

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	
	Uptime	Downtime	Uptime	Downtime	Uptime	Downtime
2020-04-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-21	98,36%	1,64%	100,00%	0,00%	100,00%	0,00%
2020-04-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-04-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-07	92,40%	7,60%	92,40%	7,60%	92,40%	7,60%
2020-05-08	96,20%	3,80%	96,20%	3,80%	100,00%	0,00%
2020-05-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-10	98,77%	1,23%	98,77%	1,23%	98,77%	1,23%
2020-05-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%
2020-05-19	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).

3.1 AIS

Account Information Services

Date	AIS Average Response Time (ms)			AIS Error response Rate		
	Web	Mobile App	API	Web	Mobile App	API
2020-04-01	1 570	993	No Calls	0,16%	0,06%	0,00%
2020-04-02	1 295	958	No Calls	0,11%	0,02%	0,00%
2020-04-03	1 266	894	No Calls	0,04%	0,03%	0,00%
2020-04-04	1 152	910	No Calls	0,10%	0,03%	0,00%
2020-04-05	1 066	858	No Calls	0,54%	0,36%	0,00%
2020-04-06	1 285	855	4 015	0,20%	0,02%	0,00%
2020-04-07	1 292	903	967	0,26%	0,07%	2,78%
2020-04-08	1 257	887	979	0,17%	0,02%	0,00%
2020-04-09	1 129	770	1 303	0,11%	0,04%	2,94%
2020-04-10	1 071	787	No Calls	0,11%	0,04%	0,00%
2020-04-11	1 099	759	No Calls	0,17%	0,05%	0,00%
2020-04-12	1 027	754	No Calls	0,25%	0,07%	0,00%
2020-04-13	1 051	776	2 001	0,22%	0,04%	20,00%
2020-04-14	1 148	868	1 059	5,28%	0,91%	0,00%
2020-04-15	1 225	868	917	0,09%	0,09%	0,00%
2020-04-16	1 194	851	2 002	0,15%	0,06%	0,00%
2020-04-17	1 212	872	No Calls	0,92%	0,15%	0,00%
2020-04-18	1 198	921	No Calls	0,10%	0,09%	0,00%
2020-04-19	1 044	759	No Calls	0,17%	0,03%	0,00%
2020-04-20	1 219	813	1 258	0,48%	0,06%	0,00%
2020-04-21	1 175	776	2 185	1,82%	0,32%	0,00%
2020-04-22	1 207	801	No Calls	0,12%	0,11%	0,00%
2020-04-23	1 215	833	No Calls	0,09%	0,02%	0,00%
2020-04-24	1 229	844	No Calls	0,29%	0,04%	0,00%
2020-04-25	1 053	810	No Calls	0,03%	0,03%	0,00%
2020-04-26	1 010	800	No Calls	0,23%	0,12%	0,00%
2020-04-27	1 165	810	2 221	0,11%	0,02%	0,00%
2020-04-28	1 202	854	No Calls	0,15%	0,01%	0,00%
2020-04-29	1 199	888	1 459	0,15%	0,02%	0,07%
2020-04-30	1 289	1 004	2 146	0,15%	0,02%	1,05%
2020-05-01	1 251	1 171	2 244	0,12%	0,01%	0,51%
2020-05-02	1 081	987	1 813	0,25%	0,04%	1,06%
2020-05-03	1 056	1 049	2 823	0,18%	0,00%	1,87%
2020-05-04	1 256	1 028	2 684	0,13%	0,02%	2,18%
2020-05-05	1 248	1 006	2 435	0,24%	0,02%	1,74%
2020-05-06	1 246	1 155	6 473	0,11%	0,02%	19,08%
2020-05-07	1 366	4 516	12 585	3,22%	4,56%	26,60%
2020-05-08	1 213	955	4 913	1,07%	0,01%	22,16%
2020-05-09	1 120	1 060	No Calls	0,12%	0,03%	0,00%
2020-05-10	1 070	993	No Calls	0,62%	0,78%	0,00%
2020-05-11	1 214	1 186	2 290	0,36%	0,85%	7,14%
2020-05-12	1 197	1 073	1 939	0,35%	0,08%	0,31%
2020-05-13	1 194	1 014	4 043	0,13%	0,02%	1,99%
2020-05-14	1 179	984	4 485	0,15%	0,02%	3,42%
2020-05-15	1 189	978	4 795	0,91%	0,09%	3,91%
2020-05-16	1 099	943	1 867	4,00%	4,11%	2,34%
2020-05-17	1 081	968	5 003	0,13%	0,04%	4,99%
2020-05-18	1 241	974	5 376	0,12%	1,05%	4,26%
2020-05-19	1 232	1 012	5 844	1,11%	0,09%	5,69%
2020-05-20	1 190	961	7 700	0,07%	0,04%	8,70%
2020-05-21	1 096	1 030	7 085	0,10%	0,03%	7,46%

