

Permanent TSB Group

PSD2 Availability and Performance Report

1st October 2020 – 31st December 2020

20th January 2021



Introduction


We are pleased to present our quarterly PSD2 Availability and Performance report covering the period from 1st October 2020 – 31st December 2020. This report provides operational statistics for our Third Party Provider (TPP) dedicated channel and our Open24 online channel.

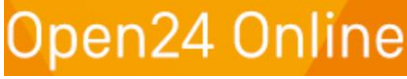
During this period the bank has provided service to a number of authorised TPPs who have registered application(s) on the bank's new TPP dedicated channel. We continue to monitor service levels to compare TPP service with our existing channels and are committed to providing high quality service across all channels used by our customers.

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.


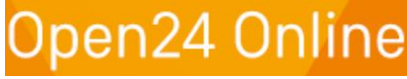
Note: Please see Appendix at the end of the document for further information on scheduled maintenance during the period.

October 2020



October 2020	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/10/2020	100.00	0.00%	-	1513	0.00%
02/10/2020	93.99	6.01%	148	1507	6.01%
03/10/2020	100.00	0.00%	-	1322	0.00%
04/10/2020	100.00	0.00%	-	1425	0.00%
05/10/2020	100.00	0.00%	543	1233	0.00%
06/10/2020	100.00	0.00%	568	1146	0.00%
07/10/2020	100.00	0.00%		1132	0.00%
08/10/2020	100.00	0.00%	-	1147	0.00%
09/10/2020	99.99	0.01%	1055	1158	0.01%
10/10/2020	94.74	5.26%	429	1018	5.26%
11/10/2020	100.00	0.00%	-	1019	0.00%
12/10/2020	99.99	0.01%	-	1123	0.01%
13/10/2020	100.00	0.00%	-	1115	0.00%
14/10/2020	100.00	0.00%	-	1082	0.00%
15/10/2020	100.00	0.00%	-	1120	0.00%
16/10/2020	99.94	0.06%	121	1034	0.06%
17/10/2020	100.00	0.00%	-	973	0.00%
18/10/2020	100.00	0.00%	-	978	0.00%
19/10/2020	99.88	0.12%	155	1011	0.12%
20/10/2020	100.00	0.00%	-	1002	0.00%
21/10/2020	100.00	0.00%	675	1082	0.00%
22/10/2020	100.00	0.00%	335	1118	0.00%
23/10/2020	100.00	0.00%	141	1175	0.00%
24/10/2020	100.00	0.00%	-	1127	0.00%
25/10/2020	100.00	0.00%	-	1128	0.00%
26/10/2020	100.00	0.00%	271	1161	0.00%
27/10/2020	100.00	0.00%	185	1264	0.00%
28/10/2020	100.00	0.00%	542	1364	0.00%
29/10/2020	100.00	0.00%	182	1451	0.00%
30/10/2020	100.00	0.00%	154	1450	0.00%
31/10/2020	90.22	9.78%	115	1763	9.78%

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%	471	564	501	790	572	514
94.10	5.90%	462	563	481	774	576	472
100.00	0.00%	435	508	487	702	574	472
100.00	0.00%	411	489	423	642	574	471
100.00	0.00%	440	538	460	762	582	463
100.00	0.00%	447	541	478	767	578	461
100.00	0.00%	435	538	471	752	584	464
100.00	0.00%	447	538	487	739	576	503
100.00	0.00%	448	538	471	777	580	460
95.11	4.89%	437	510	433	708	640	474
100.00	0.00%	427	507	441	692	826	418
100.00	0.00%	449	552	477	810	814	423
100.00	0.00%	448	552	489	797	811	419
100.00	0.00%	541	553	502	809	809	418
100.00	0.00%	477	566	504	806	807	423
99.99	0.01%	471	553	491	803	822	430
100.00	0.00%	485	526	505	814	980	434
100.00	0.00%	435	505	434	679	800	408
100.00	0.00%	457	549	480	816	829	415
100.00	0.00%	468	557	491	813	829	422
99.42	0.58%	474	559	504	815	878	426
100.00	0.00%	440	669	521	920	758	419
100.00	0.00%	507	553	514	816	917	424
100.00	0.00%	440	523	463	725	925	406
100.00	0.00%	443	503	447	682	664	430
100.00	0.00%	427	500	442	687	991	398
100.00	0.00%	476	551	508	798	858	425
100.00	0.00%	488	555	532	793	897	436
100.00	0.00%	500	566	542	785	811	440
100.00	0.00%	505	556	504	804	831	437
93.56	6.44%	467	519	495	748	894	417


