

PTSB

PSD2 Availability and Performance Report

1st April 2026 – 30th June 2026

20th July 2026

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 2026 – 30th June 2026. 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 2026

April 2026	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)
01/04/2026	100.00	0.00	597	903	0.00%	100.00	0.00	252	435	246	450	246	253
02/04/2026	100.00	0.00	543	893	0.00%	100.00	0.00	257	435	252	432	228	261
03/04/2026	100.00	0.00	567	913	0.00%	100.00	0.00	251	443	245	450	207	247
04/04/2026	100.00	0.00	549	940	0.00%	100.00	0.00	259	480	246	474	269	238
05/04/2026	100.00	0.00	605	969	0.00%	100.00	0.00	256	465	248	453	285	259
06/04/2026	100.00	0.00	685	985	0.00%	100.00	0.00	246	544	237	540	222	231
07/04/2026	100.00	0.00	662	941	0.02%	100.00	0.00	248	532	241	587	233	237
08/04/2026	100.00	0.00	630	1,386	5.57%	100.00	0.00	251	444	246	460	311	244
09/04/2026	100.00	0.00	626	903	0.07%	100.00	0.00	255	426	252	423	238	253
10/04/2026	100.00	0.00	635	929	0.00%	100.00	0.00	252	426	248	429	232	237
11/04/2026	100.00	0.00	644	901	0.01%	100.00	0.00	251	423	243	424	296	249
12/04/2026	100.00	0.00	551	779	0.00%	100.00	0.00	247	421	237	424	203	241
13/04/2026	100.00	0.00	586	794	0.00%	100.00	0.00	246	427	239	426	237	283
14/04/2026	92.01	7.99	545	929	0.49%	92.01	7.99	250	429	246	433	441	280
15/04/2026	99.86	0.14	501	1,223	7.81%	99.86	0.14	244	389	239	390	437	398
16/04/2026	100.00	0.00	455	797	0.00%	100.00	0.00	243	384	239	386	563	293
17/04/2026	99.98	0.02	497	830	0.00%	99.98	0.02	251	409	257	411	240	254
18/04/2026	99.95	0.05	510	828	0.00%	99.95	0.05	269	403	260	405	293	268
19/04/2026	100.00	0.00	593	818	0.00%	100.00	0.00	256	411	251	416	222	278
20/04/2026	100.00	0.00	557	853	0.00%	100.00	0.00	262	434	260	433	204	250
21/04/2026	100.00	0.00	584	867	0.00%	100.00	0.00	257	439	257	434	330	293
22/04/2026	100.00	0.00	519	798	0.00%	100.00	0.00	277	388	258	391	374	451
23/04/2026	100.00	0.00	505	813	0.00%	100.00	0.00	314	390	364	391	656	357
24/04/2026	100.00	0.00	554	840	0.00%	100.00	0.00	250	426	247	433	224	265
25/04/2026	100.00	0.00	579	826	0.00%	100.00	0.00	251	419	245	420	710	284
26/04/2026	100.00	0.00	593	846	0.00%	100.00	0.00	241	423	234	426	304	293
27/04/2026	100.00	0.00	604	879	0.00%	100.00	0.00	241	449	238	454	249	301
28/04/2026	100.00	0.00	597	903	0.00%	100.00	0.00	247	435	243	450	246	253
29/04/2026	100.00	0.00	543	893	0.00%	100.00	0.00	248	435	244	432	228	261
30/04/2026	100.00	0.00	567	913	0.00%	100.00	0.00	260	443	259	450	207	247

May 2026

May 2026	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/05/2026	100.00	0.00	595	880	0.00%
02/05/2026	100.00	0.00	537	850	0.00%
03/05/2026	100.00	0.00	456	821	0.00%
04/05/2026	100.00	0.00	501	842	0.00%
05/05/2026	100.00	0.00	599	873	0.00%
06/05/2026	100.00	0.00	602	888	0.00%
07/05/2026	100.00	0.00	600	902	0.00%
08/05/2026	100.00	0.00	598	923	0.00%
09/05/2026	99.80	0.20	530	815	0.00%
10/05/2026	100.00	0.00	485	813	0.00%
11/05/2026	100.00	0.00	531	880	0.00%
12/05/2026	100.00	0.00	558	841	0.00%
13/05/2026	100.00	0.00	567	831	0.00%
14/05/2026	100.00	0.00	579	856	0.00%
15/05/2026	100.00	0.00	599	880	0.00%
16/05/2026	91.67	8.33	858	869	6.27%
17/05/2026	96.60	3.40	535	844	0.00%
18/05/2026	100.00	0.00	470	886	0.00%
19/05/2026	100.00	0.00	346	880	0.00%
20/05/2026	100.00	0.00	464	906	0.00%
21/05/2026	100.00	0.00	475	907	0.00%
22/05/2026	100.00	0.00	490	907	0.00%
23/05/2026	100.00	0.00	484	870	0.00%
24/05/2026	100.00	0.00	463	862	0.00%
25/05/2026	100.00	0.00	469	897	0.00%
26/05/2026	100.00	0.00	474	890	0.00%
27/05/2026	100.00	0.00	480	893	0.00%
28/05/2026	100.00	0.00	493	943	0.00%
29/05/2026	100.00	0.00	495	949	0.00%
30/05/2026	100.00	0.00	479	904	0.00%
31/05/2026	100.00	0.00	469	884	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	255	441	251	449	261	286
100.00	0.00	305	395	246	397	311	397
100.00	0.00	219	392	204	397	521	474
100.00	0.00	255	404	237	408	563	334
100.00	0.00	278	433	270	443	237	277
100.00	0.00	324	422	341	430	312	273
100.00	0.00	261	433	261	430	316	266
100.00	0.00	261	438	261	445	397	304
99.80	0.20	266	396	262	393	418	397
100.00	0.00	250	393	249	393	277	428
100.00	0.00	249	422	244	425	693	257
100.00	0.00	251	412	250	417	240	267
100.00	0.00	252	414	248	420	305	289
100.00	0.00	253	432	251	433	403	274
100.00	0.00	256	432	253	441	314	286
91.67	8.33	260	397	251	339	312	397
96.60	3.40	263	429	258	425	379	254
100.00	0.00	260	468	254	477	265	256
100.00	0.00	284	464	300	497	338	256
100.00	0.00	261	476	254	483	417	239
100.00	0.00	266	498	263	499	253	238
100.00	0.00	271	485	270	506	255	266
100.00	0.00	275	450	263	465	247	240
100.00	0.00	283	428	256	418	338	260
100.00	0.00	266	454	261	453	206	240
100.00	0.00	272	469	268	461	250	243
100.00	0.00	283	467	275	462	257	234
100.00	0.00	292	469	289	474	262	236
100.00	0.00	296	461	293	461	254	252
100.00	0.00	297	467	288	487	263	244
100.00	0.00	281	468	278	497	323	263

