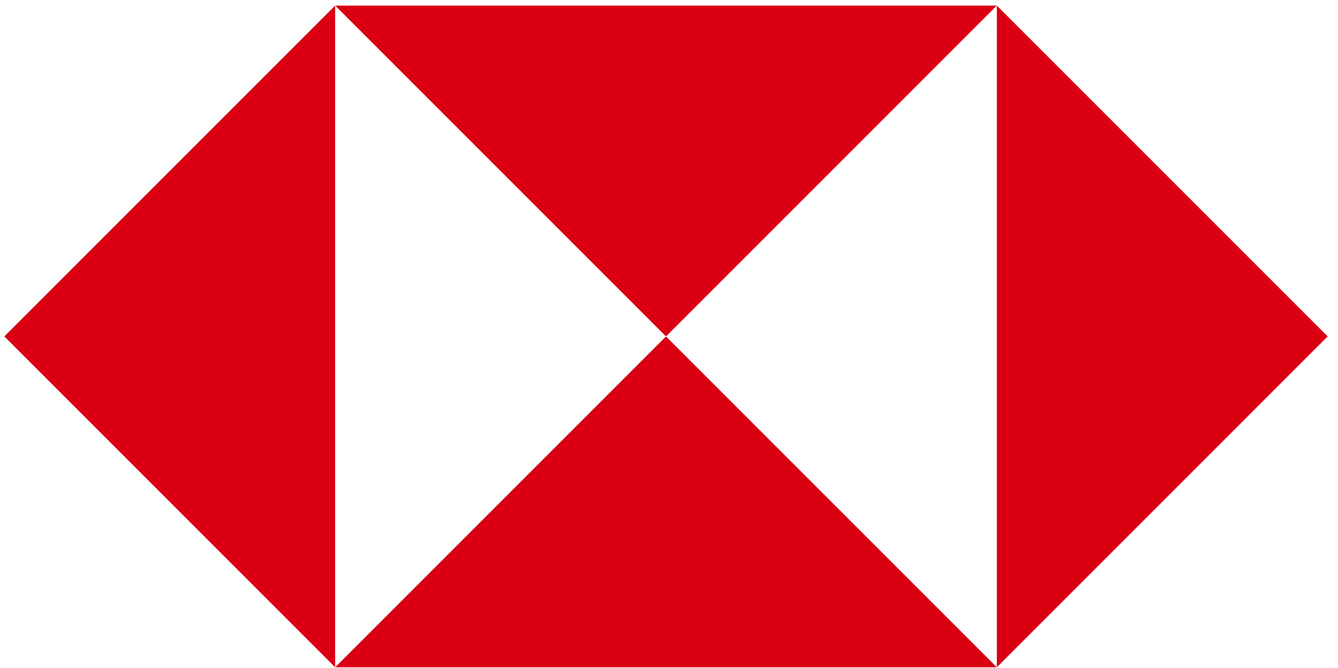


HSBC Kinetic

Open banking performance and availability quarterly report

1 October 2024 to 31 December 2024



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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 the HSBC Kinetic app (the 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.

We publish this report each quarter and the next report, covering January 2025 to March 2025, will be published in April 2025.

