

M&S Bank

Open Banking performance and availability quarterly report

1 April to 30 June 2023



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What's the purpose of this report?

The purpose of this report is to show how our Open Banking channel is performing compared to our direct digital channels - Internet Banking and the Banking App.

It highlights:

- the percentage of time each of our digital channels is available or 'up'
- the time it takes our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks
- the percentage of requests to our Open Banking APIs which fail due to an error with our systems

Open Banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found on the [Open Banking page](#) of our website.

We publish this report each quarter and the next report covering July 2023 to September 2023 will be published in October 2023.

This quarter's report is based on data from 26 May as this is when we started collating this data for publication. All future reports will be based on 3 months' worth of daily data.

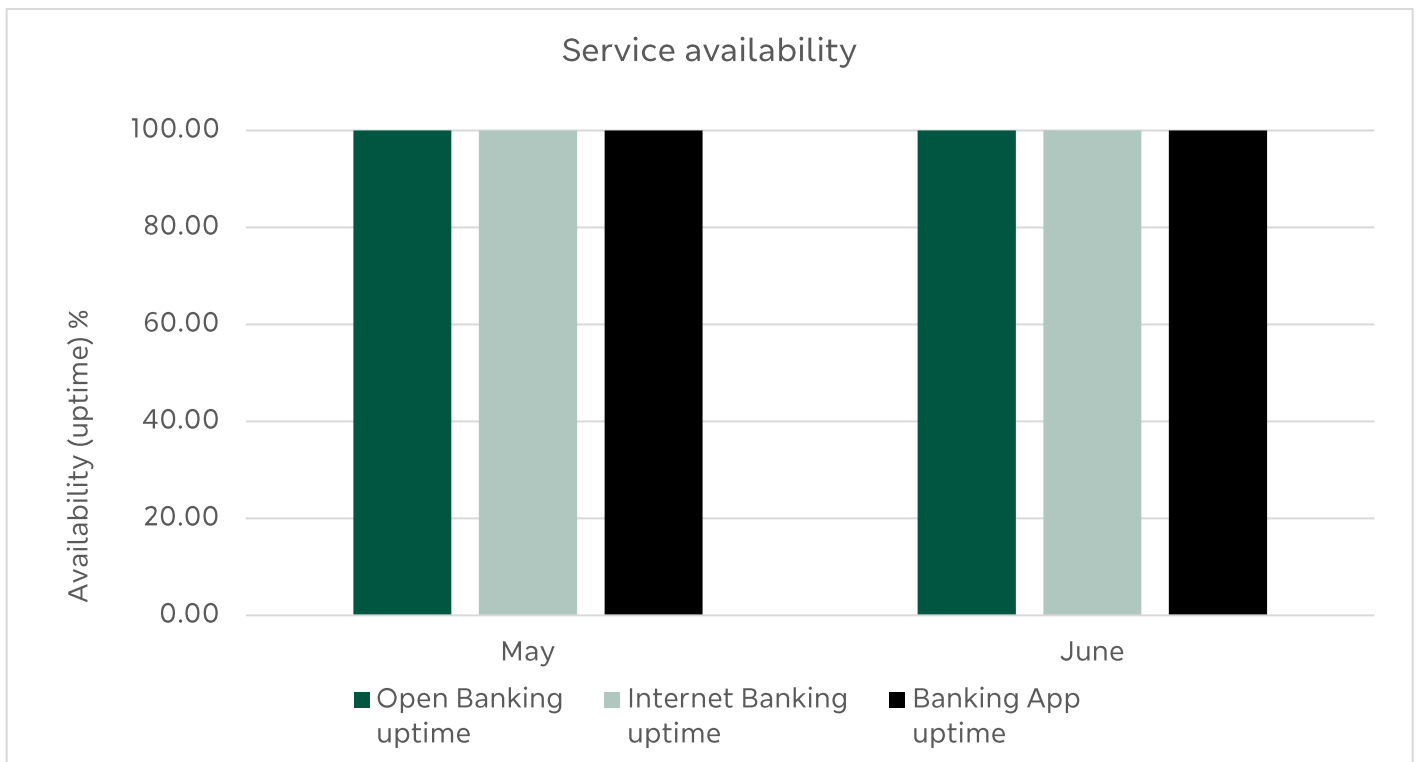
Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our Open Banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Internet Banking and the Banking App are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open Banking uptime %	Internet Banking uptime %	Banking App uptime %
May	99.99	100.00	100.00
June	99.99	100.00	100.00

