

PTSB

PSD2 Availability and Performance Report

1st January 2026 – 31st March 2026

20th April 2026

Data Classification: Public

Public!

ptsb

Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st January 2026 – 31st March 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.


January 2026

January 2026	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/01/2026	100.00	0.00	558	847	0.00%
02/01/2026	100.00	0.00	593	871	0.00%
03/01/2026	100.00	0.00	557	858	0.00%
04/01/2026	100.00	0.00	511	822	0.00%
05/01/2026	100.00	0.00	548	860	0.00%
06/01/2026	100.00	0.00	594	871	0.00%
07/01/2026	100.00	0.00	602	872	0.00%
08/01/2026	100.00	0.00	620	902	0.00%
09/01/2026	100.00	0.00	625	901	0.00%
10/01/2026	100.00	0.00	603	870	0.00%
11/01/2026	100.00	0.00	573	858	0.00%
12/01/2026	100.00	0.00	589	898	0.00%
13/01/2026	93.61	6.39	588	894	0.01%
14/01/2026	100.00	0.00	636	907	0.00%
15/01/2026	100.00	0.00	660	904	0.00%
16/01/2026	100.00	0.00	687	937	0.03%
17/01/2026	100.00	0.00	627	688	0.00%
18/01/2026	100.00	0.00	591	854	0.00%
19/01/2026	100.00	0.00	612	896	0.00%
20/01/2026	100.00	0.00	445	899	0.00%
21/01/2026	100.00	0.00	732	891	0.00%
22/01/2026	100.00	0.00	408	897	0.00%
23/01/2026	100.00	0.00	530	879	0.00%
24/01/2026	100.00	0.00	632	852	0.00%
25/01/2026	100.00	0.00	611	827	0.00%
26/01/2026	100.00	0.00	643	878	0.00%
27/01/2026	100.00	0.00	660	858	0.00%
28/01/2026	100.00	0.00	670	880	0.00%
29/01/2026	100.00	0.00	682	907	0.00%
30/01/2026	100.00	0.00	675	907	0.00%
31/01/2026	100.00	0.00	642	854	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	360	405	350	410	216	307
100.00	0.00	358	436	351	450	227	298
100.00	0.00	368	395	354	398	685	315
100.00	0.00	369	387	359	392	709	305
100.00	0.00	371	426	360	439	314	261
100.00	0.00	369	418	361	426	259	266
100.00	0.00	377	410	363	418	253	261
100.00	0.00	366	430	365	427	233	252
100.00	0.00	368	413	366	418	258	256
100.00	0.00	374	389	366	393	279	303
100.00	0.00	370	388	366	394	310	299
100.00	0.00	372	412	367	414	253	268
93.61	6.39	376	405	367	410	257	262
100.00	0.00	370	430	368	439	199	228
100.00	0.00	379	446	368	450	222	260
100.00	0.00	378	443	369	447	237	252
100.00	0.00	377	409	369	414	227	247
100.00	0.00	379	404	371	404	277	257
100.00	0.00	377	423	372	432	293	251
100.00	0.00	381	413	372	419	269	246
100.00	0.00	387	419	374	421	220	235
100.00	0.00	382	442	374	435	240	238
100.00	0.00	374	453	376	451	294	243
100.00	0.00	388	413	376	412	280	259
100.00	0.00	388	411	376	413	295	251
100.00	0.00	381	434	377	435	270	237
100.00	0.00	379	433	377	437	253	248
100.00	0.00	382	440	378	444	228	235
100.00	0.00	384	456	379	464	227	273
100.00	0.00	384	457	380	455	257	257
100.00	0.00	387	419	380	422	244	255