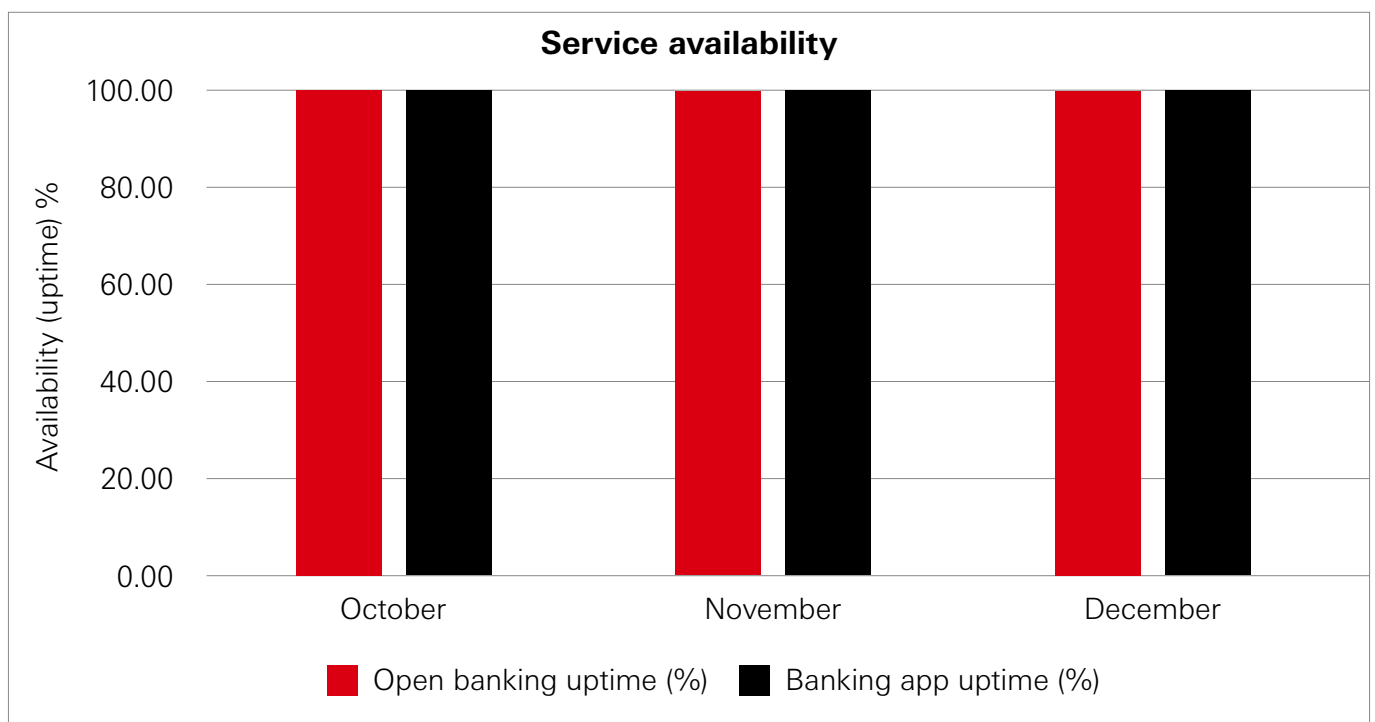
Service availability

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.

Our Banking app is 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 (%)	Banking app uptime (%)
October	100.00	100.00
November	100.00	100.00
December	100.00	100.00

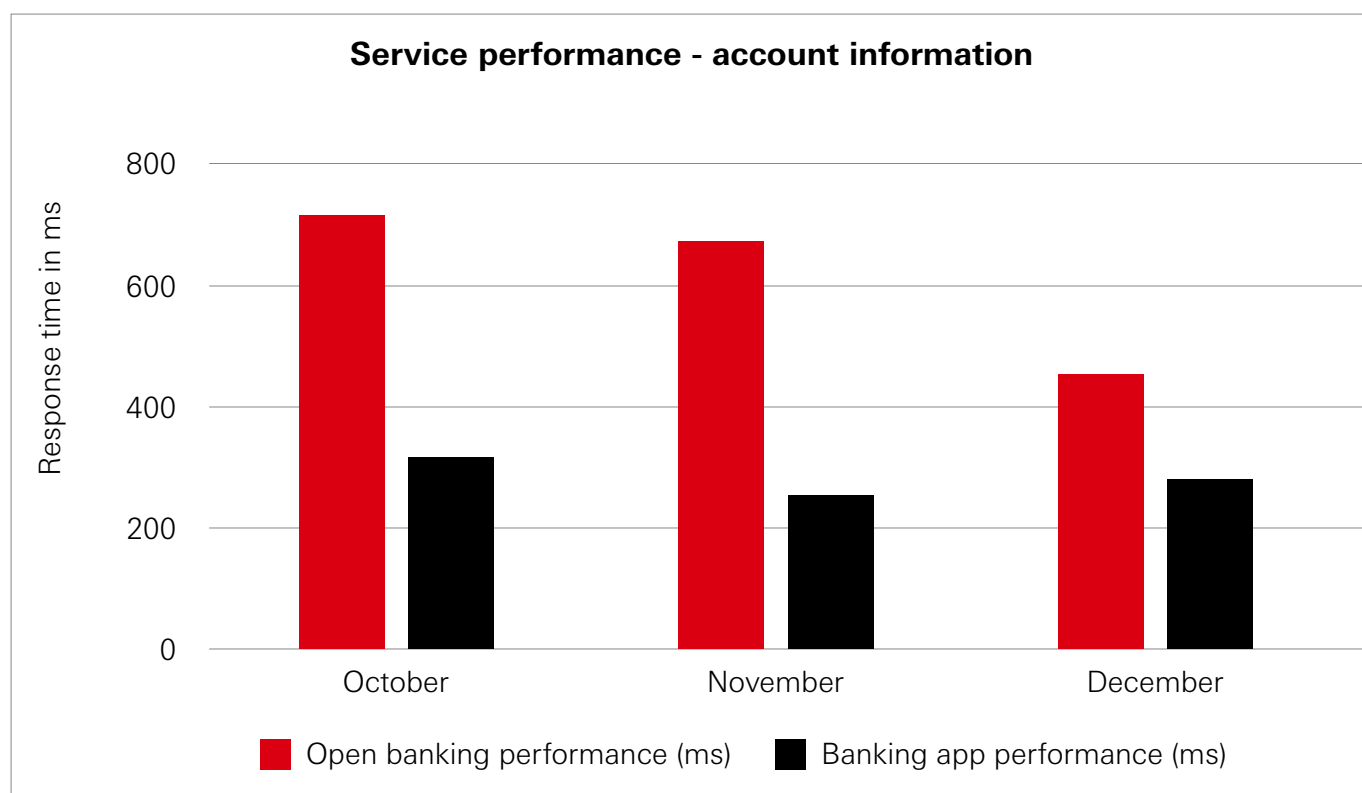
Service performance - account information

