

Permanent TSB Group

PSD2 Availability and Performance Report

14th September 2019 – 31st December 2019

15th January 2019

Area: Digital Capabilities
Version Control: Version 1.1


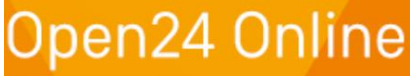
Introduction

We are pleased to present our first 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 14th September 2019 to 31st December 2019.



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 first report, we have identified 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.

September 2019



September 2019	TPP APIs					Open24.ie		
								
	Availability Indicator		Performance Indicator			Availability Indicator		Performance Indicator
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate	Uptime (%)	Downtime (%)	Average transaction response (ms)
PISP response (ms)			AISP response (ms)	%	Average transaction response (ms)			
14/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	270
15/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	629
16/09/2019	100.00%	0.00%	362	2,119	0.00%	100.00%	0.00%	840
17/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	180
18/09/2019	100.00%	0.00%	183	183	0.00%	100.00%	0.00%	288
19/09/2019	100.00%	0.00%	144	144	0.00%	100.00%	0.00%	333
20/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	371
21/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	334
22/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	406
23/09/2019	100.00%	0.00%	70	70	0.00%	100.00%	0.00%	320
24/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	318
25/09/2019	100.00%	0.00%	122	122	0.00%	100.00%	0.00%	322
26/09/2019	100.00%	0.00%	234	234	0.00%	100.00%	0.00%	360
27/09/2019	100.00%	0.00%	-	-	0.00%	87.50%	12.50%	357
28/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	353
29/09/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	328
30/09/2019	100.00%	0.00%	84	84	0.00%	100.00%	0.00%	367

October 2019



October 2019	TPP APIs					Open24.ie		
								
	Availability Indicator		Performance Indicator			Availability Indicator		Performance Indicator
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate	Uptime (%)	Downtime (%)	Average transaction response (ms)
PISP response (ms)			AISP response (ms)	%	Average transaction response (ms)			
01/10/2019	100.00%	0.00%	172	172	0.00%	100.00%	0.00%	383
02/10/2019	100.00%	0.00%	286	286	0.00%	100.00%	0.00%	367
03/10/2019	100.00%	0.00%	243	243	0.00%	95.49%	4.51%	360
04/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	363
05/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	363
06/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	369
07/10/2019	100.00%	0.00%	146	146	0.00%	100.00%	0.00%	374
08/10/2019	100.00%	0.00%	164	164	0.00%	100.00%	0.00%	346
09/10/2019	100.00%	0.00%	198	198	0.00%	100.00%	0.00%	340
10/10/2019	100.00%	0.00%	238	238	0.00%	100.00%	0.00%	369
11/10/2019	100.00%	0.00%	24,261	1,146	5.74% ¹	87.50%	12.50%	347
12/10/2019	100.00%	0.00%	614	1,293	0.00%	100.00%	0.00%	354
13/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	344
14/10/2019	91.67%	8.33%	566	1,461	0.00%	91.67%	8.33%	351
15/10/2019	85.76%	14.24%	363	1,867	0.00%	85.76%	14.24%	359
16/10/2019	100.00%	0.00%	83	83	0.00%	100.00%	0.00%	360
17/10/2019	77.57%	22.43%	80	80	0.00%	100.00%	0.00%	376
18/10/2019	80.00%	20.00%	180	180	0.00%	100.00%	0.00%	387
19/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	372
20/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	357
21/10/2019	100.00%	0.00%	205	283	0.00%	100.00%	0.00%	361
22/10/2019	100.00%	0.00%	932	1,019	0.00%	100.00%	0.00%	362
23/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	725
24/10/2019	100.00%	0.00%	177	1,476	0.00%	100.00%	0.00%	505
25/10/2019	100.00%	0.00%	33	33	0.00%	100.00%	0.00%	1,045
26/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	413
27/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	387
28/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	400
29/10/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	396
30/10/2019	100.00%	0.00%	203	203	0.00%	100.00%	0.00%	400
31/10/2019	93.26%	6.74%	-	-	0.00%	93.26%	6.74%	411

1. Note: the 5.74% error rate and associated response times on October 11 are a result of internal verification processing which had no impact on TPPs.

