

Permanent TSB Group

## PSD2 Availability and Performance Report

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1<sup>st</sup> April 2021 – 30<sup>th</sup> June 2021

20<sup>th</sup> July 2021



## Introduction

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We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1<sup>st</sup> April 2021 – 30<sup>th</sup> June 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. 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.

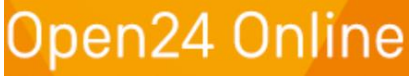
April 2021

April 2021	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/04/2021	100.00	0.00%	1339	1813	0.00%
02/04/2021	100.00	0.00%	1921	1693	0.00%
03/04/2021	100.00	0.00%	3075	1648	0.00%
04/04/2021	100.00	0.00%	3619	1675	0.00%
05/04/2021	100.00	0.00%	2251	1722	0.00%
06/04/2021	100.00	0.00%	1600	1869	0.00%
07/04/2021	100.00	0.00%	2123	1838	0.00%
08/04/2021	100.00	0.00%	1772	1880	0.00%
09/04/2021	92.15	7.85%	2089	1950	7.85%
10/04/2021	100.00	0.00%	1873	2464	0.00%
11/04/2021	100.00	0.00%	2090	1836	0.00%
12/04/2021	100.00	0.00%	2637	2550	0.00%
13/04/2021	100.00	0.00%	1590	2002	0.00%
14/04/2021	100.00	0.00%	1643	2303	0.00%
15/04/2021	91.67	8.33%	1687	2475	8.33%
16/04/2021	98.47	1.53%	1085	1035	1.53%
17/04/2021	100.00	0.00%	2422	1706	0.00%
18/04/2021	100.00	0.00%	2676	801	0.00%
19/04/2021	100.00	0.00%	1641	849	0.00%
20/04/2021	100.00	0.00%	1277	861	0.00%
21/04/2021	100.00	0.00%	2121	865	0.00%
22/04/2021	99.55	0.45%	1042	933	0.45%
23/04/2021	96.78	3.22%	1581	922	3.22%
24/04/2021	99.59	0.41%	2581	884	0.41%
25/04/2021	99.66	0.34%	3059	898	0.34%
26/04/2021	99.68	0.32%	2062	908	0.32%
27/04/2021	99.62	0.38%	1521	936	0.38%
28/04/2021	99.56	0.44%	1807	980	0.44%
29/04/2021	99.99	0.01%	1332	1020	0.01%
30/04/2021	100.00	0.00%	1223	992	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%	577	658	648	1061	-	452
100.00	0.00%	587	547	648	804	-	428
100.00	0.00%	-	474	585	730	-	524
100.00	0.00%	663	666	468	687	-	418
100.00	0.00%	527	520	-	928	-	398
100.00	0.00%	-	514	499	683	-	319
100.00	0.00%	-	516	-	520	363	671
100.00	0.00%	-	1053	-	573	247	486
92.15	7.85%	-	505	847	1061	248	594
100.00	0.00%	641	858	570	833	230	621
100.00	0.00%	-	730	-	740	217	235
100.00	0.00%	3026	995	391	821	241	439
100.00	0.00%	-	730	-	515	234	360
100.00	0.00%	-	750	-	777	235	226
91.67	8.33%	-	753	234	1194	239	512
98.47	1.53%	-	748	-	779	251	240
100.00	0.00%	506	1017	549	707	319	330
100.00	0.00%	634	858	-	715	242	402
100.00	0.00%	477	790	626	926	976	495
100.00	0.00%	564	814	493	852	264	439
100.00	0.00%	-	853	599	1035	302	307
100.00	0.00%	534	843	584	922	1732	509
97.15	2.85%	589	900	626	1032	-	536
100.00	0.00%	506	785	524	857	-	464
100.00	0.00%	471	741	501	766	-	456
100.00	0.00%	544	868	589	983	941	491
99.99	0.01%	566	891	619	963	515	528
100.00	0.00%	584	906	669	1001	2784	529
100.00	0.00%	-	590	-	630	239	242
100.00	0.00%	577	619	648	669	236	268


