

Permanent TSB Group

PSD2 Availability and Performance Report

1st January 2021 – 31st March 2021

20th April 2021



Introduction

We are pleased to present our sixth quarterly PSD2 Availability and Performance report covering the period from 1st January 2021 – 31st March 2021. 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.

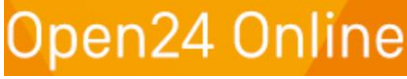
On a number of dates below, the Open24 PISP and Business24 response times are not available in the usual standard measurement. Also, on these dates, for PSD2 metrics we have used an alternative measurement. There was no impact on service availability during this period.

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

January 2021


January 2021	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/01/2021	99.99	0.01%	383	1094	0.01%
02/01/2021	100.00	0.00%	371	1053	0.00%
03/01/2021	100.00	0.00%	396	1268	0.00%
04/01/2021	99.99	0.01%	382	1314	0.01%
05/01/2021	99.99	0.01%	399	1497	0.01%
06/01/2021	99.99	0.01%	392	1395	0.01%
07/01/2021	99.98	0.02%	376	1450	0.02%
08/01/2021	96.66	3.34%	334	1987	3.34%
09/01/2021	99.99	0.01%	355	1382	0.01%
10/01/2021	99.99	0.01%	396	1365	0.01%
11/01/2021	99.99	0.01%	395	1518	0.01%
12/01/2021	99.99	0.01%	367	1490	0.01%
13/01/2021	99.99	0.01%	322	1439	0.01%
14/01/2021	99.99	0.01%	370	1490	0.01%
15/01/2021	99.95	0.05%	395	1590	0.05%
16/01/2021	94.32	5.68%	378	1555	5.68%
17/01/2021	99.76	0.24%	350	1462	0.24%
18/01/2021	98.98	1.02%	430	1609	1.02%
19/01/2021	100.00	0.00%	1374	1500	0.00%
20/01/2021	100.00	0.00%	1355	1509	0.00%
21/01/2021	100.00	0.00%	1010	1546	0.00%
22/01/2021	100.00	0.00%	1417	1572	0.00%
23/01/2021	100.00	0.00%	1712	1470	0.00%
24/01/2021	100.00	0.00%	1161	1566	0.00%
25/01/2021	95.83	4.17%	978	1589	4.17%
26/01/2021	98.75	1.25%	1363	1556	1.25%
27/01/2021	100.00	0.00%	1263	1519	0.00%
28/01/2021	100.00	0.00%	942	1515	0.00%
29/01/2021	100.00	0.00%	1109	1550	0.00%
30/01/2021	100.00	0.00%	1182	1581	0.00%
31/01/2021	100.00	0.00%	1607	1547	0.00%

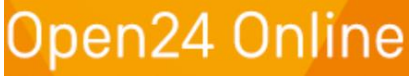
Open24.ie							
							
Availability Indicator		Performance Indicator					
Uptime (%)	Downtime (%)	Average transaction response					
		Open24 PISP response (ms)	Open24 AISP response (ms)	Business24 PISP response (ms)	Business24 AISP response (ms)	Online24 PISP response (ms)	Online24 AISP response (ms)
100.00	0.00%	476	526	483	703	-	409
100.00	0.00%	490	518	496	729	-	422
100.00	0.00%	464	509	464	685	-	378
99.97	0.03%	1245	1273	2450	3219	880	563
100.00	0.00%	748	998	708	1074	452	575
100.00	0.00%	653	848	670	1018	531	510
99.99	0.01%	713	890	727	1054	453	555
96.80	3.20%	762	920	751	1153	-	577
100.00	0.00%	571	814	615	923	-	516
100.00	0.00%	553	782	563	841	-	487
99.99	0.01%	678	857	646	1027	437	522
99.99	0.01%	673	869	654	1016	476	527
99.99	0.01%	701	846	640	982	452	503
99.99	0.01%	648	909	680	1078	429	557
100.00	0.00%	633	876	667	1083	462	540
95.00	5.00%	610	813	565	946	-	498
100.00	0.00%	530	775	527	839	-	466
100.00	0.00%	551	724	525	792	-	454
100.00	0.00%	764	892	438	1966	262	516
99.93	0.03%	677	990	-	-	257	1410
100.00	0.00%	Refer to Introduction	792	Refer to Introduction	Refer to Introduction	299	298
100.00	0.00%	-	846	-	-	357	570
100.00	0.00%	-	840	-	1944	345	610
100.00	0.00%	-	844	-	-	341	336
95.81	4.19%	587	760	528	1136	361	576
98.75	1.25%	-	861	-	-	360	377
100.00	0.00%	-	545	-	-	390	381
100.00	0.00%	-	724	-	-	660	561
100.00	0.00%	-	717	-	-	697	571
100.00	0.00%	-	683	-	-	709	506
100.00	0.00%	-	652	-	1217	743	477