November 2020

November 2020	TPP APIs V3.1					Open24.ie							
													
	Availability Indicator		Performance Indicator			Availability Indicator		Performance Indicator					
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate	Uptime (%)	Downtime (%)	Average transaction response					
PISP response (ms)			AISP response (ms)	%	Open24 PISP response (ms)			Open24 AISP response (ms)	Business24 PISP response (ms)	Business24 AISP response (ms)	Online24 PISP response (ms)	Online24 AISP response (ms)	
01/11/2020	100.00	0.00%	949	1353	0.00%	100.00	0.00%	446	500	460	664	-	398
02/11/2020	100.00	0.00%	-	1401	0.00%	100.00	0.00%	486	550	500	795	-	408
03/11/2020	99.99	0.01%	-	1106	0.01%	100.00	0.00%	478	554	506	816	884	429
04/11/2020	100.00	0.00%	585	1107	0.00%	100.00	0.00%	468	541	500	796	647	412
05/11/2020	99.99	0.01%	366	1168	0.01%	100.00	0.00%	501	555	525	781	765	441
06/11/2020	91.09	8.91%	386	1237	8.91%	91.67	8.33%	486	549	512	816	1014	409
07/11/2020	94.85	5.15%	297	827	5.15%	95.69	4.31%	438	522	449	755	-	408
08/11/2020	100.00	0.00%	330	789	0.00%	100.00	0.00%	414	502	420	688	-	397
09/11/2020	99.99	0.01%	383	813	0.01%	100.00	0.00%	442	547	458	825	1514	415
10/11/2020	100.00	0.00%	322	784	0.00%	100.00	0.00%	449	552	478	806	-	430
11/11/2020	99.99	0.01%	355	760	0.01%	100.00	0.00%	441	544	469	787	-	408
12/11/2020	99.99	0.01%	328	781	0.01%	100.00	0.00%	478	559	498	798	897	438
13/11/2020	91.65	8.35%	333	817	8.35%	91.67	8.33%	498	555	491	813	743	409
14/11/2020	87.85	12.15%	378	4571	12.15%	88.73	11.27%	1448	733	1278	883	-	442
15/11/2020	88.51	11.49%	426	1178	11.49%	88.54	11.46%	531	663	537	810	-	472
16/11/2020	99.96	0.04%	1644	2851	0.04%	100.00	0.00%	556	552	654	819	-	430
17/11/2020	99.98	0.02%	383	1175	0.02%	100.00	0.00%	509	560	576	804	920	443
18/11/2020	99.98	0.02%	414	1235	0.02%	100.00	0.00%	503	547	558	808	-	408
19/11/2020	99.99	0.01%	432	1323	0.01%	100.00	0.00%	523	560	575	814	406	434
20/11/2020	99.80	0.20%	456	2329	0.20%	100.00	0.00%	530	562	546	829	991	435
21/11/2020	88.52	11.48%	432	2190	11.48%	91.59	8.41%	522	528	527	777	-	419
22/11/2020	87.40	12.60%	419	1447	12.60%	88.60	11.40%	453	493	480	668	-	402
23/11/2020	99.96	0.04%	398	1135	0.04%	100.00	0.00%	506	539	503	787	405	380
24/11/2020	99.99	0.01%	307	995	0.01%	100.00	0.00%	469	545	506	801	570	398
25/11/2020	99.79	0.21%	346	2318	0.21%	100.00	0.00%	621	630	706	832	421	579
26/11/2020	100.00	0.00%	340	1015	0.00%	100.00	0.00%	494	559	529	789	556	442
27/11/2020	99.99	0.01%	361	1106	0.01%	100.00	0.00%	497	568	524	830	694	408
28/11/2020	99.99	0.01%	335	1055	0.01%	100.00	0.00%	461	524	450	667	-	421
29/11/2020	99.97	0.03%	301	1081	0.03%	100.00	0.00%	450	494	460	644	-	406
30/11/2020	99.98	0.02%	324	1118	0.02%	100.00	0.00%	534	666	548	923	975	930

