

Permanent TSB Group

PSD2 Availability and Performance Report

1st October 2022 – 31st December 2022

20th January 2023



Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st October 2022 – 31st December 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.


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.

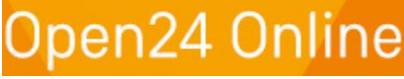
October 2022

October 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/10/2022	100.00	0.00%	1,535	2,642	0.87%
02/10/2022	100.00	0.00%	1,494	2,347	0.88%
03/10/2022	100.00	0.00%	1,525	2,564	0.86%
04/10/2022	100.00	0.00%	1,557	2,640	0.36%
05/10/2022	96.53	3.47%	1,509	2,439	0.75%
06/10/2022	100.00	0.00%	1,512	2,593	0.72%
07/10/2022	100.00	0.00%	1,514	2,583	0.70%
08/10/2022	100.00	0.00%	1,500	2,463	2.04%
09/10/2022	100.00	0.00%	1,525	2,463	0.68%
10/10/2022	100.00	0.00%	1,518	2,467	0.71%
11/10/2022	100.00	0.00%	1,576	2,436	0.70%
12/10/2022	95.56	4.44%	1,540	2,681	0.77%
13/10/2022	93.96	6.04%	1,533	2,615	0.77%
14/10/2022	95.00	5.00%	1,390	1,792	0.83%
15/10/2022	97.57	2.43%	1,376	1,627	0.83%
16/10/2022	100.00	0.00%	1,375	6,113	8.39%
17/10/2022	91.25	8.75%	1,400	1,624	1.02%
18/10/2022	100.00	0.00%	1,383	1,679	0.93%
19/10/2022	99.42	0.58%	1,384	1,642	1.18%
20/10/2022	100.00	0.00%	1,364	1,723	1.23%
21/10/2022	100.00	0.00%	1,368	1,741	1.27%
22/10/2022	100.00	0.00%	1,430	1,834	0.71%
23/10/2022	100.00	0.00%	1,445	1,735	0.76%
24/10/2022	100.00	0.00%	1,450	1,743	1.09%
25/10/2022	100.00	0.00%	1,250	1,110	0.27%
26/10/2022	100.00	0.00%	1,257	1,117	0.78%
27/10/2022	100.00	0.00%	1,217	1,149	0.61%
28/10/2022	100.00	0.00%	1,484	1,803	0.93%
29/10/2022	100.00	0.00%	1,460	1,795	1.01%
30/10/2022	96.26	3.74%	1,489	1,776	0.68%
31/10/2022	100.00	0.00%	1,534	1,769	0.55%


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%	378	350	362	336	260	241
100.00	0.00%	345	349	324	328	236	239
100.00	0.00%	318	355	327	366	255	285
100.00	0.00%	317	358	327	369	269	304
96.53	3.47%	373	356	359	343	289	276
100.00	0.00%	357	362	364	369	299	303
100.00	0.00%	339	355	345	361	257	269
100.00	0.00%	351	357	323	328	240	244
100.00	0.00%	394	360	358	327	267	244
100.00	0.00%	360	349	347	336	255	247
100.00	0.00%	339	355	346	362	256	268
95.56	4.44%	379	366	373	360	341	329
93.96	6.04%	357	356	360	359	329	328
95.00	5.00%	330	349	339	358	261	276
97.57	2.43%	346	346	326	326	255	255
100.00	0.00%	343	342	332	331	246	245
91.25	8.75%	339	367	354	383	293	317
100.00	0.00%	349	352	354	357	260	262
99.42	0.58%	349	361	353	365	264	273
100.00	0.00%	343	370	341	368	302	326
100.00	0.00%	282	360	283	362	266	340
100.00	0.00%	360	354	337	331	243	239
100.00	0.00%	397	375	386	364	266	251
100.00	0.00%	350	355	352	357	349	354
100.00	0.00%	348	359	347	358	276	285
100.00	0.00%	351	360	342	351	270	277
100.00	0.00%	333	367	323	356	410	452
100.00	0.00%	356	382	405	435	327	351
100.00	0.00%	332	351	307	325	245	259
96.26	3.74%	345	362	316	332	239	251
100.00	0.00%	383	348	365	332	265	241

