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.

	Availability Web		Availability Mobile App		Availability API		
Date	**Uptime**	**Downtime**	**Uptime**	**Downtime**	**Uptime**	**Downtime**	**Comments**
2025-07-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-04	99,86%	0,14%	99,86%	0,14%	99,86%	0,14%	
2025-07-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-19	100,00%	0,00%	100,00%	0,00%	98,89%	1,11%	
2025-07-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-23	98,13%	1,87%	98,13%	1,87%	98,13%	1,87%	Problems with SCA
2025-07-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-07-31	100,00%	0,00%	100,00%	0,00%	90,63%	9,38%	
2025-08-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-08	100,00%	0,00%	100,00%	0,00%	70,00%	30,00%	
2025-08-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-18	94,03%	5,97%	94,03%	5,97%	100,00%	0,00%	
2025-08-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

2025-08-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-26	100,00%	0,00%	100,00%	0,00%	99,72%	0,28%	
2025-08-27	100,00%	0,00%	100,00%	0,00%	94,44%	5,56%	
2025-08-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-29	100,00%	0,00%	100,00%	0,00%	93,26%	6,74%	
2025-08-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-08-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-03	100,00%	0,00%	100,00%	0,00%	97,15%	2,85%	
2025-09-04	100,00%	0,00%	100,00%	0,00%	98,89%	1,11%	
2025-09-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-08	100,00%	0,00%	100,00%	0,00%	99,65%	0,35%	
2025-09-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-10	97,01%	2,99%	97,01%	2,99%	97,01%	2,99%	
2025-09-11	98,75%	1,25%	98,75%	1,25%	98,75%	1,25%	
2025-09-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-13	95,97%	4,03%	95,97%	4,03%	95,97%	4,03%	
2025-09-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-19	98,82%	1,18%	98,82%	1,18%	100,00%	0,00%	
2025-09-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-23	100,00%	0,00%	100,00%	0,00%	93,33%	6,67%	Problems for a few TPPs
2025-09-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-09-30	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.

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**
2025-07-01	553	763	613		0.00%	0.06%	0.02%
2025-07-02	522	720	615		0.00%	0.05%	0.03%
2025-07-03	528	714	599		0.02%	0.07%	0.05%
2025-07-04	523	698	607		0.01%	0.08%	0.10%
2025-07-05	516	702	574		0.00%	0.06%	0.03%
2025-07-06	505	680	557		0.00%	0.08%	0.02%
2025-07-07	495	674	666		0.01%	0.06%	0.08%
2025-07-08	512	683	581		0.02%	0.08%	0.03%
2025-07-09	494	660	571		0.00%	0.06%	0.03%
2025-07-10	495	651	582		0.02%	0.05%	0.04%
2025-07-11	485	648	578		0.01%	0.04%	0.04%
2025-07-12	499	643	554		0.00%	0.04%	0.03%
2025-07-13	521	668	553		0.02%	0.06%	0.03%
2025-07-14	576	781	627		0.02%	0.08%	0.17%
2025-07-15	540	743	574		0.00%	0.03%	0.04%
2025-07-16	545	732	588		0.01%	0.09%	0.04%
2025-07-17	525	710	581		0.00%	0.08%	0.07%
2025-07-18	516	703	585		0.01%	0.07%	0.19%
2025-07-19	540	726	572		0.02%	0.07%	0.02%
2025-07-20	539	725	556		0.01%	0.06%	0.04%
2025-07-21	536	717	570		0.01%	0.06%	0.02%
2025-07-22	511	694	583		0.01%	0.08%	0.17%
2025-07-23	499	687	565		0.08%	0.06%	1.59%
2025-07-24	500	666	560		0.00%	0.07%	0.03%
2025-07-25	468	640	560		0.00%	0.09%	0.02%
2025-07-26	486	636	566		0.05%	0.15%	0.03%
2025-07-27	467	605	543		0.00%	0.09%	0.04%
2025-07-28	462	621	558		0.01%	0.07%	0.02%
2025-07-29	466	627	564		0.00%	0.08%	0.04%
2025-07-30	466	635	568		0.01%	0.05%	0.04%
2025-07-31	480	681	605		0.00%	0.05%	0.32%
2025-08-01	478	672	558		0.00%	0.07%	0.04%
2025-08-02	487	684	552		0.01%	0.07%	0.03%
2025-08-03	486	678	548		0.00%	0.07%	0.04%
2025-08-04	480	666	597		0.00%	0.05%	0.08%
2025-08-05	484	668	570		0.00%	0.07%	0.02%
2025-08-06	488	660	571		0.00%	0.06%	0.03%

