

PTSB

PSD2 Availability and Performance Report

1st October 2025 – 31st December 2025

20th January 2026

ptsb

Introduction

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

October 2025

October 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)
01/10/2025	100.00	0.00	656	872	0.00%	100.00	0.00	350	297	355	305	262	265
02/10/2025	100.00	0.00	651	853	0.00%	100.00	0.00	353	298	353	309	253	255
03/10/2025	100.00	0.00	645	833	0.00%	100.00	0.00	353	295	350	304	278	259
04/10/2025	100.00	0.00	646	808	0.00%	100.00	0.00	322	268	322	272	427	345
05/10/2025	100.00	0.00	610	807	0.00%	100.00	0.00	321	267	322	269	476	305
06/10/2025	100.00	0.00	644	851	0.00%	100.00	0.00	347	297	345	305	226	257
07/10/2025	95.07	4.93	660	855	0.00%	95.07	4.93	344	305	351	321	255	272
08/10/2025	100.00	0.00	664	857	0.00%	100.00	0.00	344	279	335	284	314	274
09/10/2025	100.00	0.00	647	883	0.00%	100.00	0.00	368	295	378	303	283	248
10/10/2025	100.00	0.00	660	885	0.00%	100.00	0.00	369	295	376	303	251	277
11/10/2025	100.00	0.00	1,114	849	0.00%	100.00	0.00	835	273	1,612	283	339	334
12/10/2025	100.00	0.00	616	823	0.00%	100.00	0.00	328	268	325	277	386	324
13/10/2025	100.00	0.00	653	892	0.00%	100.00	0.00	347	295	367	310	239	278
14/10/2025	100.00	0.00	660	924	0.00%	100.00	0.00	354	295	377	305	325	263
15/10/2025	100.00	0.00	671	920	0.00%	100.00	0.00	351	293	346	302	226	246
16/10/2025	100.00	0.00	671	900	0.00%	100.00	0.00	404	325	481	358	268	297
17/10/2025	100.00	0.00	674	896	0.00%	100.00	0.00	399	326	439	336	286	272
18/10/2025	100.00	0.00	649	845	0.00%	100.00	0.00	367	304	369	311	439	392
19/10/2025	100.00	0.00	631	856	0.00%	100.00	0.00	377	310	375	315	349	352
20/10/2025	100.00	0.00	647	889	0.00%	100.00	0.00	393	355	412	363	221	250
21/10/2025	91.81	8.19	653	903	0.01%	91.81	8.19	412	397	355	416	289	271
22/10/2025	91.67	8.33	669	848	0.00%	91.67	8.33	632	403	343	406	276	261
23/10/2025	100.00	0.00	669	882	0.00%	100.00	0.00	402	441	790	451	289	273
24/10/2025	100.00	0.00	645	881	0.00%	100.00	0.00	394	439	432	443	302	273
25/10/2025	100.00	0.00	606	830	0.00%	100.00	0.00	353	382	405	388	352	382
26/10/2025	100.00	0.00	604	809	0.00%	100.00	0.00	353	371	348	375	429	383
27/10/2025	100.00	0.00	594	832	0.00%	100.00	0.00	357	385	340	388	316	311
28/10/2025	100.00	0.00	656	853	0.00%	100.00	0.00	394	421	345	424	229	279
29/10/2025	94.44	5.56	683	862	0.00%	94.44	5.56	390	409	397	414	241	252
30/10/2025	100.00	0.00	731	1,002	0.00%	100.00	0.00	469	472	396	470	229	231
31/10/2025	100.00	0.00	713	973	0.00%	100.00	0.00	453	467	508	466	220	227

November 2025

November 2025	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
			PISP response (ms)	AISP response (ms)	%
01/11/2025	100.00	0.00	690	947	0.00%
02/11/2025	100.00	0.00	666	935	0.00%
03/11/2025	100.00	0.00	688	984	0.00%
04/11/2025	100.00	0.00	693	1,002	0.00%
05/11/2025	100.00	0.00	708	989	0.00%
06/11/2025	100.00	0.00	714	1,034	0.00%
07/11/2025	100.00	0.00	721	1,008	0.00%
08/11/2025	100.00	0.00	710	976	0.00%
09/11/2025	97.57	2.43	696	939	0.00%
10/11/2025	100.00	0.00	707	1,017	0.00%
11/11/2025	100.00	0.00	719	1,008	0.00%
12/11/2025	100.00	0.00	708	996	0.00%
13/11/2025	100.00	0.00	712	995	0.00%
14/11/2025	100.00	0.00	715	1,003	0.00%
15/11/2025	91.74	8.26	691	980	0.42%
16/11/2025	93.26	6.74	602	821	0.00%
17/11/2025	100.00	0.00	641	901	0.00%
18/11/2025	100.00	0.00	649	913	0.00%
19/11/2025	100.00	0.00	643	884	0.00%
20/11/2025	100.00	0.00	656	902	0.00%
21/11/2025	100.00	0.00	659	916	0.00%
22/11/2025	100.00	0.00	635	867	0.00%
23/11/2025	100.00	0.00	612	860	0.00%
24/11/2025	100.00	0.00	634	900	0.00%
25/11/2025	100.00	0.00	648	875	0.00%
26/11/2025	100.00	0.00	644	854	0.00%
27/11/2025	100.00	0.00	654	881	0.00%
28/11/2025	100.00	0.00	659	902	0.00%
29/11/2025	100.00	0.00	624	836	0.00%
30/11/2025	100.00	0.00	601	822	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	333	417	330	423	251	251
100.00	0.00	314	407	304	404	253	241
100.00	0.00	351	449	348	453	344	230
100.00	0.00	359	445	358	449	238	229
100.00	0.00	364	440	369	439	210	235
100.00	0.00	383	454	387	458	209	230
100.00	0.00	379	451	396	459	247	243
100.00	0.00	346	412	342	413	251	240
97.57	2.43	392	412	378	409	296	243
100.00	0.00	429	438	432	449	262	245
100.00	0.00	428	431	432	437	273	242
100.00	0.00	439	433	424	437	310	226
100.00	0.00	440	454	445	470	219	267
100.00	0.00	444	450	459	455	267	233
91.74	8.26	404	417	400	414	263	247
93.26	6.74	363	404	347	396	394	301
100.00	0.00	376	415	368	417	340	263
100.00	0.00	414	398	372	401	246	244
100.00	0.00	382	410	376	411	268	242
100.00	0.00	374	430	371	430	247	242
100.00	0.00	409	433	440	437	270	292
100.00	0.00	392	385	389	387	395	274
100.00	0.00	386	384	378	388	488	304
100.00	0.00	390	425	372	433	243	245
100.00	0.00	393	417	389	418	236	266
100.00	0.00	385	412	380	416	369	254
100.00	0.00	419	430	377	432	375	255
100.00	0.00	513	443	637	440	293	253
100.00	0.00	393	382	380	385	280	313
100.00	0.00	397	382	394	380	328	336

