

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

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.

Date	Availability Web		Availability Mobile App		Availability API		Comments
	Uptime	Downtime	Uptime	Downtime	Uptime	Downtime	
2024-10-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-09	96,25%	3,75%	96,25%	3,75%	96,25%	3,75%	Problems on all channels
2024-10-10	94,44%	5,56%	94,44%	5,56%	94,44%	5,56%	Problems on all channels
2024-10-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-14	95,90%	4,10%	95,90%	4,10%	95,90%	4,10%	Problems on all channels
2024-10-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-10-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

2024-11-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-26	96,88%	3,13%	100,00%	0,00%	100,00%	0,00%	Problems with SCA on web
2024-11-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-11-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-16	95,49%	4,51%	95,49%	4,51%	100,00%	0,00%	Some problems with SCA. AIS/Batch worked on Open Banking
2024-12-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-12-31	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.

3.1 AIS

Account Information Services

Date	AIS Average Response Time (ms)			AIS Error Response Rate		
	Web	Mobile App	API	Web	Mobile App	API
2024-10-01	509	612	491	0.00%	0.04%	0.03%
2024-10-02	494	587	513	0.01%	0.02%	0.01%
2024-10-03	508	592	506	0.01%	0.03%	0.01%
2024-10-04	500	580	495	0.00%	0.01%	0.01%
2024-10-05	516	595	483	0.00%	0.01%	0.01%
2024-10-06	512	605	475	0.04%	0.06%	0.02%
2024-10-07	554	631	542	0.02%	0.02%	0.01%
2024-10-08	653	1 230	619	1.06%	6.12%	0.93%
2024-10-09	511	591	727	0.03%	0.01%	0.72%
2024-10-10	507	571	506	0.00%	0.02%	0.00%
2024-10-11	515	578	533	0.01%	0.02%	0.01%
2024-10-12	515	587	478	0.08%	0.09%	0.03%
2024-10-13	509	581	476	0.03%	0.03%	0.02%
2024-10-14	603	710	568	4.45%	10.13%	1.71%
2024-10-15	519	582	511	0.00%	0.01%	0.00%
2024-10-16	506	567	504	0.36%	0.23%	0.02%
2024-10-17	506	562	501	0.00%	0.03%	0.01%
2024-10-18	503	613	534	0.02%	0.03%	0.11%
2024-10-19	507	572	470	0.05%	0.03%	0.00%
2024-10-20	497	562	458	0.00%	0.01%	0.00%
2024-10-21	525	602	566	0.01%	0.02%	0.03%
2024-10-22	496	554	529	0.01%	0.03%	0.10%
2024-10-23	495	552	510	0.01%	0.01%	0.01%
2024-10-24	539	600	541	0.02%	0.02%	0.01%
2024-10-25	536	637	663	0.00%	0.01%	0.03%
2024-10-26	531	609	503	0.01%	0.01%	0.00%
2024-10-27	549	674	667	0.09%	0.31%	1.58%
2024-10-28	523	615	530	0.00%	0.02%	0.01%
2024-10-29	521	600	536	0.02%	0.01%	0.01%
2024-10-30	529	594	516	0.00%	0.01%	0.01%
2024-10-31	538	645	524	0.00%	0.02%	0.00%
2024-11-01	540	638	512	0.01%	0.01%	0.00%
2024-11-02	528	605	489	0.00%	0.00%	0.01%
2024-11-03	528	611	482	0.01%	0.00%	0.00%
2024-11-04	532	608	532	0.00%	0.01%	0.01%
2024-11-05	562	626	567	0.01%	0.02%	0.15%

2024-11-06	548	598	532
2024-11-07	542	595	527
2024-11-08	561	601	539
2024-11-09	541	599	495
2024-11-10	541	601	488
2024-11-11	585	613	580
2024-11-12	563	611	610
2024-11-13	551	599	679
2024-11-14	549	600	671
2024-11-15	549	605	669
2024-11-16	544	596	642
2024-11-17	575	605	632
2024-11-18	547	611	713
2024-11-19	543	618	693
2024-11-20	555	642	699
2024-11-21	544	617	692
2024-11-22	537	611	690
2024-11-23	523	603	636
2024-11-24	519	597	641
2024-11-25	521	620	700
2024-11-26	528	614	700
2024-11-27	535	620	820
2024-11-28	539	633	668
2024-11-29	544	672	685
2024-11-30	546	653	644
2024-12-01	538	644	641
2024-12-02	546	658	664
2024-12-03	545	633	747
2024-12-04	546	632	690
2024-12-05	539	626	682
2024-12-06	538	618	662
2024-12-07	537	623	627
2024-12-08	530	606	602
2024-12-09	532	612	695
2024-12-10	533	592	715
2024-12-11	537	596	663
2024-12-12	523	583	677
2024-12-13	521	585	737
2024-12-14	534	600	623
2024-12-15	537	602	629
2024-12-16	552	631	722
2024-12-17	539	600	688
2024-12-18	525	608	710
2024-12-19	522	604	721
2024-12-20	527	615	668
2024-12-21	517	597	631
2024-12-22	513	581	615