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 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)	Banking app performance (ms)
October	713	327
November	667	265
December	449	284

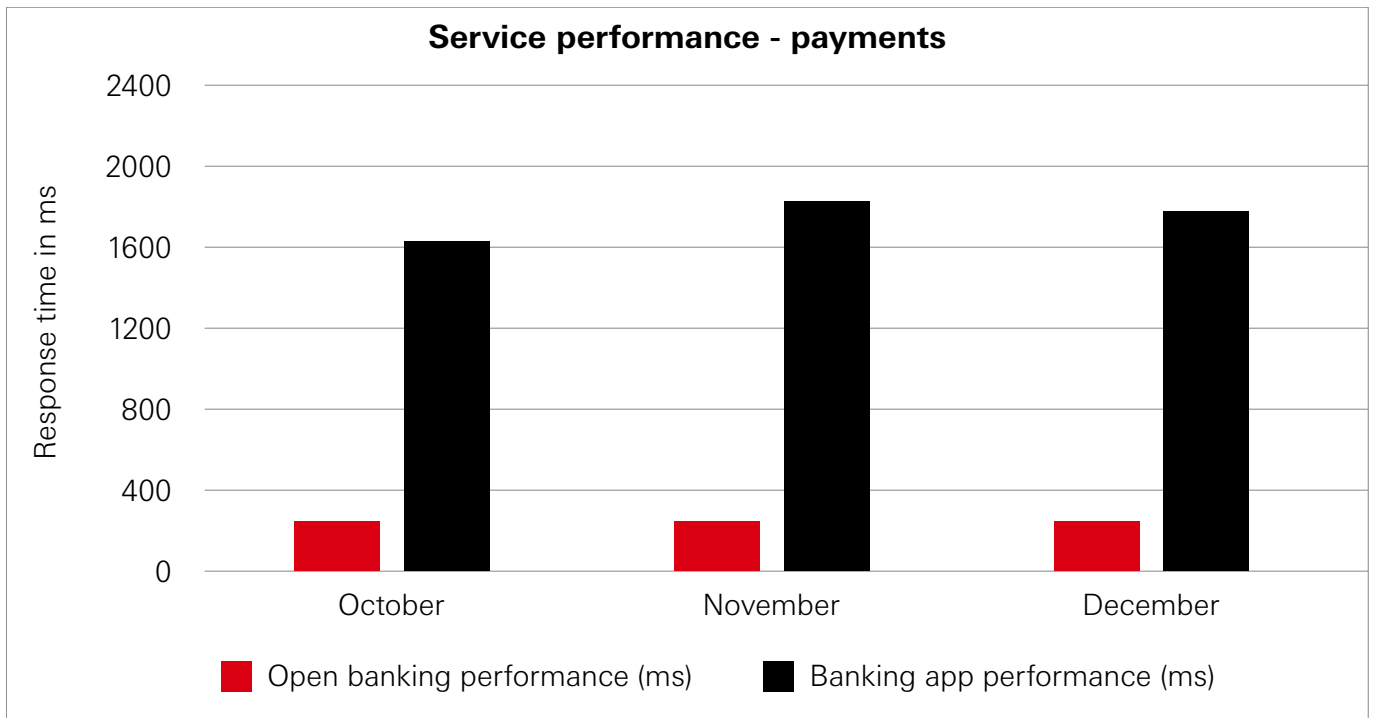
Service performance - payments

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, our 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.

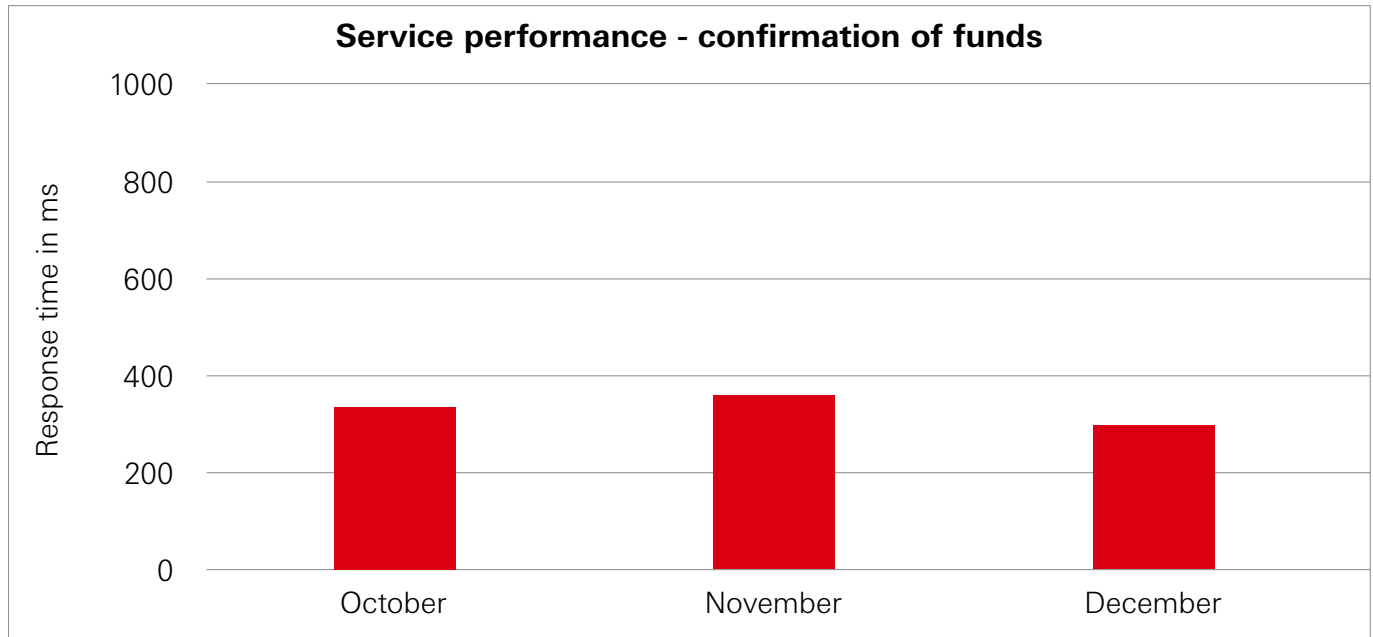


Month	Open banking performance (ms)	Banking app performance (ms)
October	276	1603
November	279	1841
December	270	1821

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.

