

**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](mailto: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	
2024-07-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-24	100,00%	0,00%	100,00%	0,00%	99,86%	0,14%	12 calls to PIS failed. No problems on AIS
2024-07-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-07-31	100,00%	0,00%	100,00%	0,00%	92,57%	7,43%	Long response times resulting in approx. 10% failure of calls
2024-08-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-05	100,00%	0,00%	100,00%	0,00%	99,24%	0,76%	
2024-08-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-14	100,00%	0,00%	100,00%	0,00%	98,68%	1,32%	
2024-08-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-20	98,54%	1,46%	98,54%	1,46%	99,93%	0,07%	SCA-problems on web and app
2024-08-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

2024-08-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-28	96,04%	3,96%	96,04%	3,96%	96,04%	3,96%	Some disturbance during a non-communicated change
2024-08-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-08-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-04	100,00%	0,00%	100,00%	0,00%	99,93%	0,07%	22 of 28 calls to AIS failed for 2 minutes
2024-09-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-15	97,22%	2,78%	97,22%	2,78%	97,22%	2,78%	Service Window and DDOS.attack affected some calls
2024-09-16	87,50%	12,50%	87,50%	12,50%	87,50%	12,50%	Service Window and DDOS.attack affected some calls
2024-09-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-24	79,86%	20,14%	79,86%	20,14%	100,00%	0,00%	Partial problems, AIS and PIS on web and app
2024-09-25	56,94%	43,06%	56,94%	43,06%	100,00%	0,00%	Partial problems, AIS and PIS on web and app
2024-09-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2024-09-30	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.

#### 3.1 AIS

Account Information Services

Date	AIS Average Response Time (ms)			AIS Error Response Rate		
	Web	Mobile App	API	Web	Mobile App	API
2024-07-01	486	617	497	0.03%	0.22%	0.00%
2024-07-02	486	603	504	0.00%	0.19%	0.00%
2024-07-03	476	588	490	0.01%	0.19%	0.00%
2024-07-04	477	584	512	0.01%	0.16%	0.01%
2024-07-05	497	597	494	0.04%	0.18%	0.01%
2024-07-06	481	563	454	0.00%	0.14%	0.00%
2024-07-07	500	594	467	0.01%	0.17%	0.00%
2024-07-08	481	582	492	0.01%	0.19%	0.00%
2024-07-09	485	578	482	0.01%	0.16%	0.01%
2024-07-10	487	574	487	0.00%	0.19%	0.00%
2024-07-11	487	569	483	0.01%	0.18%	0.01%
2024-07-12	482	569	479	0.00%	0.16%	0.01%
2024-07-13	486	563	457	0.01%	0.19%	0.01%
2024-07-14	496	573	458	0.03%	0.27%	0.06%
2024-07-15	490	582	495	0.05%	0.26%	0.35%
2024-07-16	478	557	480	0.00%	0.19%	0.00%
2024-07-17	481	561	477	0.00%	0.18%	0.00%
2024-07-18	473	566	471	0.00%	0.25%	0.00%
2024-07-19	484	583	486	0.01%	0.21%	0.06%
2024-07-20	501	573	470	0.02%	0.21%	0.00%
2024-07-21	490	672	544	0.03%	0.59%	0.30%
2024-07-22	467	554	474	0.01%	0.21%	0.00%
2024-07-23	470	547	473	0.01%	0.19%	0.04%
2024-07-24	464	553	463	0.00%	0.21%	0.01%
2024-07-25	458	578	465	0.01%	0.30%	0.00%
2024-07-26	461	590	475	0.01%	0.31%	0.00%
2024-07-27	481	582	455	0.01%	0.30%	0.00%
2024-07-28	476	591	454	0.00%	0.37%	0.00%
2024-07-29	471	603	475	0.00%	0.24%	0.01%
2024-07-30	477	602	470	0.00%	0.24%	0.01%
2024-07-31	483	625	860	0.01%	0.22%	0.34%
2024-08-01	494	622	486	0.01%	0.19%	0.02%
2024-08-02	486	608	478	0.00%	0.21%	0.01%
2024-08-03	492	592	450	0.01%	0.14%	0.00%
2024-08-04	496	600	450	0.01%	0.17%	0.00%
2024-08-05	508	735	536	0.06%	0.65%	0.17%