0.00%	0.01%	0.02%
0.01%	0.02%	0.00%
0.01%	0.01%	0.01%
0.00%	0.01%	0.00%
0.04%	0.01%	0.00%
0.01%	0.01%	0.05%
0.00%	0.00%	0.01%
0.01%	0.01%	0.00%
0.02%	0.01%	0.01%
0.01%	0.00%	0.00%
0.01%	0.00%	0.01%
0.10%	0.06%	0.09%
0.04%	0.14%	0.14%
0.01%	0.01%	0.02%
0.00%	0.00%	0.02%
0.01%	0.01%	0.03%
0.01%	0.01%	0.18%
0.10%	0.14%	0.10%
0.09%	0.24%	0.07%
0.00%	0.01%	0.03%
0.01%	0.02%	0.18%
0.00%	0.01%	0.19%
0.01%	0.01%	0.02%
0.01%	0.01%	0.01%
0.00%	0.00%	0.00%
0.00%	0.01%	0.01%
0.01%	0.01%	0.00%
0.01%	0.01%	0.10%
0.01%	0.00%	0.02%
0.00%	0.02%	0.03%
0.00%	0.01%	0.04%
0.01%	0.01%	0.00%
0.01%	0.01%	0.05%
0.02%	0.03%	0.06%
0.00%	0.01%	0.03%
0.01%	0.00%	0.04%
0.01%	0.01%	0.24%
0.02%	0.01%	0.26%
0.02%	0.01%	0.01%
0.00%	0.01%	0.00%
0.01%	0.03%	0.10%
0.01%	0.00%	0.02%
0.00%	0.01%	0.14%
0.00%	0.00%	0.12%
0.01%	0.01%	0.15%
0.01%	0.01%	0.01%
0.00%	0.00%	0.02%

2024-12-23	515	622	645	0.00%	0.01%	0.01%
2024-12-24	500	618	621	0.00%	0.01%	0.00%
2024-12-25	507	607	615	0.01%	0.01%	0.00%
2024-12-26	511	581	614	0.01%	0.01%	0.02%
2024-12-27	514	621	632	0.00%	0.01%	0.00%
2024-12-28	521	618	632	0.02%	0.00%	0.00%
2024-12-29	529	607	628	0.01%	0.01%	0.00%
2024-12-30	527	647	651	0.01%	0.01%	0.01%
2024-12-31	523	651	641	0.00%	0.01%	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.

3.2 PIS

Payment Initiation Services

Date	PIS Average Response Time (ms)			PIS Error Response Rate		
	Web	Mobile App	API	Web	Mobile App	API
2024-10-01	869	825	844	0.00%	0.07%	0.14%
2024-10-02	853	795	708	0.00%	0.10%	0.31%
2024-10-03	890	828	803	0.00%	0.14%	0.12%
2024-10-04	882	811	680	0.00%	0.06%	0.00%
2024-10-05	817	809	787	0.00%	0.05%	0.37%
2024-10-06	789	795	744	0.00%	0.12%	0.07%
2024-10-07	969	945	814	0.00%	0.10%	0.06%
2024-10-08	1 350	958	794	0.00%	8.29%	0.63%
2024-10-09	1 104	901	890	0.00%	0.63%	0.43%
2024-10-10	821	860	797	0.30%	0.07%	0.03%
2024-10-11	835	862	869	0.00%	0.09%	0.19%
2024-10-12	841	791	736	0.00%	0.26%	0.00%
2024-10-13	730	785	736	0.00%	0.05%	0.22%
2024-10-14	1 067	1 077	782	0.06%	14.42%	1.59%
2024-10-15	829	848	811	0.00%	0.07%	0.15%
2024-10-16	800	839	848	0.00%	0.09%	0.04%
2024-10-17	802	834	850	0.00%	0.09%	0.09%
2024-10-18	805	814	889	0.00%	0.09%	0.07%
2024-10-19	953	763	815	0.03%	0.07%	0.00%
2024-10-20	719	767	740	0.00%	0.06%	0.00%
2024-10-21	820	845	877	0.00%	0.08%	0.04%
2024-10-22	880	817	1 093	0.00%	0.19%	0.04%
2024-10-23	806	806	1 253	0.00%	0.07%	0.08%
2024-10-24	885	885	1 611	0.00%	0.08%	0.09%
2024-10-25	6 171	874	1 415	0.03%	0.08%	0.15%
2024-10-26	768	838	1 249	0.00%	0.06%	0.10%
2024-10-27	787	904	1 607	0.00%	0.49%	3.07%
2024-10-28	850	874	1 522	0.00%	0.37%	0.12%
2024-10-29	833	863	1 318	0.00%	0.07%	0.08%
2024-10-30	835	940	1 152	0.00%	0.05%	0.07%
2024-10-31	863	1 105	1 360	0.00%	0.09%	0.09%
2024-11-01	907	1 180	1 448	0.00%	0.09%	0.00%
2024-11-02	787	1 156	1 206	0.00%	0.05%	0.12%
2024-11-03	773	1 137	1 552	0.00%	0.08%	0.16%
2024-11-04	865	1 138	1 603	0.00%	0.12%	0.00%
2024-11-05	964	1 168	1 492	0.00%	0.12%	0.12%
2024-11-06	896	1 139	1 223	0.00%	0.11%	0.03%
2024-11-07	884	1 144	1 387	0.00%	0.13%	0.63%
2024-11-08	895	1 189	1 374	0.00%	0.09%	0.15%
2024-11-09	2 367	1 179	1 405	0.00%	2.77%	0.10%
2024-11-10	816	1 201	1 470	0.00%	0.07%	0.30%
2024-11-11	962	1 209	1 548	0.00%	0.08%	0.04%