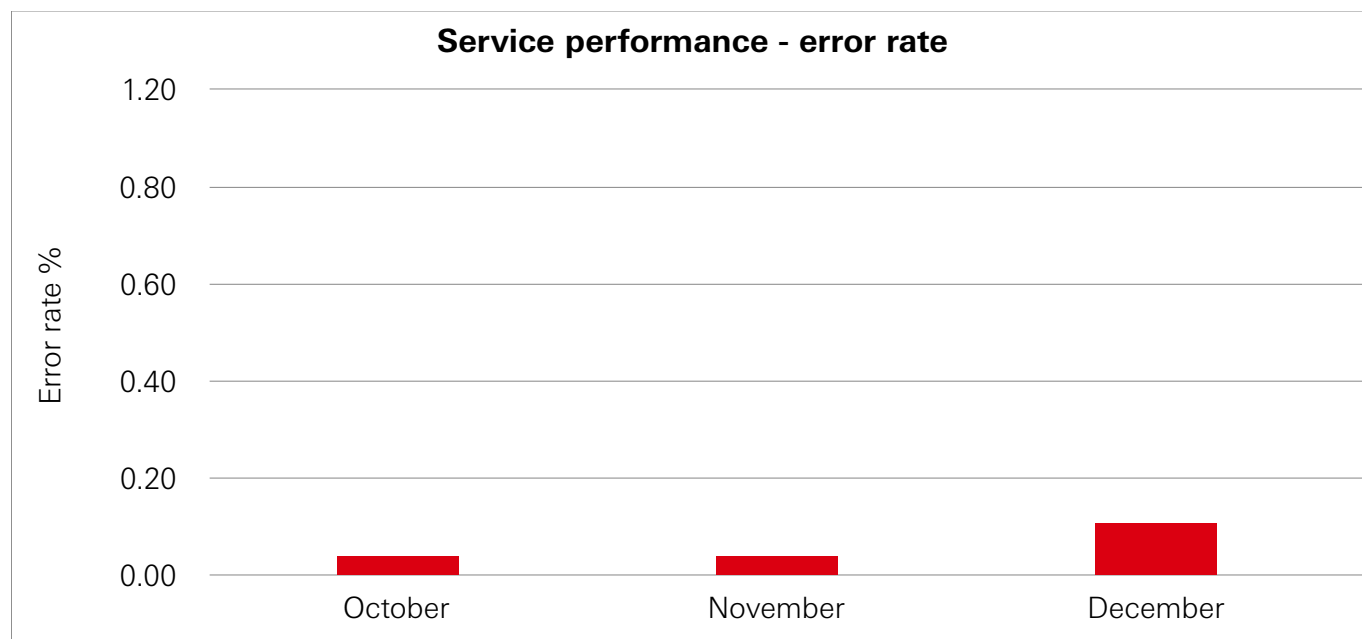
Confirmation of funds is an open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance (ms)
October	352
November	372
December	323

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	0.03
November	0.04
December	0.08