November 2019

November 2019	TPP APIs					Open24.ie		
								
	Availability Indicator		Performance Indicator			Availability Indicator		Performance Indicator
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate	Uptime (%)	Downtime (%)	Average transaction response (ms)
PISP response (ms)			AISP response (ms)	%	Average transaction response (ms)			
01/11/2019	100.00%	0.00%	5,540	5,540	0.00%	98.68%	1.32%	411
02/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	367
03/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	362
04/11/2019	100.00%	0.00%	120	120	0.00%	100.00%	0.00%	379
05/11/2019	100.00%	0.00%	49	49	0.00%	100.00%	0.00%	382
06/11/2019	100.00%	0.00%	42	42	0.00%	100.00%	0.00%	367
07/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	397
08/11/2019	100.00%	0.00%	65	65	0.00%	100.00%	0.00%	371
09/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	370
10/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	355
11/11/2019	100.00%	0.00%	288	288	0.00%	100.00%	0.00%	377
12/11/2019	100.00%	0.00%	494	494	0.00%	100.00%	0.00%	383
13/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	370
14/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	385
15/11/2019	100.00%	0.00%	-	-	0.00%	87.50%	12.50%	378
16/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	321
17/11/2019	100.00%	0.00%	-	-	0.00%	93.75%	6.25%	348
18/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	363
19/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	361
20/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	366
21/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	374
22/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	382
23/11/2019	95.83%	4.17%	-	-	0.00%	95.83%	4.17%	359
24/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	357
25/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	356
26/11/2019	100.00%	0.00%	219	219	0.00%	100.00%	0.00%	380
27/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	367
28/11/2019	100.00%	0.00%	240	240	0.00%	100.00%	0.00%	373
29/11/2019	100.00%	0.00%	158	158	0.00%	100.00%	0.00%	401
30/11/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	369

December 2019

December 2019	TPP APIs					Open24.ie		
								
	Availability Indicator		Performance Indicator			Availability Indicator		Performance Indicator
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate	Uptime (%)	Downtime (%)	Average transaction response (ms)
PISP response (ms)			AISP response (ms)	%	Average transaction response (ms)			
01/12/2019	100.00%	0.00%	-	-	0.00%	100.00%	0.00%	371
02/12/2019	100.00%	0.00%	239	1,110	0.00%	100.00%	0.00%	390
03/12/2019	100.00%	0.00%	241	241	0.00%	100.00%	0.00%	389
04/12/2019	100.00%	0.00%	105	105	0.00%	100.00%	0.00%	404
05/12/2019	100.00%	0.00%	149	2,586	0.00%	100.00%	0.00%	405
06/12/2019	97.99%	2.01%	205	2,021	0.00%	97.99%	2.01%	408
07/12/2019	100.00%	0.00%	235	1,746	0.00%	100.00%	0.00%	370
08/12/2019	100.00%	0.00%	219	1,771	0.00%	100.00%	0.00%	379
09/12/2019	100.00%	0.00%	148	2,021	0.00%	100.00%	0.00%	384
10/12/2019	100.00%	0.00%	188	2,259	0.00%	100.00%	0.00%	403
11/12/2019	100.00%	0.00%	204	2,362	0.00%	100.00%	0.00%	387
12/12/2019	100.00%	0.00%	214	2,514	0.00%	100.00%	0.00%	404
13/12/2019	100.00%	0.00%	181	2,450	0.00%	100.00%	0.00%	406
14/12/2019	100.00%	0.00%	178	2,302	0.00%	100.00%	0.00%	393
15/12/2019	100.00%	0.00%	171	2,204	0.00%	100.00%	0.00%	392
16/12/2019	100.00%	0.00%	174	2,269	0.00%	100.00%	0.00%	436
17/12/2019	100.00%	0.00%	194	2,283	0.00%	100.00%	0.00%	441
18/12/2019	100.00%	0.00%	143	2,409	0.00%	100.00%	0.00%	434
19/12/2019	100.00%	0.00%	171	2,107	0.00%	100.00%	0.00%	441
20/12/2019	100.00%	0.00%	710	1,862	0.00%	100.00%	0.00%	445
21/12/2019	100.00%	0.00%	172	1,564	0.00%	100.00%	0.00%	420
22/12/2019	99.65%	0.35%	205	1,596	0.00%	99.65%	0.35%	413
23/12/2019	100.00%	0.00%	192	1,702	0.00%	100.00%	0.00%	421
24/12/2019	100.00%	0.00%	222	1,556	0.00%	100.00%	0.00%	434
25/12/2019	100.00%	0.00%	208	1,551	0.00%	100.00%	0.00%	417
26/12/2019	100.00%	0.00%	201	1,705	0.00%	100.00%	0.00%	420
27/12/2019	100.00%	0.00%	165	1,538	0.00%	100.00%	0.00%	417
28/12/2019	100.00%	0.00%	202	1,698	0.00%	100.00%	0.00%	417
29/12/2019	100.00%	0.00%	217	1,642	0.00%	100.00%	0.00%	418
30/12/2019	100.00%	0.00%	212	1,623	0.00%	100.00%	0.00%	440
31/12/2019	100.00%	0.00%	236	1,136	0.00%	100.00%	0.00%	423