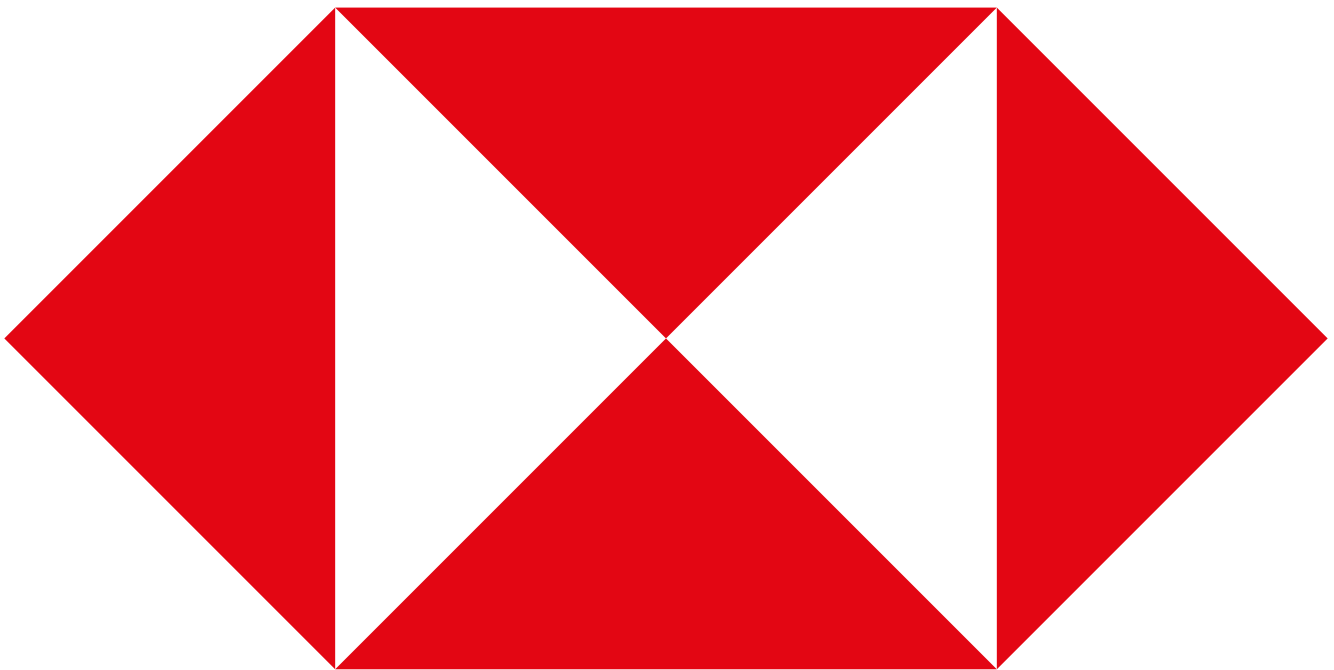


# Business Banking

## Open banking performance and availability quarterly report

1 October 2023 to 31 December 2023



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## What's the purpose of this report?

The purpose of this report is to show how our open banking channel is performing and, where applicable, compare performance to our direct digital channels – Business Internet Banking and the HSBC UK Business Banking app.

It highlights:

- the percentage of time each of our digital channels is available or 'up';
- the time it takes our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks; and
- the percentage of requests to our open banking APIs (Application Programming Interfaces) which fail due to an error with our systems.

Open banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found by visiting [business.hsbc.uk/open-banking](https://business.hsbc.uk/open-banking).

We publish this report each quarter and the next report, covering January 2024 to March 2024, will be published in April 2024.