2024-11-12	979	1 190	1 493
2024-11-13	886	1 175	1 204
2024-11-14	890	1 196	1 379
2024-11-15	891	1 195	1 469
2024-11-16	809	1 187	1 528
2024-11-17	1 008	1 383	1 186
2024-11-18	896	1 203	1 519
2024-11-19	911	1 158	1 553
2024-11-20	964	1 187	1 613
2024-11-21	2 530	2 057	1 654
2024-11-22	11 522	4 771	1 470
2024-11-23	1 392	1 200	1 556
2024-11-24	779	1 128	1 526
2024-11-25	1 127	1 165	1 508
2024-11-26	873	1 134	1 347
2024-11-27	848	1 132	1 406
2024-11-28	858	1 136	1 137
2024-11-29	863	1 214	1 271
2024-11-30	774	1 228	1 180
2024-12-01	766	1 166	1 184
2024-12-02	865	1 174	1 363
2024-12-03	870	1 123	1 484
2024-12-04	901	1 135	1 251
2024-12-05	859	1 118	1 435
2024-12-06	875	1 106	1 385
2024-12-07	802	1 148	1 227
2024-12-08	775	1 103	1 154
2024-12-09	880	1 081	1 211
2024-12-10	941	1 046	1 251
2024-12-11	886	1 062	1 220
2024-12-12	846	1 057	1 264
2024-12-13	848	1 081	1 309
2024-12-14	804	1 107	1 270
2024-12-15	778	1 116	1 324
2024-12-16	912	1 148	1 434
2024-12-17	872	1 106	1 477
2024-12-18	930	1 167	1 377
2024-12-19	854	1 117	1 193
2024-12-20	858	1 172	1 366
2024-12-21	756	1 111	1 355
2024-12-22	744	1 085	1 378
2024-12-23	845	1 166	1 272
2024-12-24	748	1 166	1 104
2024-12-25	726	1 117	1 054
2024-12-26	730	1 080	1 023
2024-12-27	827	1 139	901
2024-12-28	751	1 163	907

0.00%	0.15%	0.03%
0.00%	0.06%	0.07%
0.00%	0.06%	0.03%
0.00%	0.06%	0.00%
0.00%	0.04%	0.14%
0.01%	0.19%	0.11%
0.02%	0.18%	0.35%
0.00%	0.07%	0.00%
0.00%	0.08%	0.00%
0.00%	4.26%	0.10%
0.00%	17.15%	0.10%
0.00%	2.66%	0.87%
0.00%	0.35%	0.29%
0.02%	0.10%	0.05%
0.00%	0.13%	0.07%
0.00%	0.13%	0.12%
0.00%	0.08%	0.00%
0.00%	0.09%	0.02%
0.00%	0.05%	0.00%
0.00%	0.08%	0.00%
0.00%	0.09%	0.00%
0.00%	0.12%	0.00%
0.00%	0.11%	0.02%
0.00%	0.11%	0.57%
0.00%	0.13%	0.11%
0.00%	0.06%	0.00%
0.00%	0.08%	0.04%
0.00%	0.11%	0.07%
0.00%	0.13%	0.02%
0.00%	0.12%	0.03%
0.00%	0.08%	0.13%
0.00%	0.08%	0.03%
0.00%	0.07%	0.00%
0.00%	0.08%	0.00%
0.00%	0.13%	1.08%
0.00%	0.10%	0.04%
0.11%	0.52%	0.03%
0.00%	0.13%	0.02%
0.00%	0.10%	0.47%
0.00%	0.08%	0.07%
0.00%	0.09%	0.00%
0.00%	0.11%	0.00%
0.00%	0.07%	0.00%
0.00%	0.09%	0.00%
0.00%	0.10%	0.00%
0.00%	0.09%	0.00%
0.00%	0.06%	0.00%

2024-12-29	736	1 115	906	0.00%	0.06%	0.00%
2024-12-30	804	1 169	1 064	0.00%	0.10%	0.00%
2024-12-31	724	1 230	885	0.00%	0.06%	0.00%