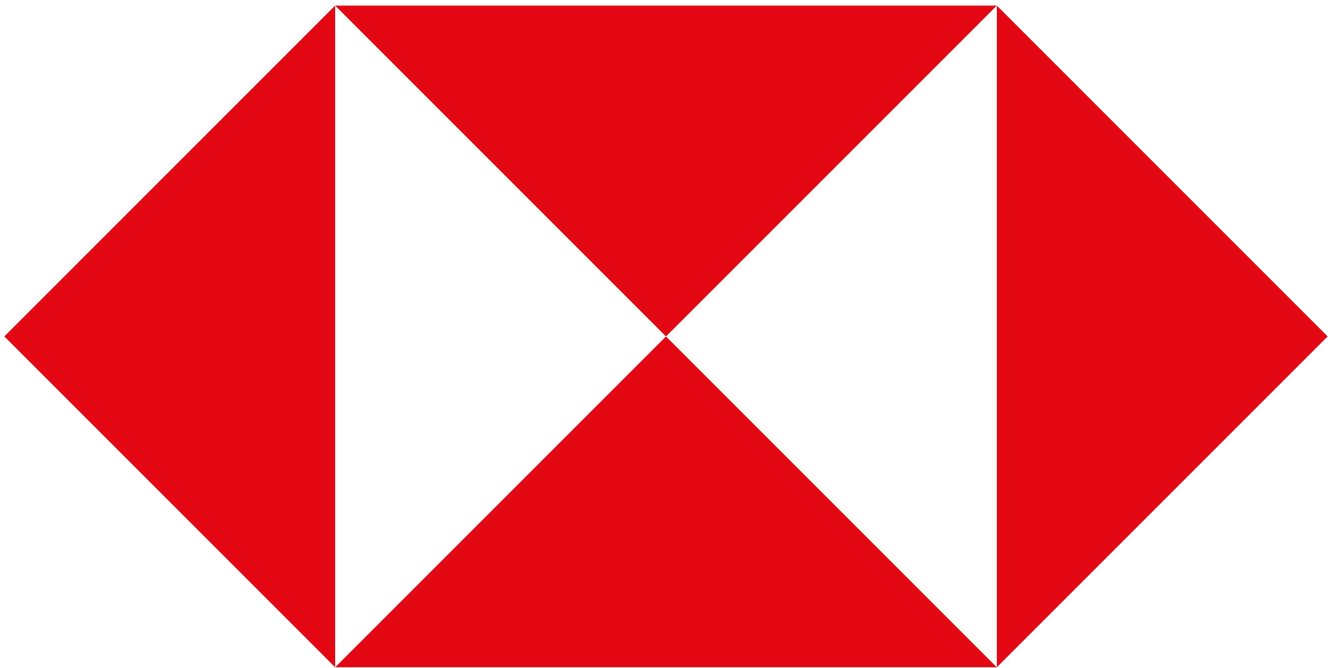


HSBC Kinetic

Open banking performance and availability quarterly report

1 October 2023 to 31 December 2023



Contents

What's the purpose of this report?	3
Service availability	4
Service performance - account information	5
Service performance - payments	6
Service performance - confirmation of funds	7
Service performance - error rate	8
Daily performance and availability data	9

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 2024 to March 2024, will be published in April 2024.

