

Permanent TSB Group

PSD2 Availability and Performance Report

1st April 2020 – 30th June 2020

20 July 2020




Introduction


We are pleased to present our third 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 April 2020 to 30th June 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.


In collating these statistics and developing this report, we continue to progress 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.


April 2020

April 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/04/2020	99.99	0.01%	944	4,435	0.01%
02/04/2020	99.99	0.01%	-	4,009	0.01%
03/04/2020	99.99	0.01%	-	4,148	0.01%
04/04/2020	100.00	0.00%	-	3,764	0.00%
05/04/2020	100.00	0.00%	-	3,975	0.00%
06/04/2020	100.00	0.00%	-	3,902	0.00%
07/04/2020	100.00	0.00%	-	4,075	0.00%
08/04/2020	100.00	0.00%	-	4,191	0.00%
09/04/2020	99.99	0.01%	-	4,027	0.01%
10/04/2020	100.00	0.00%	-	4,036	0.00%
11/04/2020	100.00	0.00%	-	3,789	0.00%
12/04/2020	100.00	0.00%	-	3,709	0.00%
13/04/2020	100.00	0.00%	-	2,067	0.00%
14/04/2020	100.00	0.00%	-	4,232	0.00%
15/04/2020	91.65	8.35%	248	4,174	0.02%
16/04/2020	83.75	16.25%	416	4,409	0.02%
17/04/2020	99.99	0.01%	-	4,316	0.01%
18/04/2020	97.71	2.29%	703	4,214	0.07%
19/04/2020	100.00	0.00%	-	3,834	0.00%
20/04/2020	99.97	0.03%	-	4,079	0.03%
21/04/2020	91.61	8.39%	337	4,205	0.06%
22/04/2020	93.02	6.98%	411	2,895	0.04%
23/04/2020	100.00	0.00%	-	2,803	0.00%
24/04/2020	100.00	0.00%	-	2,829	0.00%
25/04/2020	99.97	0.03%	-	2,835	0.03%
26/04/2020	100.00	0.00%	-	2,850	0.00%
27/04/2020	100.00	0.00%	-	3,084	0.00%
28/04/2020	100.00	0.00%	-	3,741	0.00%
29/04/2020	100.00	0.00%	-	4,185	0.00%
30/04/2020	100.00	0.00%	-	3,831	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)
99.99%	0.01%	581	613	629	899	588	544
100.00%	0.00%	597	628	650	952	584	622
99.99%	0.01%	560	630	598	948	600	551
99.99%	0.01%	483	566	463	828	629	545
100.00%	0.00%	473	553	566	769	636	536
99.99%	0.01%	511	617	520	940	607	548
100.00%	0.00%	546	704	564	1,014	650	777
100.00%	0.00%	498	596	520	885	590	541
99.99%	0.01%	537	636	557	975	582	591
100.00%	0.00%	544	604	556	963	579	544
100.00%	0.00%	473	556	475	812	602	533
100.00%	0.00%	454	514	460	775	582	526
99.99%	0.01%	458	566	460	793	580	522
99.99%	0.01%	532	640	557	984	601	559
91.66%	8.34%	522	623	549	948	596	556
83.74%	16.26%	541	639	511	916	604	604
99.99%	0.01%	507	618	524	934	590	542
97.779%	2.23%	467	555	473	851	603	543
100.00%	0.00%	430	505	426	733	559	503
99.99%	0.01%	475	566	478	855	566	509
91.66%	8.34%	505	594	530	921	570	559
93.06%	6.94%	469	503	480	682	617	467
100.00%	0.00%	500	556	539	802	612	479
99.99%	0.01%	517	560	535	823	614	526
100.00%	0.00%	532	541	652	809	644	525
100.00%	0.00%	498	506	520	764	615	505
100.00%	0.00%	540	565	578	831	632	494
100.00%	0.00%	548	559	591	821	619	482
100.00%	0.00%	552	552	601	797	624	487
100.00%	0.00%	609	599	687	876	638	573