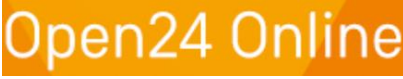
November 2022

November 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/11/2022	100.00	0.00%	1,490	1,820	1.07%
02/11/2022	100.00	0.00%	1,497	1,766	0.96%
03/11/2022	100.00	0.00%	1,482	1,838	0.60%
04/11/2022	100.00	0.00%	1,448	1,824	0.76%
05/11/2022	100.00	0.00%	1,479	1,793	0.76%
06/11/2022	100.00	0.00%	1,483	1,790	1.04%
07/11/2022	100.00	0.00%	1,563	1,840	1.57%
08/11/2022	100.00	0.00%	1,481	1,812	1.05%
09/11/2022	100.00	0.00%	1,594	1,840	0.70%
10/11/2022	100.00	0.00%	1,485	1,860	0.95%
11/11/2022	100.00	0.00%	1,509	1,880	0.65%
12/11/2022	100.00	0.00%	1,566	1,818	0.53%
13/11/2022	100.00	0.00%	1,507	1,808	0.66%
14/11/2022	100.00	0.00%	1,518	1,851	0.61%
15/11/2022	100.00	0.00%	1,505	1,858	0.67%
16/11/2022	100.00	0.00%	1,529	1,864	0.65%
17/11/2022	100.00	0.00%	1,494	1,921	0.59%
18/11/2022	100.00	0.00%	1,527	1,924	0.58%
19/11/2022	91.67	8.33%	1,474	1,756	12.14%
20/11/2022	87.50	12.50%	1,463	1,581	10.69%
21/11/2022	100.00	0.00%	1,500	1,755	1.36%
22/11/2022	91.80	8.20%	1,566	1,808	0.44%
23/11/2022	100.00	0.00%	1,306	1,925	0.84%
24/11/2022	100.00	0.00%	1,287	1,919	0.76%
25/11/2022	100.00	0.00%	1,252	1,887	0.93%
26/11/2022	100.00	0.00%	1,254	1,822	0.79%
27/11/2022	100.00	0.00%	1,240	1,774	0.76%
28/11/2022	100.00	0.00%	1,257	1,817	0.78%
29/11/2022	100.00	0.00%	1,302	1,914	1.14%
30/11/2022	100.00	0.00%	1,227	1,821	1.24%


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%	328	352	323	346	289	310
100.00	0.00%	329	373	348	395	260	295
100.00	0.00%	335	349	339	353	272	283
100.00	0.00%	316	346	321	352	250	274
100.00	0.00%	344	372	346	374	259	280
100.00	0.00%	361	357	340	336	248	245
100.00	0.00%	358	358	355	355	256	256
100.00	0.00%	295	361	306	374	268	328
100.00	0.00%	334	347	334	347	297	309
100.00	0.00%	281	394	313	440	292	410
100.00	0.00%	319	352	320	353	296	327
100.00	0.00%	346	353	323	330	238	243
100.00	0.00%	378	361	346	330	243	232
100.00	0.00%	319	358	309	347	250	281
100.00	0.00%	346	384	359	399	308	342
100.00	0.00%	346	341	341	336	271	267
100.00	0.00%	293	354	291	352	307	371
100.00	0.00%	286	364	283	361	284	362
91.67	8.33%	337	348	324	334	253	261
87.50	12.50%	387	347	375	336	270	242
100.00	0.00%	351	360	372	381	282	289
91.80	8.20%	329	354	320	344	274	295
100.00	0.00%	208	228	220	241	272	298
100.00	0.00%	203	214	204	215	286	301
100.00	0.00%	177	217	183	224	239	293
100.00	0.00%	197	221	181	203	242	271
100.00	0.00%	217	226	197	205	233	243
100.00	0.00%	230	217	234	221	248	234
100.00	0.00%	224	216	224	216	281	271
100.00	0.00%	198	216	200	219	269	294