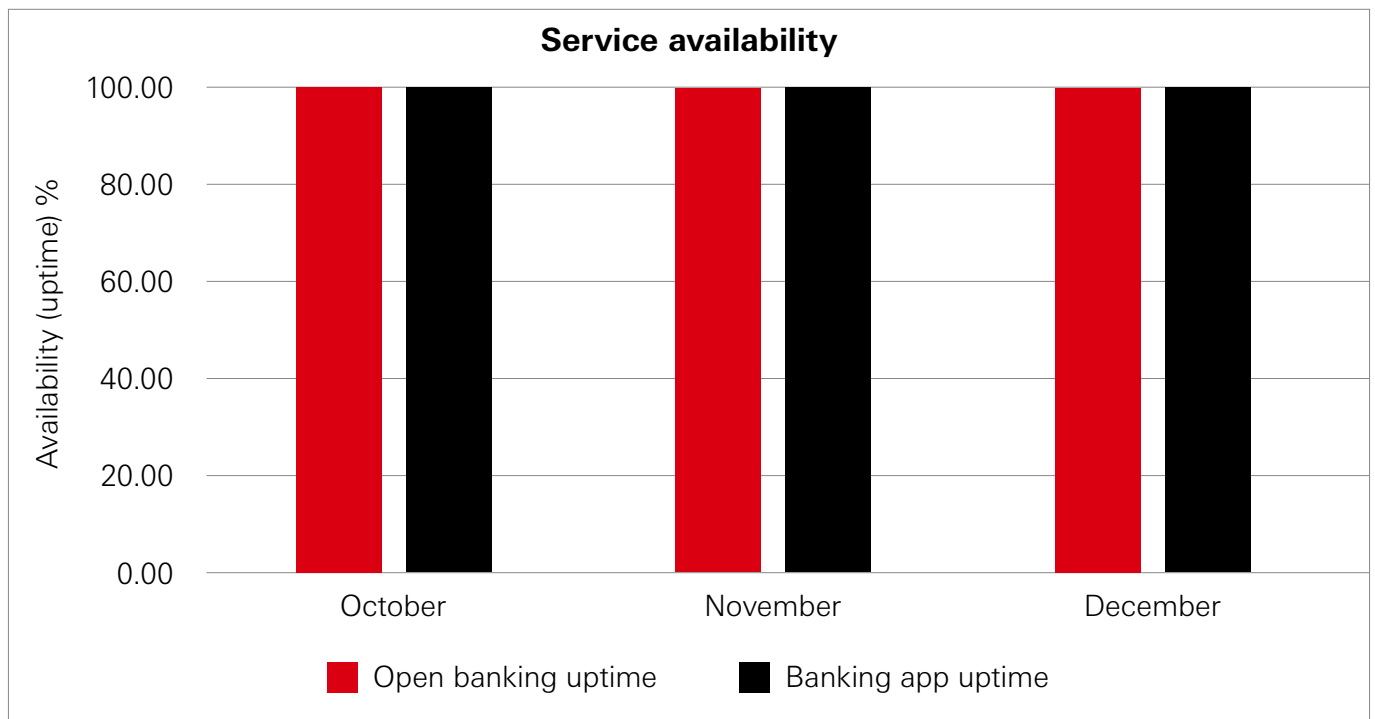
Service availability

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.

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	99.93	100.00
December	100.00	100.00

