

PTSB

PSD2 Availability and Performance Report

1st January 2025 – 31st March 2025

25th April 2025

ptsb

Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st January 2025 – 31st March 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.

January 2025

January 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)
01/01/2025	100.00	0.00	758	855	0.00%	100.00	0.00	369	308	360	286	236	200
02/01/2025	100.00	0.00	827	1,057	0.00%	100.00	0.00	416	342	391	307	390	216
03/01/2025	96.53	3.47	749	929	4.67%	96.53	3.47	381	325	360	293	226	213
04/01/2025	100.00	0.00	756	892	0.00%	100.00	0.00	371	319	347	308	284	210
05/01/2025	100.00	0.00	729	848	0.00%	100.00	0.00	362	292	354	300	251	206
06/01/2025	100.00	0.00	785	894	0.00%	100.00	0.00	417	373	375	348	240	210
07/01/2025	100.00	0.00	759	947	0.00%	100.00	0.00	386	378	375	345	197	206
08/01/2025	100.00	0.00	791	1,045	0.00%	100.00	0.00	387	385	378	346	231	231
09/01/2025	100.00	0.00	771	1,071	0.00%	100.00	0.00	424	395	367	349	239	234
10/01/2025	100.00	0.00	773	1,081	0.00%	100.00	0.00	459	424	434	421	314	211
11/01/2025	100.00	0.00	727	1,067	0.00%	100.00	0.00	518	414	445	370	221	213
12/01/2025	100.00	0.00	684	1,010	0.00%	100.00	0.00	431	369	454	393	318	202
13/01/2025	100.00	0.00	765	1,147	0.00%	100.00	0.00	481	434	405	414	204	222
14/01/2025	94.03	5.97	723	1,019	0.00%	96.53	3.47	452	448	425	409	298	212
15/01/2025	100.00	0.00	681	860	0.00%	100.00	0.00	337	264	342	270	302	242
16/01/2025	100.00	0.00	681	854	0.00%	100.00	0.00	332	263	329	265	208	236
17/01/2025	100.00	0.00	728	859	0.00%	100.00	0.00	338	268	368	275	268	251
18/01/2025	100.00	0.00	720	821	0.00%	100.00	0.00	323	248	313	244	592	279
19/01/2025	100.00	0.00	710	793	0.00%	100.00	0.00	316	247	320	261	206	234
20/01/2025	100.00	0.00	716	882	0.01%	96.53	3.47	329	259	327	262	282	223
21/01/2025	100.00	0.00	726	848	0.00%	100.00	0.00	330	263	310	244	425	222
22/01/2025	100.00	0.00	729	859	0.00%	100.00	0.00	327	255	321	259	256	252
23/01/2025	100.00	0.00	726	1,083	0.00%	100.00	0.00	332	261	324	254	257	225
24/01/2025	100.00	0.00	719	831	0.00%	100.00	0.00	320	257	322	261	198	256
25/01/2025	100.00	0.00	735	845	0.00%	100.00	0.00	326	251	313	247	244	257
26/01/2025	100.00	0.00	619	823	0.00%	100.00	0.00	321	250	316	250	289	260
27/01/2025	100.00	0.00	621	871	0.00%	100.00	0.00	328	264	332	270	255	224
28/01/2025	100.00	0.00	632	881	0.00%	100.00	0.00	327	264	328	263	378	224
29/01/2025	100.00	0.00	647	884	0.00%	100.00	0.00	328	268	326	262	274	221
30/01/2025	100.00	0.00	668	887	0.00%	100.00	0.00	333	268	329	268	226	229
31/01/2025	100.00	0.00	693	851	0.00%	100.00	0.00	331	267	331	270	297	248

