

Permanent TSB Group

## PSD2 Availability and Performance Report

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1<sup>st</sup> July 2022 – 30<sup>th</sup> September 2022

20<sup>th</sup> October 2022



## 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> July 2022 – 30<sup>th</sup> September 2022. 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.

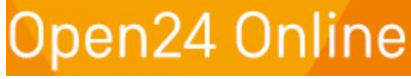
## July 2022

July 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/07/2022	100.00	0.00%	990	1,164	-
02/07/2022	100.00	0.00%	1,202	1,700	1.26%
03/07/2022	100.00	0.00%	1,199	1,652	1.11%
04/07/2022	100.00	0.00%	1,201	1,623	1.64%
05/07/2022	100.00	0.00%	1,222	1,660	1.64%
06/07/2022	100.00	0.00%	1,211	1,669	1.74%
07/07/2022	100.00	0.00%	1,182	1,638	1.87%
08/07/2022	100.00	0.00%	1,190	1,624	2.04%
09/07/2022	100.00	0.00%	1,196	1,660	1.75%
10/07/2022	100.00	0.00%	1,209	1,629	1.35%
11/07/2022	100.00	0.00%	1,235	1,671	2.03%
12/07/2022	100.00	0.00%	1,209	1,667	2.04%
13/07/2022	100.00	0.00%	1,178	1,610	2.44%
14/07/2022	100.00	0.00%	1,152	1,604	2.65%
15/07/2022	91.67	8.33%	1,198	1,609	2.66%
16/07/2022	85.56	14.44%	1,185	1,541	2.03%
17/07/2022	100.00	0.00%	1,169	1,503	1.86%
18/07/2022	100.00	0.00%	1,165	1,519	2.11%
19/07/2022	100.00	0.00%	1,181	1,563	2.26%
20/07/2022	100.00	0.00%	1,175	1,512	4.54%
21/07/2022	100.00	0.00%	1,164	1,484	4.36%
22/07/2022	94.24	5.76%	1,173	1,459	4.33%
23/07/2022	100.00	0.00%	1,173	1,445	4.18%
24/07/2022	100.00	0.00%	1,203	1,441	4.13%
25/07/2022	100.00	0.00%	1,212	1,446	7.01%
26/07/2022	100.00	0.00%	1,207	1,406	6.78%
27/07/2022	100.00	0.00%	1,198	1,460	6.34%
28/07/2022	100.00	0.00%	1,192	1,447	5.95%
29/07/2022	100.00	0.00%	1,191	1,486	7.36%
30/07/2022	100.00	0.00%	1,188	1,760	7.98%
31/07/2022	100.00	0.00%	1,190	1,846	1.26%


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%	402	387	403	388	248	239
100.00	0.00%	400	384	394	378	224	215
100.00	0.00%	376	379	375	378	243	245
100.00	0.00%	407	380	381	356	243	227
100.00	0.00%	402	397	409	404	258	255
100.00	0.00%	427	382	428	383	246	220
100.00	0.00%	411	389	390	369	262	248
100.00	0.00%	410	383	417	389	241	225
100.00	0.00%	428	393	408	375	244	224
100.00	0.00%	378	375	378	375	217	215
100.00	0.00%	471	408	453	392	268	232
100.00	0.00%	389	403	386	400	243	252
100.00	0.00%	393	378	384	369	232	223
100.00	0.00%	490	406	512	424	298	247
91.67	8.33%	388	403	408	424	231	240
85.56	14.44%	363	399	360	396	229	252
100.00	0.00%	415	426	381	391	225	231
100.00	0.00%	418	389	391	364	247	230
100.00	0.00%	426	392	421	387	260	239
100.00	0.00%	422	384	434	395	236	215
100.00	0.00%	367	389	386	409	231	245
94.24	5.76%	374	385	369	380	231	238
100.00	0.00%	470	455	456	442	226	219
100.00	0.00%	462	450	460	448	223	217
100.00	0.00%	521	469	525	473	261	235
100.00	0.00%	477	461	474	458	295	285
100.00	0.00%	529	491	508	471	304	282
100.00	0.00%	431	481	416	464	275	307
100.00	0.00%	470	484	451	464	234	241
100.00	0.00%	516	495	470	451	242	232
100.00	0.00%	441	485	420	462	231	254