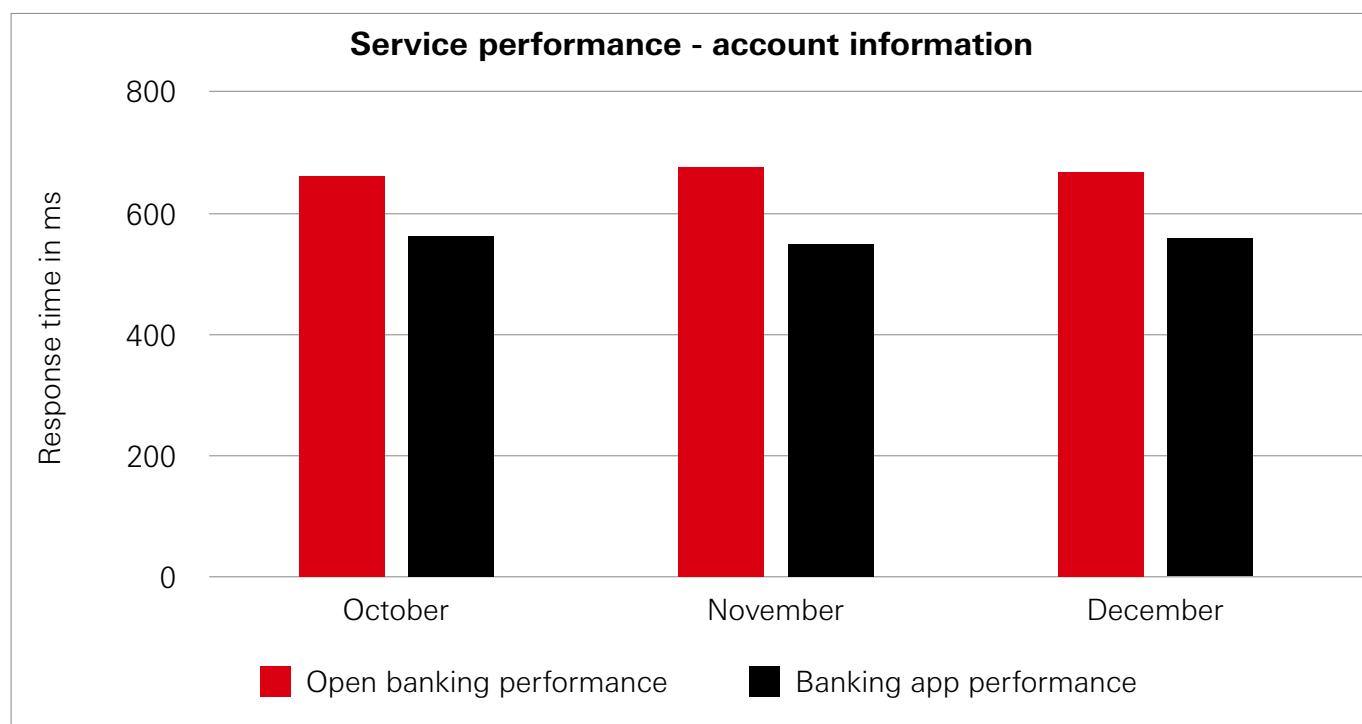
Service performance - account information

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	667	566
November	683	536
December	672	560

