

PTSB

PSD2 Availability and Performance Report

1st July 2026 – 30th September 2026

20th October 2026

ptsb

Data Classification: Public

Introduction

We are pleased to present our latest quarterly PSD2 Availability and Performance report covering the period from 1st July 2026 – 30th September 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.

July 2026

July 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)
01/07/2026	100.00	0.00	516	1,144	100.00%	100.00	0.00	206	453	-	449	264	239
02/07/2026	100.00	0.00	538	1,137	100.00%	100.00	0.00	203	470	-	464	232	236
03/07/2026	100.00	0.00	541	1,164	100.00%	100.00	0.00	205	455	983	457	212	235
04/07/2026	100.00	0.00	499	1,064	100.00%	100.00	0.00	214	435	942	451	250	250
05/07/2026	100.00	0.00	499	968	100.00%	100.00	0.00	211	447	926	451	305	246
06/07/2026	100.00	0.00	519	1,062	100.00%	100.00	0.00	209	464	993	458	330	248
07/07/2026	100.00	0.00	532	1,089	100.00%	100.00	0.00	208	462	971	486	250	244
08/07/2026	100.00	0.00	535	1,087	100.00%	100.00	0.00	208	459	959	472	302	238
09/07/2026	100.00	0.00	571	1,183	100.00%	100.00	0.00	201	461	997	472	254	240
10/07/2026	100.00	0.00	573	1,240	99.93%	100.00	0.00	204	458	988	463	236	258
11/07/2026	100.00	0.00	535	1,133	100.00%	100.00	0.00	206	429	960	431	249	247
12/07/2026	100.00	0.00	514	1,127	100.00%	100.00	0.00	207	421	944	422	287	254
13/07/2026	100.00	0.00	533	1,228	100.00%	100.00	0.00	204	458	971	465	291	238
14/07/2026	99.99	0.01	604	2,129	99.53%	99.99	0.01	204	465	1022	468	237	255
15/07/2026	100.00	0.00	571	1,308	100.00%	100.00	0.00	200	433	1001	436	244	249
16/07/2026	100.00	0.00	617	2,180	99.52%	100.00	0.00	199	467	1062	483	260	259
17/07/2026	100.00	0.00	595	1,160	100.00%	100.00	0.00	201	499	1040	531	289	253
18/07/2026	100.00	0.00	537	1,073	100.00%	100.00	0.00	206	443	960	442	285	252
19/07/2026	100.00	0.00	536	1,030	100.00%	100.00	0.00	205	439	971	452	283	263
20/07/2026	100.00	0.00	560	1,085	100.00%	100.00	0.00	203	457	991	468	238	252
21/07/2026	100.00	0.00	569	1,101	100.00%	100.00	0.00	203	448	991	449	321	245
22/07/2026	100.00	0.00	594	1,094	100.00%	100.00	0.00	201	444	993	444	288	268
23/07/2026	100.00	0.00	606	1,151	100.00%	100.00	0.00	200	471	991	454	236	248
24/07/2026	100.00	0.00	635	1,183	100.00%	100.00	0.00	200	473	1034	486	236	260
25/07/2026	100.00	0.00	564	1,089	100.00%	100.00	0.00	203	429	948	434	251	265
26/07/2026	100.00	0.00	539	1,031	100.00%	100.00	0.00	204	440	924	444	311	257
27/07/2026	100.00	0.00	576	1,119	100.00%	100.00	0.00	202	474	1088	503	351	239
28/07/2026	100.00	0.00	578	1,114	100.00%	100.00	0.00	201	503	1023	508	216	229
29/07/2026	100.00	0.00	607	1,122	99.99%	100.00	0.00	203	502	1071	531	220	241
30/07/2026	100.00	0.00	647	1,068	100.00%	100.00	0.00	200	494	1029	476	237	257
31/07/2026	100.00	0.00	661	1,085	100.00%	100.00	0.00	201	503	1063	491	281	266

