

Permanent TSB Group

PSD2 Availability and Performance Report

1st January 2020 – 31st March 2020

20 April 2020


Introduction

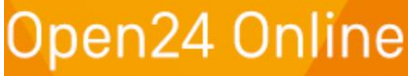
We are pleased to present our second quarterly PSD2 Availability and Performance report. This provides operational statistics for our Third Party Provider (TPP) dedicated channel and our Open24 online channel, following the introduction of the TPP dedicated channel on 14th September 2019. These statistics cover the period, from 1st January 2020 to 31st March 2020.

During this period, the bank has provided service to a number of authorised TPPs who have registered application(s) on the bank's new 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.


In collating these statistics and developing this report, we continue to progress areas for improvement such that we can provide more refined reporting over coming periods. If you have any comments or feedback, please contact us @ 01-215-7369 from within the Republic of Ireland and +353 1-215-7369 from outside the Republic of Ireland.

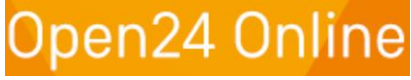
January 2020

January 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/01/2020	100.00%	0.00%	0	618	0.00%
02/01/2020	100.00%	0.00%	0	1,302	0.00%
03/01/2020	100.00%	0.00%	0	902	0.00%
04/01/2020	99.95%	0.05%	0	1,638	0.05%
05/01/2020	100.00%	0.00%	0	1,559	0.00%
06/01/2020	100.00%	0.00%	0	1,264	0.00%
07/01/2020	100.00%	0.00%	0	1,294	0.00%
08/01/2020	100.00%	0.00%	0	1,885	0.00%
09/01/2020	100.00%	0.00%	0	1,968	0.00%
10/01/2020	100.00%	0.00%	0	2,003	0.00%
11/01/2020	100.00%	0.00%	0	1,982	0.00%
12/01/2020	100.00%	0.00%	0	2,153	0.00%
13/01/2020	100.00%	0.00%	0	2,219	0.00%
14/01/2020	100.00%	0.00%	312	2,236	0.00%
15/01/2020	100.00%	0.00%	0	1,984	0.00%
16/01/2020	100.00%	0.00%	0	1,697	0.00%
17/01/2020	100.00%	0.00%	0	1,631	0.00%
18/01/2020	100.00%	0.00%	0	2,147	0.00%
19/01/2020	100.00%	0.00%	0	2,388	0.00%
20/01/2020	100.00%	0.00%	0	1,807	0.00%
21/01/2020	100.00%	0.00%	0	1,597	0.00%
22/01/2020	100.00%	0.00%	0	2,359	0.00%
23/01/2020	99.99%	0.01%	0	2,700	0.01%
24/01/2020	91.65%	8.35%	0	2,831	0.02%
25/01/2020	98.82%	1.18%	0	2,673	0.00%
26/01/2020	100.00%	0.00%	0	2,554	0.00%
27/01/2020	100.00%	0.00%	0	2,566	0.00%
28/01/2020	100.00%	0.00%	0	2,506	0.00%
29/01/2020	100.00%	0.00%	260	2,597	0.00%
30/01/2020	100.00%	0.00%	224	2,307	0.00%
31/01/2020	100.00%	0.00%	0	2,829	0.00%


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%	500	653	500	943	662	571
100.00%	0.00%	585	751	622	1,131	661	677
100.00%	0.00%	555	741	559	1,137	657	621
100.00%	0.00%	510	658	529	967	675	623
100.00%	0.00%	487	627	509	902	652	569
100.00%	0.00%	544	719	573	1,087	673	662
100.00%	0.00%	546	716	590	1,078	670	549
100.00%	0.00%	534	698	562	1,047	666	641
100.00%	0.00%	567	722	601	1,074	649	674
100.00%	0.00%	552	720	564	1,127	653	597
100.00%	0.00%	515	650	533	967	661	617
100.00%	0.00%	497	630	468	894	650	567
100.00%	0.00%	553	715	587	1,080	686	637
100.00%	0.00%	543	701	564	1,057	667	622
100.00%	0.00%	542	701	572	1,045	654	590
100.00%	0.00%	559	719	601	1,092	645	641
100.00%	0.00%	565	708	577	1,120	652	643
100.00%	0.00%	517	639	534	1,148	669	592
100.00%	0.00%	464	545	467	795	583	542
100.00%	0.00%	523	642	563	1,016	609	577
100.00%	0.00%	501	627	549	985	600	645
100.00%	0.00%	499	612	543	924	589	604
100.00%	0.00%	533	644	559	992	605	632
91.67%	8.33%	554	672	599	1,078	591	633
98.82%	1.18%	478	568	453	805	578	525
100.00%	0.00%	456	534	442	760	579	521
100.00%	0.00%	505	611	531	922	592	542
100.00%	0.00%	494	611	523	933	598	539
100.00%	0.00%	498	602	532	874	589	531
100.00%	0.00%	511	628	535	925	582	617
100.00%	0.00%	525	638	529	996	595	592