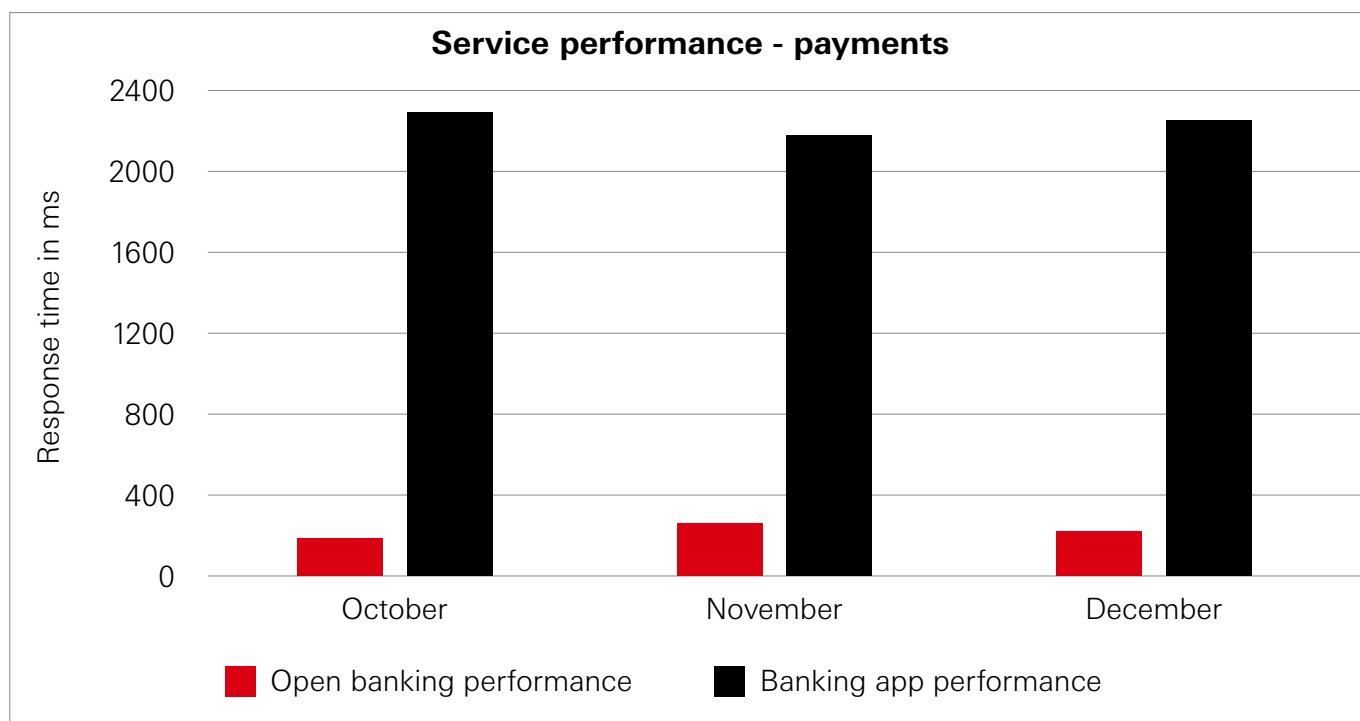
Service performance - payments

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.

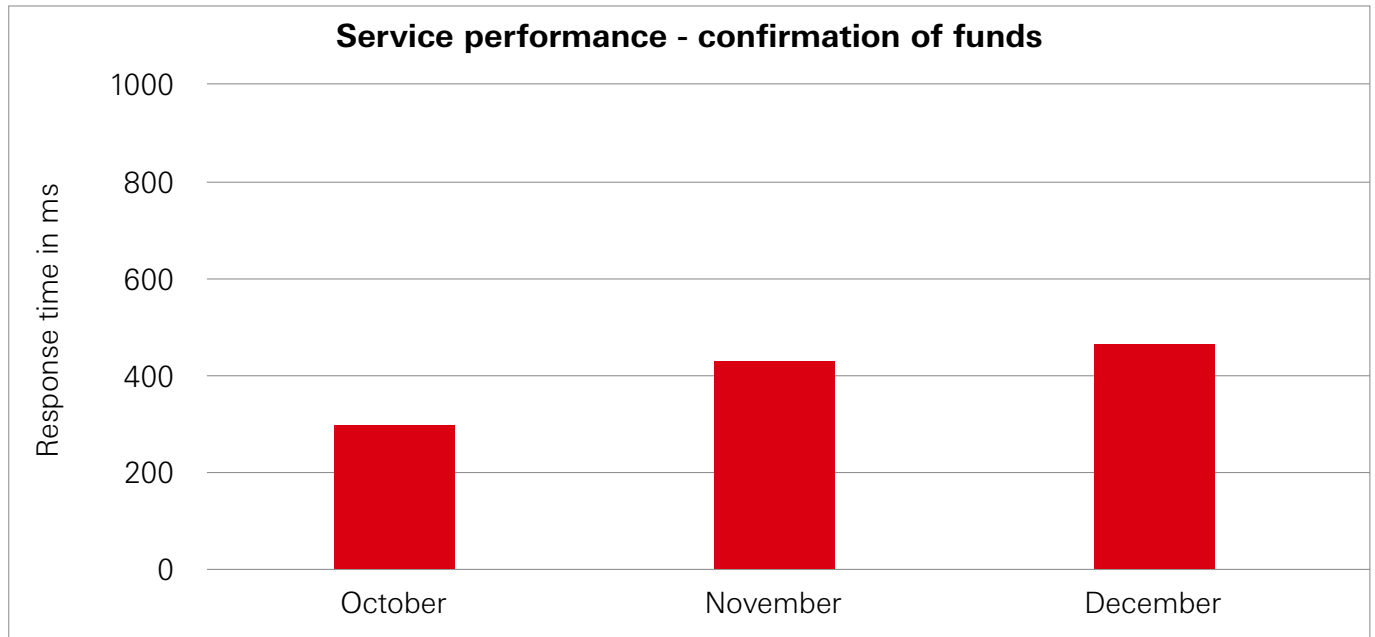


Month	Open banking performance (ms)	Banking app performance (ms)
October	267	2284
November	290	2247
December	282	2324

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.

