

Permanent TSB Group

PSD2 Availability and Performance Report

1st January 2023 – 31st March 2023

20th April 2023



Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st January 2023 – 31st March 2023. 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.

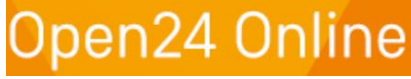
If you have any comments or feedback, please contact us on 01-215-7369 from within the Republic of Ireland and +353 1-215-7369 from outside the Republic of Ireland.

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.

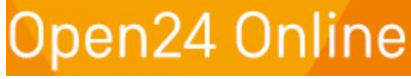
January 2023

January 2023	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/01/2022	100.00	0.00%	1,375	2,059	0.59%
02/01/2022	100.00	0.00%	1,344	2,103	0.85%
03/01/2022	100.00	0.00%	1,413	2,288	0.47%
04/01/2022	100.00	0.00%	1,392	2,254	0.71%
05/01/2022	100.00	0.00%	1,382	2,290	1.04%
06/01/2022	100.00	0.00%	1,390	2,335	0.82%
07/01/2022	100.00	0.00%	1,355	2,196	0.64%
08/01/2022	100.00	0.00%	1,370	2,130	0.42%
09/01/2022	100.00	0.00%	1,351	2,182	1.31%
10/01/2022	100.00	0.00%	1,374	2,170	1.46%
11/01/2022	100.00	0.00%	1,398	2,216	1.53%
12/01/2022	100.00	0.00%	1,391	2,380	1.39%
13/01/2022	100.00	0.00%	1,372	2,375	0.19%
14/01/2022	100.00	0.00%	1,367	2,234	0.65%
15/01/2022	100.00	0.00%	1,353	2,117	0.19%
16/01/2022	100.00	0.00%	1,477	2,310	0.08%
17/01/2022	100.00	0.00%	1,416	2,167	0.45%
18/01/2022	100.00	0.00%	1,448	2,317	0.52%
19/01/2022	100.00	0.00%	1,383	2,485	0.45%
20/01/2022	91.67	8.33%	1,423	2,354	0.75%
21/01/2022	99.10	0.90%	1,241	1,549	0.12%
22/01/2022	100.00	0.00%	1,256	1,587	0.02%
23/01/2022	100.00	0.00%	1,280	1,533	0.45%
24/01/2022	99.69	0.31%	1,294	1,918	0.55%
25/01/2022	100.00	0.00%	1,252	1,607	0.58%
26/01/2022	96.25	3.75%	1,260	1,628	0.46%
27/01/2022	100.00	0.00%	1,272	1,726	0.14%
28/01/2022	100.00	0.00%	1,286	1,653	0.01%
29/01/2022	100.00	0.00%	1,276	1,628	0.01%
30/01/2022	100.00	0.00%	1,277	1,619	0.02%
31/01/2022	100.00	0.00%	1,273	1,632	0.06%


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%	495	487	483	480	275	279
100.00	0.00%	491	474	488	469	289	297
100.00	0.00%	524	495	527	500	320	351
100.00	0.00%	478	492	501	494	325	332
100.00	0.00%	458	486	462	485	324	338
100.00	0.00%	474	473	485	478	319	330
100.00	0.00%	496	461	461	445	304	315
100.00	0.00%	542	460	545	452	294	297
100.00	0.00%	458	460	461	468	291	307
100.00	0.00%	481	463	483	465	300	312
100.00	0.00%	473	457	457	458	297	303
100.00	0.00%	454	463	472	468	325	435
100.00	0.00%	444	450	456	443	300	316
100.00	0.00%	515	462	460	447	294	301
100.00	0.00%	460	460	439	461	273	286
100.00	0.00%	468	456	455	457	300	321
100.00	0.00%	478	452	460	446	295	322
100.00	0.00%	486	452	455	447	297	307
100.00	0.00%	443	461	444	461	325	332
91.67	8.33%	471	469	452	459	304	326
99.10	0.90%	562	628	454	622	404	441
100.00	0.00%	533	613	530	622	414	416
100.00	0.00%	536	627	507	662	397	478
99.69	0.31%	900	732	515	591	375	394
100.00	0.00%	515	585	530	578	366	404
96.25	3.75%	880	940	1160	1183	416	547
100.00	0.00%	464	542	455	536	382	382
100.00	0.00%	501	571	479	554	365	372
100.00	0.00%	479	562	468	560	358	346
100.00	0.00%	469	543	463	541	405	378
100.00	0.00%	477	541	466	538	415	435