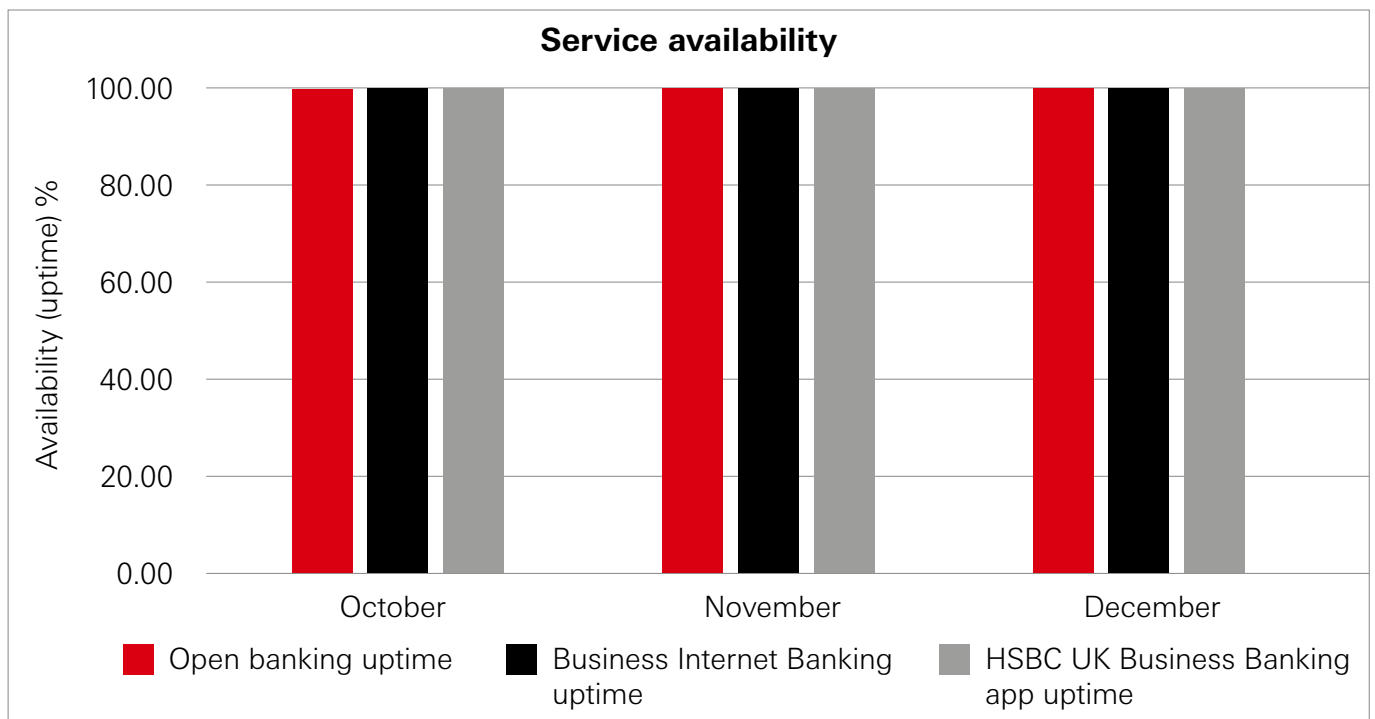
## Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our open banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Business Internet Banking and the HSBC UK Business Banking app are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open banking uptime (%)	Business Internet Banking uptime (%)	HSBC UK Business Banking app uptime (%)
<b>October</b>	99.99	100.00	100.00
<b>November</b>	100.00	100.00	100.00
<b>December</b>	100.00	100.00	100.00