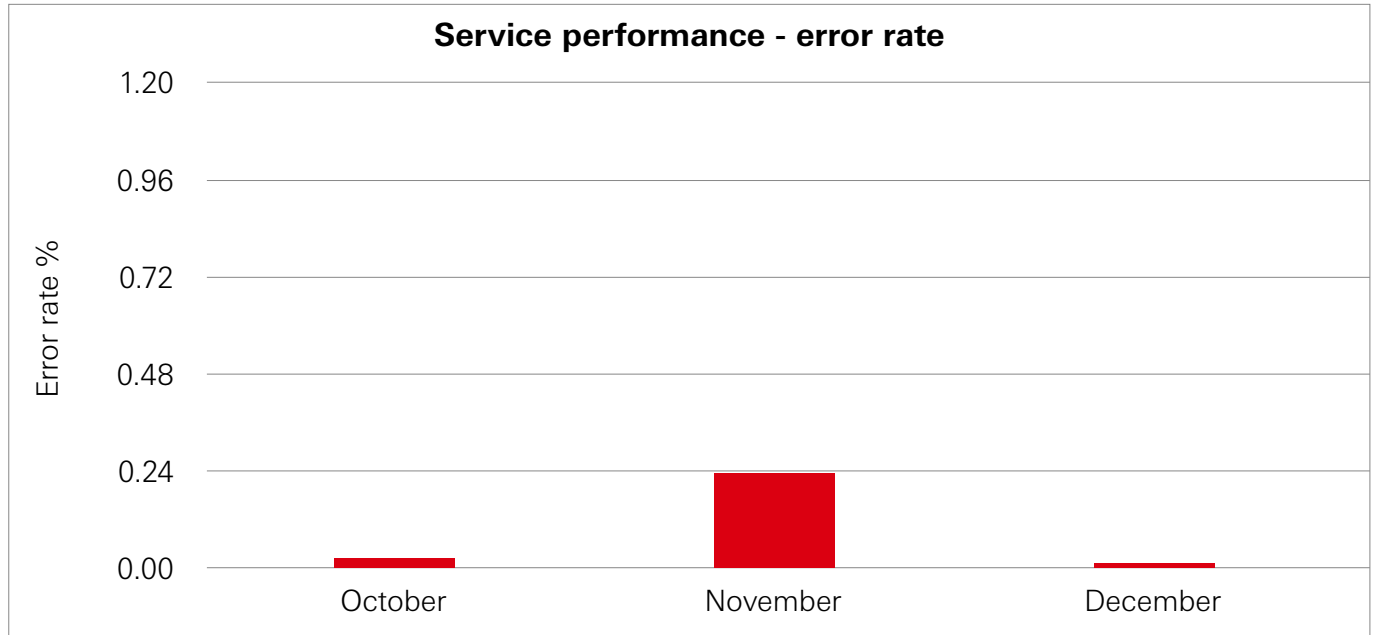
Confirmation of funds is an open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance (ms)
October	296
November	418
December	456

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	0.02
November	0.23
December	0.01

