

Permanent TSB Group

PSD2 Availability and Performance Report

1st April 2023 – 30th June 2023

20th July 2023

Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st April 2023 – 30th June 2023. 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.

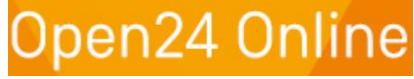
If you have any comments or feedback, please contact us on 01-215-7369 from within the Republic of Ireland and +353 1-215-7369 from outside the Republic of Ireland.

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.


April 2023

April 2023	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/04/2023	91.67	8.33	1,165	1,770	2.73%
02/04/2023	86.81	13.19	1,189	1,722	0.93%
03/04/2023	100.00	0.00	1,163	1,563	0.16%
04/04/2023	91.88	8.13	1,167	1,727	0.09%
05/04/2023	90.65	9.35	1,166	1,499	0.08%
06/04/2023	100.00	0.00	1,357	1,797	0.15%
07/04/2023	100.00	0.00	1,385	1,685	0.05%
08/04/2023	100.00	0.00	1,456	1,805	0.11%
09/04/2023	100.00	0.00	1,468	1,675	0.07%
10/04/2023	100.00	0.00	1,407	1,683	0.03%
11/04/2023	100.00	0.00	1,306	1,746	0.06%
12/04/2023	100.00	0.00	1,316	1,805	0.09%
13/04/2023	100.00	0.00	1,430	1,947	0.04%
14/04/2023	100.00	0.00	1,471	1,785	0.03%
15/04/2023	100.00	0.00	1,486	1,683	0.03%
16/04/2023	100.00	0.00	1,491	1,786	0.03%
17/04/2023	100.00	0.00	1,483	1,662	0.08%
18/04/2023	100.00	0.00	1,451	1,611	0.05%
19/04/2023	100.00	0.00	1,466	1,687	0.04%
20/04/2023	100.00	0.00	1,205	1,687	0.06%
21/04/2023	94.03	5.97	1,226	1,497	0.03%
22/04/2023	91.67	8.33	1,211	1,870	9.83%
23/04/2023	93.89	6.11	1,204	1,218	7.34%
24/04/2023	100.00	0.00	1,219	1,422	0.07%
25/04/2023	100.00	0.00	1,434	1,629	0.18%
26/04/2023	100.00	0.00	1,204	1,367	0.13%
27/04/2023	55.99	44.41	1,259	1,587	0.15%
28/04/2023	100.00	0.00	1,216	1,484	0.17%
29/04/2023	100.00	0.00	1,233	1,372	0.05%
30/04/2023	100.00	0.00	1,237	1,238	0.04%


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)
91.67	8.33	513	464	530	448	300	398
86.81	13.19	518	763	498	456	248	263
100.00	0.00	458	486	448	498	269	282
91.88	8.13	426	475	424	481	270	280
90.65	9.35	455	485	433	500	284	305
100.00	0.00	442	485	423	490	298	318
100.00	0.00	452	461	422	472	270	271
100.00	0.00	482	490	474	517	2,177	5,063
100.00	0.00	530	469	461	486	258	253
100.00	0.00	482	487	461	489	258	262
100.00	0.00	439	531	431	459	285	293
100.00	0.00	497	535	436	558	278	302
100.00	0.00	450	525	453	436	268	280
100.00	0.00	424	519	424	432	282	283
100.00	0.00	474	479	474	486	255	265
100.00	0.00	482	488	461	486	259	267
100.00	0.00	479	527	447	439	276	284
100.00	0.00	468	523	441	531	270	285
100.00	0.00	476	536	509	551	288	288
100.00	0.00	446	532	459	544	283	292
94.03	5.97	430	539	436	549	287	298
91.67	8.33	484	443	466	445	260	267
93.89	6.11	499	441	508	441	270	254
100.00	0.00	467	465	430	470	254	271
100.00	0.00	421	461	411	469	260	275
100.00	0.00	464	457	492	458	275	272
55.99	44.41	579	587	582	572	1,082	2,326
100.00	0.00	465	491	451	494	330	369
100.00	0.00	509	466	488	467	285	284
100.00	0.00	532	463	522	461	277	274