May 2020

May 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/05/2020	99.97	0.03%	-	3,621	0.03%
02/05/2020	100.00	0.00%	-	3,576	0.00%
03/05/2020	100.00	0.00%	-	3,403	0.00%
04/05/2020	100.00	0.00%	-	3,632	0.00%
05/05/2020	100.00	0.00%	346	3,944	0.00%
06/05/2020	99.82	0.18%	-	7,383	0.18%
07/05/2020	99.79	0.21%	-	3,580	0.21%
08/05/2020	99.25	0.75%	-	3,588	0.75%
09/05/2020	100.00	0.00%	-	3,222	0.00%
10/05/2020	100.00	0.00%	-	3,191	0.00%
11/05/2020	100.00	0.00%	-	4,763	0.00%
12/05/2020	100.00	0.00%	-	4,619	0.00%
13/05/2020	100.00	0.00%	-	5,069	0.00%
14/05/2020	100.00	0.00%	-	4,515	0.00%
15/05/2020	100.00	0.00%	-	3,581	0.00%
16/05/2020	100.00	0.00%	-	3,255	0.00%
17/05/2020	100.00	0.00%	-	3,481	0.00%
18/05/2020	99.89	0.11%	-	6,934	0.11%
19/05/2020	99.65	0.35%	1,058	3,620	0.00%
20/05/2020	100.00	0.00%	-	3,022	0.00%
21/05/2020	100.00	0.00%	-	3,192	0.00%
22/05/2020	100.00	0.00%	-	3,127	0.00%
23/05/2020	94.82	5.18%	-	2,983	0.39%
24/05/2020	100.00	0.00%	-	2,964	0.00%
25/05/2020	100.00	0.00%	-	3,306	0.00%
26/05/2020	100.00	0.00%	-	3,262	0.00%
27/05/2020	93.06	6.94%	1,157	3,496	0.00%
28/05/2020	100.00	0.00%	-	3,538	0.00%
29/05/2020	100.00	0.00%	-	3,198	0.00%
30/05/2020	100.00	0.00%	-	3,473	0.00%
31/05/2020	100.00	0.00%	-	3,351	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%	607	569	636	849	628	569
100.00%	0.00%	593	549	638	833	692	518
100.00%	0.00%	592	539	692	760	672	524
100.00%	0.00%	584	529	585	752	620	488
100.00%	0.00%	658	587	711	839	626	530
99.97%	0.03%	1,575	766	3,140	973	723	774
100.00%	0.00%	707	564	790	811	617	541
100.00%	0.00%	734	556	787	798	615	490
100.00%	0.00%	687	522	717	765	618	509
100.00%	0.00%	695	521	741	713	618	506
100.00%	0.00%	1,046	579	1,226	845	653	509
100.00%	0.00%	1,504	589	1,824	841	780	618
100.00%	0.00%	1,515	571	1,813	820	637	504
100.00%	0.00%	2,777	608	3,015	899	648	518
100.00%	0.00%	1,149	599	1,299	853	653	518
100.00%	0.00%	843	557	954	794	670	525
100.00%	0.00%	829	534	871	734	628	517
100.00%	0.00%	3,526	614	3,984	909	707	547
99.65%	0.35%	907	585	1,031	841	669	521
100.00%	0.00%	607	573	689	815	644	511
100.00%	0.00%	676	596	752	827	660	525
100.00%	0.00%	681	599	730	856	660	567
95.16%	4.84%	613	567	667	837	656	529
100.00%	0.00%	559	522	569	701	619	512
100.00%	0.00%	699	590	776	833	676	528
100.00%	0.00%	648	594	729	845	664	517
93.06%	6.94%	635	578	709	805	651	515
100.00%	0.00%	-	-	-	-	592	591
99.99%	0.01%	736	623	813	947	589	588
99.97%	0.03%	637	556	703	816	583	532
99.99%	0.01%	600	529	614	740	571	517

June 2020

June 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/06/2020	100.00	0.00%	-	3,443	0.00%
02/06/2020	99.89	0.11%	-	3,871	0.11%
03/06/2020	99.90	0.10%	-	3,588	0.10%
04/06/2020	99.96	0.04%	-	4,008	0.04%
05/06/2020	90.36	9.64%	-	3,675	1.31%
06/06/2020	92.17	7.83%	-	1,958	0.12%
07/06/2020	100.00	0.00%	-	1,632	0.00%
08/06/2020	100.00	0.00%	-	2,483	0.00%
09/06/2020	100.00	0.00%	-	2,729	0.00%
10/06/2020	100.00	0.00%	-	2,442	0.00%
11/06/2020	100.00	0.00%	-	2,527	0.00%
12/06/2020	100.00	0.00%	-	2,613	0.00%
13/06/2020	100.00	0.00%	904	2,335	0.00%
14/06/2020	100.00	0.00%	-	2,403	0.00%
15/06/2020	92.20	7.80%	292	2,514	0.65%
16/06/2020	100.00	0.00%	397	2464	0.04%
17/06/2020	99.96	0.04%	-	1825	0.04%
18/06/2020	99.26	0.74%	-	5,979	0.74%
19/06/2020	92.37	7.63%	-	18,465	7.63%
20/06/2020	91.67	8.33%	-	231	0.00%
21/06/2020	98.51	1.49%	-	2,186	0.10%
22/06/2020	99.90	0.10%	733	1,639	0.10%
23/06/2020	100.00	0.00%	-	1,654	0.00%
24/06/2020	100.00	0.00%	-	369	0.00%
25/06/2020	97.38	2.62%	407	2,242	0.26%
26/06/2020	100.00	0.00%	-	107	0.00%
27/06/2020	100.00	0.00%	-	110	0.00%
28/06/2020	100.00	0.00%	-	111	0.00%
29/06/2020	100.00	0.00%	-	116	0.00%
30/06/2020	100.00	0.00%	-	201	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%	635	555	674	798	602	513
99.99	0.01%	830	664	918	995	606	577
99.99	0.01%	718	626	839	914	586	544
99.98	0.02%	831	639	957	930	580	584
91.66	8.34%	742	635	829	947	582	546
92.29	7.71%	542	536	552	732	627	505
100.00	0.00%	495	519	508	700	614	509
100.00	0.00%	557	577	598	827	657	518
100.00	0.00%	530	565	574	802	639	504
100.00	0.00%	529	561	569	800	637	506
100.00	0.00%	604	582	674	813	638	512
100.00	0.00%	611	579	653	818	648	519
100.00	0.00%	537	541	625	770	656	529
100.00	0.00%	526	534	554	747	640	515
92.85	7.15%	644	586	648	853	663	530
100.00	0.00%	586	570	639	801	640	510
100.00	0.00%	619	562	698	790	639	526
100.00	0.00%	979	585	1,022	816	639	528
99.99	0.01%	5,560	763	5,919	951	879	925
91.64	8.36%	651	643	685	891	754	637
98.51	1.39%	667	531	716	727	654	539
100.00	0.00%	1,856	566	2,002	811	656	573
100.00	0.00%	1,872	590	2,114	807	660	549
100.00	0.00%	677	559	734	769	637	507
97.64	2.36%	2,714	613	2,589	822	672	552
100.00	0.00%	515	606	539	813	673	552
100.00	0.00%	461	538	531	745	609	516
100.00	0.00%	430	517	489	714	635	507
100.00	0.00%	481	574	512	804	660	527
100.00	0.00%	962	585	1,069	797	812	587