August 2026

August 2026	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/08/2026	100.00	0.00	601	1,006	0.00%
02/08/2026	100.00	0.00	570	981	0.00%
03/08/2026	100.00	0.00	576	988	0.00%
04/08/2026	100.00	0.00	591	1,071	0.00%
05/08/2026	100.00	0.00	619	997	0.00%
06/08/2026	100.00	0.00	651	1,090	0.00%
07/08/2026	100.00	0.00	669	1,131	0.00%
08/08/2026	100.00	0.00	605	1,007	0.00%
09/08/2026	100.00	0.00	561	995	0.00%
10/08/2026	100.00	0.00	579	1,020	0.00%
11/08/2026	100.00	0.00	594	1,026	0.01%
12/08/2026	100.00	0.00	641	1,010	0.00%
13/08/2026	100.00	0.00	729	1,119	0.00%
14/08/2026	100.00	0.00	766	1,107	0.00%
15/08/2026	100.00	0.00	722	1,038	2.87%
16/08/2026	100.00	0.00	593	2,559	5.70%
17/08/2026	100.00	0.00	561	919	0.00%
18/08/2026	100.00	0.00	594	588	0.00%
19/08/2026	100.00	0.00	569	914	0.00%
20/08/2026	100.00	0.00	654	950	0.00%
21/08/2026	100.00	0.00	567	932	0.00%
22/08/2026	100.00	0.00	590	878	0.00%
23/08/2026	100.00	0.00	570	883	0.00%
24/08/2026	100.00	0.00	588	921	0.00%
25/08/2026	100.00	0.00	591	937	0.00%
26/08/2026	100.00	0.00	620	876	0.00%
27/08/2026	100.00	0.00	709	975	0.00%
28/08/2026	100.00	0.00	718	1,009	0.00%
29/08/2026	100.00	0.00	618	919	0.00%
30/08/2026	100.00	0.00	587	893	0.00%
31/08/2026	100.00	0.00	599	961	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	203	464	1001	461	222	264
100.00	0.00	205	436	979	439	243	248
100.00	0.00	207	469	1046	499	217	238
100.00	0.00	201	498	1129	535	267	252
100.00	0.00	205	494	1040	486	227	239
100.00	0.00	205	478	992	471	215	236
100.00	0.00	209	486	1056	487	236	246
100.00	0.00	212	447	1011	466	228	261
100.00	0.00	212	436	960	488	287	261
100.00	0.00	211	473	1020	486	259	242
100.00	0.00	213	470	1026	473	245	248
100.00	0.00	208	467	997	460	287	246
100.00	0.00	204	472	1025	483	320	238
100.00	0.00	200	444	1037	448	227	240
100.00	0.00	204	422	946	419	346	258
100.00	0.00	211	448	-	449	-	-
100.00	0.00	209	454	981	459	252	264
100.00	0.00	206	497	980	525	242	281
100.00	0.00	211	468	972	461	328	270
100.00	0.00	202	475	992	476	298	279
100.00	0.00	202	471	1026	498	413	296
100.00	0.00	206	436	956	455	276	367
100.00	0.00	210	439	946	445	647	428
100.00	0.00	203	475	1002	473	291	287
100.00	0.00	203	482	1001	481	293	279
100.00	0.00	205	472	1023	497	268	285
100.00	0.00	203	482	1079	492	275	301
100.00	0.00	202	484	1044	483	511	307
100.00	0.00	210	447	958	451	547	389
100.00	0.00	204	450	933	453	424	324
100.00	0.00	206	474	1045	497	329	300

September 2026

September 2026	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/09/2026	100.00	0.00	863	1,017	0.08%
02/09/2026	100.00	0.00	627	960	0.00%
03/09/2026	100.00	0.00	693	1,008	0.00%
04/09/2026	100.00	0.00	718	979	0.00%
05/09/2026	100.00	0.00	636	957	0.00%
06/09/2026	100.00	0.00	620	924	0.00%
07/09/2026	100.00	0.00	602	973	0.00%
08/09/2026	100.00	0.00	617	957	0.00%
09/09/2026	96.04	3.96	634	956	0.00%
10/09/2026	100.00	0.00	725	980	0.00%
11/09/2026	100.00	0.00	742	1,014	0.00%
12/09/2026	100.00	0.00	684	962	0.00%
13/09/2026	100.00	0.00	645	926	0.00%
14/09/2026	100.00	0.00	635	973	0.00%
15/09/2026	100.00	0.00	642	963	0.00%
16/09/2026	100.00	0.00	652	969	0.00%
17/09/2026	100.00	0.00	777	1,020	0.00%
18/09/2026	100.00	0.00	795	1,032	0.00%
19/09/2026	100.00	0.00	672	966	0.00%
20/09/2026	100.00	0.00	630	943	0.00%
21/09/2026	100.00	0.00	638	955	0.00%
22/09/2026	100.00	0.00	655	976	0.00%
23/09/2026	100.00	0.00	659	992	0.00%
24/09/2026	100.00	0.00	851	1,094	0.04%
25/09/2026	100.00	0.00	921	1,115	0.00%
26/09/2026	100.00	0.00	743	1,008	0.00%
27/09/2026	100.00	0.00	665	946	0.00%
28/09/2026	100.00	0.00	679	1,016	0.00%
29/09/2026	100.00	0.00	670	993	0.00%
30/09/2026	100.00	0.00	860	1,035	0.01%

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	361	482	1021	488	277	276
100.00	0.00	203	450	941	441	265	268
100.00	0.00	203	494	967	489	474	272
100.00	0.00	202	493	989	506	239	288
100.00	0.00	212	458	988	472	362	402
100.00	0.00	205	428	910	427	271	350
100.00	0.00	205	471	996	495	231	280
100.00	0.00	206	490	984	493	323	287
96.04	3.96	205	485	978	490	262	284
100.00	0.00	205	463	980	462	250	270
100.00	0.00	201	481	998	473	248	298
100.00	0.00	205	450	968	463	502	362
100.00	0.00	204	440	933	437	393	395
100.00	0.00	203	476	950	483	333	287
100.00	0.00	201	475	971	484	453	285
100.00	0.00	202	476	961	481	262	270
100.00	0.00	198	478	998	461	227	290
100.00	0.00	203	483	1018	507	286	301
100.00	0.00	208	461	1002	487	231	426
100.00	0.00	209	457	982	459	391	402
100.00	0.00	202	501	972	419	248	274
100.00	0.00	208	473	997	495	215	293
100.00	0.00	203	499	1043	476	313	292
100.00	0.00	203	510	1117	528	316	311
100.00	0.00	201	471	1084	463	241	307
100.00	0.00	205	483	1020	500	377	379
100.00	0.00	202	465	974	453	280	359
100.00	0.00	204	507	-	536	366	287
100.00	0.00	203	483	1021	490	212	286
100.00	0.00	204	487	1044	482	242	312

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
09 th September 2026	22:00	22:57	57