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
2025-04-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-23	87,50%	12,50%	87,50%	12,50%	87,50%	12,50%	BankID problems
2025-04-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-04-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-01	100,00%	0,00%	100,00%	0,00%	96,53%	3,47%	
2025-05-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-14	87,15%	12,85%	100,00%	0,00%	100,00%	0,00%	PG/BG payments unavailable
2025-05-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

2025-05-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-23	100,00%	0,00%	100,00%	0,00%	90,42%	9,58%	
2025-05-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-26	95,97%	4,03%	99,86%	0,14%	99,86%	0,14%	
2025-05-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-28	100,00%	0,00%	100,00%	0,00%	80,28%	19,72%	
2025-05-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-05-30	99,79%	0,21%	99,79%	0,21%	99,79%	0,21%	Token problems on all channels
2025-05-31	48,68%	51,32%	48,68%	51,32%	48,68%	51,32%	Token problems on all channels
2025-06-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-09	99,86%	0,14%	99,86%	0,14%	99,86%	0,14%	
2025-06-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-13	91,39%	8,61%	91,39%	8,61%	100,00%	0,00%	
2025-06-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-19	100,00%	0,00%	100,00%	0,00%	97,85%	2,15%	Disturbance on PIS
2025-06-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-26	91,74%	8,26%	91,74%	8,26%	91,74%	8,26%	For Open Banking - PIS was affected. AIS worked on most calls.
2025-06-27	98,40%	1,60%	98,40%	1,60%	98,40%	1,60%	
2025-06-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-06-30	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
2025-04-01	500	640	685		0.01%	0.00%	0.38%
2025-04-02	491	641	695		0.00%	0.00%	1.18%
2025-04-03	491	636	695		0.00%	0.07%	0.01%
2025-04-04	511	638	723		0.01%	0.02%	0.30%
2025-04-05	507	632	703		0.01%	0.01%	0.01%
2025-04-06	507	644	733		0.02%	0.00%	0.29%
2025-04-07	499	636	737		0.02%	0.02%	0.01%
2025-04-08	497	618	733		0.02%	0.01%	0.09%
2025-04-09	514	633	751		0.05%	0.00%	0.51%
2025-04-10	495	605	733		0.01%	0.02%	0.08%
2025-04-11	505	611	737		0.01%	0.01%	0.11%
2025-04-12	506	614	686		0.01%	0.01%	0.00%
2025-04-13	512	617	703		0.00%	0.01%	0.07%
2025-04-14	502	617	765		0.01%	0.00%	0.29%
2025-04-15	503	608	719		0.00%	0.01%	0.02%
2025-04-16	501	597	700		0.01%	0.03%	0.01%
2025-04-17	483	607	697		0.00%	0.00%	0.02%
2025-04-18	505	624	687		0.01%	0.00%	0.03%
