

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	
2023-07-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-17	100,00%	0,00%	100,00%	0,00%	99,72%	0,28%	A short break during an emergency service window
2023-07-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-07-31	100,00%	0,00%	100,00%	0,00%	41,67%	58,33%	Gateway problems. Most calls failed.
2023-08-01	100,00%	0,00%	100,00%	0,00%	58,33%	41,67%	Gateway problems. Most calls failed.
2023-08-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-05	100,00%	0,00%	98,26%	1,74%	100,00%	0,00%	
2023-08-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-08	100,00%	0,00%	100,00%	0,00%	92,92%	7,08%	Gateway problems. Approx. 20% fail on AIS and PIS.
2023-08-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

2023-08-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-22	93,40%	6,60%	93,40%	6,60%	100,00%	0,00%	
2023-08-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-29	100,00%	0,00%	100,00%	0,00%	95,97%	4,03%	Disturbance on AIS
2023-08-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-08-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-05	98,26%	1,74%	98,26%	1,74%	98,26%	1,74%	Problems with SCA. Calls without SCA not affected.
2023-09-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-08	98,75%	1,25%	98,75%	1,25%	100,00%	0,00%	
2023-09-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-23	100,00%	0,00%	100,00%	0,00%	98,06%	1,94%	A short disturbans on token exchange. 51 failed calls.
2023-09-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2023-09-30	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
2023-07-01	553	976	517	0.00%	0.29%	0.00%
2023-07-02	563	801	520	0.00%	0.26%	0.00%
2023-07-03	564	1157	541	0.00%	0.38%	0.00%
2023-07-04	565	1165	553	0.00%	0.24%	0.00%
2023-07-05	553	926	606	0.01%	0.24%	0.01%
2023-07-06	558	1128	546	0.00%	0.22%	0.00%
2023-07-07	554	1003	559	0.01%	0.29%	0.01%
2023-07-08	561	905	544	0.00%	0.31%	0.00%
2023-07-09	601	1106	727	0.04%	0.79%	0.63%
2023-07-10	577	992	573	0.00%	0.28%	0.01%
2023-07-11	570	1066	548	0.00%	0.29%	0.00%
2023-07-12	567	1060	563	0.00%	0.28%	0.01%
2023-07-13	566	1530	555	0.00%	0.37%	0.01%
2023-07-14	571	915	538	0.01%	0.35%	0.00%
2023-07-15	559	806	534	0.00%	0.26%	0.01%
2023-07-16	576	770	521	0.01%	0.31%	0.12%
2023-07-17	579	1116	577	0.02%	0.28%	0.29%
2023-07-18	561	830	561	0.00%	0.24%	0.00%
2023-07-19	563	885	547	0.00%	0.24%	0.01%
2023-07-20	565	939	553	0.02%	0.16%	0.03%
2023-07-21	565	895	556	0.01%	0.26%	0.06%
2023-07-22	567	807	530	0.01%	0.17%	0.00%
2023-07-23	574	1212	541	0.00%	0.29%	0.00%
2023-07-24	550	1080	557	0.01%	0.22%	0.05%
2023-07-25	565	1189	543	0.01%	0.22%	0.00%
2023-07-26	550	868	539	0.02%	0.20%	0.00%
2023-07-27	555	1313	539	0.02%	0.31%	0.06%
2023-07-28	540	1296	533	0.01%	0.31%	0.03%
2023-07-29	541	803	525	0.00%	0.33%	0.00%
2023-07-30	568	1131	532	0.01%	0.26%	0.00%
2023-07-31	567	1407	538	0.02%	0.27%	0.07%
2023-08-01	565	706	586	0.02%	0.03%	0.03%
2023-08-02	564	683	550	0.01%	0.01%	0.02%
2023-08-03	562	680	546	0.01%	0.01%	0.00%
2023-08-04	555	667	533	0.02%	0.01%	0.00%
2023-08-05	562	687	532	0.00%	0.00%	0.00%

2023-08-06	576	731	537
2023-08-07	569	687	549
2023-08-08	573	682	555
2023-08-09	563	675	558
2023-08-10	568	669	553
2023-08-11	575	667	563
2023-08-12	556	653	537
2023-08-13	564	669	532
2023-08-14	595	711	593
2023-08-15	590	706	699
2023-08-16	571	674	561
2023-08-17	576	673	564
2023-08-18	568	683	569
2023-08-19	575	699	558
2023-08-20	577	704	548
2023-08-21	568	677	559
2023-08-22	856	2426	573
2023-08-23	557	674	558
2023-08-24	562	668	535
2023-08-25	561	690	538
2023-08-26	564	695	536
2023-08-27	559	707	535
2023-08-28	554	686	543
2023-08-29	544	676	531
2023-08-30	541	671	539
2023-08-31	539	687	539
2023-09-01	543	676	528
2023-09-02	530	650	504
2023-09-03	546	663	509
2023-09-04	545	669	530
2023-09-05	579	680	540
2023-09-06	546	667	534
2023-09-07	534	702	526
2023-09-08	641	1025	550
2023-09-09	532	640	501
2023-09-10	601	833	651
2023-09-11	545	661	530
2023-09-12	532	650	523
2023-09-13	531	651	519
2023-09-14	542	655	520
2023-09-15	551	656	522
2023-09-16	541	649	509
2023-09-17	543	660	506
2023-09-18	554	676	547
2023-09-19	547	667	526
2023-09-20	558	661	534
2023-09-21	541	671	525