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-23	100.00	0.00	100.00	0.00	612	556	221	2502	279	0.02
2-Oct-23	100.00	0.00	100.00	0.00	578	529	226	2354	279	0.01
3-Oct-23	100.00	0.00	100.00	0.00	574	526	245	2223	276	0.01
4-Oct-23	100.00	0.00	100.00	0.00	621	541	259	2233	283	0.02
5-Oct-23	100.00	0.00	100.00	0.00	673	563	250	2191	286	0.01
6-Oct-23	100.00	0.00	100.00	0.00	676	534	281	2238	341	0.01
7-Oct-23	100.00	0.00	100.00	0.00	665	536	251	2405	281	0.02
8-Oct-23	100.00	0.00	100.00	0.00	678	550	221	2369	298	0.01
9-Oct-23	100.00	0.00	100.00	0.00	647	517	270	2239	294	0.01
10-Oct-23	100.00	0.00	100.00	0.00	646	526	294	2217	322	0.01
11-Oct-23	100.00	0.00	100.00	0.00	693	548	245	2225	302	0.06
12-Oct-23	100.00	0.00	100.00	0.00	686	478	310	2382	305	0.04
13-Oct-23	100.00	0.00	100.00	0.00	678	529	249	2289	273	0.02
14-Oct-23	100.00	0.00	100.00	0.00	704	529	230	2469	269	0.02
15-Oct-23	100.00	0.00	100.00	0.00	685	525	242	2426	332	0.02
16-Oct-23	100.00	0.00	100.00	0.00	637	538	304	2223	301	0.01
17-Oct-23	100.00	0.00	100.00	0.00	684	559	295	2207	306	0.01
18-Oct-23	100.00	0.00	100.00	0.00	638	580	276	2170	321	0.08
19-Oct-23	100.00	0.80	100.00	0.00	645	573	265	2157	313	0.02
20-Oct-23	100.00	0.00	100.00	0.00	681	587	250	2238	313	0.03
21-Oct-23	100.00	0.00	100.00	0.00	662	596	254	2408	312	0.00
22-Oct-23	100.00	0.00	100.00	0.00	746	628	257	2417	274	0.02
23-Oct-23	100.00	0.00	100.00	0.00	716	625	264	2213	293	0.01
24-Oct-23	100.00	0.00	100.00	0.00	710	589	256	2160	290	0.02
25-Oct-23	100.00	0.35	100.00	0.00	669	563	248	2171	301	0.02
26-Oct-23	100.00	0.00	100.00	0.00	674	593	303	2210	301	0.03
27-Oct-23	100.00	0.00	100.00	0.00	658	599	300	2260	287	0.02
28-Oct-23	100.00	0.00	100.00	0.00	656	632	301	2389	288	0.01
29-Oct-23	100.00	0.00	100.00	0.00	695	653	299	2361	290	0.03
30-Oct-23	100.00	0.00	100.00	0.00	702	659	303	2258	283	0.03
31-Oct-23	100.00	0.00	100.00	0.00	699	589	310	2204	293	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-Nov-23	100.00	0.00	100.00	0.00	664	586	301	2230	306	0.03
2-Nov-23	97.91	2.09	100.00	0.00	645	542	296	2196	345	4.50
3-Nov-23	100.00	0.00	100.00	0.00	638	535	284	2254	297	0.02
4-Nov-23	100.00	0.00	100.00	0.00	665	506	303	2358	288	0.02
5-Nov-23	100.00	0.00	100.00	0.00	678	524	301	2351	318	0.08
6-Nov-23	100.00	0.00	100.00	0.00	664	525	282	2242	338	0.03
7-Nov-23	100.00	0.00	100.00	0.00	681	531	303	2195	297	0.03
8-Nov-23	100.00	0.00	100.00	0.00	695	551	301	2192	296	0.05
9-Nov-23	100.00	0.00	100.00	0.00	654	569	307	2219	305	0.03
10-Nov-23	100.00	0.00	100.00	0.00	689	575	276	2302	333	0.01
11-Nov-23	100.00	0.00	100.00	0.00	728	563	240	2375	294	0.02
12-Nov-23	100.00	0.00	100.00	0.00	814	566	256	2373	920	0.02
13-Nov-23	100.00	0.00	100.00	0.00	666	546	298	2157	513	0.02
14-Nov-23	100.00	0.00	100.00	0.00	663	546	289	2141	467	0.02
15-Nov-23	100.00	0.00	100.00	0.00	676	503	317	2229	461	0.02
16-Nov-23	100.00	0.00	100.00	0.00	731	485	283	2174	443	0.02
17-Nov-23	100.00	0.00	100.00	0.00	710	489	301	2257	488	0.02
18-Nov-23	100.00	0.00	100.00	0.00	656	502	296	2326	475	0.01
19-Nov-23	100.00	0.00	100.00	0.00	730	538	298	2494	452	0.10
20-Nov-23	100.00	0.00	100.00	0.00	637	517	295	2127	439	0.02
21-Nov-23	99.99	0.01	100.00	0.00	664	518	292	2127	469	1.79
22-Nov-23	100.00	0.00	100.00	0.00	661	514	306	2131	468	0.01
23-Nov-23	100.00	0.00	100.00	0.00	677	513	281	2177	425	0.01
24-Nov-23	100.00	0.00	100.00	0.00	670	537	281	2261	428	0.01
25-Nov-23	100.00	0.00	100.00	0.00	690	526	289	2358	459	0.00
26-Nov-23	100.00	0.00	100.00	0.00	703	519	284	2318	439	0.01
27-Nov-23	100.00	0.00	100.00	0.00	671	609	289	2239	441	0.01
28-Nov-23	100.00	0.00	100.00	0.00	677	532	286	2206	446	0.01
29-Nov-23	100.00	0.00	100.00	0.00	646	529	291	2178	452	0.02
30-Nov-23	99.97	0.03	100.00	0.00	742	576	272	2209	451	0.05

