Open Banking
Our performance

Retail

April – June 2024

BANK OF
SCOTLAND

Open Banking – a quarterly report

What can this report tell me?

This report is a good way for you to see how we're performing in Open Banking.

We'll usually publish it four times a year and it will help you to see:

- how long all of our online services are up or down (otherwise known as 'uptime' or 'downtime').

- how long all of our online services take to respond to each and every request.

- how frequently we have errors that mean that other websites or apps can't talk to our systems.

Why do we publish this?

We do this, because both the European Banking Authority and the Financial Conduct Authority want to make sure that you're getting the best possible service – as do we. This means that each and every financial provider in Open Banking needs to publish the same types of data.

How can I find out more about Open Banking?

To find out more about what we offer and how we're doing it, take a look at our Open Banking pages.

www.bankofscotland.co.uk/aboutonline/open-banking

If you're more interested in the technical side, take a look at the Open Banking Standard pages.
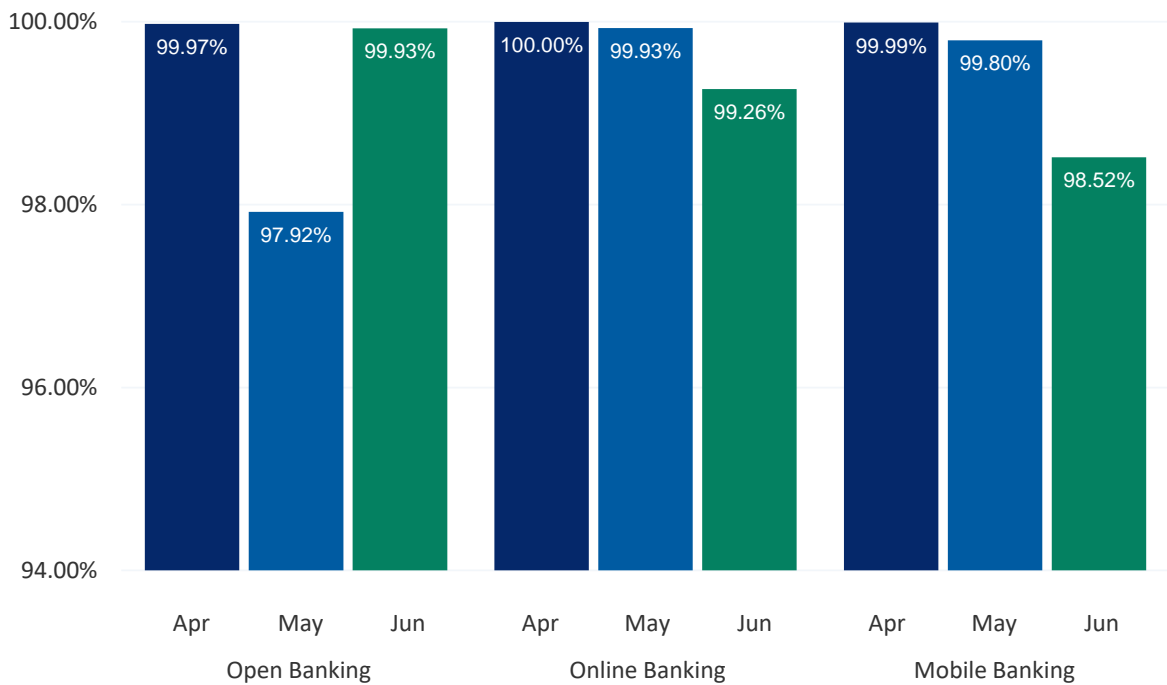
standards.openbanking.org.uk

Service availability

April - June 2024

We aim to be available all the time. But, from time to time, there might be some planned or unplanned downtime. The bar chart and figures below, show just how available we've been this quarter.