2024-08-06	500	614	501
2024-08-07	478	570	488
2024-08-08	483	578	476
2024-08-09	487	568	485
2024-08-10	486	563	448
2024-08-11	557	578	444
2024-08-12	478	557	468
2024-08-13	488	563	473
2024-08-14	493	558	475
2024-08-15	481	557	472
2024-08-16	499	573	474
2024-08-17	474	544	440
2024-08-18	486	549	443
2024-08-19	493	590	504
2024-08-20	507	607	502
2024-08-21	482	581	475
2024-08-22	494	592	529
2024-08-23	470	1042	479
2024-08-24	488	590	447
2024-08-25	485	590	450
2024-08-26	486	605	497
2024-08-27	471	594	484
2024-08-28	497	773	490
2024-08-29	465	592	459
2024-08-30	486	666	482
2024-08-31	481	607	465
2024-09-01	480	604	447
2024-09-02	479	607	465
2024-09-03	491	601	497
2024-09-04	508	610	516
2024-09-05	491	620	493
2024-09-06	486	588	481
2024-09-07	497	588	457
2024-09-08	502	600	454
2024-09-09	494	600	504
2024-09-10	500	599	501
2024-09-11	501	594	504
2024-09-12	496	587	491
2024-09-13	502	591	485
2024-09-14	507	592	461
2024-09-15	515	607	467
2024-09-16	520	600	520
2024-09-17	526	589	515
2024-09-18	492	563	499
2024-09-19	479	556	541
2024-09-20	502	570	495
2024-09-21	528	573	476

0.02%	0.28%	0.02%
0.00%	0.21%	0.00%
0.02%	0.18%	0.01%
0.01%	0.18%	0.00%
0.00%	0.19%	0.00%
0.06%	0.21%	0.02%
0.02%	0.18%	0.00%
0.01%	0.14%	0.01%
0.01%	0.16%	0.24%
0.01%	0.15%	0.01%
0.04%	0.13%	0.02%
0.01%	0.01%	0.00%
0.01%	0.03%	0.04%
0.02%	0.13%	0.09%
0.09%	0.10%	0.37%
0.01%	0.01%	0.00%
0.01%	0.01%	0.04%
0.00%	0.01%	0.02%
0.01%	0.01%	0.01%
0.01%	0.01%	0.01%
0.01%	0.02%	0.04%
0.01%	0.03%	0.04%
1.03%	5.74%	0.76%
0.00%	0.01%	0.01%
0.05%	0.15%	0.01%
0.01%	0.00%	0.02%
0.02%	0.00%	0.01%
0.01%	0.00%	0.01%
0.12%	1.15%	0.00%
0.05%	0.08%	0.02%
0.04%	0.11%	0.14%
0.02%	0.01%	0.00%
0.01%	0.00%	0.00%
0.03%	0.02%	0.01%
0.01%	0.02%	0.04%
0.01%	0.01%	0.02%
0.02%	0.02%	0.02%
0.00%	0.01%	0.00%
0.10%	0.08%	0.01%
0.01%	0.01%	0.00%
0.03%	0.01%	0.06%
0.01%	0.02%	0.25%
0.00%	0.01%	0.01%
0.00%	0.01%	0.01%
0.01%	0.02%	0.01%
0.01%	0.02%	0.02%
0.00%	0.00%	0.00%

2024-09-22	512	573	469	0.00%	0.01%	0.01%
2024-09-23	494	554	497	0.01%	0.01%	0.00%
2024-09-24	492	561	512	0.01%	0.03%	0.03%
2024-09-25	523	617	524	0.01%	0.01%	0.02%
2024-09-26	479	554	492	0.00%	0.01%	0.02%
2024-09-27	484	572	497	0.01%	0.00%	0.01%
2024-09-28	479	548	463	0.01%	0.00%	0.00%
2024-09-29	485	561	457	0.02%	0.01%	0.00%
2024-09-30	502	606	485	0.00%	0.01%	0.00%

### 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](mailto: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
2024-07-01	811	774	1120	0.00%	0.17%	0.00%
2024-07-02	817	769	1058	0.00%	0.16%	0.13%
2024-07-03	807	778	1132	0.00%	0.16%	0.12%
2024-07-04	804	791	923	0.00%	0.15%	0.32%
2024-07-05	842	804	1080	0.00%	0.17%	0.20%
2024-07-06	798	748	956	0.00%	0.13%	0.49%
2024-07-07	766	762	873	0.00%	0.10%	0.11%
2024-07-08	830	802	885	0.00%	0.17%	0.09%
2024-07-09	805	807	979	0.00%	0.14%	0.70%
2024-07-10	816	809	955	0.00%	0.15%	0.10%
2024-07-11	827	803	804	0.00%	0.13%	0.00%
2024-07-12	846	792	719	0.00%	0.11%	0.20%
2024-07-13	775	744	923	0.00%	0.09%	0.26%
2024-07-14	783	748	804	0.00%	0.17%	0.14%
2024-07-15	833	780	726	0.00%	0.17%	0.73%
2024-07-16	804	801	901	0.00%	0.13%	0.18%
2024-07-17	803	777	846	0.00%	0.15%	0.04%
2024-07-18	795	758	976	0.00%	0.16%	0.00%
2024-07-19	794	763	1110	0.00%	0.21%	0.46%
2024-07-20	762	741	951	0.00%	0.14%	0.00%
2024-07-21	751	730	1262	0.00%	0.69%	1.49%
2024-07-22	795	745	892	0.00%	0.16%	0.08%
2024-07-23	786	745	847	0.00%	0.17%	0.28%
2024-07-24	778	743	964	0.00%	0.21%	0.33%
2024-07-25	874	755	920	0.00%	0.24%	0.22%
2024-07-26	815	762	931	0.00%	0.25%	0.19%
2024-07-27	752	747	976	0.00%	0.22%	0.12%
2024-07-28	745	761	1042	0.00%	0.27%	0.10%
2024-07-29	821	766	937	0.00%	0.20%	0.73%
2024-07-30	785	760	821	0.00%	0.20%	0.14%
2024-07-31	785	756	1852	0.00%	0.16%	0.44%
2024-08-01	810	760	938	0.00%	0.12%	0.24%
2024-08-02	805	748	887	0.00%	0.14%	0.31%
2024-08-03	752	711	1180	0.00%	0.08%	0.00%
2024-08-04	751	731	895	0.00%	0.14%	0.00%
2024-08-05	903	791	1041	0.01%	0.80%	1.12%
2024-08-06	841	791	982	0.00%	0.28%	0.08%
2024-08-07	805	774	817	0.00%	0.13%	0.26%
2024-08-08	816	796	1143	0.00%	0.15%	0.19%
2024-08-09	824	783	991	0.00%	0.15%	0.00%
2024-08-10	769	743	853	0.00%	0.10%	0.63%
2024-08-11	818	839	1273	0.00%	0.17%	0.00%