2020-05-22	1 185	943	8 542	0,10%	0,05%	10,12%
2020-05-23	1 116	999	7 332	0,14%	0,07%	8,21%
2020-05-24	1 087	1 041	7 454	0,11%	0,05%	8,25%
2020-05-25	1 288	1 063	7 184	0,70%	0,09%	8,90%
2020-05-26	1 209	1 052	5 261	0,27%	0,04%	5,01%
2020-05-27	1 188	1 053	4 181	0,10%	0,05%	2,77%
2020-05-28	1 202	1 034	6 234	0,17%	0,04%	6,10%
2020-05-29	1 270	1 107	6 241	0,08%	0,06%	7,24%
2020-05-30	1 385	1 309	3 968	0,07%	0,05%	3,61%
2020-05-31	1 072	1 036	3 759	0,23%	0,02%	2,93%
2020-06-01	1 139	923	2 979	0,07%	0,01%	2,92%
2020-06-02	1 259	1 048	3 183	0,10%	0,03%	1,78%
2020-06-03	1 255	1 078	1 091	0,24%	0,02%	0,05%
2020-06-04	1 240	1 053	1 130	0,20%	0,02%	0,17%
2020-06-05	1 195	966	1 060	0,19%	0,03%	0,12%
2020-06-06	1 108	1 049	977	0,10%	0,06%	0,12%
2020-06-07	1 085	988	936	0,16%	0,02%	0,17%
2020-06-08	1 203	956	1 043	0,11%	0,02%	0,42%
2020-06-09	1 250	971	1 090	0,21%	0,03%	0,33%
2020-06-10	1 164	969	994	0,10%	0,05%	0,12%
2020-06-11	1 124	945	988	0,05%	0,02%	0,03%
2020-06-12	1 268	5 396	994	7,37%	8,58%	1,56%
2020-06-13	1 103	948	893	0,57%	0,22%	0,09%
2020-06-14	1 047	922	905	0,05%	0,01%	0,10%
2020-06-15	1 152	863	1 004	1,31%	0,49%	0,09%
2020-06-16	1 243	1 083	1 061	0,17%	0,02%	0,07%
2020-06-17	1 423	1 127	1 282	0,16%	0,03%	0,09%
2020-06-18	1 483	1 082	1 215	0,10%	0,02%	0,03%
2020-06-19	1 329	1 159	1 078	0,05%	0,03%	0,02%
2020-06-20	1 153	1 020	958	0,21%	0,08%	0,07%
2020-06-21	1 055	953	1 003	1,60%	1,23%	0,16%
2020-06-22	1 258	1 062	1 124	0,12%	0,03%	0,20%
2020-06-23	1 308	1 043	1 166	0,74%	0,09%	0,23%
2020-06-24	1 228	966	1 061	0,12%	0,02%	0,10%
2020-06-25	1 239	1 027	1 026	0,23%	0,03%	0,04%
2020-06-26	1 174	989	999	0,16%	0,01%	0,10%
2020-06-27	1 107	1 007	949	0,08%	0,06%	0,09%
2020-06-28	1 060	941	871	0,07%	0,01%	0,09%
2020-06-29	1 189	1 022	1 018	0,11%	0,02%	0,07%
2020-06-30	1 324	1 152	1 155	0,09%	0,02%	0,12%

Comments on AIS response times

There are high response times for the dedicated API in certain days in May. This is due to batch calls for account information from TPP:s during a certain time period of the day when we do not recommend batch calls. During that time period of the day all our channels are affected by longer response times. If you are planning to make batch calls or have questions regarding this please contact us at openbanking@skandia.se.