February 2021


February 2021	TPP APIs V3.1					Open24.ie							
													
	Availability Indicator		Performance Indicator			Availability Indicator		Performance Indicator					
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate	Uptime (%)	Downtime (%)	Average transaction response					
PISP response (ms)			AISP response (ms)	%	Open24 PISP response (ms)			Open24 AISP response (ms)	Business24 PISP response (ms)	Business24 AISP response (ms)	Online24 PISP response (ms)	Online24 AISP response (ms)	
01/02/2021	100.00	0.00%	1133	1628	0.00%	100.00	0.00%	-	688	-	-	683	468
02/02/2021	100.00	0.00%	1231	1765	0.00%	100.00	0.00%	-	743	-	-	657	601
03/02/2021	100.00	0.00%	1118	1702	0.00%	100.00	0.00%	-	721	-	-	625	575
04/02/2021	100.00	0.00%	1185	1700	0.00%	100.00	0.00%	-	727	-	-	694	539
05/02/2021	100.00	0.00%	1274	1600	0.00%	100.00	0.00%	-	615	601	757	692	698
06/02/2021	100.00	0.00%	1612	1515	0.00%	100.00	0.00%	-	714	-	-	682	610
07/02/2021	100.00	0.00%	1796	1447	0.00%	100.00	0.00%	-	620	-	-	575	477
08/02/2021	100.00	0.00%	1564	1503	0.00%	100.00	0.00%	-	619	-	-	668	464
09/02/2021	100.00	0.00%	1102	1503	0.00%	100.00	0.00%	-	664	-	-	734	470
10/02/2021	100.00	0.00%	1608	1506	0.00%	100.00	0.00%	-	651	-	-	729	507
11/02/2021	100.00	0.00%	1149	1542	0.00%	100.00	0.00%	-	1071	-	-	687	561
12/02/2021	91.67	8.33%	1440	1447	8.33%	91.67	8.33%	-	676	-	-	669	464
13/02/2021	97.57	2.43%	1812	1414	2.43%	97.57	2.43%	-	628	-	-	481	677
14/02/2021	100.00	0.00%	2045	1435	0.00%	100.00	0.00%	-	469	-	-	367	316
15/02/2021	100.00	0.00%	1311	1487	0.00%	100.00	0.00%	-	461	429	874	243	246
16/02/2021	100.00	0.00%	1513	1457	0.00%	100.00	0.00%	-	518	-	-	391	452
17/02/2021	100.00	0.00%	1996	1429	0.00%	100.00	0.00%	-	363	-	-	667	496
18/02/2021	100.00	0.00%	1048	1524	0.00%	100.00	0.00%	-	678	-	-	681	549
19/02/2021	100.00	0.00%	1249	1548	0.00%	100.00	0.00%	-	1435	-	1431	712	486
20/02/2021	91.67	8.33%	1733	1488	8.33%	91.51	8.49%	474	468	527	907	706	416
21/02/2021	99.86	0.14%	2775	2589	0.14%	99.86	0.14%	407	553	801	1037	671	462
22/02/2021	100.00	0.00%	1769	1403	0.00%	100.00	0.00%	463	511	504	790	680	424
23/02/2021	100.00	0.00%	1327	1465	0.00%	100.00	0.00%	472	515	508	732	416	399
24/02/2021	100.00	0.00%	1378	1442	0.00%	100.00	0.00%	495	540	527	784	753	414
25/02/2021	100.00	0.00%	1366	1487	0.00%	100.00	0.00%	498	552	537	784	998	488
26/02/2021	99.38	0.62%	332	1559	0.62%	99.98	0.02%	515	561	532	804	815	436
27/02/2021	99.81	0.19%	320	1517	0.19%	100.00	0.00%	501	521	529	754	-	436
28/02/2021	99.81	0.19%	358	1482	0.19%	100.00	0.00%	462	488	473	673	-	390