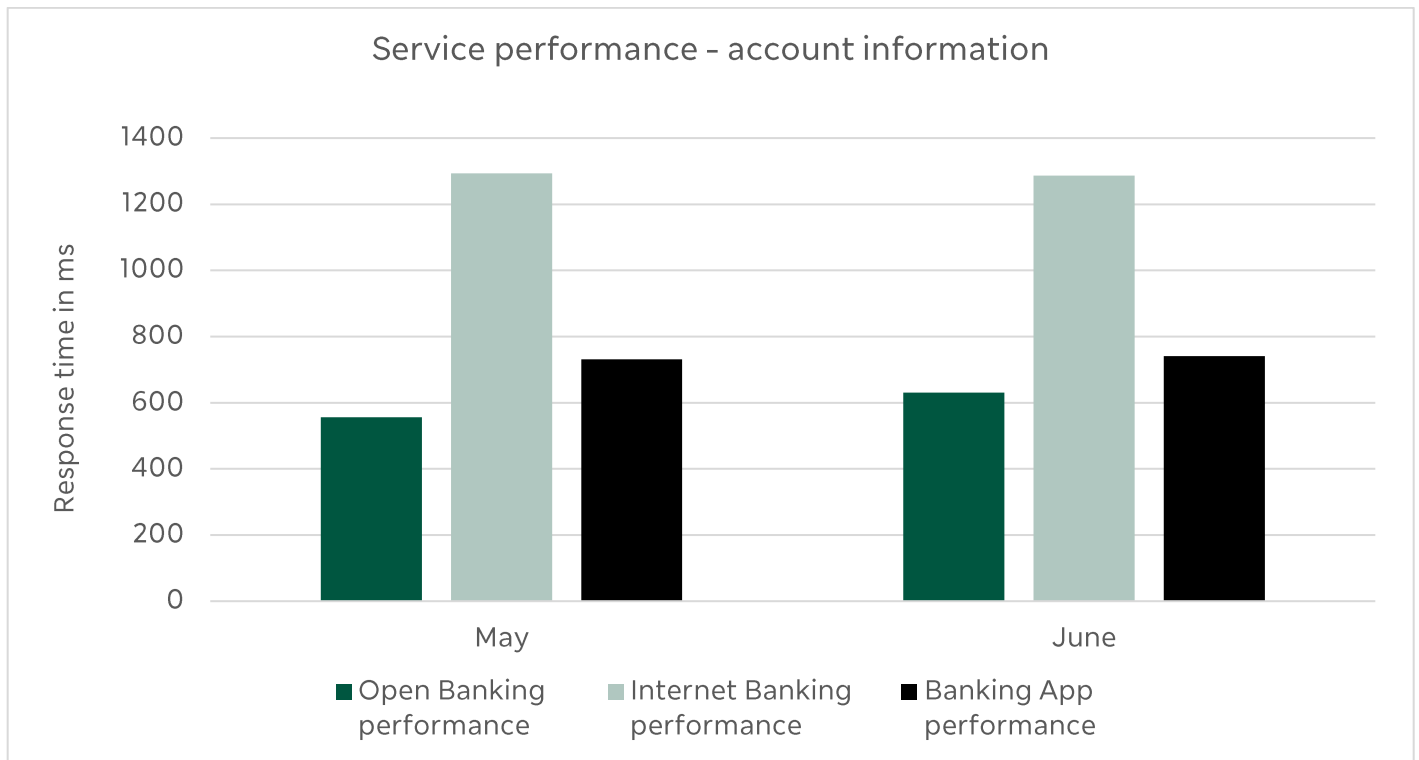
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance and transaction history.