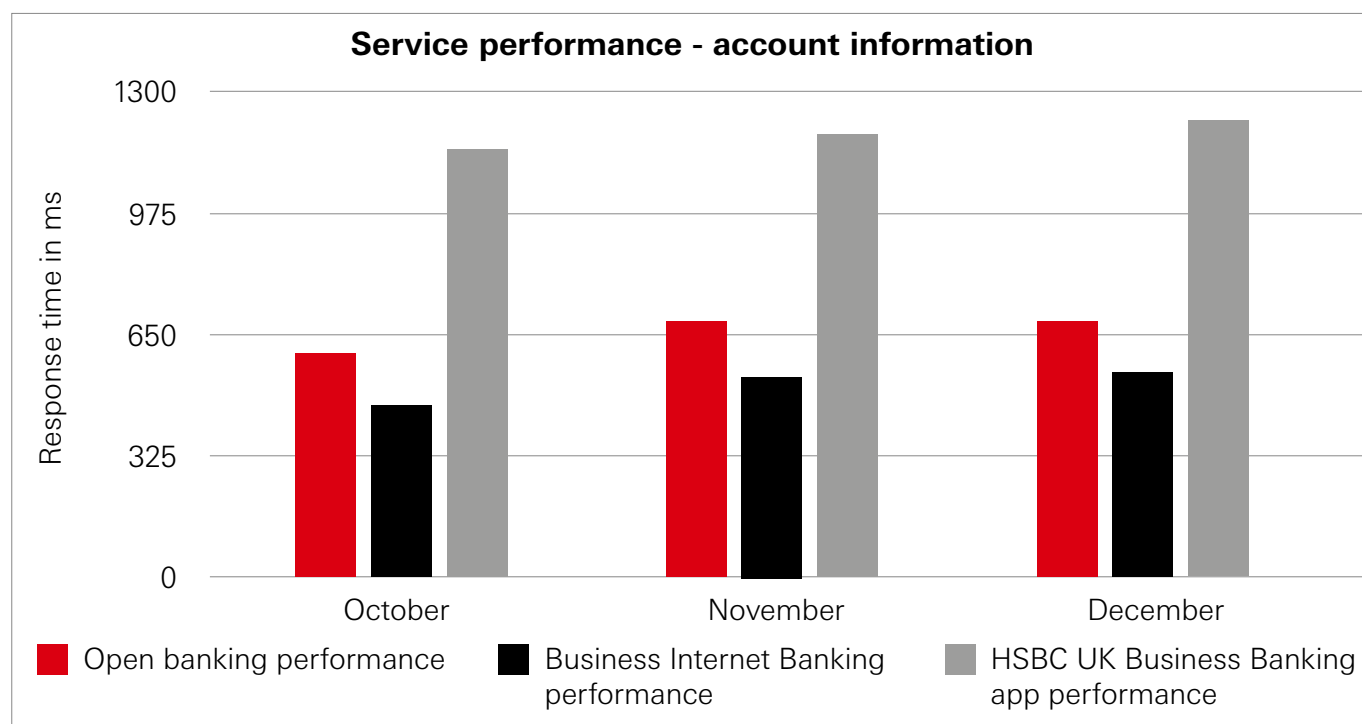
## Service performance - account information

The chart and figures below show the daily average time taken in milliseconds (ms) by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance, transaction history, payees and details of scheduled payments, standing orders and Direct Debits.

To allow a meaningful comparison with the open banking channel, our Business Internet Banking and HSBC UK Business Banking app performance figures:

- include the time taken for our backend systems to respond to the customer interface; and
- exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer.



Month	Open banking performance (ms)	Business Internet Banking performance (ms)	HSBC UK Business Banking app performance (ms)
<b>October</b>	611	469	1155
<b>November</b>	689	478	1205
<b>December</b>	689	484	1224