How long our service has been available for (%)
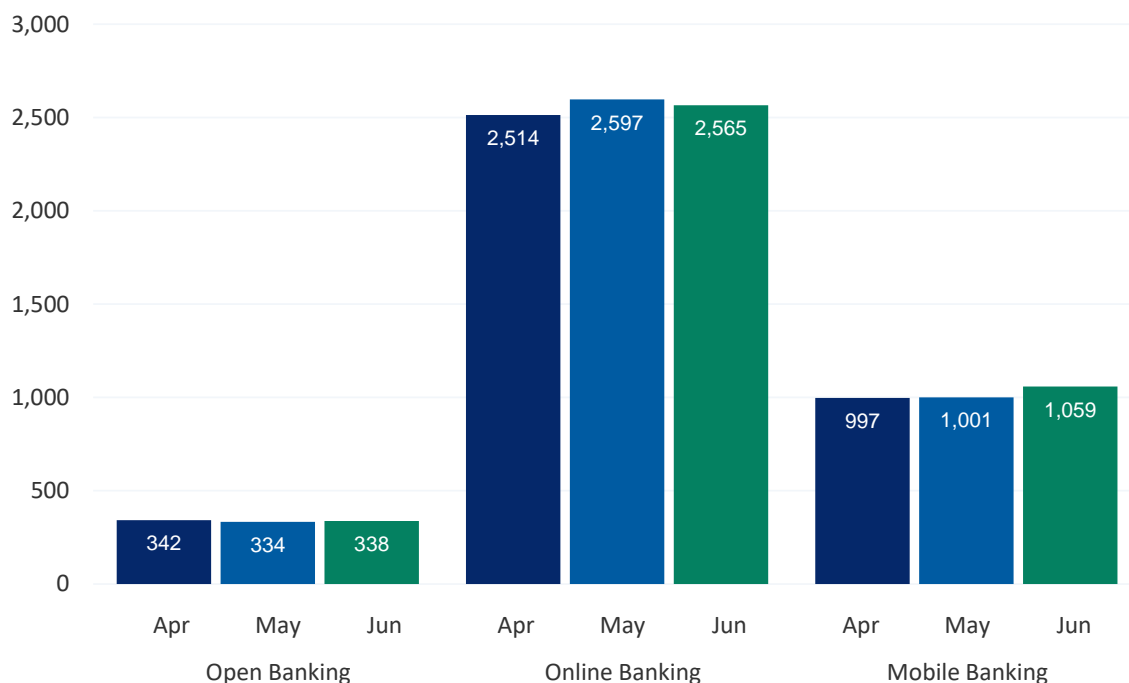

What the source data looks like

		Open Banking	Online Banking	Mobile Banking
April	Availability	99.97%	100.00%	99.99%
	Planned downtime	0m	2m	3m
	Unplanned downtime	11m	0m	1m
May	Availability	97.92%	99.93%	99.80%
	Planned downtime	15h 1m	9m	50m
	Unplanned downtime	27m	23m	42m
June	Availability	99.93%	99.26%	98.52%
	Planned downtime	0m	5m	1h 24m
	Unplanned downtime	31m	5h 14m	9h 17m