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 % Banking App	Downtime % Banking App	Accounts Response Time (ms) Open banking	Accounts Response Time (ms) Banking App	Payments Response Time (ms) Open banking	Payments Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) Open banking	Error Rate % Open banking
1-Oct-24	100.00	0.00	100.00	0.00	643	382	268	1597	381	0.01
2-Oct-24	100.00	0.00	100.00	0.00	626	374	268	1469	395	0.00
3-Oct-24	100.00	0.00	100.00	0.00	643	346	279	1602	385	0.03
4-Oct-24	100.00	0.00	100.00	0.00	711	354	271	1631	370	0.01
5-Oct-24	100.00	0.00	100.00	0.00	730	337	283	1425	355	0.01
6-Oct-24	100.00	0.00	100.00	0.00	829	394	279	1382	365	0.01
7-Oct-24	100.00	0.00	100.00	0.00	859	339	275	1701	350	0.01
8-Oct-24	100.00	0.00	100.00	0.00	697	321	295	1614	327	0.03
9-Oct-24	100.00	0.00	100.00	0.00	721	325	278	1524	340	0.02
10-Oct-24	100.00	0.00	100.00	0.00	668	320	270	1401	341	0.01
11-Oct-24	100.00	0.00	100.00	0.00	719	326	263	1432	334	0.01
12-Oct-24	99.93	0.07	100.00	0.00	651	346	276	1423	342	0.10
13-Oct-24	100.00	0.00	100.00	0.00	691	385	267	1605	358	0.03
14-Oct-24	100.00	0.00	100.00	0.00	686	351	260	1532	365	0.01
15-Oct-24	100.00	0.00	100.00	0.00	659	339	269	1560	336	0.01
16-Oct-24	100.00	0.00	100.00	0.00	826	316	286	1470	327	0.02
17-Oct-24	100.00	0.00	100.00	0.00	738	331	282	1412	359	0.02
18-Oct-24	100.00	0.00	100.00	0.00	764	342	302	1837	343	0.02
19-Oct-24	100.00	0.00	100.00	0.00	627	359	286	1536	346	0.02
20-Oct-24	100.00	0.00	100.00	0.00	667	421	270	1882	372	0.04
21-Oct-24	100.00	0.00	100.00	0.00	646	364	326	1525	362	0.01
22-Oct-24	100.00	0.00	100.00	0.00	605	330	268	1822	374	0.01
23-Oct-24	100.00	0.00	100.00	0.00	540	328	268	1529	344	0.03
24-Oct-24	100.00	0.00	100.00	0.00	562	337	270	1543	333	0.01
25-Oct-24	100.00	0.00	100.00	0.00	926	255	271	1714	344	0.01
26-Oct-24	100.00	0.00	100.00	0.00	695	158	278	1714	320	0.01
27-Oct-24	100.00	0.00	100.00	0.00	896	418	268	2105	320	0.02
28-Oct-24	100.00	0.00	100.00	0.00	844	266	287	1748	339	0.02
29-Oct-24	100.00	0.00	100.00	0.00	834	238	280	1613	346	0.01
30-Oct-24	100.00	0.00	100.00	0.00	650	208	246	1579	352	0.01
31-Oct-24	100.00	0.00	100.00	0.00	759	234	263	1765	400	0.01

Date	Uptime % Open banking	Downtime % Open banking	Uptime % Banking App	Downtime % Banking App	Accounts Response Time (ms) Open banking	Accounts Response Time (ms) Banking App	Payments Response Time (ms) Open banking	Payments Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) Open banking	Error Rate % Open banking
1-Nov-24	100.00	0.00	100.00	0.00	754	271	270	1723	342	0.01
2-Nov-24	100.00	0.00	100.00	0.00	1035	224	274	1666	382	0.04
3-Nov-24	100.00	0.00	100.00	0.00	691	253	315	1761	366	0.04
4-Nov-24	100.00	0.00	100.00	0.00	644	238	274	1694	379	0.02
5-Nov-24	100.00	0.00	100.00	0.00	832	247	290	1787	376	0.01
6-Nov-24	100.00	0.00	100.00	0.00	923	267	266	1516	365	0.02
7-Nov-24	100.00	0.00	100.00	0.00	875	184	260	1633	394	0.01
8-Nov-24	100.00	0.00	100.00	0.00	770	223	274	1609	396	0.01
9-Nov-24	100.00	0.00	100.00	0.00	947	186	288	1460	387	0.03
10-Nov-24	100.00	0.00	100.00	0.00	839	204	291	2162	393	0.02
11-Nov-24	100.00	0.00	100.00	0.00	979	244	273	1689	375	0.01
12-Nov-24	100.00	0.00	100.00	0.00	1011	271	271	1650	360	0.01
13-Nov-24	100.00	0.00	100.00	0.00	1052	305	276	1544	365	0.02
14-Nov-24	100.00	0.00	100.00	0.00	602	310	339	3200	481	0.04
15-Nov-24	100.00	0.00	100.00	0.00	539	306	261	2005	375	0.03
16-Nov-24	100.00	0.00	100.00	0.00	559	305	340	2016	349	0.10
17-Nov-24	100.00	0.00	100.00	0.00	564	287	279	1991	402	0.06
18-Nov-24	100.00	0.00	100.00	0.00	510	279	295	1943	376	0.03
19-Nov-24	100.00	0.00	100.00	0.00	534	278	284	1938	405	0.04
20-Nov-24	100.00	0.00	100.00	0.00	525	277	274	1924	385	0.02
21-Nov-24	100.00	0.00	100.00	0.00	499	280	276	1887	397	0.02
22-Nov-24	100.00	0.00	100.00	0.00	484	276	267	1830	340	0.06
23-Nov-24	100.00	0.00	100.00	0.00	459	283	274	1805	317	0.08
24-Nov-24	100.00	0.00	100.00	0.00	476	286	271	1869	345	0.07
25-Nov-24	100.00	0.00	100.00	0.00	482	275	280	1793	350	0.07
26-Nov-24	100.00	0.00	100.00	0.00	478	278	261	1831	360	0.07
27-Nov-24	100.00	0.00	100.00	0.00	512	280	273	1820	362	0.07
28-Nov-24	100.00	0.00	100.00	0.00	479	282	260	1807	344	0.04
29-Nov-24	100.00	0.00	100.00	0.00	472	276	259	1832	333	0.04
30-Nov-24	100.00	0.00	100.00	0.00	477	281	265	1853	347	0.04