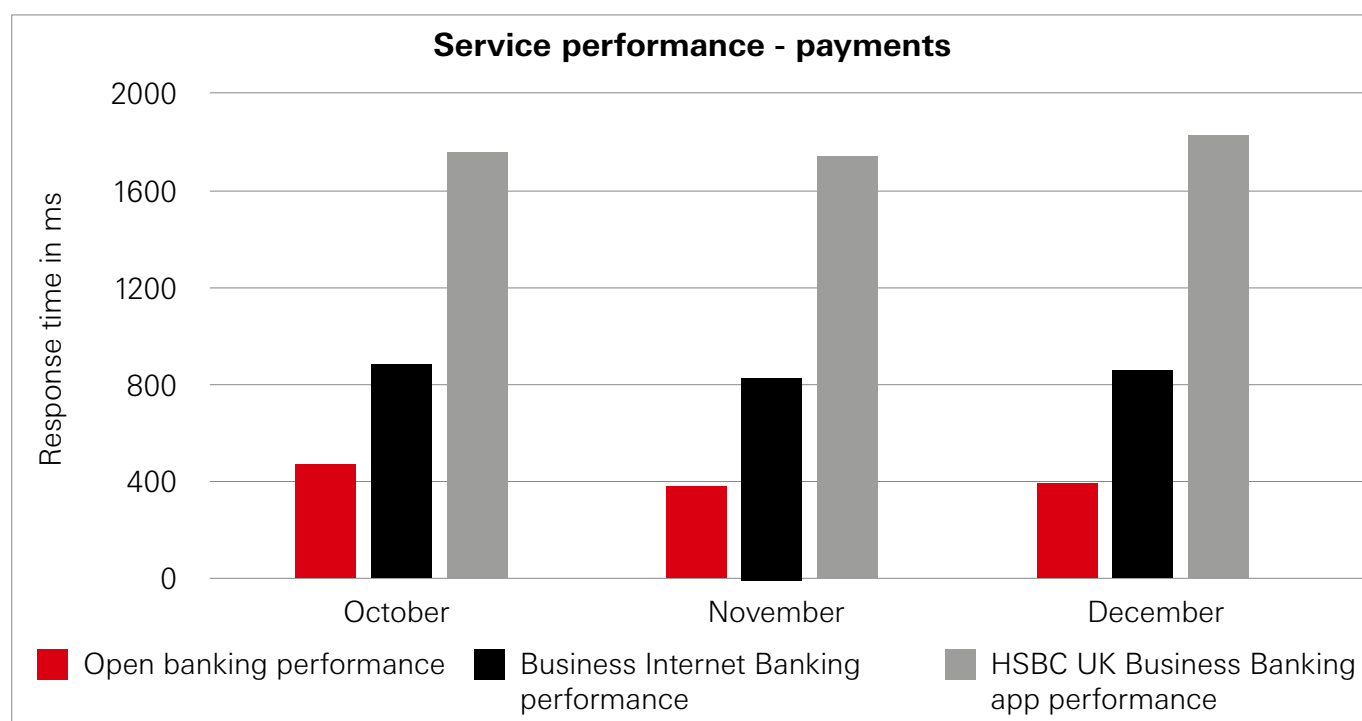
## Service performance - payments

The chart and figures below show the daily average time taken in milliseconds (ms) by each of our digital channels to process requests to initiate payments over the last three months.

Payments can include single immediate payments or future dated payments.

To allow a meaningful comparison with the open banking channel, Business Internet Banking and the HSBC UK Business Banking app performance figures:

- include the time taken for our backend systems to respond to the customer interface; and
- exclude the time taken for that interface to present the response (e.g. payment confirmation) to the customer.