June 2026

June 2026	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/06/2026	100.00	0.00	487	919	0.00%
02/06/2026	100.00	0.00	488	966	0.00%
03/06/2026	97.36	2.64	494	1,002	0.00%
04/06/2026	100.00	0.00	522	1,016	0.00%
05/06/2026	100.00	0.00	519	1,068	0.00%
06/06/2026	100.00	0.00	496	976	0.00%
07/06/2026	100.00	0.00	460	933	0.00%
08/06/2026	100.00	0.00	479	1,009	0.00%
09/06/2026	100.00	0.00	478	1,002	0.00%
10/06/2026	100.00	0.00	488	978	0.00%
11/06/2026	100.00	0.00	513	1,073	0.00%
12/06/2026	100.00	0.00	513	1,129	0.09%
13/06/2026	100.00	0.00	477	1,005	0.00%
14/06/2026	100.00	0.00	466	996	0.00%
15/06/2026	100.00	0.00	489	1,007	0.00%
16/06/2026	100.00	0.00	492	1,054	0.00%
17/06/2026	100.00	0.00	510	1,072	0.00%
18/06/2026	100.00	0.00	583	1,124	0.00%
19/06/2026	100.00	0.00	557	1,082	0.00%
20/06/2026	100.00	0.00	510	1,025	0.00%
21/06/2026	100.00	0.00	489	1,008	0.00%
22/06/2026	100.00	0.00	520	1,057	0.00%
23/06/2026	100.00	0.00	520	1,057	0.00%
24/06/2026	100.00	0.00	629	1,094	0.00%
25/06/2026	100.00	0.00	605	1,110	0.00%
26/06/2026	100.00	0.00	535	1,144	0.00%
27/06/2026	100.00	0.00	504	1,295	0.00%
28/06/2026	100.00	0.00	489	1,003	0.00%
29/06/2026	100.00	0.00	500	1,081	0.00%
30/06/2026	100.00	0.00	504	1,076	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	286	451	279	455	219	240
100.00	0.00	290	495	285	497	271	235
97.36	2.64	317	475	311	484	287	238
100.00	0.00	391	461	372	469	238	230
100.00	0.00	531	445	541	449	232	248
100.00	0.00	546	458	552	455	228	251
100.00	0.00	481	465	459	470	343	242
100.00	0.00	561	457	565	465	259	234
100.00	0.00	596	467	598	469	307	239
100.00	0.00	635	483	642	503	261	256
100.00	0.00	735	476	759	498	296	255
100.00	0.00	802	472	835	485	298	236
100.00	0.00	756	445	762	455	294	256
100.00	0.00	597	448	574	429	323	249
100.00	0.00	792	473	810	470	248	236
100.00	0.00	882	441	899	435	209	232
100.00	0.00	938	475	963	469	301	233
100.00	0.00	1688	474	1553	471	270	248
100.00	0.00	1104	487	1163	514	307	247
100.00	0.00	956	460	978	470	279	253
100.00	0.00	744	454	723	441	426	254
100.00	0.00	966	486	990	496	216	257
100.00	0.00	1014	457	1044	456	247	240
100.00	0.00	252	521	205	518	268	251
100.00	0.00	237	500	204	476	270	260
100.00	0.00	206	472	204	470	245	254
100.00	0.00	209	463	202	492	265	249
100.00	0.00	212	441	206	445	231	251
100.00	0.00	211	476	206	483	250	236
100.00	0.00	207	467	205	441	260	250

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
14 th April 2026	22:05	00:00	115
15 th April 2026	00:00	00:02	2
16 th May 2026	22:00	00:00	120
17 th May 2026	00:00	00:49	49
03 rd June 2026	03:23	04:01	38