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-23	100.00	0.00	100.00	0.00	656	578	285	2332	475	0.01
2-Dec-23	100.00	0.00	100.00	0.00	655	488	293	2328	431	0.01
3-Dec-23	100.00	0.00	100.00	0.00	724	484	296	2347	461	0.02
4-Dec-23	100.00	0.00	100.00	0.00	717	538	292	2290	484	0.02
5-Dec-23	99.99	0.01	100.00	0.00	660	498	285	2226	460	0.03
6-Dec-23	100.00	0.00	100.00	0.00	658	499	284	2249	465	0.00
7-Dec-23	100.00	0.00	100.00	0.00	683	495	282	2198	455	0.01
8-Dec-23	100.00	0.00	100.00	0.00	675	514	281	2248	456	0.01
9-Dec-23	100.00	0.00	100.00	0.00	662	500	285	2339	434	0.01
10-Dec-23	100.00	0.00	100.00	0.00	672	523	277	2435	473	0.00
11-Dec-23	100.00	0.00	100.00	0.00	679	612	276	2260	447	0.00
12-Dec-23	100.00	0.00	100.00	0.00	649	601	274	2232	446	0.04
13-Dec-23	100.00	0.00	100.00	0.00	670	534	289	2214	441	0.01
14-Dec-23	100.00	0.00	100.00	0.00	678	609	280	2204	451	0.02
15-Dec-23	100.00	0.00	100.00	0.00	635	626	271	2290	440	0.01
16-Dec-23	100.00	0.00	100.00	0.00	662	523	287	2401	454	0.01
17-Dec-23	100.00	0.00	100.00	0.00	660	533	294	2452	456	0.03
18-Dec-23	100.00	0.00	100.00	0.00	668	595	280	2308	451	0.01
19-Dec-23	100.00	0.00	100.00	0.00	675	569	272	2232	501	0.01
20-Dec-23	100.00	0.00	100.00	0.00	660	614	281	2273	448	0.02
21-Dec-23	100.00	0.00	100.00	0.00	698	606	269	2293	451	0.02
22-Dec-23	100.00	0.00	100.00	0.00	644	815	264	2368	443	0.01
23-Dec-23	100.00	0.00	100.00	0.00	652	537	281	2371	449	0.01
24-Dec-23	100.00	0.00	100.00	0.00	706	535	279	2472	427	0.00
25-Dec-23	100.00	0.00	100.00	0.00	665	500	286	2439	427	0.01
26-Dec-23	100.00	0.00	100.00	0.00	678	512	281	2352	470	0.02
27-Dec-23	100.00	0.00	100.00	0.00	664	571	284	2342	458	0.01
28-Dec-23	100.00	0.00	100.00	0.00	642	570	289	2325	469	0.01
29-Dec-23	100.00	0.00	100.00	0.00	682	639	282	2367	458	0.01
30-Dec-23	100.00	0.00	100.00	0.00	650	560	296	2363	488	0.02
31-Dec-23	100.00	0.00	100.00	0.00	747	595	272	2509	481	0.01

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