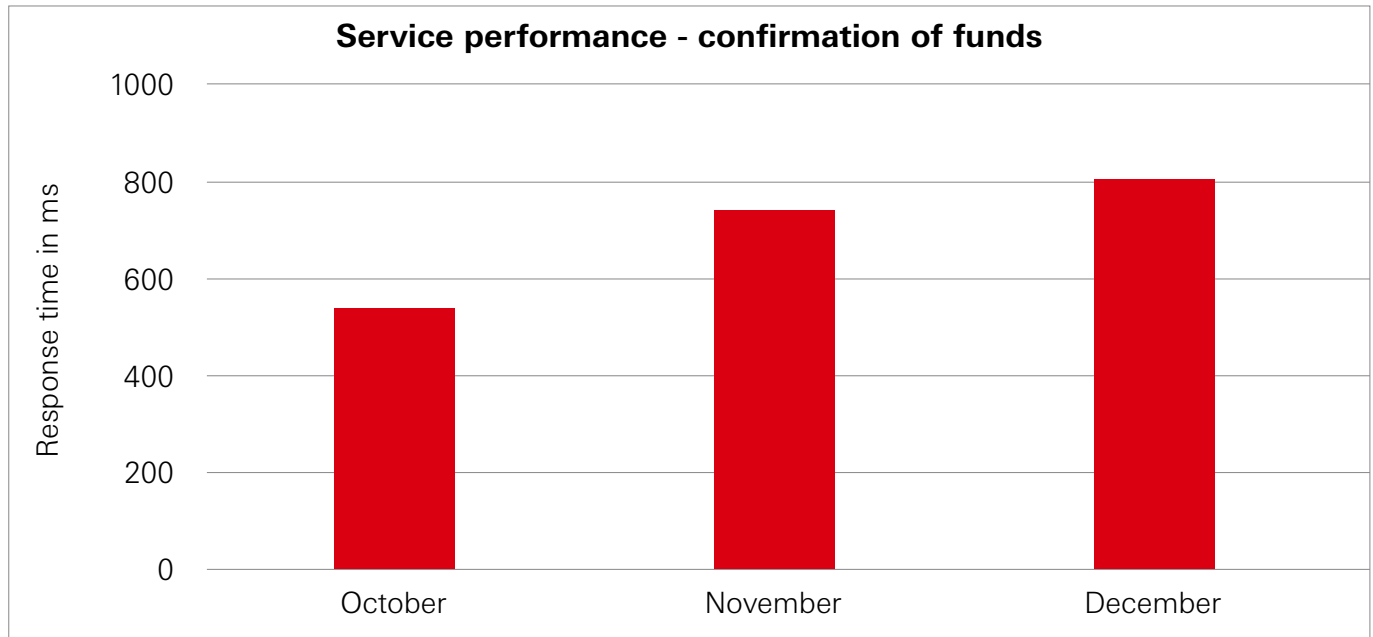


Month	Open banking performance (ms)	Business Internet Banking performance (ms)	HSBC UK Business Banking app performance (ms)
<b>October</b>	465	918	1784
<b>November</b>	390	877	1780
<b>December</b>	397	886	1828

## Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds (ms) by our open banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

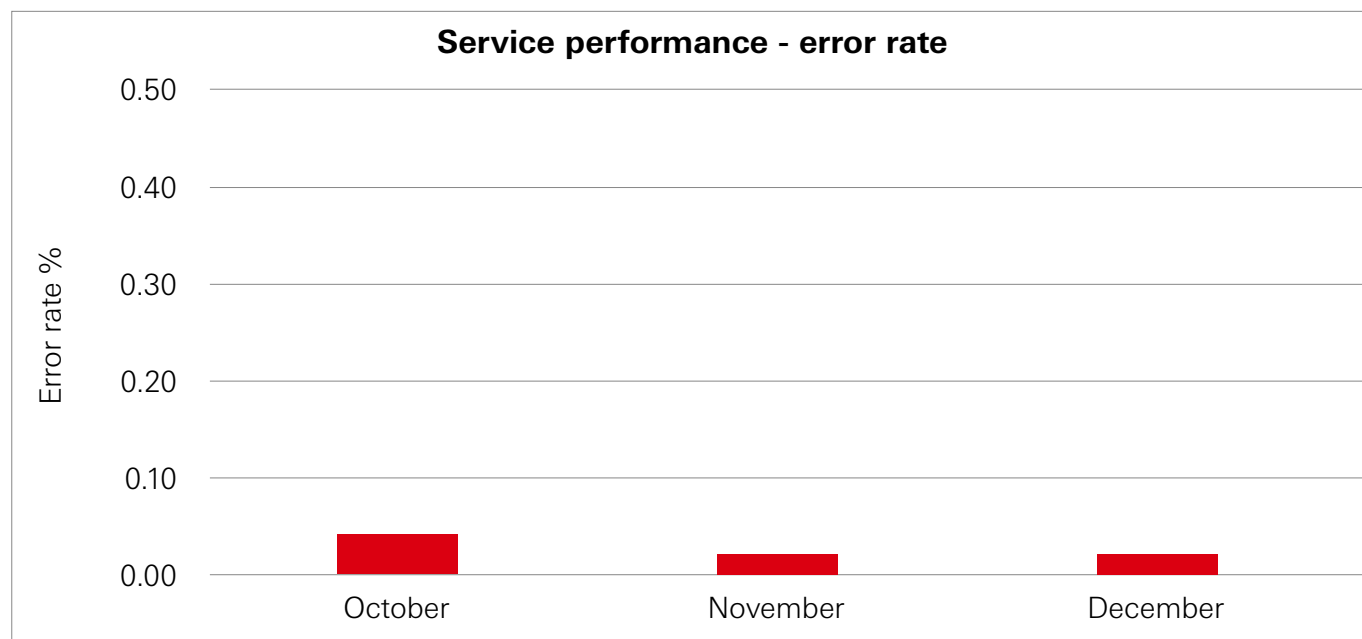
Confirmation of funds is an open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance (ms)
October	556
November	742
December	807

## Service performance - error rate

The chart and figures below show the daily average performance of our open banking channel over the last three months on the percentage of all requests from TPPs which failed, due to errors attributable to our systems.



