1 Background

This document contains the quarterly statistics on the availability and performance of the dedicated interface as provided by Skandiabanken, as described in the Guidelines on the conditions to benefit from an exemption from the contingency mechanism under Article 33(6) of Regulation (EU) 2018/389 (RTS on SCA & CSC).

The purpose of the statistics is to enable a comparison of the availability and performance of the dedicated interface with the availability and performance of our Internet Bank and Mobile App.

If you have questions regarding the statistics, please contact us at openbanking@skandia.se

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2 *Availability*

Percentage downtime is calculated based upon the total number of seconds the interface was down in a 24-hour period, starting and ending at midnight.

	Availability Web		Availability Mobile App		Availability API		
Date	**Uptime**	**Downtime**	**Uptime**	**Downtime**	**Uptime**	**Downtime**	**Comments**
2025-10-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-06	99,79%	0,21%	99,79%	0,21%	100,00%	0,00%	
2025-10-07	99,86%	0,14%	99,86%	0,14%	99,86%	0,14%	
2025-10-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-16	99,03%	0,97%	99,03%	0,97%	99,03%	0,97%	Some calls failed on all channels
2025-10-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-24	99,44%	0,56%	99,44%	0,56%	99,44%	0,56%	Some calls failed on all channels
2025-10-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-26	98,89%	1,11%	98,89%	1,11%	98,89%	1,11%	Planned service window not finished on time
2025-10-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-10-30	99,86%	0,14%	99,86%	0,14%	99,86%	0,14%	Some calls failed on all channels
2025-10-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-03	100,00%	0,00%	100,00%	0,00%	99,93%	0,07%	
2025-11-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-05	100,00%	0,00%	100,00%	0,00%	60,76%	39,24%	Errors on some calls during the period
2025-11-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-08	99,44%	0,56%	99,44%	0,56%	99,44%	0,56%	DDOS attack
2025-11-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-10	97,43%	2,57%	97,43%	2,57%	97,43%	2,57%	DDOS attack
2025-11-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-17	99,86%	0,14%	99,86%	0,14%	97,92%	2,08%	Some calls failed on all channels
2025-11-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-11-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

2025-11-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-04	99,86%	0,14%	99,86%	0,14%	99,86%	0,14%	Some calls failed on all channels
2025-12-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-11	97,22%	2,78%	97,22%	2,78%	97,22%	2,78%	Some calls failed on all channels
2025-12-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-18	96,81%	3,19%	96,81%	3,19%	96,81%	3,19%	Some calls failed on all channels
2025-12-19	96,39%	3,61%	96,39%	3,61%	96,39%	3,61%	Approx, 1,4% of calls on all channels failed
2025-12-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-12-30	100,00%	0,00%	100,00%	0,00%	92,36%	7,64%	Network problems
2025-12-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

3 *Performance and Error Rate*

Performance is calculated based on response in milliseconds (ms) for all calls in the production interfaces including Internet Bank (Web), Mobile App and dedicated API (API).

From September 2023 and going forward we have an improved way of measuring response times and error rates. We also try to visualize the response times with colours; green is faster and red is slower.

Many API-calls on the API includes a token exchange which is not the case for other channels.