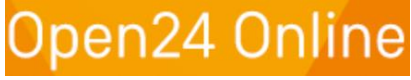
February 2020

February 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/02/2020	100.00%	0.00%	0	2,749	0.00%
02/02/2020	100.00%	0.00%	0	2,784	0.00%
03/02/2020	99.99%	0.01%	0	2,836	0.01%
04/02/2020	99.99%	0.01%	0	2,633	0.01%
05/02/2020	99.98%	0.02%	0	2,609	0.02%
06/02/2020	100.00%	0.00%	319	2,624	0.00%
07/02/2020	94.23%	5.77%	0	2,732	0.01%
08/02/2020	100.00%	0.00%	0	2,528	0.00%
09/02/2020	100.00%	0.00%	0	2,524	0.00%
10/02/2020	100.00%	0.00%	222	2,533	0.00%
11/02/2020	100.00%	0.00%	0	2,783	0.00%
12/02/2020	100.00%	0.00%	0	2,817	0.00%
13/02/2020	100.00%	0.00%	254	2,895	0.00%
14/02/2020	100.00%	0.00%	424	2,768	0.00%
15/02/2020	100.00%	0.00%	0	2,594	0.00%
16/02/2020	100.00%	0.00%	0	2,749	0.00%
17/02/2020	100.00%	0.00%	0	2,735	0.01%
18/02/2020	100.00%	0.00%	0	2,668	0.01%
19/02/2020	100.00%	0.00%	0	2,632	0.01%
20/02/2020	100.00%	0.00%	0	2,654	0.00%
21/02/2020	100.00%	0.00%	271	2,592	0.06%
22/02/2020	93.75%	6.25%	0	3,014	1.37%
23/02/2020	99.44%	0.56%	208	2,642	0.10%
24/02/2020	100.00%	0.00%	0	2,807	0.00%
25/02/2020	100.00%	0.00%	0	2,769	0.00%
26/02/2020	100.00%	0.00%	0	2,695	0.01%
27/02/2020	100.00%	0.00%	0	2,741	0.01%
28/02/2020	100.00%	0.00%	0	2,639	0.00%
29/02/2020	100.00%	0.00%	0	2,784	0.01%

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%	475	563	490	844	622	533
100.00%	0.00%	456	546	455	729	591	501
100.00%	0.00%	514	627	517	953	593	545
100.00%	0.00%	484	605	499	916	586	531
100.00%	0.00%	495	610	519	888	596	536
100.00%	0.00%	515	625	532	914	585	578
94.24%	5.76%	511	630	525	934	582	544
100.00%	0.00%	421	535	413	699	625	510
100.00%	0.00%	417	523	407	753	646	504
100.00%	0.00%	413	555	412	749	624	496
100.00%	0.00%	410	542	397	755	619	453
100.00%	0.00%	402	528	398	739	601	474
100.00%	0.00%	411	536	406	743	591	511
100.00%	0.00%	421	547	425	778	629	485
100.00%	0.00%	426	527	462	762	645	510
100.00%	0.00%	385	493	342	624	583	484
100.00%	0.00%	414	555	443	825	634	493
100.00%	0.00%	401	538	402	777	604	483
100.00%	0.00%	414	546	434	767	616	483
100.00%	0.00%	414	540	417	782	600	515
100.00%	0.00%	413	542	408	800	597	475
93.75%	6.25%	419	519	383	712	613	527
99.44%	0.56%	386	487	353	615	595	492
100.00%	0.00%	408	541	423	795	636	496
100.00%	0.00%	420	555	409	784	649	505
100.00%	0.00%	413	548	424	767	630	494
100.00%	0.00%	417	553	423	755	618	493
100.00%	0.00%	428	571	433	790	626	537
100.00%	0.00%	435	522	464	706	637	500