Month	Open banking error rate (%)
October	0.04
November	0.02
December	0.02



## Daily performance and availability data

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % open banking	Downtime % open banking	Uptime % Business Internet Banking	Downtime % Business Internet Banking	Uptime % HSBC UK Business Banking app	Downtime % HSBC UK Business Banking app	Accounts Response Time (ms) open banking	Accounts Response Time (ms) Business Internet Banking	Accounts Response Time (ms) HSBC UK Business Banking app	Payments Response Time (ms) open banking	Payments Response Time (ms) Business Internet Banking	Payments Response Time (ms) HSBC UK Business Banking app	Confirmation of Funds Response Time (ms) open banking	Error Rate % open banking
1-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	630	472	1105	482	953	1838	498	0.01
2-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	620	464	1058	428	1012	1844	592	0.02
3-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	633	457	1106	458	934	1753	555	0.01
4-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	609	501	1093	460	910	1737	585	0.01
5-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	604	457	1097	466	880	1708	582	0.02
6-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	619	452	1143	456	942	1811	591	0.01
7-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	598	415	1135	534	1007	1917	499	0.01
8-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	590	477	1103	702	0	1788	378	0.01
9-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	615	505	1097	500	950	1760	517	0.01
10-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	611	279	1170	525	0	1758	546	0.01
11-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	634	382	1121	523	1031	1742	541	0.02
12-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	623	487	1161	505	888	1750	507	0.01
13-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	604	480	1133	512	965	1817	527	0.01
14-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	578	492	1150	508	953	1905	415	0.02
15-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	648	493	1173	520	948	1821	414	0.10
16-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	618	536	1199	469	962	1777	618	0.01
17-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	615	484	1244	461	920	1762	554	0.01
18-Oct-23	99.98	0.02	100.00	0.00	100.00	0.00	618	481	1174	425	882	1738	568	0.08
19-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	611	476	1142	443	867	1731	604	0.04
20-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	613	471	1114	422	945	1820	655	0.04
21-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	600	466	1162	382	933	1842	883	0.04
22-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	636	475	1150	351	933	1809	792	0.09
23-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	612	468	1179	432	898	1735	641	0.03
24-Oct-23	99.98	0.02	100.00	0.00	100.00	0.00	633	462	1198	437	867	1718	552	0.05
25-Oct-23	99.92	0.08	100.00	0.00	100.00	0.00	603	472	1174	409	817	1747	524	0.13
26-Oct-23	99.94	0.06	100.00	0.00	100.00	0.00	597	490	1200	419	795	1728	548	0.14
27-Oct-23	99.97	0.03	100.00	0.00	100.00	0.00	604	478	1195	449	909	1815	543	0.07
28-Oct-23	99.98	0.02	100.00	0.00	100.00	0.00	560	470	1167	426	880	1815	408	0.06
29-Oct-23	99.95	0.05	100.00	0.00	100.00	0.00	598	476	1389	425	848	1811	432	0.06
30-Oct-23	99.98	0.02	100.00	0.00	100.00	0.00	611	531	1149	440	866	1730	565	0.07
31-Oct-23	100.00	0.00	100.00	0.00	100.00	0.00	610	479	1139	438	914	1773	601	0.02