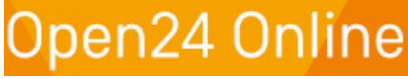
## August 2022

August 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/08/2022	100.00	0.00%	1,192	1,840	4.57%
02/08/2022	100.00	0.00%	1,187	1,894	4.03%
03/08/2022	100.00	0.00%	1,208	1,945	3.72%
04/08/2022	100.00	0.00%	1,170	1,878	3.21%
05/08/2022	100.00	0.00%	1,186	1,971	1.94%
06/08/2022	100.00	0.00%	1,234	2,357	1.36%
07/08/2022	96.00	4.00%	1,289	4,244	4.61%
08/08/2022	99.00	1.00%	1,220	2,346	1.75%
09/08/2022	100.00	0.00%	1,282	2,390	1.93%
10/08/2022	100.00	0.00%	1,338	2,378	3.47%
11/08/2022	100.00	0.00%	1,338	2,571	1.90%
12/08/2022	100.00	0.00%	1,349	2,577	1.78%
13/08/2022	100.00	0.00%	1,309	2,403	1.36%
14/08/2022	100.00	0.00%	1,324	2,398	1.19%
15/08/2022	100.00	0.00%	1,440	2,483	1.61%
16/08/2022	100.00	0.00%	1,342	2,441	1.51%
17/08/2022	100.00	0.00%	1,370	2,519	1.41%
18/08/2022	100.00	0.00%	1,482	2,586	1.43%
19/08/2022	100.00	0.00%	1,537	2,624	1.44%
20/08/2022	91.67	8.33%	1,553	2,321	10.73%
21/08/2022	99.17	0.83%	1,472	2,346	1.29%
22/08/2022	100.00	0.00%	1,513	2,425	2.04%
23/08/2022	100.00	0.00%	1,521	1,542	1.12%
24/08/2022	100.00	0.00%	1,493	1,848	1.09%
25/08/2022	100.00	0.00%	1,463	1,819	1.10%
26/08/2022	100.00	0.00%	1,673	3,100	0.89%
27/08/2022	100.00	0.00%	1,492	2,616	0.80%
28/08/2022	100.00	0.00%	1,488	2,609	0.69%
29/08/2022	100.00	0.00%	1,537	2,607	0.87%
30/08/2022	100.00	0.00%	1,528	2,475	0.88%
31/08/2022	100.00	0.00%	1,461	2,472	1.09%


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%	485	479	467	461	229	226
100.00	0.00%	537	462	531	457	252	217
100.00	0.00%	479	510	505	538	264	281
100.00	0.00%	457	471	453	467	267	275
100.00	0.00%	483	496	450	462	306	314
100.00	0.00%	376	359	369	352	221	211
96.00	4.00%	412	377	430	393	234	214
99.00	1.00%	356	376	362	383	229	242
100.00	0.00%	561	379	575	388	348	235
100.00	0.00%	353	373	359	379	228	241
100.00	0.00%	399	372	395	369	239	223
100.00	0.00%	376	373	393	390	229	227
100.00	0.00%	342	371	350	379	226	245
100.00	0.00%	346	387	356	398	237	265
100.00	0.00%	249	419	261	439	244	411
100.00	0.00%	408	391	406	389	264	253
100.00	0.00%	437	396	427	387	279	253
100.00	0.00%	430	430	468	468	274	274
100.00	0.00%	410	458	447	500	263	294
91.67	8.33%	422	413	401	393	238	233
99.17	0.83%	443	421	452	429	240	228
100.00	0.00%	392	406	408	423	243	252
100.00	0.00%	445	457	494	507	267	274
100.00	0.00%	401	418	403	420	240	250
100.00	0.00%	531	643	427	517	265	321
100.00	0.00%	350	445	387	492	279	355
100.00	0.00%	447	429	456	438	275	264
100.00	0.00%	418	422	401	404	235	237
100.00	0.00%	417	410	415	408	247	243
100.00	0.00%	406	419	412	426	241	249
100.00	0.00%	349	445	367	468	280	357

