

Permanent TSB Group

PSD2 Availability and Performance Report

1st July 2020 – 30th September 2020

20th October 2020



Introduction

We are pleased to present our fourth 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 July 2020 to 30th September 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.

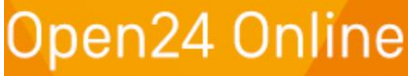
From the 15th August 2020 to 2nd September 2020 due to a technical issue, the Open24 PISP and Business24 response times are not available. There was no impact on service availability during this period.

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.


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


April 2020

July 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/07/2020	98.19	1.81%	-	1,036	1.81%
02/07/2020	99.12	0.88%	697	128	0.88%
03/07/2020	100.00	0.00%	-	134	0.00%
04/07/2020	100.00	0.00%	-	125	0.00%
05/07/2020	100.00	0.00%	-	132	0.00%
06/07/2020	100.00	0.00%	-	145	0.00%
07/07/2020	100.00	0.00%	-	197	0.00%
08/07/2020	100.00	0.00%	-	124	0.00%
09/07/2020	100.00	0.00%	-	121	0.00%
10/07/2020	99.63	0.37%	-	116	0.37%
11/07/2020	97.92	2.08%	652	118	2.08%
12/07/2020	100.00	0.00%	-	117	0.00%
13/07/2020	100.00	0.00%	-	118	0.00%
14/07/2020	100.00	0.00%	-	142	0.00%
15/07/2020	100.00	0.00%	-	144	0.00%
16/07/2020	100.00	0.00%	-	149	0.00%
17/07/2020	98.36	1.64%	662	148	1.64%
18/07/2020	100.00	0.00%	-	142	0.00%
19/07/2020	100.00	0.00%	-	144	0.00%
20/07/2020	99.96	0.04%	-	150	0.04%
21/07/2020	99.98	0.02%	-	296	0.02%
22/07/2020	99.99	0.01%	-	870	0.01%
23/07/2020	96.72	3.28%	627	874	3.28%
24/07/2020	100.00	0.00%	-	935	0.00%
25/07/2020	100.00	0.00%	-	890	0.00%
26/07/2020	100.00	0.00%	-	866	0.00%
27/07/2020	100.00	0.00%	-	927	0.00%
28/07/2020	100.00	0.00%	-	934	0.00%
29/07/2020	100.00	0.00%	-	834	0.00%
30/07/2020	100.00	0.00%	-	769	0.00%
31/07/2020	100.00	0.00%	-	800	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)
98.40	1.60%	533	544	584	773	611	493
99.24	0.76%	476	578	514	798	630	503
100.00	0.00%	593	563	633	794	614	500
100.00	0.00%	448	531	497	741	613	517
100.00	0.00%	426	506	436	679	585	493
100.00	0.00%	1511	580	1748	1006	553	654
100.00	0.00%	1166	607	1290	847	648	509
100.00	0.00%	442	556	471	790	620	490
100.00	0.00%	453	562	479	779	613	652
100.00	0.00%	472	579	515	794	660	506
97.92	2.08%	416	518	428	725	604	423
100.00	0.00%	416	502	437	664	584	471
100.00	0.00%	437	550	460	779	620	483
100.00	0.00%	542	556	486	780	618	479
100.00	0.00%	467	574	503	793	610	491
100.00	0.00%	472	562	537	800	623	565
98.46	1.54%	475	561	505	811	616	490
100.00	0.00%	460	520	458	754	614	494
100.00	0.00%	439	506	529	686	675	485
100.00	0.00%	457	550	479	813	628	490
100.00	0.00%	465	565	491	806	627	490
100.00	0.00%	477	570	513	763	623	491
97.43	2.57%	506	580	538	798	622	574
100.00	0.00%	512	571	524	810	666	502
100.00	0.00%	449	513	469	731	596	487
100.00	0.00%	446	492	448	672	590	486
100.00	0.00%	503	577	508	829	770	510
100.00	0.00%	487	571	524	827	620	496
100.00	0.00%	482	556	522	771	632	489
100.00	0.00%	512	583	582	825	633	497
100.00	0.00%	502	575	524	833	643	497