Date	Uptime % open banking	Downtime % open banking	Uptime % Business Internet Banking	Downtime % Business Internet Banking	Uptime % HSBC UK Business Banking app	Downtime % HSBC UK Business Banking app	Accounts Response Time (ms) open banking	Accounts Response Time (ms) Business Internet Banking	Accounts Response Time (ms) HSBC UK Business Banking app	Payments Response Time (ms) open banking	Payments Response Time (ms) Business Internet Banking	Payments Response Time (ms) HSBC UK Business Banking app	Confirmation of Funds Response Time (ms) open banking	Error Rate % open banking
1-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	608	476	1142	442	902	1766	570	0.01
2-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	601	471	1155	425	858	1719	571	0.01
3-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	689	477	1213	401	926	1810	606	0.01
4-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	678	478	1226	382	912	1802	488	0.02
5-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	714	479	1145	404	915	1805	505	0.02
6-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	698	478	1206	389	952	1836	653	0.02
7-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	675	480	1216	386	928	1834	669	0.02
8-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	694	475	1252	398	882	1788	609	0.01
9-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	696	473	1241	416	869	1782	608	0.02
10-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	691	476	1173	396	999	1944	601	0.02
11-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	672	478	1193	450	942	1885	550	0.02
12-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	694	482	1166	435	898	1823	882	0.02
13-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	692	461	1097	376	902	1751	894	0.02
14-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	677	460	1166	397	864	1722	767	0.01
15-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	715	489	1166	394	879	1762	846	0.02
16-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	717	518	1230	367	842	1710	825	0.02
17-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	719	480	1218	381	926	1825	825	0.03
18-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	699	482	1174	425	880	1833	915	0.02
19-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	736	484	1076	426	879	1763	937	0.19
20-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	678	471	1152	367	819	1669	828	0.01
21-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	692	475	1178	383	803	1680	807	0.02
22-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	708	471	1192	383	755	1662	832	0.02
23-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	693	475	1157	354	785	1705	804	0.01
24-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	681	468	1237	338	878	1816	798	0.01
25-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	669	473	1340	326	867	1835	795	0.01
26-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	680	487	1325	370	855	1788	787	0.01
27-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	694	474	1256	382	853	1770	836	0.01
28-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	686	477	1262	367	843	1769	808	0.02
29-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	707	480	1306	366	812	1729	808	0.02
30-Nov-23	100.00	0.00	100.00	0.00	100.00	0.00	713	482	1297	376	881	1812	840	0.02

Date	Uptime % open banking	Downtime % open banking	Uptime % Business Internet Banking	Downtime % Business Internet Banking	Uptime % HSBC UK Business Banking app	Downtime % HSBC UK Business Banking app	Accounts Response Time (ms) open banking	Accounts Response Time (ms) Business Internet Banking	Accounts Response Time (ms) HSBC UK Business Banking app	Payments Response Time (ms) open banking	Payments Response Time (ms) Business Internet Banking	Payments Response Time (ms) HSBC UK Business Banking app	Confirmation of Funds Response Time (ms) open banking	Error Rate % open banking
1-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	712	486	1305	366	940	1867	806	0.01
2-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	680	481	1317	348	893	1833	759	0.01
3-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	685	487	1360	389	901	1808	787	0.02
4-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	688	483	1266	395	907	1779	818	0.02
5-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	681	470	1279	399	887	1767	830	0.01
6-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	695	474	1328	390	867	1770	823	0.02
7-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	682	474	1273	382	847	1754	822	0.01
8-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	692	478	1205	378	920	1826	795	0.01
9-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	667	478	1162	405	891	1849	778	0.01
10-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	693	504	1216	414	906	1867	798	0.02
11-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	700	477	1162	378	900	1800	830	0.02
12-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	685	481	1180	370	869	1811	808	0.02
13-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	704	490	1245	378	859	1780	815	0.02
14-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	690	481	1208	382	824	1753	795	0.03
15-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	683	482	1204	366	916	1866	808	0.02
16-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	670	480	1188	392	893	1871	793	0.02
17-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	694	497	1155	435	879	1803	813	0.02
18-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	684	485	1175	384	882	1833	825	0.02
19-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	697	479	1163	398	828	1792	829	0.01
20-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	740	487	1202	411	832	1808	836	0.02
21-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	692	476	1154	371	832	1817	828	0.01
22-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	684	478	1160	371	956	1960	822	0.02
23-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	693	482	1229	407	903	1873	779	0.02
24-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	675	487	1258	427	896	1968	786	0.02
25-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	642	528	1263	456	939	1887	766	0.01
26-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	696	510	1243	446	876	1829	807	0.02
27-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	694	479	1184	423	860	1771	831	0.02
28-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	686	476	1188	410	850	1775	802	0.02
29-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	686	471	1196	410	943	1872	827	0.02
30-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	659	465	1255	413	886	1818	803	0.02
31-Dec-23	100.00	0.00	100.00	0.00	100.00	0.00	715	490	1230	404	888	1858	787	0.02

# Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak with us using the live chat service on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch. You can also visit [business.hsbc.uk/accessibility](https://business.hsbc.uk/accessibility) or [business.hsbc.uk/contact-us](https://business.hsbc.uk/contact-us).

## **business.hsbc.uk**

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