3.1 *AIS*

Account Information Services

	AIS Average Response Time (ms)				AIS Error Response Rate		
Date	Web	Mobile App	API		Web	Mobile App	API
2025-10-01	598	869	613		0.01%	0.12%	0.01%
2025-10-02	612	870	568		0.02%	0.19%	0.01%
2025-10-03	586	808	574		0.03%	0.22%	0.01%
2025-10-04	578	804	538		0.01%	0.13%	0.00%
2025-10-05	582	797	553		0.00%	0.14%	0.06%
2025-10-06	566	770	567		0.03%	1.01%	0.06%
2025-10-07	569	768	593		0.01%	0.14%	0.07%
2025-10-08	578	770	575		0.01%	0.15%	0.02%
2025-10-09	586	771	554		0.00%	0.07%	0.01%
2025-10-10	591	781	550		0.00%	0.07%	0.01%
2025-10-11	617	814	542		0.00%	0.09%	0.00%
2025-10-12	604	796	523		0.01%	0.18%	0.00%
2025-10-13	597	795	548		0.00%	0.11%	0.00%
2025-10-14	613	817	553		0.00%	0.86%	0.01%
2025-10-15	615	814	570		0.01%	0.10%	0.03%
2025-10-16	634	985	590		0.09%	0.62%	0.12%
2025-10-17	611	833	561		0.00%	0.04%	0.01%
2025-10-18	628	854	521		0.00%	0.07%	0.00%
2025-10-19	617	857	529		0.00%	0.04%	0.02%
2025-10-20	605	783	606		0.03%	0.13%	0.08%
2025-10-21	594	755	564		0.01%	0.07%	0.01%
2025-10-22	592	764	565		0.00%	0.05%	0.03%
2025-10-23	585	768	557		0.00%	0.07%	0.01%
2025-10-24	573	793	584		0.01%	0.08%	0.20%
2025-10-25	603	807	533		0.00%	0.08%	0.00%
2025-10-26	614	830	559		0.19%	0.49%	1.39%
2025-10-27	622	824	565		0.01%	0.08%	0.02%
2025-10-28	627	873	589		0.03%	0.16%	0.16%
2025-10-29	624	1 118	575		0.02%	0.07%	0.01%
2025-10-30	654	902	571		0.01%	0.08%	0.02%
2025-10-31	652	932	604		0.00%	0.08%	0.00%
2025-11-01	653	912	530		0.00%	0.07%	0.01%
2025-11-02	650	917	515		0.00%	0.10%	0.00%
2025-11-03	663	937	576		0.00%	0.04%	0.03%
2025-11-04	518	707	605		0.01%	0.05%	0.04%
2025-11-05	504	696	579		0.00%	0.02%	1.59%

2025-11-06	501	674	553	0.00%	0.05%	0.02%
2025-11-07	511	676	543	0.00%	0.02%	0.01%
2025-11-08	492	658	510	0.00%	0.04%	0.01%
2025-11-09	490	660	512	0.00%	0.06%	0.01%
2025-11-10	515	669	547	0.06%	0.04%	0.11%
2025-11-11	506	669	559	0.00%	0.05%	0.01%
2025-11-12	523	685	556	0.03%	0.06%	0.02%
2025-11-13	509	691	545	0.00%	0.04%	0.34%
2025-11-14	561	739	546	0.04%	0.07%	0.01%
2025-11-15	574	744	513	0.00%	0.06%	0.00%
2025-11-16	584	784	518	0.13%	0.22%	0.05%
2025-11-17	569	744	549	0.06%	0.12%	0.03%
2025-11-18	564	745	537	0.01%	0.04%	0.01%
2025-11-19	555	752	534	0.00%	0.04%	0.01%
2025-11-20	561	757	528	0.01%	0.05%	0.01%
2025-11-21	558	762	525	0.00%	0.06%	0.05%
2025-11-22	573	773	515	0.00%	0.03%	0.00%
2025-11-23	608	828	540	0.01%	0.06%	0.01%
2025-11-24	632	842	565	0.00%	0.06%	0.01%
2025-11-25	602	853	558	0.01%	0.05%	0.04%
2025-11-26	613	842	556	0.01%	0.05%	0.02%
2025-11-27	620	853	560	0.02%	0.07%	0.01%
2025-11-28	612	903	546	0.00%	0.04%	0.01%
2025-11-29	612	894	511	0.00%	0.04%	0.00%
2025-11-30	616	896	510	0.00%	0.05%	0.00%
2025-12-01	627	916	538	0.00%	0.03%	0.00%
2025-12-02	633	913	543	0.01%	0.06%	0.03%
2025-12-03	636	895	561	0.01%	0.08%	0.14%
2025-12-04	645	884	557	0.00%	0.06%	0.07%
2025-12-05	640	880	530	0.00%	0.04%	0.01%
2025-12-06	638	883	518	0.00%	0.03%	0.01%
2025-12-07	652	910	509	0.02%	0.08%	0.04%
2025-12-08	647	895	516	0.00%	0.04%	0.00%
2025-12-09	639	871	541	0.01%	0.06%	0.02%
2025-12-10	639	856	516	0.00%	0.03%	0.00%
2025-12-11	626	855	506	0.01%	0.04%	0.01%
2025-12-12	599	774	521	0.04%	0.08%	0.00%
2025-12-13	587	753	507	0.02%	0.05%	0.02%
2025-12-14	588	743	494	0.01%	0.05%	0.01%
2025-12-15	595	759	542	0.09%	0.06%	0.02%
2025-12-16	604	780	509	0.00%	0.07%	0.01%
2025-12-17	598	770	512	0.00%	0.06%	0.01%
2025-12-18	587	767	558	0.00%	0.05%	0.03%
2025-12-19	601	790	579	0.00%	0.08%	0.16%
2025-12-20	604	797	555	0.00%	0.05%	0.00%
2025-12-21	613	790	545	0.00%	0.06%	0.01%
2025-12-22	811	1 156	714	0.05%	0.12%	0.15%
2025-12-23	837	1 415	659	0.11%	0.62%	0.12%
2025-12-24	542	745	537	0.00%	0.03%	0.00%

