

PTSB

PSD2 Availability and Performance Report

1st April 2025 – 30th June 2025

18th July 2025

ptsb

Data Classification: Public

Public!

Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st April 2025 – 30th June 2025. 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 2025

April 2025	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)
01/04/2025	100.00	0.00	632	852	0.00%	100.00	0.00	385	292	465	326	200	241
02/04/2025	100.00	0.00	636	864	0.00%	100.00	0.00	368	272	399	289	436	211
03/04/2025	100.00	0.00	649	891	0.00%	100.00	0.00	382	289	358	278	359	214
04/04/2025	100.00	0.00	644	867	0.00%	100.00	0.00	362	276	409	294	218	205
05/04/2025	100.00	0.00	624	826	0.00%	100.00	0.00	313	241	323	247	368	255
06/04/2025	100.00	0.00	652	812	0.00%	100.00	0.00	303	236	303	239	236	245
07/04/2025	100.00	0.00	668	846	0.00%	100.00	0.00	337	267	355	281	207	210
08/04/2025	91.67	8.33	698	872	0.01%	91.67	8.33	332	261	325	262	247	227
09/04/2025	99.38	0.62	846	1,064	0.00%	99.38	0.62	675	462	716	483	301	197
10/04/2025	100.00	0.00	838	1,076	0.00%	100.00	0.00	688	457	695	459	233	191
11/04/2025	100.00	0.00	844	1,104	0.13%	100.00	0.00	700	461	695	456	220	192
12/04/2025	100.00	0.00	851	1,097	0.00%	100.00	0.00	654	433	676	428	211	185
13/04/2025	100.00	0.00	838	1,089	0.00%	100.00	0.00	647	431	641	441	288	185
14/04/2025	100.00	0.00	843	1,127	0.00%	100.00	0.00	674	458	718	482	230	214
15/04/2025	100.00	0.00	850	1,089	0.00%	100.00	0.00	695	463	712	469	229	199
16/04/2025	100.00	0.00	857	1,097	0.00%	100.00	0.00	659	451	677	453	201	196
17/04/2025	55.83	44.17	2,221	2,981	0.06%	55.83	44.17	570	402	358	278	273	225
18/04/2025	100.00	0.00	643	801	0.00%	100.00	0.00	349	268	347	283	378	297
19/04/2025	100.00	0.00	629	771	0.00%	100.00	0.00	326	237	341	241	784	357
20/04/2025	100.00	0.00	618	751	0.00%	100.00	0.00	319	228	308	229	371	526
21/04/2025	93.68	6.32	630	774	0.00%	93.68	6.32	395	256	431	250	255	303
22/04/2025	100.00	0.00	643	810	0.00%	100.00	0.00	357	268	353	271	234	233
23/04/2025	100.00	0.00	649	790	0.00%	100.00	0.00	326	258	327	264	329	254
24/04/2025	100.00	0.00	645	778	0.00%	100.00	0.00	339	270	320	263	236	253
25/04/2025	100.00	0.00	651	802	0.00%	100.00	0.00	362	281	404	299	248	257
26/04/2025	96.74	03.26	619	775	0.00%	96.74	03.26	333	252	356	256	269	364
27/04/2025	100.00	0.00	512	743	0.00%	100.00	0.00	323	248	326	250	392	381
28/04/2025	100.00	0.00	564	808	0.00%	100.00	0.00	342	266	348	281	263	269
29/04/2025	100.00	0.00	583	801	0.00%	100.00	0.00	354	268	347	265	328	243
30/04/2025	100.00	0.00	597	806	0.00%	100.00	0.00	378	294	345	279	268	254