2025-08-07	474	655	574	0.00%	0.06%	0.04%
2025-08-08	462	639	3 794	0.01%	0.06%	12.53%
2025-08-09	501	687	556	0.00%	0.04%	0.01%
2025-08-10	493	659	536	0.10%	0.34%	0.03%
2025-08-11	482	666	581	0.00%	0.27%	0.04%
2025-08-12	516	691	561	0.01%	0.06%	0.04%
2025-08-13	531	677	568	0.00%	0.04%	0.07%
2025-08-14	517	679	570	0.01%	0.06%	0.07%
2025-08-15	528	667	568	0.01%	0.05%	0.03%
2025-08-16	520	651	547	0.00%	0.06%	0.02%
2025-08-17	546	697	526	0.00%	0.05%	0.03%
2025-08-18	584	806	1 116	0.07%	0.15%	0.07%
2025-08-19	549	754	565	0.00%	0.06%	0.04%
2025-08-20	557	741	579	0.00%	0.06%	0.04%
2025-08-21	536	731	589	0.01%	0.06%	0.04%
2025-08-22	516	707	566	0.00%	0.03%	0.16%
2025-08-23	506	696	534	0.00%	0.07%	0.02%
2025-08-24	499	675	544	0.00%	0.08%	0.02%
2025-08-25	499	670	569	0.00%	0.07%	0.03%
2025-08-26	490	635	622	0.00%	0.08%	0.27%
2025-08-27	486	658	576	0.01%	0.14%	0.01%
2025-08-28	493	681	597	0.01%	0.12%	0.04%
2025-08-29	508	702	701	0.01%	0.13%	0.28%
2025-08-30	484	675	571	0.00%	0.11%	0.03%
2025-08-31	493	665	568	0.00%	0.14%	0.01%
2025-09-01	506	690	632	0.00%	0.10%	0.03%
2025-09-02	490	663	584	0.10%	0.24%	0.01%
2025-09-03	492	660	594	0.01%	0.10%	0.02%
2025-09-04	503	657	603	0.00%	0.11%	0.06%
2025-09-05	508	661	593	0.00%	0.10%	0.03%
2025-09-06	514	668	571	0.00%	0.05%	0.02%
2025-09-07	508	662	568	0.01%	0.07%	0.02%
2025-09-08	502	674	596	0.00%	0.12%	0.02%
2025-09-09	497	656	591	0.03%	0.13%	0.03%
2025-09-10	484	637	601	0.00%	0.07%	0.03%
2025-09-11	573	695	609	0.08%	0.24%	0.04%
2025-09-12	580	766	581	0.02%	0.17%	0.01%
2025-09-13	602	773	550	0.02%	0.13%	0.01%
2025-09-14	605	803	551	0.01%	0.13%	0.01%
2025-09-15	617	800	617	0.02%	0.11%	0.06%
2025-09-16	609	776	590	0.00%	0.09%	0.02%
2025-09-17	576	754	590	0.00%	0.10%	0.02%
2025-09-18	582	767	594	0.05%	0.27%	0.04%
2025-09-19	539	703	577	0.03%	0.12%	0.09%
2025-09-20	537	683	557	0.00%	0.06%	0.01%
2025-09-21	530	695	563	0.01%	0.16%	0.03%
2025-09-22	545	733	577	0.02%	0.13%	0.01%
2025-09-23	582	753	580	0.04%	0.15%	0.10%
2025-09-24	574	761	568	0.01%	0.16%	0.01%