0.00%	0.10%	0.00%
1.76%	1.06%	0.97%
0.01%	0.01%	0.03%
0.00%	0.00%	0.00%
0.00%	0.01%	0.00%
0.00%	0.00%	0.00%
0.02%	0.00%	0.00%
0.01%	0.02%	0.00%
0.00%	0.01%	0.01%
0.00%	0.01%	0.24%
0.00%	0.00%	0.00%
0.00%	0.00%	0.01%
0.03%	0.04%	0.14%
0.00%	0.00%	0.00%
0.01%	0.05%	0.00%
0.00%	0.00%	0.00%
1.31%	7.69%	0.10%
0.01%	0.01%	0.00%
0.01%	0.01%	0.01%
0.01%	0.02%	0.00%
0.02%	0.04%	0.00%
0.01%	0.12%	0.04%
0.00%	0.00%	0.02%
0.04%	0.01%	2.05%
0.00%	0.00%	0.03%
0.00%	0.00%	0.00%
0.00%	0.00%	0.00%
0.00%	0.00%	0.00%
0.00%	0.00%	0.00%
0.12%	0.05%	0.00%
0.03%	0.03%	0.03%
0.00%	0.00%	0.00%
0.65%	2.66%	0.00%
0.00%	0.01%	0.00%
0.14%	0.54%	0.42%
0.02%	0.02%	0.01%
0.00%	0.01%	0.00%
0.00%	0.01%	0.10%
0.00%	0.01%	0.00%
0.00%	0.01%	0.04%
0.00%	0.01%	0.01%
0.01%	0.02%	0.05%
0.06%	0.05%	0.49%
0.00%	0.01%	0.01%
0.03%	0.01%	0.03%
0.01%	0.01%	0.00%

2023-09-22	556	663	551
2023-09-23	548	682	559
2023-09-24	567	713	517
2023-09-25	561	694	531
2023-09-26	561	694	532
2023-09-27	573	719	556
2023-09-28	576	730	545
2023-09-29	566	729	549
2023-09-30	551	695	505

0.02%	0.02%	0.13%
0.00%	0.03%	0.14%
0.00%	0.04%	0.00%
0.00%	0.01%	0.01%
0.00%	0.01%	0.00%
0.01%	0.01%	0.07%
0.04%	0.06%	0.00%
0.01%	0.01%	0.00%
0.00%	0.00%	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 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
2023-07-01	793	897	635	0.00%	0.12%	0.00%
2023-07-02	790	911	620	0.00%	0.13%	0.00%
2023-07-03	968	1 046	671	0.00%	0.13%	0.00%
2023-07-04	976	1 093	641	0.00%	0.12%	0.15%
2023-07-05	969	1 048	667	0.00%	0.11%	0.00%
2023-07-06	986	1 103	644	0.00%	0.25%	0.05%
2023-07-07	944	1 041	618	0.00%	0.12%	0.00%
2023-07-08	852	931	617	0.00%	0.25%	0.00%
2023-07-09	962	937	845	0.00%	0.83%	1.78%
2023-07-10	968	1 091	602	0.00%	0.12%	0.05%
2023-07-11	1 002	1 040	636	0.00%	0.13%	0.00%
2023-07-12	943	1 031	671	0.00%	0.12%	0.02%
2023-07-13	926	1 005	693	0.00%	0.11%	0.02%
2023-07-14	898	966	639	0.00%	0.11%	0.09%
2023-07-15	814	915	663	0.00%	0.19%	0.08%
2023-07-16	803	927	649	0.00%	0.10%	0.07%
2023-07-17	925	991	656	0.02%	0.15%	0.42%
2023-07-18	905	977	718	0.00%	0.11%	0.10%
2023-07-19	895	961	652	0.00%	0.19%	0.24%
2023-07-20	864	963	661	0.00%	0.13%	0.01%
2023-07-21	880	963	640	0.00%	0.22%	0.15%
2023-07-22	790	938	618	0.00%	0.10%	0.06%
2023-07-23	798	934	592	0.00%	0.11%	0.02%
2023-07-24	890	967	652	0.00%	0.12%	0.00%
2023-07-25	1 092	989	698	0.03%	0.14%	0.01%
2023-07-26	902	974	788	0.00%	0.15%	0.11%
2023-07-27	860	973	853	0.00%	0.19%	0.11%
2023-07-28	835	952	883	0.00%	0.17%	0.00%
2023-07-29	756	872	860	0.00%	0.11%	0.08%
2023-07-30	779	921	840	0.00%	0.12%	0.00%
2023-07-31	901	993	900	0.00%	0.13%	0.00%
2023-08-01	923	972	894	0.00%	0.15%	0.00%
2023-08-02	905	960	862	0.00%	0.12%	0.06%
2023-08-03	890	962	842	0.00%	0.12%	0.00%
2023-08-04	876	941	849	0.00%	0.13%	0.00%
2023-08-05	787	906	748	0.00%	0.10%	0.00%
2023-08-06	803	912	818	0.00%	0.11%	0.00%
2023-08-07	937	1 033	835	0.38%	0.18%	2.11%
2023-08-08	1 003	1 135	871	0.00%	0.12%	0.00%
2023-08-09	1 000	1 087	887	0.00%	0.12%	0.36%
2023-08-10	966	1 047	844	0.00%	0.12%	0.00%
2023-08-11	954	1 002	880	0.01%	0.12%	0.00%
2023-08-12	937	876	846	0.00%	1.02%	0.00%