February 2025

February 2025	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/02/2025	97.43	2.57	710	3,016	0.06%
02/02/2025	100.00	0.00	698	787	0.00%
03/02/2025	100.00	0.00	701	801	0.00%
04/02/2025	100.00	0.00	726	913	0.00%
05/02/2025	100.00	0.00	733	904	0.00%
06/02/2025	100.00	0.00	728	926	0.00%
07/02/2025	100.00	0.00	733	1,389	0.04%
08/02/2025	100.00	0.00	726	1,677	0.13%
09/02/2025	97.57	2.43	697	878	0.00%
10/02/2025	100.00	0.00	718	855	0.00%
11/02/2025	97.40	2.60	895	950	0.00%
12/02/2025	100.00	0.00	723	852	0.00%
13/02/2025	100.00	0.00	779	890	0.00%
14/02/2025	100.00	0.00	726	889	0.00%
15/02/2025	100.00	0.00	716	907	7.11%
16/02/2025	100.00	0.00	688	795	0.00%
17/02/2025	100.00	0.00	745	848	0.00%
18/02/2025	91.67	8.33	701	861	0.00%
19/02/2025	83.13	16.87	710	849	0.00%
20/02/2025	96.39	3.61	736	874	0.06%
21/02/2025	100.00	0.00	703	843	0.00%
22/02/2025	100.00	0.00	707	806	0.00%
23/02/2025	100.00	0.00	703	779	0.00%
24/02/2025	100.00	0.00	719	853	0.00%
25/02/2025	100.00	0.00	716	852	0.00%
26/02/2025	96.74	3.26	706	862	0.00%
27/02/2025	100.00	0.00	812	1,056	0.00%
28/02/2025	100.00	0.00	812	1,009	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)
97.43	2.57	343	267	335	279	278	255
100.00	0.00	329	253	334	257	265	282
100.00	0.00	328	260	320	253	275	236
100.00	0.00	376	312	397	346	239	244
100.00	0.00	267	287	364	292	261	240
100.00	0.00	375	299	436	306	397	233
100.00	0.00	389	319	333	271	256	253
100.00	0.00	360	278	333	258	291	292
97.57	2.43	355	317	323	302	210	275
100.00	0.00	372	353	421	380	274	243
97.40	2.60	385	359	356	385	226	250
100.00	0.00	357	363	386	390	235	265
100.00	0.00	430	431	395	437	252	258
100.00	0.00	361	377	334	376	220	243
100.00	0.00	341	333	344	336	263	286
100.00	0.00	348	270	345	282	284	258
100.00	0.00	409	303	413	305	358	240
91.67	8.33	362	299	348	295	323	264
83.13	16.87	375	290	424	300	261	249
96.39	3.61	396	301	433	299	248	229
100.00	0.00	395	300	397	309	285	235
100.00	0.00	332	263	331	264	318	264
100.00	0.00	335	254	327	256	360	252
100.00	0.00	412	302	419	320	299	232
100.00	0.00	391	303	344	283	338	228
96.74	3.26	363	286	691	490	278	230
100.00	0.00	660	464	640	446	234	227
100.00	0.00	657	455	655	440	282	242

March 2025

March 2025	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/03/2025	100	0.00	801	1,033	0.00%
02/03/2025	100	0.00	786	963	0.00%
03/03/2025	100	0.00	808	1,019	0.00%
04/03/2025	100	0.00	802	1,066	0.00%
05/03/2025	100	0.00	818	1,074	0.00%
06/03/2025	100	0.00	826	1,100	0.00%
07/03/2025	98.40	1.60	814	1,061	0.00%
08/03/2025	100	0.00	800	999	0.00%
09/03/2025	100	0.00	791	997	0.00%
10/03/2025	100	0.00	799	1,022	0.00%
11/03/2025	94.58	5.42	795	990	0.00%
12/03/2025	100	0.00	678	856	0.00%
13/03/2025	100	0.00	665	910	0.00%
14/03/2025	100	0.00	663	897	0.00%
15/03/2025	100	0.00	666	881	0.00%
16/03/2025	100	0.00	657	876	0.00%
17/03/2025	100	0.00	661	884	0.00%
18/03/2025	100	0.00	632	912	0.00%
19/03/2025	100	0.00	672	915	0.00%
20/03/2025	100	0.00	670	924	0.00%
21/03/2025	100	0.00	681	926	0.03%
22/03/2025	100	0.00	689	901	0.00%
23/03/2025	100	0.00	671	892	0.00%
24/03/2025	100	0.00	688	943	0.00%
25/03/2025	100	0.00	685	975	0.00%
26/03/2025	100	0.00	689	851	0.00%
27/03/2025	100	0.00	686	869	0.00%
28/03/2025	100	0.00	687	882	0.00%
29/03/2025	100	0.00	667	826	0.00%
30/03/2025	100	0.00	666	801	0.00%
31/03/2025	98.61	1.39	678	863	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	623	439	392	567	232	253
100	0.00	582	389	392	567	209	300
100	0.00	639	422	414	589	232	304
100	0.00	662	444	485	769	231	250
100	0.00	636	453	446	624	236	525
100	0.00	629	463	487	646	238	236
98.40	1.60	676	475	503	691	245	550
100	0.00	550	378	374	548	195	235
100	0.00	551	371	367	566	189	278
100	0.00	625	441	434	658	213	262
94.58	5.42	585	402	405	604	197	238
100	0.00	323	247	261	339	213	256
100	0.00	328	257	258	313	208	237
100	0.00	366	270	275	361	207	243
100	0.00	302	238	250	310	222	491
100	0.00	309	233	237	306	236	215
100	0.00	310	237	242	322	216	283
100	0.00	341	276	291	341	209	212
100	0.00	350	273	277	367	206	185
100	0.00	355	280	280	362	208	278
100	0.00	349	272	275	356	202	336
100	0.00	318	244	244	314	222	434
100	0.00	319	247	250	329	227	243
100	0.00	335	263	261	325	201	186
100	0.00	323	258	269	350	223	380
100	0.00	331	262	266	338	204	287
100	0.00	380	279	284	384	211	259
100	0.00	365	288	316	397	243	262
100	0.00	300	227	391	300	232	371
100	0.00	333	258	394	302	243	746
98.61	1.39	349	267	260	323	494	269

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
14 th January 2025	22:00	23:26	86
18 th February 2025	22:00	00:00	120
19 th February 2025	00:00	02:03	123
19 th February 2025	22:00	00:00	120
20 th February 2025	00:00	00:52	52
26 th February 2025	22:00	22:47	47
11 th March 2025	22:00	23:18	78