

PTSB

## PSD2 Availability and Performance Report

---

1<sup>st</sup> October 2024 – 31<sup>st</sup> December 2024

20<sup>th</sup> January 2025

## Introduction

---

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1<sup>st</sup> October 2024 – 31<sup>st</sup> December 2024. 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 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.


## October 2024

October 2024	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/10/2024	100.00	0.00	834	1,092	0.00%
02/10/2024	95.83	4.17	832	1,113	0.00%
03/10/2024	96.94	3.06	820	1,031	0.00%
04/10/2024	100.00	0.00	825	1,069	0.00%
05/10/2024	100.00	0.00	803	998	0.00%
06/10/2024	100.00	0.00	809	984	0.00%
07/10/2024	100.00	0.00	811	1,039	0.00%
08/10/2024	100.00	0.00	816	1,051	0.00%
09/10/2024	91.67	8.33	827	1,037	0.00%
10/10/2024	80.62	19.38	822	1,049	0.00%
11/10/2024	100.00	0.00	825	1,073	0.00%
12/10/2024	100.00	0.00	855	1,051	0.00%
13/10/2024	100.00	0.00	825	1,000	0.00%
14/10/2024	100.00	0.00	827	1,038	0.00%
15/10/2024	100.00	0.00	813	1,066	0.00%
16/10/2024	98.89	1.11	819	1,091	0.03%
17/10/2024	100.00	0.00	809	969	0.00%
18/10/2024	94.79	5.21	775	899	0.00%
19/10/2024	100.00	0.00	777	891	0.00%
20/10/2024	100.00	0.00	780	850	0.00%
21/10/2024	100.00	0.00	788	921	0.00%
22/10/2024	100.00	0.00	798	901	0.00%
23/10/2024	100.00	0.00	791	922	0.00%
24/10/2024	100.00	0.00	790	920	0.00%
25/10/2024	100.00	0.00	790	960	0.00%
26/10/2024	100.00	0.00	789	881	0.00%
27/10/2024	100.00	0.00	789	881	0.00%
28/10/2024	100.00	0.00	778	974	0.02%
29/10/2024	100.00	0.00	419	938	0.00%
30/10/2024	100.00	0.00	434	912	0.00%
31/10/2024	100.00	0.00	479	908	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	393	294	380	294	311	236
95.83	4.17	381	289	372	281	309	241
96.94	3.06	367	277	374	285	283	255
100.00	0.00	369	282	373	284	226	259
100.00	0.00	369	278	356	265	274	235
100.00	0.00	369	262	355	261	268	231
100.00	0.00	369	278	373	287	406	238
100.00	0.00	360	273	368	279	304	235
91.67	8.33	369	278	373	285	304	238
80.62	19.38	376	281	363	278	310	257
100.00	0.00	363	274	366	280	300	240
100.00	0.00	360	263	354	262	316	240
100.00	0.00	358	258	354	260	331	230
100.00	0.00	368	277	371	277	255	244
100.00	0.00	360	276	363	278	260	235
98.89	1.11	370	288	364	278	265	231
100.00	0.00	362	274	366	280	261	250
94.79	5.21	383	295	373	285	261	235
100.00	0.00	361	267	358	264	270	247
100.00	0.00	355	262	353	264	390	244
100.00	0.00	361	271	361	275	255	250
100.00	0.00	364	273	367	276	283	234
100.00	0.00	369	276	390	292	311	237
100.00	0.00	376	285	384	290	246	268
100.00	0.00	385	300	411	335	263	237
100.00	0.00	356	262	355	265	270	225
100.00	0.00	351	255	349	258	290	226
100.00	0.00	359	261	357	262	295	228
100.00	0.00	368	276	376	282	228	231
100.00	0.00	363	275	366	280	250	248
100.00	0.00	370	280	379	286	291	234


## November 2024

November 2024	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/11/2024	100.00	0.00	493	1,009	0.00%
02/11/2024	100.00	0.00	380	906	0.00%
03/11/2024	100.00	0.00	415	912	0.00%
04/11/2024	83.89	16.11	641	912	0.00%
05/11/2024	100.00	0.00	687	862	0.00%
06/11/2024	100.00	0.00	670	867	0.00%
07/11/2024	100.00	0.00	722	899	0.00%
08/11/2024	100.00	0.00	775	911	0.00%
09/11/2024	100.00	0.00	784	851	0.00%
10/11/2024	94.10	5.90	773	920	0.00%
11/11/2024	100.00	0.00	792	906	0.00%
12/11/2024	100.00	0.00	779	870	0.00%
13/11/2024	100.00	0.00	793	884	0.00%
14/11/2024	100.00	0.00	781	913	0.00%
15/11/2024	94.10	5.90	784	878	0.03%
16/11/2024	100.00	0.00	748	745	0.00%
17/11/2024	100.00	0.00	719	747	0.00%
18/11/2024	100.00	0.00	727	770	0.00%
19/11/2024	100.00	0.00	742	778	0.00%
20/11/2024	100.00	0.00	734	808	0.00%
21/11/2024	100.00	0.00	735	787	0.00%
22/11/2024	100.00	0.00	733	780	0.00%
23/11/2024	91.67	8.33	718	744	11.41%
24/11/2024	87.22	12.78	672	665	14.98%
25/11/2024	100.00	0.00	672	795	0.00%
26/11/2024	100.00	0.00	674	855	0.00%
27/11/2024	100.00	0.00	670	851	0.00%
28/11/2024	100.00	0.00	675	854	0.00%
29/11/2024	75.90	24.10	953	986	0.05%
30/11/2024	100.00	0.00	814	920	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	390	292	402	301	264	228
100.00	0.00	366	265	358	267	254	237
100.00	0.00	355	262	357	264	279	232
83.89	16.11	365	282	370	296	235	252
100.00	0.00	358	275	359	278	294	239
100.00	0.00	358	275	363	277	294	239
100.00	0.00	363	277	370	280	247	237
100.00	0.00	362	275	366	282	363	226
100.00	0.00	359	266	351	265	273	250
94.10	5.90	352	256	354	256	433	228
100.00	0.00	358	272	357	275	267	232
100.00	0.00	353	270	353	276	272	235
100.00	0.00	366	278	388	295	298	245
100.00	0.00	367	278	365	279	280	232
94.10	5.90	368	275	372	280	224	229
100.00	0.00	333	245	326	245	266	231
100.00	0.00	329	239	339	242	259	250
100.00	0.00	339	256	334	258	235	258
100.00	0.00	336	252	337	254	249	272
100.00	0.00	339	256	342	262	224	235
100.00	0.00	335	257	340	260	417	253
100.00	0.00	351	265	353	271	253	248
91.67	8.33	344	256	339	255	466	306
87.22	12.78	325	254	325	255	346	245
100.00	0.00	329	264	326	270	264	229
100.00	0.00	322	260	325	266	296	224
100.00	0.00	323	261	322	260	248	224
100.00	0.00	331	268	327	269	268	225
75.90	24.10	923	649	1,286	1,191	357	283
100.00	0.00	363	287	353	275	238	203