2025-04-19	506	622	675		0.00%	0.00%	0.01%
2025-04-20	510	627	682		0.01%	0.00%	0.02%
2025-04-21	494	601	720		0.00%	0.01%	0.16%
2025-04-22	508	625	715		0.02%	0.18%	0.03%
2025-04-23	512	625	757		0.03%	0.01%	0.33%
2025-04-24	511	612	718		0.01%	0.01%	0.08%
2025-04-25	517	655	764		0.01%	0.00%	0.32%
2025-04-26	507	621	685		0.00%	0.00%	0.01%
2025-04-27	505	620	704		0.01%	0.00%	0.09%
2025-04-28	530	678	729		0.09%	0.02%	0.12%
2025-04-29	518	641	656		0.09%	0.07%	0.59%
2025-04-30	528	694	565		0.00%	0.00%	0.10%
2025-05-01	532	700	623		0.01%	0.00%	0.30%
2025-05-02	527	688	538		0.00%	0.01%	0.01%
2025-05-03	525	669	525		0.01%	0.00%	0.01%
2025-05-04	517	670	511		0.00%	0.00%	0.03%
2025-05-05	506	645	536		0.01%	0.01%	0.07%
2025-05-06	526	668	540		0.04%	0.07%	0.03%
2025-05-07	528	669	557		0.01%	0.00%	0.00%

2025-05-08	530	654	559		0.00%	0.01%	0.01%
2025-05-09	526	645	552		0.00%	0.00%	0.03%
2025-05-10	520	659	527		0.00%	0.00%	0.02%
2025-05-11	561	675	530		0.03%	0.02%	0.01%
2025-05-12	549	663	555		0.00%	0.00%	0.01%
2025-05-13	552	689	573		0.00%	0.00%	0.03%
2025-05-14	541	649	581		0.00%	0.00%	0.01%
2025-05-15	543	651	564		0.02%	0.00%	0.04%
2025-05-16	515	624	536		0.00%	0.00%	0.01%
2025-05-17	513	632	524		0.00%	0.00%	0.02%
2025-05-18	514	662	520		0.00%	0.00%	0.08%
2025-05-19	515	660	585		0.01%	0.01%	0.04%
2025-05-20	521	625	566		0.01%	0.02%	0.05%
2025-05-21	522	620	555		0.01%	0.00%	0.28%
2025-05-22	524	623	550		0.01%	0.00%	0.03%
2025-05-23	525	655	1 052		0.05%	0.06%	2.49%
2025-05-24	535	675	534		0.07%	0.17%	0.03%
2025-05-25	507	622	529		0.01%	0.01%	0.01%
2025-05-26	513	629	558		0.00%	0.00%	0.04%
2025-05-27	521	640	559		0.00%	0.00%	0.02%
2025-05-28	537	655	666		0.00%	0.01%	0.41%
2025-05-29	505	616	525		0.00%	0.00%	0.01%
2025-05-30	492	646	529		0.01%	0.00%	0.01%
2025-05-31	482	661	534		0.09%	0.13%	0.00%
2025-06-01	507	662	530		0.00%	0.00%	0.01%
2025-06-02	513	652	557		0.00%	0.00%	0.02%
2025-06-03	501	637	557		0.00%	0.00%	0.09%
2025-06-04	508	654	568		0.00%	0.01%	0.04%
2025-06-05	502	615	537		0.00%	0.00%	0.03%
2025-06-06	516	633	529		0.00%	0.00%	0.02%
2025-06-07	537	647	532		0.01%	0.00%	0.06%
2025-06-08	536	673	529		0.00%	0.00%	0.05%
2025-06-09	517	631	533		0.02%	0.04%	0.05%
2025-06-10	531	637	566		0.01%	0.00%	0.10%
2025-06-11	565	710	560		0.00%	0.00%	0.02%
2025-06-12	578	768	583		0.02%	0.00%	0.06%
2025-06-13	547	744	579		0.00%	0.00%	0.04%
2025-06-14	568	801	569		0.04%	0.14%	0.04%
2025-06-15	570	758	564		0.03%	0.02%	0.04%
2025-06-16	581	780	628		0.00%	0.01%	0.17%