## May 2021

May 2021	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/05/2021	100.00	0.00%	2176	949	0.00%
02/05/2021	100.00	0.00%	4402	917	0.00%
03/05/2021	100.00	0.00%	1557	959	0.00%
04/05/2021	100.00	0.00%	1697	1031	0.00%
05/05/2021	100.00	0.00%	1914	1150	0.00%
06/05/2021	100.00	0.00%	1347	1054	0.00%
07/05/2021	100.00	0.00%	1471	1054	0.00%
08/05/2021	100.00	0.00%	3332	968	0.00%
09/05/2021	100.00	0.00%	2746	951	0.00%
10/05/2021	100.00	0.00%	1186	1011	0.00%
11/05/2021	99.68	0.32%	307	939	0.32%
12/05/2021	99.78	0.22%	340	957	0.22%
13/05/2021	99.69	0.31%	364	1094	0.31%
14/05/2021	99.74	0.26%	357	1032	0.26%
15/05/2021	99.22	0.78%	360	1255	0.78%
16/05/2021	99.77	0.23%	404	1019	0.23%
17/05/2021	99.84	0.16%	597	1056	0.16%
18/05/2021	99.76	0.24%	333	1080	0.24%
19/05/2021	99.66	0.34%	328	1078	0.34%
20/05/2021	99.56	0.44%	326	1262	0.44%
21/05/2021	99.76	0.24%	294	926	0.24%
22/05/2021	91.42	8.58%	287	888	8.58%
23/05/2021	96.98	3.02%	262	758	3.02%
24/05/2021	99.80	0.20%	371	822	0.20%
25/05/2021	99.81	0.19%	260	719	0.19%
26/05/2021	99.79	0.21%	274	786	0.21%
27/05/2021	99.82	0.18%	164	1058	0.18%
28/05/2021	99.81	0.19%	269	736	0.19%
29/05/2021	99.82	0.18%	257	706	0.18%
30/05/2021	99.83	0.17%	383	766	0.17%
31/05/2021	99.82	0.18%	254	721	0.18%


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%	-	572	-	590	224	222
100.00	0.00%	-	564	-	576	246	216
100.00	0.00%	-	575	-	619	241	218
100.00	0.00%	-	610	-	623	253	267
100.00	0.00%	421	835	530	825	-	337
100.00	0.00%	414	656	-	-	-	284
100.00	0.00%	548	830	580	944	-	507
100.00	0.00%	534	824	568	893	-	494
100.00	0.00%	514	793	514	817	-	451
99.99	0.01%	557	865	593	996	841	497
100.00	0.00%	558	873	619	986	648	528
100.00	0.00%	539	852	587	924	667	514
99.99	0.01%	591	901	623	992	837	518
100.00	0.00%	590	898	614	1028	802	515
99.99	0.01%	654	967	608	1178	-	628
100.00	0.00%	487	773	480	746	-	441
99.99	0.01%	579	891	595	1027	657	554
100.00	0.00%	540	867	611	984	1860	527
100.00	0.00%	542	864	589	928	1102	488
100.00	0.00%	605	922	636	1022	1402	550
100.00	0.00%	600	900	613	1057	777	543
91.67	8.33%	560	831	548	893	-	517
97.15	2.85%	487	766	487	780	-	451
100.00	0.00%	544	859	588	968	886	495
100.00	0.00%	554	860	623	989	571	510
100.00	0.00%	535	843	580	913	1040	476
100.00	0.00%	636	897	724	966	1382	544
100.00	0.00%	603	908	649	1009	862	547
100.00	0.00%	512	795	549	851	-	477
100.00	0.00%	490	769	496	810	-	462
100.00	0.00%	558	885	627	995	1395	524