December 2025

December 2025	TPP APIs V3.1				
					
	Availability Indicator		Performance Indicator		
	Uptime (%)	Downtime (%)	Average transaction response		Error Rate
PISP response (ms)			AISP response (ms)	%	
01/12/2025	100.00	0.00	633	879	0.00%
02/12/2025	100.00	0.00	639	869	0.00%
03/12/2025	100.00	0.00	645	856	0.00%
04/12/2025	100.00	0.00	642	860	0.00%
05/12/2025	100.00	0.00	640	867	0.00%
06/12/2025	100.00	0.00	622	841	0.00%
07/12/2025	100.00	0.00	597	830	0.00%
08/12/2025	100.00	0.00	622	874	0.00%
09/12/2025	100.00	0.00	618	864	0.00%
10/12/2025	100.00	0.00	628	870	0.00%
11/12/2025	100.00	0.00	649	889	0.00%
12/12/2025	100.00	0.00	627	876	0.00%
13/12/2025	100.00	0.00	600	848	0.00%
14/12/2025	100.00	0.00	579	841	0.00%
15/12/2025	100.00	0.00	589	886	0.00%
16/12/2025	100.00	0.00	600	871	0.00%
17/12/2025	100.00	0.00	602	863	0.00%
18/12/2025	100.00	0.00	627	872	0.00%
19/12/2025	100.00	0.00	628	904	0.00%
20/12/2025	100.00	0.00	582	857	0.00%
21/12/2025	100.00	0.00	556	839	0.00%
22/12/2025	100.00	0.00	591	890	0.00%
23/12/2025	100.00	0.00	590	879	0.00%
24/12/2025	100.00	0.00	575	838	0.00%
25/12/2025	100.00	0.00	518	801	0.00%
26/12/2025	100.00	0.00	533	817	0.00%
27/12/2025	100.00	0.00	509	822	0.00%
28/12/2025	100.00	0.00	487	823	0.00%
29/12/2025	100.00	0.00	527	849	0.00%
30/12/2025	100.00	0.00	578	886	0.00%
31/12/2025	100.00	0.00	583	871	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	387	436	385	452	226	266
100.00	0.00	393	423	380	435	227	255
100.00	0.00	408	422	402	431	237	246
100.00	0.00	414	431	410	436	269	252
100.00	0.00	416	429	408	440	275	292
100.00	0.00	420	389	411	395	210	324
100.00	0.00	424	386	412	387	308	298
100.00	0.00	433	415	425	422	222	252
100.00	0.00	424	413	422	420	276	265
100.00	0.00	419	413	421	420	295	265
100.00	0.00	409	433	402	433	251	255
100.00	0.00	401	426	395	438	312	276
100.00	0.00	398	389	387	392	257	320
100.00	0.00	398	388	392	394	372	349
100.00	0.00	391	418	386	425	290	263
100.00	0.00	384	407	381	417	281	261
100.00	0.00	378	417	379	422	279	271
100.00	0.00	382	434	381	437	288	261
100.00	0.00	385	448	381	453	266	285
100.00	0.00	368	392	362	397	295	333
100.00	0.00	376	385	368	388	492	365
100.00	0.00	384	429	384	444	244	252
100.00	0.00	378	419	368	425	243	283
100.00	0.00	378	394	370	397	354	402
100.00	0.00	391	368	369	368	990	578
100.00	0.00	381	381	362	385	511	334
100.00	0.00	373	384	360	384	198	451
100.00	0.00	383	384	371	387	219	383
100.00	0.00	383	413	373	423	334	286
100.00	0.00	391	424	385	433	306	261
100.00	0.00	377	429	375	435	219	280

Appendix

			
ASPSP Downtime Details			
Date	Start Time	End Time	Duration (min)
07 th October 2025	22:24	23:35	71
21 st October 2025	22:02	00:00	118
22 nd October 2025	00:00	02:00	120
29 th October 2025	22:01	23:21	80
15 th November 2025	22:01	00:00	119
16 th November 2025	00:00	01:37	97