2025-12-25	549	751	544		0.00%	0.05%	0.01%
2025-12-26	556	761	539		0.01%	0.08%	0.01%
2025-12-27	588	805	571		0.01%	0.08%	0.01%
2025-12-28	578	780	547		0.01%	0.09%	0.00%
2025-12-29	584	814	582		0.00%	0.07%	0.03%
2025-12-30	599	881	1 854		0.00%	0.07%	4.82%
2025-12-31	618	884	565		0.01%	0.05%	0.01%

Notes
We recommend TPP:s not to make thousands of calls per minute if you want a good experience. Current recommendation is 1 000-1 500 calls per minute and not in many threads (parallel, asynchronous calls). Please reach out to us at openbanking@skandia.se if you as a TPP have questions regarding this.

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3.2 PIS
Payment Initiation Services

Date	PIS Average Response Time (ms)				PIS Error Response Rate		
	Web	Mobile App	API		Web	Mobile App	API
2025-10-01	1 030	1 247	1 290		0.01%	0.06%	0.01%
2025-10-02	956	1 243	1 343		0.01%	0.12%	0.18%
2025-10-03	959	1 250	1 417		0.00%	0.05%	0.01%
2025-10-04	1 965	1 297	1 458		0.00%	1.75%	0.04%
2025-10-05	935	1 305	1 425		0.00%	0.13%	0.05%
2025-10-06	963	1 247	1 408		0.02%	0.17%	0.30%
2025-10-07	1 008	1 247	1 540		0.00%	0.06%	0.06%
2025-10-08	978	1 236	1 454		0.00%	0.10%	0.01%
2025-10-09	987	1 241	1 550		0.00%	0.07%	0.01%
2025-10-10	995	1 265	1 245		0.01%	0.07%	0.02%
2025-10-11	971	1 349	1 416		0.00%	0.02%	0.01%
2025-10-12	966	1 247	1 350		0.00%	0.09%	0.00%
2025-10-13	964	1 247	1 492		0.00%	0.06%	0.11%
2025-10-14	996	1 298	1 601		0.00%	0.07%	0.03%
2025-10-15	981	1 260	1 311		0.00%	0.07%	0.07%
2025-10-16	1 004	1 234	1 648		0.01%	1.41%	0.41%
2025-10-17	967	1 260	1 589		0.00%	0.06%	0.07%
2025-10-18	1 024	1 274	1 630		0.00%	0.21%	0.02%
2025-10-19	951	1 251	1 357		0.00%	0.04%	0.02%
2025-10-20	1 009	1 309	1 482		0.04%	0.07%	0.31%
2025-10-21	1 051	1 309	1 412		0.00%	0.07%	0.02%
2025-10-22	1 003	1 327	1 452		0.00%	0.05%	0.01%
2025-10-23	993	1 301	1 410		0.00%	0.05%	0.02%
2025-10-24	957	1 313	1 380		0.00%	0.11%	0.12%
2025-10-25	949	1 273	1 309		0.00%	0.06%	0.06%
2025-10-26	955	1 224	1 329		0.00%	2.43%	1.80%
2025-10-27	963	1 238	1 426		0.00%	0.08%	0.02%
2025-10-28	983	1 257	1 402		0.01%	0.18%	0.09%
2025-10-29	952	1 252	1 372		0.01%	0.06%	0.06%
2025-10-30	976	1 296	1 312		0.01%	0.11%	0.08%
2025-10-31	1 007	1 354	1 279		0.00%	0.05%	0.01%
2025-11-01	926	1 321	1 366		0.00%	0.09%	0.00%
2025-11-02	899	1 271	1 278		0.00%	0.06%	0.00%
2025-11-03	957	1 270	1 515		0.00%	0.04%	0.30%
2025-11-04	971	1 255	1 510		0.00%	0.08%	0.05%
2025-11-05	894	1 219	1 244		0.00%	0.04%	0.46%
2025-11-06	1 765	1 213	1 432		0.00%	0.03%	0.04%
2025-11-07	902	1 226	1 399		0.00%	0.02%	0.03%
2025-11-08	841	1 228	1 335		0.00%	0.03%	0.03%
2025-11-09	834	1 210	1 219		0.00%	0.02%	0.00%
2025-11-10	910	1 175	1 346		0.02%	0.10%	1.53%
2025-11-11	885	1 177	1 445		0.00%	0.05%	0.02%
2025-11-12	887	1 193	1 419		0.00%	0.03%	0.01%