2025-06-17	511	708	588		0.00%	0.00%	0.03%
2025-06-18	445	708	587		0.02%	0.05%	0.04%
2025-06-19	507	708	577		0.00%	0.02%	0.06%
2025-06-20	521	682	576		0.01%	0.00%	0.12%
2025-06-21	508	691	563		0.02%	0.00%	0.03%
2025-06-22	505	680	555		0.01%	0.00%	0.05%
2025-06-23	502	688	581		0.00%	0.01%	0.04%
2025-06-24	499	687	625		0.02%	0.01%	0.05%
2025-06-25	491	669	626		0.02%	0.03%	0.03%

2025-06-26	520	741	626		0.04%	0.08%	0.04%
2025-06-27	665	1 462	699		0.46%	2.53%	0.49%
2025-06-28	543	749	552		0.00%	0.06%	0.02%
2025-06-29	556	750	565		0.00%	0.09%	0.05%
2025-06-30	560	800	610		0.00%	0.07%	0.03%

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

	PIS Average Response Time (ms)				PIS Error Response Rate		
Date	**Web**	**Mobile App**	**API**		**Web**	**Mobile App**	**API**
2025-04-01	821	1 138	1 648		0.01%	0.06%	0.04%
2025-04-02	825	1 136	1 641		0.00%	0.03%	2.76%
2025-04-03	839	1 133	1 581		0.00%	0.05%	0.00%
2025-04-04	889	1 166	1 456		0.00%	0.04%	0.09%
2025-04-05	743	1 182	1 587		0.00%	0.03%	0.00%
2025-04-06	763	1 192	1 386		0.00%	0.15%	0.05%
2025-04-07	15 483	1 116	1 377		0.02%	0.06%	0.04%
2025-04-08	968	1 123	1 319		0.00%	0.05%	0.05%
2025-04-09	934	1 127	1 508		0.01%	0.12%	0.07%
2025-04-10	916	1 104	1 575		0.00%	0.06%	0.07%
2025-04-11	1 148	1 127	1 113		0.00%	0.06%	0.05%
2025-04-12	795	1 188	1 524		0.00%	0.04%	0.00%
2025-04-13	772	1 162	1 370		0.00%	0.03%	0.00%
2025-04-14	974	1 146	1 426		0.01%	0.10%	0.00%
2025-04-15	898	1 120	1 411		0.00%	0.03%	0.05%
2025-04-16	783	1 093	1 462		0.00%	0.03%	0.00%
2025-04-17	831	1 119	1 701		0.00%	0.05%	0.88%
2025-04-18	719	1 168	1 590		0.00%	0.03%	0.08%
2025-04-19	745	1 207	1 353		0.00%	0.03%	0.00%
2025-04-20	736	1 181	1 679		0.00%	0.04%	0.00%
2025-04-21	720	1 132	1 245		0.00%	0.03%	0.00%
2025-04-22	940	1 156	1 308		0.00%	0.05%	0.13%
2025-04-23	886	1 167	1 630		0.00%	0.10%	0.13%
2025-04-24	7 852	1 245	1 392		0.01%	0.51%	0.12%
2025-04-25	17 873	1 248	1 566		0.04%	0.06%	0.12%
2025-04-26	755	1 164	1 596		0.00%	0.03%	0.00%
2025-04-27	770	1 080	1 205		0.00%	0.06%	0.01%
2025-04-28	899	1 175	1 332		0.00%	0.33%	0.26%
2025-04-29	1 048	1 141	1 469		0.00%	0.35%	0.71%
2025-04-30	996	1 243	1 379		0.00%	0.04%	0.03%
2025-05-01	863	1 220	1 295		0.00%	0.02%	0.00%
2025-05-02	879	1 218	1 378		0.00%	0.03%	0.00%
2025-05-03	732	1 273	1 332		0.00%	0.02%	0.00%
2025-05-04	740	1 273	1 110		0.00%	0.45%	0.01%
2025-05-05	832	1 115	1 345		0.00%	0.02%	0.04%
2025-05-06	854	1 131	1 395		0.00%	0.13%	0.04%
2025-05-07	909	1 226	1 385		0.00%	0.02%	0.04%