March 2020

March 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/03/2020	100.00%	0.00%	0	3,760	0.29%
02/03/2020	100.00%	0.00%	0	3,038	0.00%
03/03/2020	100.00%	0.00%	0	2,927	0.00%
04/03/2020	100.00%	0.00%	1,419	3,145	0.00%
05/03/2020	99.61%	0.39%	541	2,971	0.39%
06/02/2020	91.62%	8.38%	481	2,781	0.05%
07/03/2020	99.42%	0.58%	1,719	2,712	0.23%
08/03/2020	100.00%	0.00%	397	2,802	0.00%
09/03/2020	99.93%	0.07%	0	2,811	0.07%
10/03/2020	100.00%	0.00%	0	2,917	0.00%
11/03/2020	100.00%	0.00%	0	2,877	0.00%
12/03/2020	99.99%	0.01%	0	2,999	0.01%
13/03/2020	100.00%	0.00%	0	2,940	0.00%
14/03/2020	98.21%	1.79%	0	2,851	1.79%
15/02/2020	99.99%	0.01%	0	3,138	0.01%
16/02/2020	100.00%	0.00%	0	3,068	0.00%
17/03/2020	100.00%	0.00%	0	5,031	0.00%
18/03/2020	99.97%	0.03%	0	6,118	0.03%
19/03/2020	99.99%	0.01%	0	6,193	0.01%
20/03/2020	99.99%	0.01%	0	5,875	0.01%
21/03/2020	100.00%	0.00%	0	4,758	0.00%
22/03/2020	100.00%	0.00%	0	4,253	0.00%
23/03/2020	100.00%	0.00%	0	4,543	0.00%
24/03/2020	99.99%	0.01%	0	4,500	0.01%
25/02/2020	100.00%	0.00%	0	4,564	0.00%
26/03/2020	100.00%	0.00%	0	4,483	0.00%
27/03/2020	98.13%	1.88%	0	4,441	0.00%
28/02/2020	100.00%	0.00%	0	4,357	0.00%
29/03/2020	100.00%	0.00%	0	4,561	0.00%
30/03/2020	100.00%	0.00%	0	4,662	0.00%
31/03/2020	100.00%	0.00%	0	5,003	0.00%

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%	472	486	393	620	587	480
100.00%	0.00%	423	552	414	775	607	480
100.00%	0.00%	415	546	418	793	615	484
100.00%	0.00%	514	536	518	741	597	477
100.00%	0.00%	484	546	488	734	602	473
91.64%	8.36%	436	543	418	755	590	472
99.65%	0.35%	482	567	429	722	587	525
100.00%	0.00%	469	537	454	759	570	516
99.99%	0.01%	539	611	574	908	594	541
99.99%	0.01%	499	595	518	884	585	530
99.99%	0.01%	491	593	518	878	580	525
99.99%	0.01%	520	604	519	893	569	531
99.99%	0.01%	510	608	514	913	579	532
100.00%	0.00%	481	568	483	869	592	537
99.95%	0.05%	511	580	418	762	601	634
99.99%	0.01%	503	603	510	854	604	541
100.00%	0.00%	451	539	438	749	592	524
99.99%	0.01%	522	582	566	833	596	531
100.00%	0.00%	525	599	572	878	581	615
100.00%	0.00%	545	602	555	897	589	542
100.00%	0.00%	491	549	500	794	602	537
100.00%	0.00%	461	515	436	748	581	521
100.00%	0.00%	533	596	568	866	601	539
100.00%	0.00%	526	596	588	929	594	536
100.00%	0.00%	542	596	602	864	592	531
100.00%	0.00%	570	614	605	907	585	619
98.13%	1.88%	895	1,879	835	2,923	685	1,252
100.00%	0.00%	488	553	488	795	611	536
100.00%	0.00%	455	524	414	742	584	468
100.00%	0.00%	588	607	630	895	600	532
100.00%	0.00%	651	638	729	959	614	593