March 2021

March 2021	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/03/2021	99.80	0.20%	338	1559	0.20%
02/03/2021	99.72	0.28%	360	1534	0.28%
03/03/2021	99.74	0.26%	364	1455	0.26%
04/03/2021	99.80	0.20%	349	1502	0.20%
05/03/2021	94.39	5.61%	382	1640	5.61%
06/03/2021	100.00	0.00%	2230	1759	0.00%
07/03/2021	100.00	0.00%	2255	1679	0.00%
08/03/2021	99.73	0.27%	451	1768	0.27%
09/03/2021	99.62	0.38%	438	1712	0.38%
10/03/2021	99.71	0.29%	497	1779	0.29%
11/03/2021	99.74	0.26%	474	1828	0.26%
12/03/2021	99.75	0.25%	489	1881	0.25%
13/03/2021	90.08	9.92%	474	2508	9.92%
14/03/2021	99.76	0.24%	459	1748	0.24%
15/03/2021	100.00	0.00%	2271	1753	0.00%
16/03/2021	100.00	0.00%	1482	1776	0.00%
17/03/2021	100.00	0.00%	2022	1700	0.00%
18/03/2021	100.00	0.00%	1537	1855	0.00%
19/03/2021	91.67	8.33%	136	186	8.33%
20/03/2021	85.61	14.39%	664	2385	14.39%
21/03/2021	99.78	0.22%	492	1649	0.22%
22/03/2021	99.97	0.23%	497	1697	0.23%
23/03/2021	99.74	0.26%	593	1680	0.26%
24/03/2021	99.59	0.41%	506	1756	0.41%
25/03/2021	99.82	0.18%	528	1760	0.18%
26/03/2021	99.73	0.27%	437	1719	0.27%
27/03/2021	99.75	0.25%	474	1660	0.25%
28/03/2021	99.70	0.30%	463	1701	0.30%
29/03/2021	99.87	0.13%	570	1495	0.13%
30/03/2021	100.00	0.00%	1844	1718	0.00%
31/03/2021	100.00	0.00%	1656	1790	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%	516	561	520	798	733	435
100.00	0.00%	492	544	534	795	-	426
100.00	0.00%	472	531	514	761	1139	412
100.00	0.00%	494	554	529	780	720	428
94.65	5.35%	494	543	521	812	-	428
100.00	0.00%	517	523	540	785	238	390
100.00	0.00%	481	491	482	671	243	398
100.00	0.00%	524	557	551	806	893	428
100.00	0.00%	495	533	535	772	736	405
100.00	0.00%	509	542	555	773	785	420
100.00	0.00%	535	555	585	822	926	427
100.00	0.00%	531	553	545	814	910	417
93.95	6.05%	516	515	522	479	-	419
100.00	0.00%	511	499	546	705	-	409
100.00	0.00%	-	487	-	-	559	605
100.00	0.00%	-	476	-	-	571	736
100.00	0.00%	-	439	-	-	620	669
100.00	0.00%	-	466	-	-	681	712
91.67	8.33%	561	585	566	838	303	444
85.83	14.17%	582	535	679	773	-	420
100.00	0.00%	524	497	551	698	-	409
100.00	0.00%	557	552	588	827	695	413
100.00	0.00%	1651	564	1339	840	777	456
100.00	0.00%	550	546	594	802	757	420
100.00	0.00%	600	594	650	839	835	451
100.00	0.00%	567	565	592	832	764	432
100.00	0.00%	543	532	576	860	-	419
100.00	0.00%	526	557	536	700	-	414
100.00	0.00%	510	506	524	776	-	411
100.00	0.00%	-	498	-	-	244	238
100.00	0.00%	-	525	-	-	244	242

Appendix

			
ASPSP Scheduled Downtime			
Date	Start Time	End Time	Duration (min)
08 th January 2021	22:00	22:46	46
16 th January 2021	22:00	23:12	72
25 th January 2021	22:00	23:00	60
26 th January 2021	00:00	00:18	18
12 th February 2021	22:00	00:00	120
13 th February 2021	00:00	00:35	35
20 th February 2021	22:00	00:00	120
21 st February 2021	00:00	00:02	2
05 th March 2021	22:00	23:17	77
13 th March 2021	22:00	23:26	86
19 th March 2021	22:00	00:00	120
20 th March 2021	00:00	03:24	204