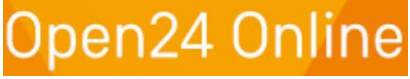
May 2023

May 2023	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/05/2023	100.00	0.00	1,238	1,276	0.18%
02/05/2023	100.00	0.00	1,216	1,299	0.39%
03/05/2023	100.00	0.00	1,246	1,308	0.20%
04/05/2023	100.00	0.00	1,234	1,402	0.16%
05/05/2023	100.00	0.00	1,235	1,357	0.08%
06/05/2023	91.67	8.33	1,263	1,242	14.73%
07/05/2023	92.22	7.78	1,178	1,448	1.17%
08/05/2023	100.00	0.00	1,179	1,314	0.07%
09/05/2023	100.00	0.00	1,171	1,572	0.08%
10/05/2023	100.00	0.00	1,187	1,495	0.05%
11/05/2023	100.00	0.00	1,161	1,444	0.11%
12/05/2023	100.00	0.00	1,183	1,369	0.07%
13/05/2023	100.00	0.00	1,226	1,977	0.04%
14/05/2023	100.00	0.00	1,188	1,446	0.08%
15/05/2023	100.00	0.00	1,209	1,413	0.16%
16/05/2023	100.00	0.00	1,201	1,513	0.06%
17/05/2023	100.00	0.00	1,176	1,397	0.08%
18/05/2023	100.00	0.00	1,162	1,373	0.06%
19/05/2023	100.00	0.00	1,154	1,572	0.04%
20/05/2023	88.61	11.39	1,193	7,583	19.38%
21/05/2023	100.00	0.00	1,468	1,585	0.11%
22/05/2023	100.00	0.00	1,503	2,230	0.09%
23/05/2023	91.67	8.33	1,336	1,690	0.92%
24/05/2023	90.28	9.72	1,202	1,341	0.08%
25/05/2023	100.00	0.00	1,168	1,657	0.05%
26/05/2023	100.00	0.00	1,181	1,435	0.12%
27/05/2023	92.08	7.92	1,226	1,422	0.06%
28/05/2023	100.00	0.00	1,475	1,918	0.09%
29/05/2023	100.00	0.00	1,493	1,625	0.11%
30/05/2023	91.67	8.33	1,248	1,780	0.41%
31/05/2023	98.26	1.74	1,231	1,882	0.09%

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	510	480	512	477	279	269
100.00	0.00	507	485	505	491	339	302
100.00	0.00	494	498	476	495	372	327
100.00	0.00	479	492	496	503	316	294
100.00	0.00	471	475	468	485	304	305
91.67	8.33	527	463	526	460	287	283
92.22	7.78	500	458	492	465	253	265
100.00	0.00	452	459	440	466	269	263
100.00	0.00	450	458	444	463	263	268
100.00	0.00	450	454	424	462	281	253
100.00	0.00	426	462	417	469	266	267
100.00	0.00	429	454	419	462	274	253
100.00	0.00	524	432	530	438	252	251
100.00	0.00	498	447	489	446	254	268
100.00	0.00	454	462	447	466	268	255
100.00	0.00	255	268	513	487	283	260
100.00	0.00	444	457	438	464	271	254
100.00	0.00	449	451	424	457	282	268
100.00	0.00	425	445	422	451	262	256
88.61	11.39	520	460	511	452	303	298
100.00	0.00	523	476	537	490	258	260
100.00	0.00	480	537	441	516	272	256
91.67	8.33	447	529	420	549	289	280
90.28	9.72	450	490	433	498	292	281
100.00	0.00	450	490	429	500	292	281
100.00	0.00	465	497	494	506	309	292
92.08	7.92	526	462	512	465	278	277
100.00	0.00	516	470	474	494	279	275
100.00	0.00	469	500	455	511	382	326
91.67	8.33	470	496	461	505	466	348
98.26	1.74	485	504	504	510	317	304