May 2025

May 2025	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/05/2025	100.00	0.00	593	804	0.00%
02/05/2025	100.00	0.00	645	834	0.00%
03/05/2025	100.00	0.00	630	806	0.00%
04/05/2025	100.00	0.00	631	783	0.00%
05/05/2025	100.00	0.00	630	793	0.00%
06/05/2025	100.00	0.00	651	846	0.17%
07/05/2025	100.00	0.00	649	808	0.00%
08/05/2025	100.00	0.00	645	822	0.00%
09/05/2025	100.00	0.00	648	819	0.00%
10/05/2025	100.00	0.00	638	781	0.00%
11/05/2025	100.00	0.00	612	774	0.00%
12/05/2025	100.00	0.00	605	815	0.00%
13/05/2025	100.00	0.00	577	832	0.00%
14/05/2025	100.00	0.00	589	777	0.01%
15/05/2025	100.00	0.00	596	787	0.00%
16/05/2025	100.00	0.00	592	792	0.00%
17/05/2025	95.69	4.31	571	753	4.54%
18/05/2025	100.00	0.00	592	739	0.00%
19/05/2025	100.00	0.00	633	782	0.00%
20/05/2025	100.00	0.00	637	817	0.00%
21/05/2025	92.29	7.71	650	847	0.02%
22/05/2025	99.24	0.76	789	1,099	0.00%
23/05/2025	96.53	3.47	790	1,101	0.00%
24/05/2025	100.00	0.00	764	1,045	0.00%
25/05/2025	100.00	0.00	764	1,064	0.00%
26/05/2025	100.00	0.00	793	1,116	0.00%
27/05/2025	100.00	0.00	793	1,117	0.00%
28/05/2025	100.00	0.00	775	1,091	0.00%
29/05/2025	100.00	0.00	786	1,103	0.00%
30/05/2025	100.00	0.00	793	1,107	0.00%
31/05/2025	100.00	0.00	753	1,083	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	391	291	376	293	248	262
100.00	0.00	390	284	365	288	297	284
100.00	0.00	319	243	335	251	259	422
100.00	0.00	323	244	348	263	285	413
100.00	0.00	311	242	308	243	564	321
100.00	0.00	346	268	325	263	342	284
100.00	0.00	325	255	328	258	283	256
100.00	0.00	338	268	352	281	267	271
100.00	0.00	360	281	389	289	271	285
100.00	0.00	318	239	324	244	383	382
100.00	0.00	315	263	328	241	1535	366
100.00	0.00	349	268	321	264	285	266
100.00	0.00	363	274	337	266	309	262
100.00	0.00	347	263	372	272	333	270
100.00	0.00	351	279	371	290	439	263
100.00	0.00	334	264	357	279	296	280
95.69	4.31	306	238	306	243	430	287
100.00	0.00	310	236	311	237	687	403
100.00	0.00	347	260	358	270	317	255
100.00	0.00	349	265	338	264	218	263
92.29	7.71	382	272	407	281	263	253
99.24	0.76	752	492	707	474	236	221
96.53	3.47	783	513	769	504	257	221
100.00	0.00	711	461	693	459	308	227
100.00	0.00	720	453	695	456	470	228
100.00	0.00	741	497	752	503	273	218
100.00	0.00	742	490	738	490	245	239
100.00	0.00	728	497	821	532	282	229
100.00	0.00	749	503	765	515	290	218
100.00	0.00	745	499	750	505	224	218
100.00	0.00	732	484	705	479	248	233

June 2025

June 2025	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/06/2025	100	0.00	718	1,070	0.00%
02/06/2025	100	0.00	747	1,099	0.00%
03/06/2025	100	0.00	803	1,146	0.00%
04/06/2025	100	0.00	777	1,114	0.00%
05/06/2025	100	0.00	786	1,125	0.00%
06/06/2025	100	0.00	800	1,101	0.00%
07/06/2025	100	0.00	777	1,093	0.00%
08/06/2025	100	0.00	760	1,100	0.00%
09/06/2025	100	0.00	769	1,151	0.00%
10/06/2025	100	0.00	790	1,159	0.00%
11/06/2025	100	0.00	795	1,255	0.00%
12/06/2025	91.94	8.06	803	1,136	0.01%
13/06/2025	95.83	4.17	643	851	0.12%
14/06/2025	100	0.00	610	808	0.00%
15/06/2025	100	0.00	564	798	0.00%
16/06/2025	100	0.00	589	842	0.00%
17/06/2025	100	0.00	607	846	0.00%
18/06/2025	100	0.00	588	836	0.00%
19/06/2025	100	0.00	622	884	0.00%
20/06/2025	100	0.00	616	877	0.00%
21/06/2025	100	0.00	642	851	0.00%
22/06/2025	100	0.00	627	823	0.00%
23/06/2025	100	0.00	650	888	0.00%
24/06/2025	100	0.00	649	870	0.00%
25/06/2025	100	0.00	652	879	0.00%
26/06/2025	100	0.00	657	890	0.00%
27/06/2025	100	0.00	657	890	0.00%
28/06/2025	100	0.00	650	826	0.00%
29/06/2025	100	0.00	631	825	0.00%
30/06/2025	100	0.00	657	891	0.00%
31/06/2025	100	0.00	718	1,070	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	0.00	730	485	719	480	267	255
100	0.00	761	498	781	510	261	234
100	0.00	795	529	821	537	224	262
100	0.00	764	503	726	517	221	240
100	0.00	772	505	761	503	240	226
100	0.00	780	523	756	522	230	224
100	0.00	750	492	740	488	261	247
100	0.00	736	482	716	482	219	244
100	0.00	796	517	797	526	271	228
100	0.00	750	507	762	516	232	215
100	0.00	758	514	783	521	229	235
91.94	8.06	798	531	765	536	235	234
95.83	4.17	341	272	333	289	330	271
100	0.00	334	253	324	264	325	345
100	0.00	317	237	312	238	312	381
100	0.00	350	263	318	255	279	250
100	0.00	336	270	339	280	308	262
100	0.00	347	272	384	284	349	252
100	0.00	354	277	348	283	248	260
100	0.00	353	280	364	291	192	241
100	0.00	330	260	321	270	292	361
100	0.00	327	255	325	258	265	331
100	0.00	374	286	351	288	308	242
100	0.00	348	278	367	293	249	249
100	0.00	348	273	339	271	402	256
100	0.00	393	307	363	292	261	288
100	0.00	379	293	359	294	367	281
100	0.00	328	261	337	265	616	368
100	0.00	325	260	336	261	487	443
100	0.00	386	287	356	289	369	248
100	0.00	730	485	719	480	267	255

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
08 th April 2025	22:00	00:00	120
09 th April 2025	00:00	00:09	09
26 th April 2025	01:30	02:17	47
17 th April 2025	22:00	23:02	62
21 st May 2025	22:00	23:51	111
12 th June 2025	22:04	00:00	116
13 th June 2025	00:00	01:00	60