2025-09-25	556	752	565		0.00%	0.15%	0.00%
2025-09-26	576	784	559		0.01%	0.14%	0.00%
2025-09-27	591	788	530		0.00%	0.23%	0.00%
2025-09-28	580	797	534		0.01%	0.23%	0.00%
2025-09-29	594	827	562		0.01%	0.15%	0.01%
2025-09-30	604	869	593		0.01%	0.18%	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

	PIS Average Response Time (ms)				PIS Error Response Rate		
Date	Web	Mobile App	API		Web	Mobile App	API
2025-07-01	884	1 383	1 662		0.00%	0.06%	0.27%
2025-07-02	849	1 349	1 599		0.00%	0.04%	0.14%
2025-07-03	856	1 301	1 501		0.00%	0.04%	0.05%
2025-07-04	869	1 318	1 616		0.00%	0.07%	0.05%
2025-07-05	827	1 338	1 563		0.00%	0.03%	0.04%
2025-07-06	789	1 302	1 384		0.01%	0.03%	0.05%
2025-07-07	827	1 248	1 648		0.00%	0.03%	0.03%
2025-07-08	829	1 232	1 507		0.00%	0.05%	0.03%
2025-07-09	837	1 220	1 485		0.00%	0.03%	0.03%
2025-07-10	829	1 215	1 486		0.00%	0.04%	0.03%
2025-07-11	824	1 249	1 406		0.01%	0.05%	0.06%
2025-07-12	787	1 271	1 390		0.00%	0.03%	0.02%
2025-07-13	813	1 291	1 363		0.00%	0.04%	0.04%
2025-07-14	1 002	1 288	1 517		0.03%	0.08%	0.20%
2025-07-15	870	1 266	1 573		0.00%	0.03%	0.06%
2025-07-16	842	1 230	1 609		0.01%	0.06%	0.04%
2025-07-17	828	1 256	1 534		0.00%	0.05%	0.06%
2025-07-18	811	1 288	1 464		0.00%	0.05%	0.09%
2025-07-19	898	1 388	1 703		0.00%	0.06%	0.64%
2025-07-20	800	1 324	1 238		0.00%	0.04%	0.02%
2025-07-21	910	1 300	1 557		0.00%	0.03%	0.01%
2025-07-22	822	1 286	1 586		0.00%	0.05%	0.09%
2025-07-23	843	1 270	1 459		0.01%	0.11%	0.94%
2025-07-24	804	1 264	1 494		0.00%	0.05%	0.00%
2025-07-25	810	1 298	1 388		0.00%	0.06%	0.02%
2025-07-26	763	1 312	1 377		0.01%	0.15%	0.09%
2025-07-27	725	1 182	1 331		0.00%	0.07%	0.07%
2025-07-28	781	1 189	1 403		0.00%	0.08%	0.04%
2025-07-29	777	1 216	1 447		0.00%	0.07%	0.04%
2025-07-30	782	1 228	1 350		0.00%	0.03%	0.06%
2025-07-31	817	1 288	1 438		0.01%	0.05%	0.53%
2025-08-01	782	1 299	1 251		0.00%	0.05%	0.01%
2025-08-02	753	1 348	1 368		0.01%	0.03%	0.24%
2025-08-03	745	1 292	1 327		0.00%	0.06%	0.04%
2025-08-04	787	1 248	1 581		0.00%	0.03%	0.05%
2025-08-05	826	1 230	1 464		0.02%	0.04%	0.05%
2025-08-06	825	1 238	1 541		0.00%	0.03%	0.06%
2025-08-07	831	1 226	1 446		0.00%	0.04%	0.07%
2025-08-08	806	1 208	17 682		0.00%	0.02%	54.93%
2025-08-09	814	1 324	1 335		0.00%	0.02%	0.08%
2025-08-10	791	1 252	1 322		0.00%	0.20%	0.04%
2025-08-11	824	1 188	1 451		0.00%	0.03%	0.07%
2025-08-12	921	1 222	1 823		0.01%	0.04%	0.94%