August 2020

August 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/08/2020	100.00	0.00%	-	792	0.00%
02/08/2020	95.31	4.69%	-	799	4.69%
03/08/2020	85.81	14.19%	-	854	14.19%
04/08/2020	100.00	0.00%	-	931	0.00%
05/08/2020	96.39	3.61%	527	1,302	3.61%
06/08/2020	100.00	0.00%	-	911	0.00%
07/08/2020	100.00	0.00%	-	897	0.00%
08/08/2020	100.00	0.00%	-	904	0.00%
09/08/2020	99.94	0.06%	-	914	0.06%
10/08/2020	100.00	0.00%	-	939	0.00%
11/08/2020	100.00	0.00%	-	966	0.00%
12/08/2020	100.00	0.00%	-	1,026	0.00%
13/08/2020	99.99	0.01%	-	999	0.01%
14/08/2020	96.04	3.96%	182	998	3.96%
15/08/2020	100.00	0.00%	876	975	0.00%
16/08/2020	100.00	0.00%	-	986	0.00%
17/08/2020	100.00	0.00%	-	1,003	0.00%
18/08/2020	100.00	0.00%	-	937	0.00%
19/08/2020	100.00	0.00%	-	1,035	0.00%
20/08/2020	100.00	0.00%	-	1,087	0.00%
21/08/2020	100.00	0.00%	-	1,040	0.00%
22/08/2020	93.97	6.03%	-	1,056	6.03%
23/08/2020	100.00	0.00%	-	1,036	0.00%
24/08/2020	99.99	0.01%	-	999	0.01%
25/08/2020	100.00	0.00%	-	1,109	0.00%
26/08/2020	100.00	0.00%	-	1,097	0.00%
27/08/2020	100.00	0.00%	-	1,229	0.00%
28/08/2020	100.00	0.00%	-	1,251	0.00%
29/08/2020	100.00	0.00%	-	1,135	0.00%
30/08/2020	100.00	0.00%	-	1,158	0.00%
31/08/2020	100.00	0.00%	-	1,103	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%	487	534	514	745	628	495
100.00	0.00%	436	504	456	721	634	489
100.00	0.00%	455	520	482	717	589	409
100.00	0.00%	526	588	559	829	659	503
96.60	3.40%	494	570	540	813	617	494
99.97	0.03%	527	609	614	841	618	582
100.00	0.00%	512	580	566	814	626	512
100.00	0.00%	470	523	473	740	606	504
100.00	0.00%	451	501	546	703	599	492
100.00	0.00%	488	565	518	846	693	500
100.00	0.00%	491	565	512	827	648	490
100.00	0.00%	486	562	546	794	612	489
100.00	0.00%	532	614	567	836	612	517
96.04	3.96%	508	579	523	850	682	576
100.00	0.00%	Refer To Introduction	451	Refer To Introduction	Refer To Introduction	394	334
100.00	0.00%	-	448	-	-	402	352
100.00	0.00%	-	464	-	-	380	327
100.00	0.00%	-	476	-	-	403	319
100.00	0.00%	-	471	-	-	420	334
100.00	0.00%	-	577	-	-	383	383
100.00	0.00%	-	525	-	-	405	358
96.62	3.38%	-	519	-	-	400	347
100.00	0.00%	-	520	-	-	400	358
100.00	0.00%	-	547	-	-	426	375
100.00	0.00%	-	619	-	-	451	405
100.00	0.00%	-	606	-	-	437	392
99.92	0.08%	-	515	-	-	439	396
100.00	0.00%	-	498	-	-	436	391
100.00	0.00%	-	467	-	-	405	361
99.92	0.08%	-	410	-	-	385	345
100.00	0.00%	-	471	-	-	411	361