June 2021

June 2021	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/06/2021	99.99	0.01%	1038	759	0.01%
02/06/2021	99.99	0.01%	1471	747	0.01%
03/06/2021	100.00	0.00%	990	781	0.00%
04/06/2021	100.00	0.00%	1349	729	0.00%
05/06/2021	100.00	0.00%	2769	749	0.00%
06/06/2021	100.00	0.00%	2888	751	0.00%
07/06/2021	100.00	0.00%	2161	820	0.00%
08/06/2021	100.00	0.00%	1465	758	0.00%
09/06/2021	100.00	0.00%	1456	747	0.00%
10/06/2021	100.00	0.00%	1677	772	0.00%
11/06/2021	100.00	0.00%	1150	782	0.00%
12/06/2021	96.32	3.68%	3839	897	3.68%
13/06/2021	100.00	0.00%	2927	537	0.00%
14/06/2021	99.77	0.23%	378	1350	0.23%
15/06/2021	99.78	0.22%	361	1155	0.22%
16/06/2021	99.74	0.26%	336	1217	0.26%
17/06/2021	99.77	0.23%	354	1152	0.23%
18/06/2021	93.95	6.05%	314	1189	6.05%
19/06/2021	99.79	0.21%	329	1134	0.21%
20/06/2021	99.70	0.30%	355	1165	0.30%
21/06/2021	99.66	0.34%	313	1143	0.34%
22/06/2021	99.72	0.28%	360	1157	0.28%
23/06/2021	99.56	0.44%	437	1263	0.44%
24/06/2021	99.70	0.30%	389	1203	0.30%
25/06/2021	99.68	0.32%	386	1273	0.32%
26/06/2021	99.72	0.28%	375	1250	0.28%
27/06/2021	99.74	0.26%	565	1399	0.26%
28/06/2021	99.57	0.43%	754	1427	0.43%
29/06/2021	99.72	0.28%	512	1256	0.28%
30/06/2021	99.69	0.31%	400	1289	0.31%

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%	-	613	-	614	261	256
100.00	0.00%	-	614	-	659	241	235
100.00	0.00%	-	607	-	624	231	234
100.00	0.00%	-	613	-	661	247	237
100.00	0.00%	-	603	-	620	237	236
100.00	0.00%	-	567	-	583	228	221
100.00	0.00%	-	-	-	-	-	-
100.00	0.00%	-	-	-	-	-	-
100.00	0.00%	-	-	-	-	-	-
100.00	0.00%	575	909	643	937	-	551
100.00	0.00%	621	978	675	1066	1319	560
96.32	3.68%	534	848	554	871	-	465
100.00	0.00%	520	796	550	893	-	478
99.99	0.01%	784	1194	800	1482	711	683
100.00	0.00%	620	928	680	1034	789	568
100.00	0.00%	619	903	679	1008	774	529
100.00	0.00%	657	946	737	1059	1267	548
94.64	5.36%	629	911	664	1037	903	498
100.00	0.00%	561	827	660	908	-	484
100.00	0.00%	532	790	542	828	-	463
100.00	0.00%	587	877	667	985	895	519
100.00	0.00%	602	900	654	1002	720	514
100.00	0.00%	606	890	687	964	1730	515
100.00	0.00%	660	934	728	1025	1384	527
100.00	0.00%	694	969	755	1138	955	551
100.00	0.00%	571	812	669	962	-	524
100.00	0.00%	557	797	587	862	-	476
100.00	0.00%	617	913	688	1070	1254	551
100.00	0.00%	609	897	673	1005	668	523
100.00	0.00%	656	908	734	1044	870	531

## Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
09 <sup>th</sup> April 2021	22.00	23.53	113
15 <sup>th</sup> April 2021	22.00	00.00	120
16 <sup>th</sup> April 2021	00:00	00.22	22
23 <sup>rd</sup> April 2021	22:00	23.41	101
22 <sup>nd</sup> May 2021	22.:00	00:00	120
23 <sup>rd</sup> May 2021	00:00	00:41	41
12 <sup>th</sup> June 2021	22:00	22:53	53
18 <sup>th</sup> June 2021	22:00	23:17	77