December 2020

December 2020	TPP APIs V3.1					Open24.ie							
													
	Availability Indicator		Performance Indicator			Availability Indicator		Performance Indicator					
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate	Uptime (%)	Downtime (%)	Average transaction response					
PISP response (ms)			AISP response (ms)	%	Open24 PISP response (ms)			Open24 AISP response (ms)	Business24 PISP response (ms)	Business24 AISP response (ms)	Online24 PISP response (ms)	Online24 AISP response (ms)	
01/12/2020	99.82	0.18%	353	2318	0.18%	100.00	0.00%	527	593	553	829	867	431
02/12/2020	99.99	0.01%	362	1159	0.01%	100.00	0.00%	486	556	521	776	749	408
03/12/2020	98.83	1.17%	392	3895	1.17%	99.31	0.69%	673	574	787	793	1087	426
04/12/2020	99.95	0.05%	321	1003	0.05%	99.98	0.02%	488	562	505	794	944	414
05/12/2020	99.66	0.34%	5066	5296	0.34%	100.00	0.00%	688	529	527	749	-	422
06/12/2020	99.99	0.01%	343	963	0.01%	100.00	0.00%	457	512	461	681	-	407
07/12/2020	99.99	0.01%	370	1014	0.01%	100.00	0.00%	484	560	527	815	845	417
08/12/2020	99.60	0.40%	2080	3218	0.40%	99.98	0.02%	565	563	563	821	708	430
09/12/2020	99.30	0.70%	375	1111	0.70%	99.31	0.69%	496	546	529	780	855	404
10/12/2020	99.99	0.01%	394	1180	0.01%	100.00	0.00%	519	564	557	797	855	413
11/12/2020	99.54	0.46%	1287	3400	0.46%	100.00	0.00%	834	546	785	812	960	418
12/12/2020	100.00	0.00%	364	1074	0.00%	100.00	0.00%	489	532	465	738	-	412
13/12/2020	100.00	0.00%	374	1241	0.00%	100.00	0.00%	463	500	468	676	-	393
14/12/2020	99.99	0.01%	385	1165	0.01%	100.00	0.00%	487	545	520	811	724	418
15/12/2020	99.72	0.28%	386	2319	0.28%	100.00	0.00%	495	552	524	818	778	388
16/12/2020	100.00	0.00%	378	1173	0.00%	100.00	0.00%	486	550	529	785	677	414
17/12/2020	99.99	0.01%	381	1266	0.01%	100.00	0.00%	503	564	542	806	614	429
18/12/2020	99.99	0.01%	374	1221	0.01%	100.00	0.00%	527	575	550	833	1045	456
19/12/2020	99.99	0.01%	374	1102	0.01%	100.00	0.00%	481	529	496	744	-	421
20/12/2020	99.99	0.01%	383	1154	0.01%	100.00	0.00%	465	502	474	673	-	397
21/12/2020	99.99	0.01%	416	1168	0.01%	100.00	0.00%	498	557	531	805	871	423
22/12/2020	99.99	0.01%	419	1203	0.01%	100.00	0.00%	517	587	558	815	860	454
23/12/2020	99.99	0.01%	371	1196	0.01%	100.00	0.00%	517	576	541	799	855	443
24/12/2020	99.99	0.01%	391	1185	0.01%	100.00	0.00%	484	526	501	766	850	432
25/12/2020	99.95	0.05%	414	1586	0.05%	100.00	0.00%	534	479	461	723	-	395
26/12/2020	100.00	0.00%	396	1109	0.00%	100.00	0.00%	473	525	516	746	-	422
27/12/2020	99.98	0.02%	404	1388	0.02%	100.00	0.00%	455	501	458	698	-	400
28/12/2020	99.99	0.01%	390	1207	0.01%	100.00	0.00%	461	513	487	712	-	411
29/12/2020	99.99	0.01%	375	1168	0.01%	100.00	0.00%	470	521	507	725	-	403
30/12/2020	99.95	0.05%	370	1572	0.05%	100.00	0.00%	506	565	537	785	1005	429
31/12/2020	99.99	0.01%	374	1089	0.01%	100.00	0.00%	506	565	532	797	936	454

Appendix

			
ASPSP Scheduled Downtime			
Date	Start Time	End Time	Duration (min)
02 October 2020	22:30	23:55	85
10 October 2020	22:00	23:10	70
31 October 2020	22:00	23:32	92
06 November 2020	22:00	00:00	120
07 November 2020	00:00	01:02	62
13 November 2020	22:00	00:00	120
14 November 2020	00:00	00:45	45
	10:20	12:17	117
15 November 2020	07:00	09:45	165
21 November 2020	22:00	00:00	120
22 November 2020	00:00	02:44	164
03 December 2020	00:01	00:11	10
09 December 2020	00:01	00:11	10