Date	Uptime % Open banking	Downtime % Open banking	Uptime % Banking App	Downtime % Banking App	Accounts Response Time (ms) Open banking	Accounts Response Time (ms) Banking App	Payments Response Time (ms) Open banking	Payments Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) Open banking	Error Rate % Open banking
1-Dec-24	100.00	0.00	100.00	0.00	492	279	275	1922	356	0.04
2-Dec-24	100.00	0.00	100.00	0.00	489	272	277	1857	350	0.05
3-Dec-24	100.00	0.00	100.00	0.00	471	282	266	1857	341	0.05
4-Dec-24	100.00	0.00	100.00	0.00	467	278	282	1842	346	0.05
5-Dec-24	100.00	0.00	100.00	0.00	468	283	278	1848	366	0.06
6-Dec-24	100.00	0.00	100.00	0.00	481	325	271	1883	361	0.08
7-Dec-24	100.00	0.00	100.00	0.00	484	282	282	1888	357	0.07
8-Dec-24	100.00	0.00	100.00	0.00	431	287	282	1801	312	0.05
9-Dec-24	100.00	0.00	100.00	0.00	427	277	268	1778	294	0.06
10-Dec-24	100.00	0.00	100.00	0.00	434	277	254	1777	294	0.05
11-Dec-24	100.00	0.00	100.00	0.00	459	278	256	1794	362	0.06
12-Dec-24	100.00	0.00	100.00	0.00	446	279	262	1780	329	0.06
13-Dec-24	100.00	0.00	100.00	0.00	451	275	269	1843	340	0.08
14-Dec-24	100.00	0.00	100.00	0.00	423	282	280	1798	302	0.07
15-Dec-24	100.00	0.00	100.00	0.00	456	293	272	1862	304	0.46
16-Dec-24	100.00	0.00	100.00	0.00	447	274	264	1772	349	0.06
17-Dec-24	100.00	0.00	100.00	0.00	470	278	270	1780	321	0.06
18-Dec-24	100.00	0.00	100.00	0.00	448	277	265	1757	338	0.07
19-Dec-24	100.00	0.00	100.00	0.00	437	282	263	1775	322	0.06
20-Dec-24	100.00	0.00	100.00	0.00	451	277	268	1842	305	0.07
21-Dec-24	100.00	0.00	100.00	0.00	433	283	277	1812	289	0.07
22-Dec-24	100.00	0.00	100.00	0.00	434	291	272	1835	295	0.09
23-Dec-24	100.00	0.00	100.00	0.00	439	279	262	1802	303	0.06
24-Dec-24	100.00	0.00	100.00	0.00	435	283	269	1795	317	0.07
25-Dec-24	100.00	0.00	100.00	0.00	432	306	269	1856	283	0.08
26-Dec-24	100.00	0.00	100.00	0.00	422	300	270	1864	312	0.16
27-Dec-24	100.00	0.00	100.00	0.00	444	276	263	1800	307	0.16
28-Dec-24	100.00	0.00	100.00	0.00	438	287	262	1804	295	0.04
29-Dec-24	100.00	0.00	100.00	0.00	444	294	268	1817	309	0.04
30-Dec-24	100.00	0.00	100.00	0.00	438	277	275	1771	336	0.04
31-Dec-24	100.00	0.00	100.00	0.00	434	279	277	1835	321	0.04

Accessibility

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