Account information services

April - June 2024

We like to measure how long it takes us to respond to each account information request. So, whatever information you're sharing, we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to account information requests (in milliseconds)
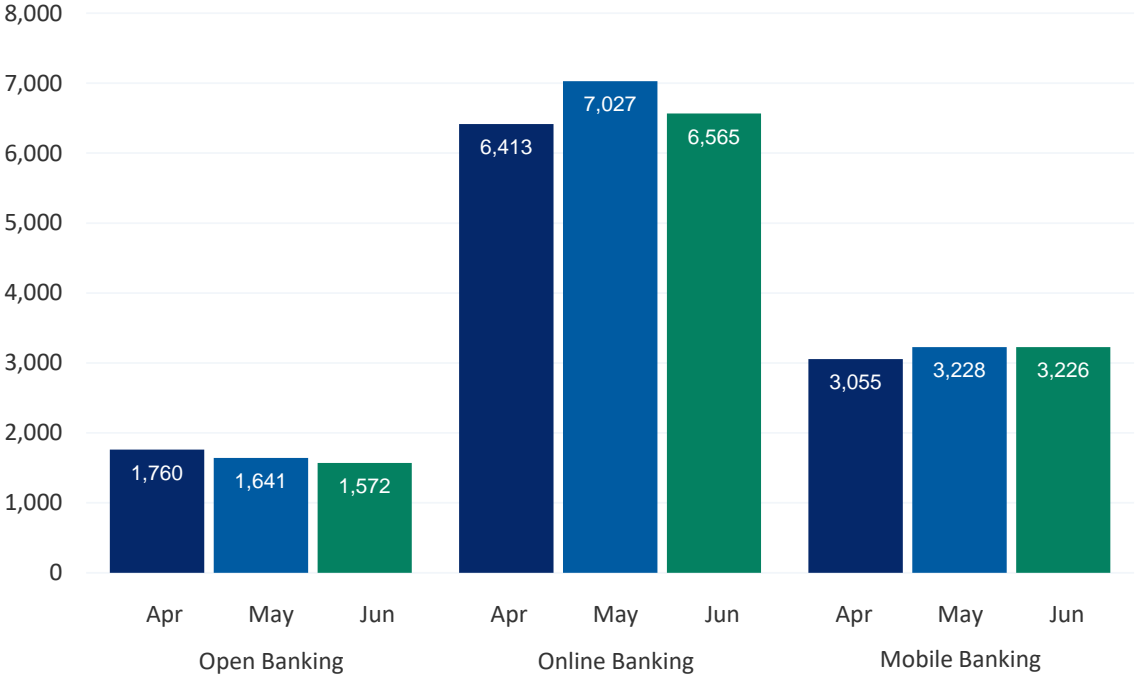

What the source data looks like

	Open Banking	Online Banking	Mobile Banking
April	342ms	2,514ms	997ms
May	334ms	2,597ms	1,001ms
June	338ms	2,565ms	1,059ms

Payment services

April - June 2024

We like to measure how long it takes us to respond to each payment request. So, whatever payment's being set up, we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to payment requests (in milliseconds)
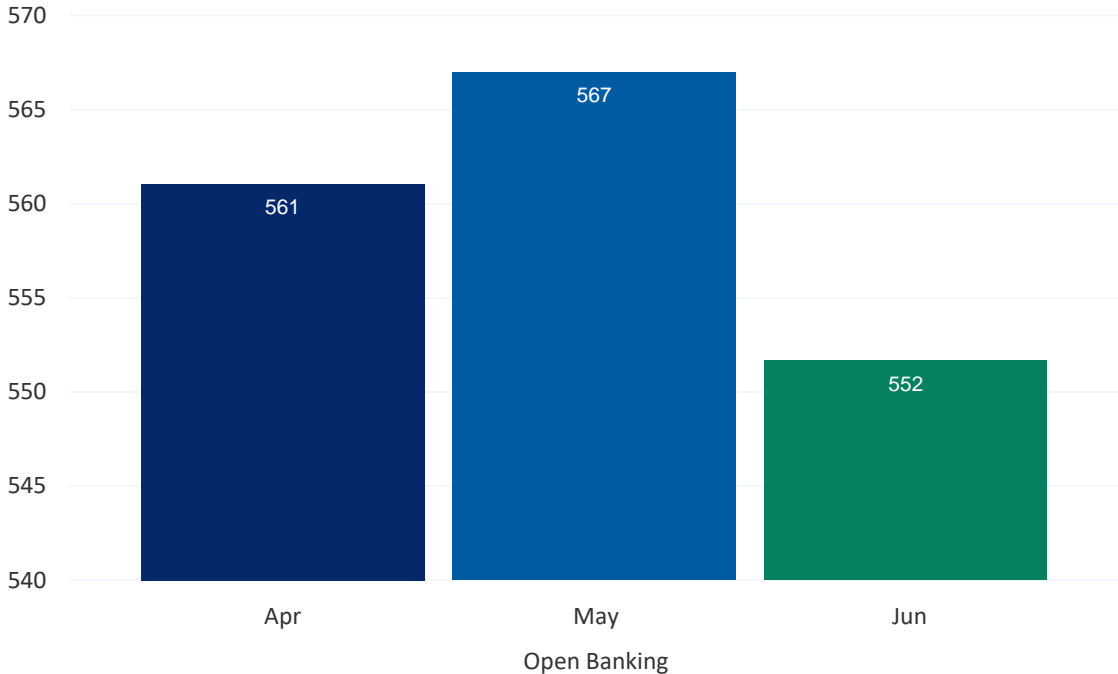