2025-05-08	974	1 238	1 344		0.00%	0.23%	0.03%
2025-05-09	900	1 226	1 542		0.00%	0.01%	0.01%
2025-05-10	795	1 234	1 381		0.00%	0.02%	0.00%
2025-05-11	856	1 293	1 431		0.01%	0.03%	0.07%
2025-05-12	937	1 238	1 510		0.00%	0.01%	0.02%
2025-05-13	4 785	1 265	1 522		0.02%	0.02%	0.07%

2025-05-14	990	1 194	1 476		0.00%	8.30%	0.20%
2025-05-15	1 202	1 247	1 507		0.00%	0.02%	0.01%
2025-05-16	911	1 207	1 535		0.00%	0.01%	0.02%
2025-05-17	827	1 236	1 256		0.00%	0.02%	0.03%
2025-05-18	761	1 234	1 243		0.00%	0.02%	0.00%
2025-05-19	900	1 233	1 351		0.01%	0.03%	0.09%
2025-05-20	959	1 253	1 331		0.00%	0.06%	0.06%
2025-05-21	915	1 252	1 344		0.00%	0.05%	0.07%
2025-05-22	899	1 254	1 474		0.00%	0.02%	0.08%
2025-05-23	943	1 304	1 322		0.00%	0.08%	0.07%
2025-05-24	808	1 297	1 250		0.01%	0.24%	0.11%
2025-05-25	797	1 196	1 364		0.00%	0.04%	0.06%
2025-05-26	977	1 227	1 385		0.00%	0.04%	0.16%
2025-05-27	991	1 225	1 438		0.00%	0.02%	0.07%
2025-05-28	897	1 249	1 465		0.00%	0.03%	0.08%
2025-05-29	737	1 203	1 125		0.00%	0.02%	0.02%
2025-05-30	822	1 238	1 186		0.00%	0.01%	0.10%
2025-05-31	760	1 100	1 144		0.00%	2.01%	14.61%
2025-06-01	805	1 234	1 325		0.00%	0.02%	0.04%
2025-06-02	895	1 222	1 376		0.00%	0.02%	0.01%
2025-06-03	872	1 213	1 216		0.00%	0.02%	0.09%
2025-06-04	902	1 223	1 572		0.00%	0.03%	0.03%
2025-06-05	851	1 197	1 552		0.00%	0.01%	0.01%
2025-06-06	784	1 283	1 568		0.00%	0.01%	0.01%
2025-06-07	815	1 337	1 446		0.00%	0.02%	0.00%
2025-06-08	798	1 327	1 947		0.00%	0.00%	0.07%
2025-06-09	907	1 198	1 410		0.00%	0.06%	0.07%
2025-06-10	944	1 217	1 294		0.00%	0.01%	0.35%
2025-06-11	996	1 253	1 535		0.00%	0.03%	0.05%
2025-06-12	946	1 244	1 554		0.00%	0.02%	0.00%
2025-06-13	929	1 304	1 300		0.00%	0.03%	0.02%
2025-06-14	880	1 393	1 456		0.01%	0.17%	0.28%
2025-06-15	894	1 319	1 940		0.00%	0.04%	0.01%
2025-06-16	1 006	1 277	1 220		0.01%	0.03%	0.17%
2025-06-17	892	1 223	1 491		0.00%	0.02%	0.03%
2025-06-18	896	1 293	1 381		0.01%	0.02%	0.05%
2025-06-19	853	1 336	3 077		0.00%	0.02%	5.07%
2025-06-20	811	1 406	1 507		0.00%	0.02%	0.18%
2025-06-21	790	1 362	1 473		0.00%	0.01%	0.00%
2025-06-22	779	1 323	1 376		0.00%	0.02%	0.02%
2025-06-23	820	1 315	1 337		0.00%	0.03%	0.04%
2025-06-24	886	1 337	1 364		0.00%	0.06%	0.24%
2025-06-25	813	1 336	1 548		0.00%	0.06%	0.06%
2025-06-26	917	1 440	1 691		0.04%	0.08%	1.13%
2025-06-27	1 285	1 415	1 504		0.05%	4.24%	1.90%
2025-06-28	817	1 307	1 446		0.00%	0.04%	0.12%
2025-06-29	792	1 241	1 313		0.00%	0.06%	0.05%
2025-06-30	854	1 319	1 395		0.01%	0.05%	0.01%