December 2022

December 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/12/2022	93.75	6.25%	1,252	1,931	0.90%
02/12/2022	91.67	8.33%	1,261	1,847	1.60%
03/12/2022	97.22	2.78%	1,264	1,820	1.55%
04/12/2022	100.00	0.00%	1,258	1,856	0.98%
05/12/2022	93.40	6.60%	1,287	1,821	1.58%
06/12/2022	100.00	0.00%	1,301	1,899	0.91%
07/12/2022	100.00	0.00%	1,338	1,919	0.92%
08/12/2022	100.00	0.00%	1,303	1,971	0.73%
09/12/2022	100.00	0.00%	1,308	1,950	0.76%
10/12/2022	100.00	0.00%	1,305	1,933	0.72%
11/12/2022	100.00	0.00%	1,321	1,911	1.05%
12/12/2022	100.00	0.00%	1,317	1,922	1.66%
13/12/2022	100.00	0.00%	1,352	1,957	2.26%
14/12/2022	99.58	0.42%	1,346	2,022	1.88%
15/12/2022	99.10	0.90%	1,339	2,246	0.99%
16/12/2022	100.00	0.00%	1,339	2,088	1.76%
17/12/2022	100.00	0.00%	1,341	2,126	1.42%
18/12/2022	100.00	0.00%	1,300	1,490	0.96%
19/12/2022	100.00	0.00%	1,314	1,923	1.93%
20/12/2022	100.00	0.00%	1,362	2,035	1.87%
21/12/2022	100.00	0.00%	1,346	2,126	0.73%
22/12/2022	100.00	0.00%	1,351	2,213	0.90%
23/12/2022	100.00	0.00%	1,338	2,166	0.25%
24/12/2022	100.00	0.00%	1,383	2,058	0.64%
25/12/2022	100.00	0.00%	1,379	2,032	0.88%
26/12/2022	100.00	0.00%	1,386	2,000	0.84%
27/12/2022	100.00	0.00%	1,359	1,998	0.94%
28/12/2022	100.00	0.00%	1,320	1,966	1.27%
29/12/2022	100.00	0.00%	1,381	2,088	1.29%
30/12/2022	100.00	0.00%	1,343	2,102	1.14%
31/12/2022	100.00	0.00%	1,349	2,163	0.62%

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)
93.75	6.25%	202	226	207	250	277	310
91.67	8.33%	208	215	198	214	252	261
97.22	2.78%	209	217	224	206	235	244
100.00	0.00%	237	223	228	211	257	242
93.40	6.60%	221	229	264	236	320	331
100.00	0.00%	240	219	239	241	532	486
100.00	0.00%	235	228	224	232	373	362
100.00	0.00%	208	215	199	231	245	253
100.00	0.00%	200	211	186	210	263	277
100.00	0.00%	200	213	185	199	252	269
100.00	0.00%	198	215	219	201	238	258
100.00	0.00%	217	226	240	228	238	248
100.00	0.00%	234	227	198	233	261	253
99.58	0.42%	200	219	228	217	230	252
99.10	0.90%	226	224	198	226	246	244
100.00	0.00%	184	217	227	234	242	286
100.00	0.00%	245	225	197	209	263	242
100.00	0.00%	211	218	248	203	224	231
100.00	0.00%	236	226	213	237	259	248
100.00	0.00%	210	214	237	217	242	247
100.00	0.00%	234	219	197	222	253	237
100.00	0.00%	201	221	216	217	267	294
100.00	0.00%	213	209	199	212	255	250
100.00	0.00%	203	216	220	211	242	257
100.00	0.00%	232	232	239	220	228	228
100.00	0.00%	247	227	214	220	249	229
100.00	0.00%	225	217	218	207	233	225
100.00	0.00%	229	218	219	208	237	226
100.00	0.00%	228	226	221	217	235	233
100.00	0.00%	216	223	211	228	246	254
100.00	0.00%	224	218	207	205	248	241

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
05 th October 2022	22:10	23:00	50
13 th October 2022	22:00	23:27	87
14 th October 2022	22:03	23:15	72
15 th October 2022	00:50	01:25	35
19 th November 2022	22:00	00:00	120
20 th November 2022	00:00	03:00	180
22 nd November 2022	22:00	23:14	74
02 nd December 2022	22:00	00:00	120
03 rd December 2022	00:00	00:40	40
05 th December 2022	22:10	23:45	95