What the source data looks like

	Open Banking	Online Banking	Mobile Banking
April	1,760ms	6,413ms	3,055ms
May	1,641ms	7,027ms	3,228ms
June	1,572ms	6,565ms	3,226ms

Funds checking services

April - June 2024

We like to measure how long it takes us to respond to each funds checking request. So we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to funds checking requests (in milliseconds)
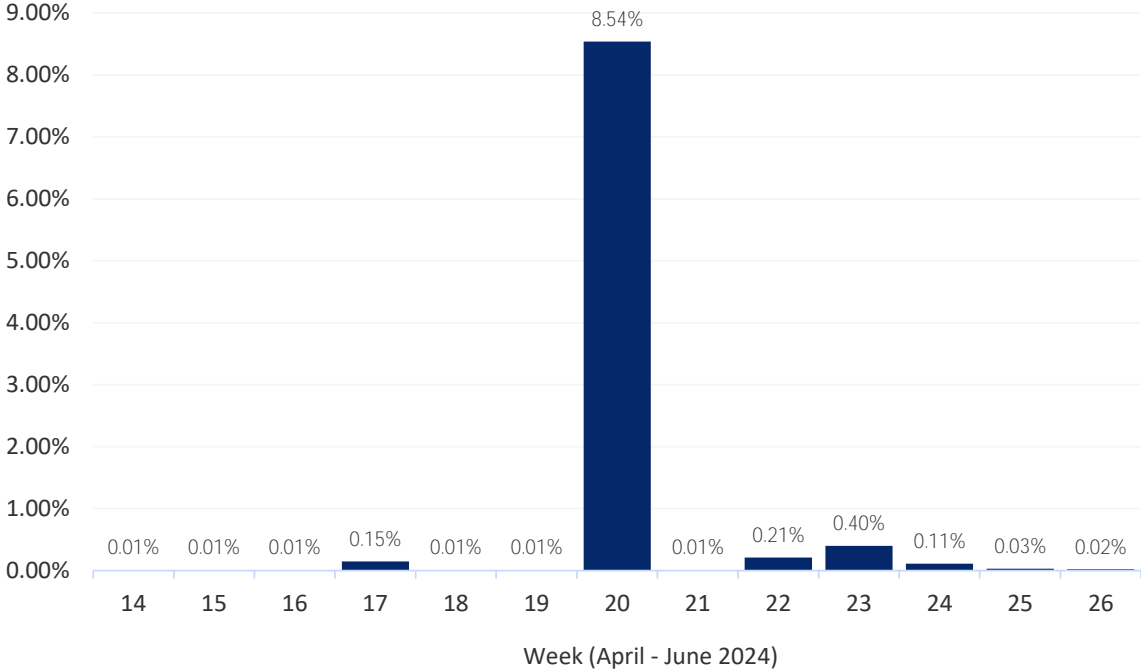

What the source data looks like

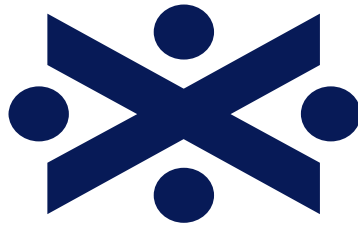|	Open Banking
April	561ms
May	567ms
June	552ms

Error rates

April - June 2024

Sometimes, when a website or app tries to talk to our systems, there may be a problem. If we can't provide them with an access point (also known as an 'API'), then the request will fail and we will report it as an error. The bar chart and figures below, show the error rates this quarter.

What our error rates have been (%)

What the source data looks like

Week	14	15	16	17	18	19	20	21	22	23	24	25	26
Rate (%)	0.01	0.01	0.01	0.15	0.01	0.01	8.54	0.01	0.21	0.40	0.11	0.03	0.02

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