June 2023

June 2023	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/06/2023	96.46	3.54	1,403	2,459	0.12%
02/06/2023	100.00	0.00	1,227	2,367	0.08%
03/06/2023	100.00	0.00	1,216	1,835	0.06%
04/06/2023	100.00	0.00	1,239	2,084	0.09%
05/06/2023	100.00	0.00	1,222	1,531	0.02%
06/06/2023	100.00	0.00	1,242	1,859	0.07%
07/06/2023	100.00	0.00	1,248	1,973	0.06%
08/06/2023	100.00	0.00	1,201	1,767	0.11%
09/06/2023	95.21	4.79	1,375	1,699	0.03%
10/06/2023	91.81	8.19	1,049	1,074	0.00%
11/06/2023	88.96	11.04	1,094	1,140	0.00%
12/06/2023	100.00	0.00	1,077	1,194	0.00%
13/06/2023	97.43	2.57	1,190	1,687	0.08%
14/06/2023	100.00	0.00	1,228	1,901	0.10%
15/06/2023	100.00	0.00	1,250	2,000	0.11%
16/06/2023	100.00	0.00	1,212	1,544	0.14%
17/06/2023	100.00	0.00	1,231	1,856	0.04%
18/06/2023	100.00	0.00	1,241	1,484	0.04%
19/06/2023	91.87	8.13	1,254	1,796	0.07%
20/06/2023	97.22	2.78	1,250	2,238	0.11%
21/06/2023	100.00	0.00	1,240	1,566	0.07%
22/06/2023	100.00	0.00	1,228	2,260	0.08%
23/06/2023	91.81	8.19	1,247	2,011	0.22%
24/06/2023	94.93	5.07	1,197	2,198	0.04%
25/06/2023	100.00	0.00	1,438	2,031	0.05%
26/06/2023	100.00	0.00	1,415	1,663	0.05%
27/06/2023	100.00	0.00	1,457	2,276	0.05%
28/06/2023	100.00	0.00	1,453	1,940	0.05%
29/06/2023	100.00	0.00	1,452	1,848	0.07%
30/06/2023	100.00	0.00	1,486	2,635	0.09%

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)
96.46	3.54	485	532	452	514	373	351
100.00	0.00	470	538	470	558	287	298
100.00	0.00	552	491	536	496	287	291
100.00	0.00	520	476	492	479	274	272
100.00	0.00	497	502	507	501	276	284
100.00	0.00	479	543	473	563	299	302
100.00	0.00	469	536	465	544	300	309
100.00	0.00	434	513	441	527	265	282
95.21	4.79	648	530	650	560	277	280
91.81	8.19	514	468	481	478	256	261
88.96	11.04	528	450	556	449	253	266
100.00	0.00	476	462	464	467	273	271
97.43	2.57	493	454	456	461	270	270
100.00	0.00	486	449	458	452	273	279
100.00	0.00	443	453	440	458	280	283
100.00	0.00	454	445	455	452	280	272
100.00	0.00	501	436	487	443	269	260
100.00	0.00	502	436	508	443	266	260
91.87	8.13	586	455	691	457	267	281
97.22	2.78	460	454	450	464	265	275
100.00	0.00	478	458	455	461	262	273
100.00	0.00	463	453	475	461	267	274
91.81	8.19	450	464	436	470	293	287
94.93	5.07	534	426	497	427	268	258
100.00	0.00	491	438	473	439	264	260
100.00	0.00	442	454	420	459	276	281
100.00	0.00	439	450	422	455	276	290
100.00	0.00	448	459	452	466	287	296
100.00	0.00	438	464	450	473	290	308
100.00	0.00	447	464	436	471	311	311

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
1 st April 2023	22:00	00:00	120
2 nd April 2023	00:00	03:10	190
4 th April 2023	22:03	00:00	117
5 th April 2023	00:00	00:55	55
21 st April 2023	22:01	23:27	86
22 nd April 2023	22:00	00:00	120
23 rd April 2023	22:00	01:28	88
6 th May 2023	22:00	00:00	120
7 th May 2023	00:00	01:52	112
23 rd May 2023	22:00	00:00	120
24 th May 2023	00:00	01:49	109
24 th May 2023	22:07	22:38	31
30 th May 2023	22:00	00:00	120
31 st May 2023	00:00	00:25	25
10 th June 2023	22:02	00:00	118
11 th June 2023	00:00	02:39	159
13 th June 2023	22:02	22:37	37
19 th June 2023	22:03	00:00	117
20 th June 2023	00:00	00:40	40
23 rd June 2023	22:02	00:00	118
24 th June 2023	00:00	01:13	73