## September 2022

September 2022	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/09/2022	100.00	0.00%	1,472	2,547	1.07%
02/09/2022	100.00	0.00%	1,519	2,584	0.72%
03/09/2022	100.00	0.00%	1,533	2,611	0.56%
04/09/2022	100.00	0.00%	1,569	2,645	0.39%
05/09/2022	100.00	0.00%	1,569	2,643	1.53%
06/09/2022	96.60	3.40%	1,570	2,706	0.45%
07/09/2022	100.00	0.00%	1,521	2,511	0.98%
08/09/2022	100.00	0.00%	1,571	2,684	0.81%
09/09/2022	100.00	0.00%	1,547	3,071	0.35%
10/09/2022	100.00	0.00%	1,673	1,618	0.00%
11/09/2022	100.00	0.00%	1,704	1,661	0.00%
12/09/2022	100.00	0.00%	1,508	1,633	0.00%
13/09/2022	100.00	0.00%	1,475	1,481	0.00%
14/09/2022	100.00	0.00%	1,386	2,427	0.43%
15/09/2022	98.00	2.00%	1,414	2,527	0.55%
16/09/2022	100.00	0.00%	1,456	2,403	0.80%
17/09/2022	100.00	0.00%	1,465	2,423	0.27%
18/09/2022	100.00	0.00%	1,440	2,401	0.65%
19/09/2022	100.00	0.00%	1,471	2,465	1.25%
20/09/2022	100.00	0.00%	1,417	2,531	0.71%
21/09/2022	100.00	0.00%	1,479	2,493	0.92%
22/09/2022	100.00	0.00%	1,454	2,536	0.86%
23/09/2022	100.00	0.00%	1,474	2,491	0.91%
24/09/2022	100.00	0.00%	1,475	2,382	0.71%
25/09/2022	100.00	0.00%	1,457	2,521	0.72%
26/09/2022	100.00	0.00%	1,477	2,517	1.49%
27/09/2022	100.00	0.00%	1,506	2,543	0.82%
28/09/2022	100.00	0.00%	1,507	2,517	1.15%
29/09/2022	100.00	0.00%	1,527	2,643	0.91%
30/09/2022	100.00	0.00%	1,512	2,578	0.88%

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%	399	442	427	473	267	296
100.00	0.00%	377	431	384	439	279	319
100.00	0.00%	440	410	430	400	275	256
100.00	0.00%	398	396	391	389	239	238
100.00	0.00%	430	444	489	505	252	260
96.60	3.40%	475	465	477	467	299	293
100.00	0.00%	490	457	506	472	283	264
100.00	0.00%	470	423	496	447	281	253
100.00	0.00%	445	443	456	454	278	277
100.00	0.00%	429	424	408	403	248	245
100.00	0.00%	415	413	420	418	240	239
100.00	0.00%	413	449	451	491	262	285
100.00	0.00%	473	433	482	441	284	260
100.00	0.00%	445	457	419	431	285	293
98.00	2.00%	282	297	393	414	268	282
100.00	0.00%	502	488	650	632	292	284
100.00	0.00%	453	419	463	429	269	249
100.00	0.00%	441	424	450	432	256	246
100.00	0.00%	460	443	441	425	247	238
100.00	0.00%	420	433	430	443	265	273
100.00	0.00%	488	471	443	428	287	277
100.00	0.00%	470	464	477	471	297	293
100.00	0.00%	354	359	377	383	265	269
100.00	0.00%	325	337	313	325	242	251
100.00	0.00%	359	359	323	323	263	263
100.00	0.00%	356	371	374	390	260	271
100.00	0.00%	351	364	359	372	273	283
100.00	0.00%	331	355	333	357	258	277
100.00	0.00%	334	358	347	372	269	288
100.00	0.00%	340	386	386	439	287	326

## Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
15 <sup>th</sup> July 2022	22:00	00:00	120
16 <sup>th</sup> July 2022	00:00	03:28	208
22 <sup>nd</sup> July 2022	22:00	23:23	83
20 <sup>th</sup> August 2022	22:00	00:00	120
21 <sup>st</sup> August 2022	00:00	00:12	12