September 2020

September 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/09/2020	99.99	0.01%	-	1,250	0.01%
02/09/2020	95.61	4.39%	708	1,257	4.39%
03/09/2020	100.00	0.00%	-	1,081	0.00%
04/09/2020	99.93	0.07%	-	1,034	0.07%
05/09/2020	99.94	0.06%	-	1,037	0.06%
06/09/2020	100.00	0.00%	-	996	0.00%
07/09/2020	100.00	0.00%	-	1,169	0.00%
08/09/2020	94.81	5.19%	156	1,127	5.19%
09/09/2020	100.00	0.00%	1,010	1,171	0.00%
10/09/2020	100.00	0.00%	-	1,325	0.00%
11/09/2020	99.96	0.04%	-	1,232	0.04%
12/09/2020	100.00	0.00%	-	1,168	0.00%
13/09/2020	100.00	0.00%	-	1,180	0.00%
14/09/2020	100.00	0.00%	459	1,073	0.00%
15/09/2020	100.00	0.00%	-	1,261	0.00%
16/09/2020	99.99	0.01%	-	1,355	0.01%
17/09/2020	99.99	0.01%	142	1,554	0.01%
18/09/2020	99.99	0.01%	167	2,104	0.01%
19/09/2020	99.96	0.04%	-	1,461	0.04%
20/09/2020	99.99	0.01%	-	1,240	0.01%
21/09/2020	99.98	0.02%	109	1,241	0.02%
22/09/2020	99.99	0.01%	116	1,278	0.01%
23/09/2020	99.99	0.01%	102	1,298	0.01%
24/09/2020	100.00	0.00%	138	1,323	0.00%
25/09/2020	99.91	0.09%	102	1,351	0.09%
26/09/2020	99.98	0.02%	-	1,314	0.02%
27/09/2020	100.00	0.00%	-	1,384	0.00%
28/09/2020	100.00	0.00%	121	1,466	0.00%
29/09/2020	100.00	0.00%	108	1,494	0.00%
30/09/2020	100.00	0.00%	-	1,567	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%	-	522	-	-	423	373
96.04	3.96%	-	529	-	-	572	469
100.00	0.00%	519	420	454	756	619	492
99.99	0.01%	557	477	494	774	621	485
99.98	0.02%	521	459	446	725	601	499
100.00	0.00%	502	427	433	652	590	486
100.00	0.00%	557	470	497	804	620	490
95.14	4.86%	553	457	495	778	628	489
100.00	0.00%	523	437	475	746	523	408
100.00	0.00%	546	464	497	764	579	533
99.99	0.00%	539	455	470	765	579	515
100.00	0.00%	522	450	460	724	640	485
100.00	0.00%	511	449	453	722	570	486
100.00	0.00%	537	448	487	778	628	473
100.00	0.00%	543	456	484	765	583	473
100.00	0.00%	527	447	484	759	573	469
100.00	0.00%	544	480	514	758	576	468
100.00	0.00%	547	517	556	776	592	471
100.00	0.00%	518	464	477	713	573	484
100.00	0.00%	510	435	453	717	635	490
100.00	0.00%	543	437	466	790	579	474
100.00	0.00%	538	432	465	773	585	474
100.00	0.00%	535	437	468	763	590	469
100.00	0.00%	548	457	507	773	565	467
99.98	0.02%	560	465	486	792	580	516
100.00	0.00%	529	464	433	764	558	494
100.00	0.00%	510	441	481	722	599	483
100.00	0.00%	556	453	469	784	585	479
100.00	0.00%	557	463	490	792	600	481
100.00	0.00%	553	449	488	781	588	473

Appendix – Scheduled Maintenance Time During Period

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
01 July 2020	22:00	22:23	23
02 July 2020	22:04	22:15	11
11 July 2020	22:00	22:30	30
17 July 2020	22:00	22:22	22
23 July 2020	22:02	22:39	37
05 August 2020	22:00	22:49	49
14 August 2020	22:00	22:58	57
22 August 2020	22:00	22:48	48
02 September 2020	22:00	22:57	57
08 September 2020	22:00	23.10	70