235	238
100.00	0.00%	447	426	472	450	259	247
100.00	0.00%	443	421	408	388	263	250
97.57	2.43%	435	421	447	433	257	249
100.00	0.00%	394	432	434	476	246	270
100.00	0.00%	498	443	526	468	262	233
100.00	0.00%	439	407	432	401	248	230
100.00	0.00%	400	395	407	402	238	235
100.00	0.00%	427	425	450	448	263	262
100.00	0.00%	405	397	395	387	243	238
100.00	0.00%	417	393	428	403	243	229
100.00	0.00%	434	411	437	414	262	248
100.00	0.00%	393	383	402	391	225	219
100.00	0.00%	377	375	371	369	233	232
100.00	0.00%	472	394	464	387	283	236
100.00	0.00%	369	393	373	397	229	244
100.00	0.00%	397	407	417	428	230	236
100.00	0.00%	357	380	358	381	221	235
100.00	0.00%	342	376	343	377	234	257
100.00	0.00%	414	406	398	390	252	247
100.00	0.00%	413	396	407	391	223	214
100.00	0.00%	293	373	298	379	231	294
100.00	0.00%	366	389	364	386	227	241
100.00	0.00%	417	406	456	444	253	260
100.00	0.00%	385	383	403	401	230	231
100.00	0.00%	399	383	381	366	240	250
100.00	0.00%	392	382	373	363	255	262
100.00	0.00%	396	371	400	374	234	250
100.00	0.00%	459	404	489	430	233	265

June 2022

June 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/06/2022	100.00	0.00%	1,199	1,703	0.58%
02/06/2022	100.00	0.00%	1,190	1,710	0.54%
03/06/2022	100.00	0.00%	1,184	1,656	0.48%
04/06/2022	100.00	0.00%	1,205	1,627	0.43%
05/06/2022	100.00	0.00%	1,189	1,563	0.69%
06/06/2022	100.00	0.00%	1,187	1,562	0.74%
07/06/2022	100.00	0.00%	1,250	1,640	1.11%
08/06/2022	100.00	0.00%	1,209	1,675	0.87%
09/06/2022	100.00	0.00%	1,237	1,727	0.76%
10/06/2022	100.00	0.00%	1,201	1,667	1.32%
11/06/2022	100.00	0.00%	1,213	1,635	0.47%
12/06/2022	100.00	0.00%	1,193	1,659	0.53%
13/06/2022	100.00	0.00%	1,189	1,657	0.77%
14/06/2022	100.00	0.00%	1,249	1,684	0.61%
15/06/2022	100.00	0.00%	1,293	1,716	0.95%
16/06/2022	100.00	0.00%	1,193	1,537	1.02%
17/06/2022	91.67	8.33%	1,192	1,476	9.12%
18/06/2022	94.38	5.63%	1,096	1,421	6.20%
19/06/2022	100.00	0.00%	1,159	1,390	0.44%
20/06/2022	100.00	0.00%	1,137	1,397	0.55%
21/06/2022	100.00	0.00%	1,162	1,414	0.65%
22/06/2022	100.00	0.00%	1,093	1,358	1.75%
23/06/2022	100.00	0.00%	1,148	1,465	0.86%
24/06/2022	100.00	0.00%	1,181	1,657	0.70%
25/06/2022	100.00	0.00%	1,178	1,674	0.64%
26/06/2022	100.00	0.00%	1,208	1,638	0.56%
27/06/2022	100.00	0.00%	1,182	1,626	0.75%
28/06/2022	100.00	0.00%	1,196	1,657	0.67%
29/06/2022	100.00	0.00%	1,059	1,143	-
30/06/2022	100.00	0.00%	1,027	1,165	-

Open24.ie							
							
Availability Indicator		Performance Indicator					
Uptime (%)	Downtime (%)	Average transaction response					
		Open24 PISP response (ms)	Open24 AISP response (ms)	Business24 PISP response (ms)	Business24 AISP response (ms)	Online24 PISP response (ms)	Online24 AISP response (ms)
100.00	0.00%	392	416	358	380	224	238
100.00	0.00%	417	406	456	444	260	253
100.00	0.00%	385	383	403	401	231	230
100.00	0.00%	399	383	381	366	250	240
100.00	0.00%	392	382	373	363	262	255
100.00	0.00%	396	371	400	374	250	234
100.00	0.00%	459	404	489	430	265	233
100.00	0.00%	427	369	443	383	252	218
100.00	0.00%	432	439	458	465	257	261
100.00	0.00%	342	389	331	376	248	282
100.00	0.00%	421	382	431	391	269	244
100.00	0.00%	421	387	451	415	249	229
100.00	0.00%	386	374	382	370	221	214
100.00	0.00%	393	391	404	402	242	241
100.00	0.00%	403	403	393	393	257	257
100.00	0.00%	362	396	385	421	254	278
91.67	8.33%	402	411	432	442	263	269
94.38	5.63%	382	392	360	369	234	240
100.00	0.00%	405	387	402	384	229	219
100.00	0.00%	444	404	511	465	244	222
100.00	0.00%	424	401	434	410	257	243
100.00	0.00%	418	410	395	387	253	248
100.00	0.00%	410	394	403	387	227	218
100.00	0.00%	406	386	410	389	239	227
100.00	0.00%	394	397	406	410	225	227
100.00	0.00%	454	391	445	383	252	217
100.00	0.00%	368	378	366	376	231	237
100.00	0.00%	411	389	396	375	263	249
100.00	0.00%	398	397	386	385	267	266
100.00	0.00%	351	394	328	369	259	291

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
17 th June 2022	22:00	00:00	120
18 th June 2022	00:00	01:21	81