## December 2024

December 2024	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/12/2024	100.00	0.00	751	948	0.00%
02/12/2024	100.00	0.00	753	969	0.00%
03/12/2024	100.00	0.00	749	928	0.00%
04/12/2024	100.00	0.00	786	934	0.00%
05/12/2024	100.00	0.00	751	929	0.00%
06/12/2024	100.00	0.00	761	927	0.13%
07/12/2024	100.00	0.00	758	921	0.00%
08/12/2024	100.00	0.00	747	917	0.00%
09/12/2024	100.00	0.00	773	975	0.01%
10/12/2024	100.00	0.00	769	1,014	0.00%
11/12/2024	100.00	0.00	753	1,058	0.00%
12/12/2024	100.00	0.00	763	956	0.00%
13/12/2024	100.00	0.00	750	1,003	0.00%
14/12/2024	100.00	0.00	764	936	0.00%
15/12/2024	100.00	0.00	744	917	0.00%
16/12/2024	100.00	0.00	763	985	0.00%
17/12/2024	100.00	0.00	673	965	0.00%
18/12/2024	98.26	1.74	507	988	2.07%
19/12/2024	100.00	0.00	505	948	0.00%
20/12/2024	100.00	0.00	550	997	0.00%
21/12/2024	100.00	0.00	424	838	0.00%
22/12/2024	100.00	0.00	376	825	0.00%
23/12/2024	100.00	0.00	579	895	0.00%
24/12/2024	100.00	0.00	649	878	0.00%
25/12/2024	100.00	0.00	941	1,253	0.00%
26/12/2024	100.00	0.00	658	969	0.00%
27/12/2024	100.00	0.00	773	916	0.00%
28/12/2024	100.00	0.00	832	876	0.00%
29/12/2024	95.80	4.20	750	912	0.00%
30/12/2024	100.00	0.00	758	967	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	338	266	344	269	242	197
100.00	0.00	390	304	371	291	269	209
100.00	0.00	363	290	363	291	216	225
100.00	0.00	388	305	364	284	248	231
100.00	0.00	360	290	356	285	237	205
100.00	0.00	381	300	379	294	229	206
100.00	0.00	377	284	354	272	246	200
100.00	0.00	357	268	353	269	330	196
100.00	0.00	378	301	361	282	238	204
100.00	0.00	366	306	361	283	209	212
100.00	0.00	372	289	377	288	273	225
100.00	0.00	373	311	357	284	323	212
100.00	0.00	390	309	376	290	227	211
100.00	0.00	377	295	345	267	249	199
100.00	0.00	362	264	356	266	296	194
100.00	0.00	399	317	368	293	212	226
100.00	0.00	391	309	367	291	259	206
98.26	1.74	376	402	357	398	229	203
100.00	0.00	364	442	367	429	350	204
100.00	0.00	387	503	376	467	259	211
100.00	0.00	364	364	353	357	225	205
100.00	0.00	351	313	349	328	305	194
100.00	0.00	394	427	370	412	273	213
100.00	0.00	348	336	352	345	228	203
100.00	0.00	812	856	859	941	267	194
100.00	0.00	460	374	357	263	215	208
100.00	0.00	361	292	370	277	230	230
100.00	0.00	381	301	345	275	231	205
95.80	4.20	371	269	369	274	235	221
100.00	0.00	383	306	385	293	202	208

## Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
02 <sup>nd</sup> October 2024	23:00	00:00	60
03 <sup>rd</sup> October 2024	00:00	00:44	44
09 <sup>th</sup> October 2024	22:00	00:00	120
10 <sup>th</sup> October 2024	00:00	03:43	223
10 <sup>th</sup> November 2024	01:00	02:25	85
15 <sup>th</sup> November 2024	22:00	23:25	85
23 <sup>rd</sup> November 2024	22:00	00:00	120
24 <sup>th</sup> November 2024	00:00	02:32	152
18 <sup>th</sup> December 2024	00:30	00:55	25