Comments on AIS error rate

There is high error rate for the dedicated API for certain days in May. Most of these are due to the above-mentioned batch calls which generates errors when the calls time out a certain time period of the day. This affects all of our channels, error rate is higher in API-channel due to many batch calls from TPP:s.

3.2 PIS

Payment Initiation Services

Average response times and error rates for web and mobile app is currently not available but we expect it to be in the next reporting. PIS had very few calls this period and response times might not be representative.

Date	PIS Average Response time (ms)			PIS Error Response Rate		
	Web	Mobile App	API	Web	Mobile App	API
2020-04-01			No calls			0,00%
2020-04-02			No calls			0,00%
2020-04-03			No calls			0,00%
2020-04-04			No calls			0,00%
2020-04-05			No calls			0,00%
2020-04-06			No calls			0,00%
2020-04-07			No calls			0,00%
2020-04-08			5 368			0,00%
2020-04-09			2 581			0,00%
2020-04-10			No calls			0,00%
2020-04-11			No calls			0,00%
2020-04-12			No calls			0,00%
2020-04-13			No calls			0,00%
2020-04-14			2 469			0,00%
2020-04-15			1 532			0,00%
2020-04-16			5 596			0,00%
2020-04-17			No calls			0,00%
2020-04-18			No calls			0,00%
2020-04-19			No calls			0,00%
2020-04-20			4 323			0,00%
2020-04-21			5 047			0,00%
2020-04-22			No calls			0,00%
2020-04-23			No calls			0,00%
2020-04-24			No calls			0,00%
2020-04-25			No calls			0,00%
2020-04-26			No calls			0,00%
2020-04-27			4 937			0,00%
2020-04-28			No calls			0,00%
2020-04-29			No calls			0,00%
2020-04-30			No calls			0,00%
2020-05-01			No calls			0,00%
2020-05-02			No calls			0,00%
2020-05-03			No calls			0,00%
2020-05-04			No calls			0,00%
2020-05-05			No calls			0,00%
2020-05-06			No calls			0,00%
2020-05-07			No calls			0,00%
2020-05-08			No calls			0,00%
2020-05-09			No calls			0,00%
2020-05-10			No calls			0,00%
2020-05-11			No calls			0,00%
2020-05-12			No calls			0,00%
2020-05-13			No calls			0,00%

2020-05-14			No calls				0,00%
2020-05-15			No calls				0,00%
2020-05-16			No calls				0,00%
2020-05-17			No calls				0,00%
2020-05-18			No calls				0,00%
2020-05-19			No calls				0,00%
2020-05-20			2 963				0,00%
2020-05-21			No calls				0,00%
2020-05-22			No calls				0,00%
2020-05-23			No calls				0,00%
2020-05-24			3 741				0,00%
2020-05-25			3 438				0,00%
2020-05-26			No calls				0,00%
2020-05-27			No calls				0,00%
2020-05-28			No calls				0,00%
2020-05-29			No calls				0,00%
2020-05-30			2 866				0,00%
2020-05-31			2 336				0,00%
2020-06-01			No calls				0,00%
2020-06-02			4 306				0,00%
2020-06-03			No calls				0,00%
2020-06-04			4 534				0,00%
2020-06-05			No calls				0,00%
2020-06-06			No calls				0,00%
2020-06-07			No calls				0,00%
2020-06-08			No calls				0,00%
2020-06-09			6 219				0,00%
2020-06-10			No calls				0,00%
2020-06-11			5 036				0,00%
2020-06-12			4 601				0,00%
2020-06-13			4 252				0,00%
2020-06-14			2 584				0,00%
2020-06-15			No calls				0,00%
2020-06-16			1 563				0,00%
2020-06-17			3 381				0,00%
2020-06-18			4 123				0,00%
2020-06-19			2 392				0,00%
2020-06-20			3 171				0,00%
2020-06-21			2 853				0,00%
2020-06-22			6 002				0,00%
2020-06-23			No calls				0,00%
2020-06-24			3 171				0,00%
2020-06-25			2 489				0,00%
2020-06-26			3 520				0,00%
2020-06-27			3 971				0,00%
2020-06-28			No calls				0,00%
2020-06-29			1 864				0,00%
2020-06-30			3 332				0,00%