2023-08-13	799	901	825
2023-08-14	939	1 016	887
2023-08-15	929	1 017	889
2023-08-16	946	1 045	869
2023-08-17	1 065	1 083	854
2023-08-18	1 038	1 028	872
2023-08-19	840	944	790
2023-08-20	1 000	955	850
2023-08-21	1 066	1 132	866
2023-08-22	4 102	1 138	866
2023-08-23	1 019	1 111	831
2023-08-24	969	1 089	800
2023-08-25	1 470	1 099	807
2023-08-26	783	968	746
2023-08-27	799	996	797
2023-08-28	1 038	1 185	769
2023-08-29	1 466	1 200	777
2023-08-30	1 003	1 137	845
2023-08-31	982	1 069	781
2023-09-01	973	1 017	890
2023-09-02	811	873	832
2023-09-03	808	903	844
2023-09-04	1 050	1 189	889
2023-09-05	1 616	1 269	838
2023-09-06	1 070	1 283	847
2023-09-07	1 056	1 230	856
2023-09-08	1 555	1 188	869
2023-09-09	815	913	858
2023-09-10	942	991	842
2023-09-11	1 062	1 202	871
2023-09-12	1 188	1 455	864
2023-09-13	1 088	1 254	867
2023-09-14	1 069	1 249	879
2023-09-15	1 078	1 195	875
2023-09-16	835	954	859
2023-09-17	860	982	842
2023-09-18	1 167	1 278	947
2023-09-19	1 093	1 174	853
2023-09-20	1 114	1 169	857
2023-09-21	1 191	1 216	876
2023-09-22	1 057	1 138	879
2023-09-23	901	936	843
2023-09-24	868	1 029	754
2023-09-25	1 287	1 285	817
2023-09-26	1 103	1 250	849
2023-09-27	994	1 158	871
2023-09-28	986	1 107	835

0.00%	0.11%	0.00%
0.01%	0.14%	0.00%
0.00%	0.11%	0.03%
0.00%	0.13%	0.00%
0.00%	0.34%	0.27%
0.00%	0.14%	0.15%
0.00%	0.13%	0.00%
0.00%	0.68%	0.00%
0.04%	0.12%	0.00%
0.00%	8.39%	0.27%
0.01%	0.11%	0.00%
0.00%	0.24%	0.00%
0.00%	1.29%	0.16%
0.01%	0.14%	0.00%
0.00%	0.26%	0.30%
0.00%	0.13%	0.30%
0.00%	0.73%	0.00%
0.00%	0.14%	0.00%
0.00%	0.11%	0.00%
0.00%	0.11%	0.04%
0.00%	0.08%	0.08%
0.00%	0.10%	0.00%
0.00%	0.11%	0.07%
0.01%	0.14%	0.00%
0.00%	0.26%	0.00%
0.00%	0.13%	0.00%
0.00%	2.69%	0.00%
0.00%	0.35%	0.00%
0.00%	0.68%	0.00%
0.00%	0.14%	0.04%
0.00%	0.13%	0.30%
0.00%	0.30%	0.27%
0.00%	0.14%	0.22%
0.00%	0.11%	0.05%
0.00%	0.10%	0.00%
0.00%	0.08%	0.18%
0.01%	0.17%	0.30%
0.00%	0.16%	0.00%
0.00%	0.20%	0.00%
0.00%	0.36%	0.00%
0.00%	0.11%	0.07%
0.00%	0.40%	0.00%
0.00%	0.07%	0.00%
0.01%	0.87%	0.07%
0.00%	0.11%	0.13%
0.00%	0.12%	0.18%
0.00%	0.10%	0.15%

2023-09-29	1 213	1 238	867
2023-09-30	781	909	841

0.00%	0.11%	0.40%
0.00%	0.14%	0.06%