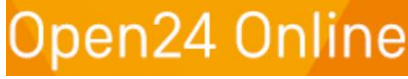
February 2023

February 2023	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/02/2022	100.00	0.00%	1,375	1,685	0.03%
02/02/2022	100.00	0.00%	1,289	1,705	0.03%
03/02/2022	100.00	0.00%	1,285	1,683	0.02%
04/02/2022	100.00	0.00%	1,315	2,132	8.24%
05/02/2022	98.40	1.60%	1,373	2,147	1.09%
06/02/2022	100.00	0.00%	1,305	1,625	0.01%
07/02/2022	92.15	7.85%	1,337	1,650	0.05%
08/02/2022	99.17	0.83%	1,326	1,697	0.02%
09/02/2022	100.00	0.00%	1,376	1,749	0.02%
10/02/2022	100.00	0.00%	1,337	1,715	0.01%
11/02/2022	100.00	0.00%	1,369	1,649	0.00%
12/02/2022	100.00	0.00%	1,436	1,731	0.01%
13/02/2022	100.00	0.00%	1,330	1,643	0.01%
14/02/2022	100.00	0.00%	1,334	1,652	0.01%
15/02/2022	100.00	0.00%	1,333	1,689	0.02%
16/02/2022	100.00	0.00%	1,307	1,707	0.02%
17/02/2022	100.00	0.00%	1,313	1,695	0.01%
18/02/2022	93.19	6.81%	1,313	1,702	2.80%
19/02/2022	100.00	0.00%	1,238	1,644	0.10%
20/02/2022	97.50	2.50%	1,581	1,638	0.09%
21/02/2022	100.00	0.00%	1,214	1,582	0.03%
22/02/2022	100.00	0.00%	1,261	1,573	0.02%
23/02/2022	100.00	0.00%	1,267	1,659	0.02%
24/02/2022	100.00	0.00%	1,262	1,254	0.02%
25/02/2022	100.00	0.00%	1,260	1,724	0.07%
26/02/2022	100.00	0.00%	1,272	1,604	0.01%
27/02/2022	100.00	0.00%	1,307	1,717	0.01%
28/02/2022	100.00	0.00%	1,323	1,804	0.02%


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%	456	543	443	531	401	390
100.00	0.00%	442	530	436	523	342	361
100.00	0.00%	458	536	444	527	368	374
100.00	0.00%	534	577	516	558	379	374
98.40	1.60%	672	638	524	603	476	543
100.00	0.00%	529	603	494	595	376	394
92.15	7.85%	490	596	477	595	412	435
99.17	0.83%	484	588	485	587	407	407
100.00	0.00%	507	587	486	584	401	407
100.00	0.00%	498	585	507	596	406	423
100.00	0.00%	532	545	487	548	370	359
100.00	0.00%	519	567	493	559	369	368
100.00	0.00%	515	589	504	594	397	420
100.00	0.00%	506	577	509	580	389	403
100.00	0.00%	497	553	478	552	375	397
100.00	0.00%	486	576	492	577	412	437
100.00	0.00%	485	545	468	552	371	385
93.19	6.81%	536	583	503	569	417	443
100.00	0.00%	731	672	771	639	363	377
97.50	2.50%	578	691	490	574	422	417
100.00	0.00%	538	558	524	555	369	386
100.00	0.00%	511	581	513	584	359	378
100.00	0.00%	487	589	583	586	373	416
100.00	0.00%	516	595	511	598	411	427
100.00	0.00%	689	464	502	634	588	583
100.00	0.00%	538	625	538	637	388	387
100.00	0.00%	501	660	500	674	410	433
100.00	0.00%	519	670	538	685	447	469