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2025-11-13	924	1 217	1 384	0.00%	0.05%	0.18%
2025-11-14	978	1 289	1 293	0.02%	0.03%	0.07%
2025-11-15	919	1 302	1 453	0.00%	0.13%	0.00%
2025-11-16	944	1 325	1 511	0.00%	0.71%	0.54%
2025-11-17	990	1 232	1 371	0.01%	0.25%	0.20%
2025-11-18	971	1 213	1 492	0.00%	0.04%	0.05%
2025-11-19	959	1 231	1 277	0.00%	0.05%	0.04%
2025-11-20	985	1 244	1 316	0.00%	0.03%	0.02%
2025-11-21	956	1 268	1 437	0.01%	0.03%	0.16%
2025-11-22	897	1 299	1 175	0.00%	0.19%	0.03%
2025-11-23	947	1 335	1 136	0.00%	0.04%	0.01%
2025-11-24	1 011	1 357	1 320	0.00%	0.05%	0.21%
2025-11-25	964	1 333	1 372	0.00%	0.05%	0.04%
2025-11-26	953	1 264	1 355	0.00%	0.05%	0.02%
2025-11-27	973	1 252	1 170	0.00%	0.08%	0.01%
2025-11-28	980	1 295	1 238	0.00%	0.06%	0.01%
2025-11-29	896	1 299	976	0.00%	0.24%	0.01%
2025-11-30	895	1 244	1 135	0.00%	0.09%	0.50%
2025-12-01	971	1 247	1 097	0.00%	0.04%	0.01%
2025-12-02	977	1 229	1 225	0.00%	0.08%	0.02%
2025-12-03	980	1 224	1 434	0.00%	0.09%	0.19%
2025-12-04	1 007	1 222	1 359	0.00%	0.03%	0.10%
2025-12-05	1 006	1 251	1 319	0.00%	0.05%	0.02%
2025-12-06	940	1 278	1 155	0.00%	0.03%	0.02%
2025-12-07	970	1 342	1 211	0.01%	0.20%	0.08%
2025-12-08	986	1 199	1 414	0.00%	0.04%	0.03%
2025-12-09	999	1 174	1 366	0.04%	0.05%	0.02%
2025-12-10	1 008	1 162	1 445	0.00%	0.05%	0.46%
2025-12-11	984	1 179	1 467	0.00%	0.04%	0.73%
2025-12-12	1 082	1 230	1 279	0.03%	0.05%	0.04%
2025-12-13	994	1 269	1 300	0.00%	0.03%	0.00%
2025-12-14	966	1 209	1 156	0.01%	0.02%	0.01%
2025-12-15	1 049	1 241	1 576	0.01%	0.07%	0.42%
2025-12-16	1 056	1 182	1 511	0.00%	0.04%	0.05%
2025-12-17	1 042	1 178	1 314	0.00%	0.04%	0.03%
2025-12-18	1 016	1 222	1 484	0.00%	0.08%	0.80%
2025-12-19	1 056	1 252	1 387	0.00%	0.07%	0.12%
2025-12-20	963	1 273	1 444	0.00%	0.04%	0.01%
2025-12-21	962	1 189	1 374	0.00%	0.05%	0.01%
2025-12-22	1 406	1 421	1 914	0.03%	0.09%	0.21%
2025-12-23	1 220	1 406	1 858	0.16%	0.10%	0.39%
2025-12-24	985	1 278	1 379	0.01%	0.04%	0.00%
2025-12-25	912	1 201	1 122	0.00%	0.05%	0.01%
2025-12-26	919	1 214	1 371	0.00%	0.04%	0.03%
2025-12-27	937	1 255	1 341	0.00%	0.04%	0.00%
2025-12-28	912	1 167	1 271	0.00%	0.06%	0.01%
2025-12-29	972	1 215	1 309	0.00%	0.05%	0.04%
2025-12-30	998	1 278	2 826	0.00%	0.04%	5.61%
2025-12-31	952	1 314	1 060	0.00%	0.03%	0.02%