2025-08-13	908	1 248	1 500	0.00%	0.03%	0.03%
2025-08-14	868	1 246	1 663	0.02%	0.06%	0.17%
2025-08-15	873	1 259	1 547	0.00%	0.06%	0.08%
2025-08-16	835	1 234	1 457	0.00%	0.03%	0.05%
2025-08-17	813	1 219	1 221	0.00%	0.03%	0.07%
2025-08-18	953	1 253	1 730	0.04%	0.06%	0.86%
2025-08-19	861	1 230	1 420	0.00%	0.05%	0.08%
2025-08-20	855	1 243	1 356	0.01%	0.04%	0.03%
2025-08-21	829	1 251	1 505	0.00%	0.06%	0.03%
2025-08-22	817	1 272	1 357	0.00%	0.04%	0.06%
2025-08-23	778	1 296	1 527	0.00%	0.03%	0.06%
2025-08-24	733	1 234	1 123	0.00%	0.07%	0.02%
2025-08-25	807	1 244	1 420	0.00%	0.04%	0.02%
2025-08-26	904	1 211	1 732	0.00%	0.05%	0.85%
2025-08-27	801	1 202	1 843	0.00%	0.13%	1.47%
2025-08-28	802	1 212	1 276	0.00%	0.12%	0.09%
2025-08-29	814	1 299	1 486	0.00%	0.08%	0.68%
2025-08-30	731	1 314	998	0.00%	0.07%	0.01%
2025-08-31	734	1 255	1 123	0.00%	0.05%	0.09%
2025-09-01	825	1 271	1 320	0.01%	0.05%	0.08%
2025-09-02	899	1 216	1 310	0.01%	0.37%	0.04%
2025-09-03	823	1 219	1 955	0.01%	0.09%	1.15%
2025-09-04	851	1 216	1 369	0.00%	0.05%	0.79%
2025-09-05	907	1 253	1 394	0.00%	0.05%	0.06%
2025-09-06	843	1 327	1 425	0.02%	0.06%	0.03%
2025-09-07	803	1 283	1 242	0.00%	0.06%	0.08%
2025-09-08	860	1 202	1 456	0.00%	0.02%	0.23%
2025-09-09	876	1 172	1 455	0.00%	0.07%	0.02%
2025-09-10	833	1 174	1 416	0.00%	0.03%	0.03%
2025-09-11	904	1 295	1 512	0.00%	0.18%	0.64%
2025-09-12	956	1 261	1 623	0.05%	0.04%	0.10%
2025-09-13	988	1 295	1 297	0.02%	0.09%	0.01%
2025-09-14	893	1 273	1 432	0.00%	0.06%	0.02%
2025-09-15	1 069	1 244	1 549	0.00%	0.09%	0.25%
2025-09-16	949	1 197	1 573	0.02%	0.05%	0.01%
2025-09-17	903	1 207	1 416	0.00%	0.08%	0.06%
2025-09-18	888	1 272	1 487	0.00%	0.43%	0.09%
2025-09-19	866	1 280	1 429	0.00%	0.06%	0.14%
2025-09-20	844	1 300	1 467	0.00%	0.04%	0.06%
2025-09-21	827	1 257	1 224	0.00%	0.08%	0.00%
2025-09-22	903	1 245	1 431	0.03%	0.04%	0.10%
2025-09-23	994	1 257	1 454	0.01%	0.11%	0.40%
2025-09-24	962	1 234	1 412	0.00%	0.12%	0.06%
2025-09-25	940	1 252	1 410	0.00%	0.08%	0.03%
2025-09-26	966	1 257	1 313	0.00%	0.07%	0.01%
2025-09-27	926	1 252	1 212	0.00%	0.07%	0.01%
2025-09-28	910	1 179	1 233	0.00%	0.09%	0.01%
2025-09-29	954	1 204	1 355	0.01%	0.13%	0.11%
2025-09-30	1 097	1 275	1 468	0.00%	0.07%	0.07%