March 2023

March 2023	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/03/2022	100.00	0.00%	1,329	1,744	0.02%
02/03/2022	100.00	0.00%	1,319	1,756	0.01%
03/03/2022	100.00	0.00%	1,338	1,772	0.02%
04/03/2022	100.00	0.00%	1,343	1,796	0.01%
05/03/2022	100.00	0.00%	1,309	1,647	0.02%
06/03/2022	100.00	0.00%	1,365	1,778	0.08%
07/03/2022	100.00	0.00%	1,338	1,754	0.04%
08/03/2022	100.00	0.00%	1,364	1,710	0.02%
09/03/2022	100.00	0.00%	1,375	1,717	0.02%
10/03/2022	100.00	0.00%	1,355	1,657	0.02%
11/03/2022	100.00	0.00%	1,333	1,634	0.01%
12/03/2022	100.00	0.00%	1,336	1,586	0.01%
13/03/2022	100.00	0.00%	1,359	1,597	0.01%
14/03/2022	100.00	0.00%	1,612	1,881	0.02%
15/03/2022	100.00	0.00%	2,085	2,527	0.02%
16/03/2022	100.00	0.00%	2,722	3,294	0.04%
17/03/2022	100.00	0.00%	1,773	2,039	0.01%
18/03/2022	100.00	0.00%	1,771	2,020	0.02%
19/03/2022	100.00	0.00%	1,721	1,980	0.02%
20/03/2022	100.00	0.00%	2,166	2,492	0.11%
21/03/2022	100.00	0.00%	1,797	2,006	0.02%
22/03/2022	100.00	0.00%	1,896	2,382	0.07%
23/03/2022	100.00	0.00%	2,355	2,813	0.09%
24/03/2022	92.29	7.71%	2,467	2,945	0.39%
25/03/2022	99.06	0.94%	1,452	2,169	0.41%
26/03/2022	100.00	0.00%	1,084	1,428	0.04%
27/03/2022	100.00	0.00%	1,143	1,557	0.09%
28/03/2022	100.00	0.00%	1,243	1,591	0.14%
29/03/2022	100.00	0.00%	1,123	1,495	0.07%
30/03/2022	100.00	0.00%	1,141	1,536	0.06%
31/03/2022	100.00	0.00%	1,131	1,592	0.12%

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%	547	658	519	672	378	395
100.00	0.00%	509	666	487	686	398	398
100.00	0.00%	525	652	521	670	386	413
100.00	0.00%	557	606	539	605	380	390
100.00	0.00%	601	624	559	622	394	398
100.00	0.00%	588	701	643	782	383	391
100.00	0.00%	626	722	611	735	380	422
100.00	0.00%	535	631	511	632	462	462
100.00	0.00%	537	626	523	628	390	415
100.00	0.00%	569	615	600	638	378	390
100.00	0.00%	603	589	552	587	360	368
100.00	0.00%	599	587	613	587	357	359
100.00	0.00%	622	633	579	630	362	391
100.00	0.00%	625	624	583	632	379	375
100.00	0.00%	600	612	582	615	369	399
100.00	0.00%	614	644	644	658	432	451
100.00	0.00%	610	595	569	606	388	403
100.00	0.00%	698	594	620	601	383	394
100.00	0.00%	627	599	594	590	371	373
100.00	0.00%	617	656	598	671	410	442
100.00	0.00%	585	634	596	647	408	432
100.00	0.00%	566	626	402	415	549	625
100.00	0.00%	550	639	419	445	544	647
92.29	7.71%	583	651	430	447	607	665
99.06	0.94%	614	536	432	286	480	473
100.00	0.00%	503	436	362	256	482	433
100.00	0.00%	428	444	255	271	425	445
100.00	0.00%	447	448	265	272	436	450
100.00	0.00%	452	449	281	269	460	454
100.00	0.00%	435	458	272	281	430	454
100.00	0.00%	435	465	280	281	451	472

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
20 th January 2023	22:00	00:00	120
21 st January 2023	00:00	00:13	13
07 th February 2023	22:07	00:00	113
08 th February 2023	00:00	00:12	12
18 th February 2023	22:00	23:38	98
24 th March 2023	22:04	23:55	111