February 2026

February 2026	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/02/2026	100.00	0.00	620	833	0.00%
02/02/2026	100.00	0.00	631	853	0.00%
03/02/2026	92.01	0.00	707	4,153	4.99%
04/02/2026	100.00	0.00	688	886	0.00%
05/02/2026	100.00	0.00	702	863	0.00%
06/02/2026	100.00	0.00	678	876	0.00%
07/02/2026	100.00	0.00	597	856	0.00%
08/02/2026	100.00	0.00	576	848	0.00%
09/02/2026	100.00	0.00	609	895	0.00%
10/02/2026	100.00	0.00	647	885	0.00%
11/02/2026	100.00	0.00	679	915	0.00%
12/02/2026	100.00	0.00	687	901	0.00%
13/02/2026	100.00	0.00	650	902	0.00%
14/02/2026	100.00	0.00	633	844	5.06%
15/02/2026	100.00	0.00	618	979	5.18%
16/02/2026	100.00	0.00	641	872	0.00%
17/02/2026	100.00	0.00	647	886	0.00%
18/02/2026	95.07	4.93	642	893	0.00%
19/02/2026	100.00	0.00	647	793	0.00%
20/02/2026	100.00	0.00	656	871	0.00%
21/02/2026	100.00	0.00	625	838	0.00%
22/02/2026	100.00	0.00	587	828	0.00%
23/02/2026	100.00	0.00	603	879	0.00%
24/02/2026	100.00	0.00	604	865	0.00%
25/02/2026	100.00	0.00	622	937	0.00%
26/02/2026	100.00	0.00	651	917	0.00%
27/02/2026	100.00	0.00	640	936	0.00%
28/02/2026	100.00	0.00	577	891	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	382	411	382	411	236	253
100.00	0.00	385	414	382	419	223	242
92.01	0.00	387	516	382	607	222	235
100.00	0.00	388	444	382	447	233	265
100.00	0.00	389	450	383	451	225	230
100.00	0.00	383	450	383	447	238	244
100.00	0.00	390	417	384	420	239	254
100.00	0.00	411	412	384	411	211	247
97.57	2.43	389	446	387	463	203	234
100.00	0.00	395	431	388	435	296	246
100.00	0.00	402	437	388	445	293	240
100.00	0.00	396	461	389	460	224	242
100.00	0.00	399	446	390	447	236	250
100.00	0.00	393	406	390	402	261	256
100.00	0.00	400	450	390	461	303	264
100.00	0.00	391	455	391	455	220	236
100.00	0.00	386	457	392	462	266	256
95.07	4.93	402	466	392	482	237	240
100.00	0.00	405	448	394	437	237	239
100.00	0.00	394	482	395	501	221	242
100.00	0.00	393	475	395	509	266	236
100.00	0.00	393	443	396	444	233	249
100.00	0.00	403	456	397	462	263	243
100.00	0.00	400	443	397	449	201	227
100.00	0.00	414	465	398	466	259	231
100.00	0.00	409	497	399	514	232	252
100.00	0.00	413	494	399	500	227	239
100.00	0.00	401	453	400	465	231	254

March 2026

March 2026	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/03/2026	100.00	0.00	577	870	0.00%
02/03/2026	100.00	0.00	594	921	0.00%
03/03/2026	100.00	0.00	613	929	0.00%
04/03/2026	100.00	0.00	546	904	0.00%
05/03/2026	100.00	0.00	607	942	0.02%
06/03/2026	100.00	0.00	644	912	0.00%
07/03/2026	100.00	0.00	619	877	0.00%
08/03/2026	100.00	0.00	593	876	0.00%
09/03/2026	100.00	0.00	617	927	0.00%
10/03/2026	100.00	0.00	645	925	0.00%
11/03/2026	100.00	0.00	637	906	0.00%
12/03/2026	100.00	0.00	652	903	0.00%
13/03/2026	100.00	0.00	628	965	0.00%
14/03/2026	100.00	0.00	552	895	0.21%
15/03/2026	100.00	0.00	521	895	0.00%
16/03/2026	100.00	0.00	563	931	0.00%
17/03/2026	100.00	0.00	560	886	0.00%
18/03/2026	99.72	0.28	612	963	0.12%
19/03/2026	100.00	0.00	610	948	0.00%
20/03/2026	100.00	0.00	599	975	0.00%
21/03/2026	100.00	0.00	562	912	0.00%
22/03/2026	100.00	0.00	553	890	0.00%
23/03/2026	100.00	0.00	586	934	0.00%
24/03/2026	91.67	8.33	588	960	0.02%
25/03/2026	85.35	14.65	598	927	0.01%
26/03/2026	100.00	0.00	610	926	0.01%
27/03/2026	100.00	0.00	587	940	0.00%
28/03/2026	100.00	0.00	561	890	0.00%
29/03/2026	100.00	0.00	547	859	0.00%
30/03/2026	100.00	0.00	599	933	0.00%
31/03/2026	100.00	0.00	634	906	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	411	450	401	465	261	255
100.00	0.00	403	471	403	484	359	260
100.00	0.00	400	445	404	435	281	248
100.00	0.00	403	449	406	450	232	245
100.00	0.00	412	455	408	446	217	249
100.00	0.00	411	448	408	457	265	235
100.00	0.00	412	441	408	460	247	238
100.00	0.00	417	393	409	391	219	251
100.00	0.00	417	455	410	466	266	244
100.00	0.00	406	468	411	475	221	232
100.00	0.00	407	430	411	445	249	228
100.00	0.00	416	455	412	444	252	231
100.00	0.00	417	446	412	450	207	241
100.00	0.00	415	422	412	413	236	241
100.00	0.00	415	425	414	426	323	243
100.00	0.00	417	450	415	437	330	231
100.00	0.00	425	437	418	446	221	248
99.72	0.28	420	492	419	490	247	1558
100.00	0.00	422	460	419	474	204	246
100.00	0.00	427	474	420	469	285	235
100.00	0.00	420	459	424	451	236	237
100.00	0.00	431	458	431	486	351	261
100.00	0.00	439	483	434	489	197	228
91.67	8.33	449	487	439	508	225	245
85.35	14.65	433	493	442	467	229	234
100.00	0.00	450	459	457	446	205	234
100.00	0.00	467	465	475	467	290	252
100.00	0.00	495	421	497	418	385	247
100.00	0.00	509	433	523	417	210	247
100.00	0.00	504	482	524	515	226	278
100.00	0.00	517	462	531	465	240	258

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
13 th January 2026	22:06	23:38	92
24 th March 2026	22:00	00:00	120
25 th March 2026	00:00	03:31	211