2024-08-12	816	780	828
2024-08-13	836	787	814
2024-08-14	840	775	791
2024-08-15	847	792	960
2024-08-16	850	790	903
2024-08-17	761	716	798
2024-08-18	766	737	840
2024-08-19	932	789	1018
2024-08-20	925	803	828
2024-08-21	861	775	1069
2024-08-22	884	788	849
2024-08-23	839	755	986
2024-08-24	785	742	1073
2024-08-25	769	768	855
2024-08-26	925	792	780
2024-08-27	887	790	813
2024-08-28	882	788	823
2024-08-29	813	771	825
2024-08-30	856	795	870
2024-08-31	744	713	1006
2024-09-01	743	728	874
2024-09-02	824	760	812
2024-09-03	847	800	1045
2024-09-04	837	821	948
2024-09-05	811	821	977
2024-09-06	836	803	1142
2024-09-07	758	770	911
2024-09-08	765	763	1016
2024-09-09	898	825	1053
2024-09-10	869	851	924
2024-09-11	868	837	1147
2024-09-12	840	822	1124
2024-09-13	851	809	1426
2024-09-14	821	755	887
2024-09-15	798	777	1082
2024-09-16	888	842	1045
2024-09-17	946	881	868
2024-09-18	839	819	898
2024-09-19	989	791	1055
2024-09-20	845	805	1049
2024-09-21	796	771	1097
2024-09-22	787	781	881
2024-09-23	845	803	951
2024-09-24	1604	801	956
2024-09-25	1604	836	1011
2024-09-26	832	815	916
2024-09-27	846	801	1141

0.00%	0.14%	12.33%
0.00%	0.12%	3.71%
0.00%	0.14%	0.39%
0.00%	0.14%	0.17%
0.00%	0.14%	0.21%
0.00%	0.04%	0.00%
0.00%	0.06%	0.29%
0.02%	0.10%	0.43%
0.00%	0.20%	0.29%
0.04%	0.07%	0.34%
0.00%	0.07%	0.41%
0.00%	0.09%	0.15%
0.00%	0.06%	0.23%
0.00%	0.09%	0.08%
0.04%	0.10%	0.09%
0.01%	0.09%	0.10%
0.00%	9.15%	1.53%
0.00%	0.38%	0.14%
0.00%	0.20%	0.42%
0.00%	0.05%	0.00%
0.00%	0.05%	0.05%
0.00%	0.07%	0.06%
0.07%	0.24%	0.15%
0.02%	0.14%	0.14%
0.00%	0.22%	0.23%
0.08%	0.10%	0.80%
0.00%	0.04%	0.00%
0.00%	0.22%	0.00%
0.14%	0.09%	0.12%
0.05%	0.09%	0.00%
0.00%	0.08%	0.23%
0.00%	0.07%	0.24%
0.00%	0.20%	1.23%
0.03%	1.11%	0.45%
0.00%	0.05%	0.16%
0.00%	0.09%	0.32%
0.00%	0.06%	0.31%
0.00%	0.08%	0.30%
0.00%	0.43%	0.28%
0.00%	0.10%	0.50%
0.00%	0.10%	0.19%
0.00%	0.05%	0.60%
0.00%	0.07%	0.44%
0.00%	3.50%	0.00%
0.00%	4.19%	0.10%
0.00%	0.08%	0.00%
0.00%	0.10%	0.17%



2024-09-28	743	754	1092	0.00%	0.05%	0.00%
2024-09-29	740	786	1143	0.00%	0.07%	0.06%
2024-09-30	835	816	1234	0.00%	0.06%	0.12%