To allow a meaningful comparison with the Open Banking channel, our Internet Banking and Banking App performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer

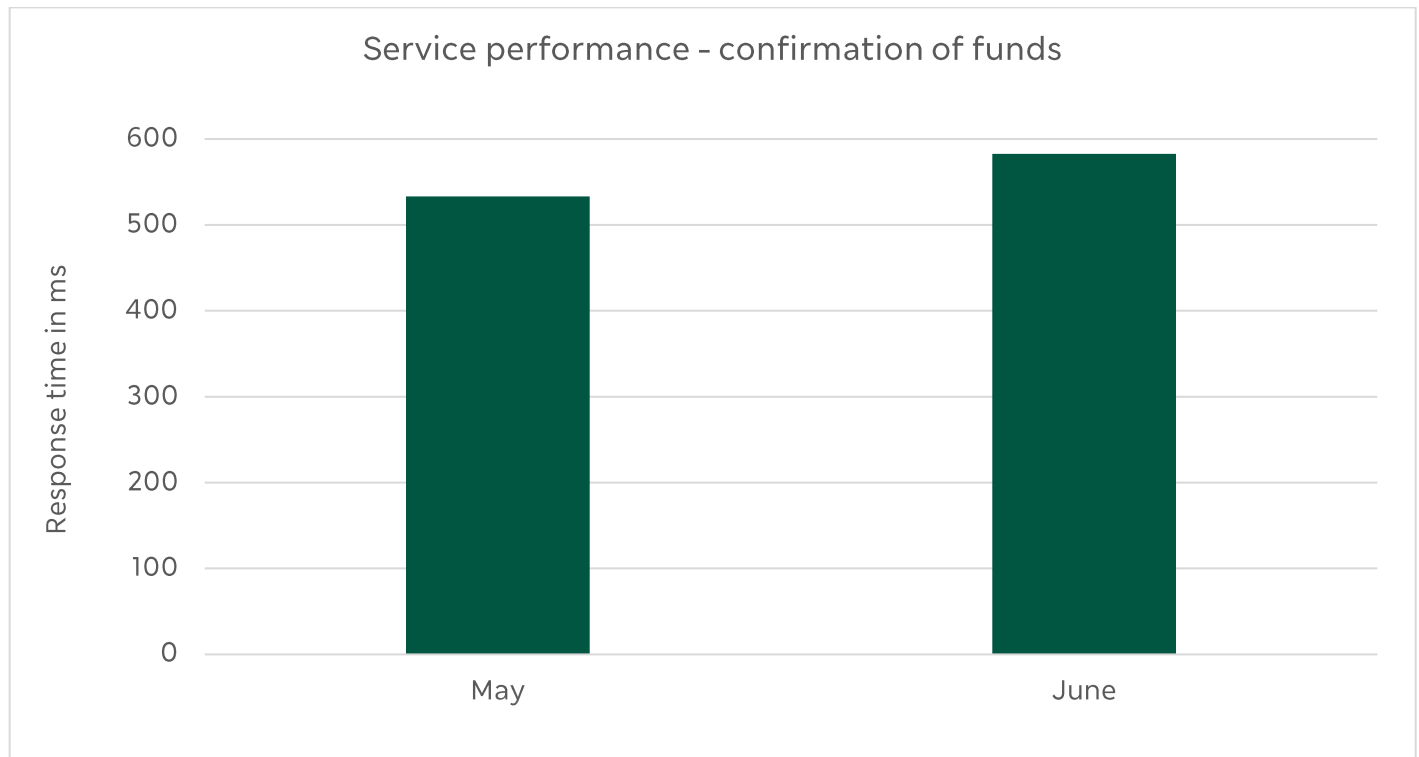


Month	Open Banking performance ms	Internet Banking performance ms	Banking App performance ms
May	556	1293	731
June	630	1287	741

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds by our Open Banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

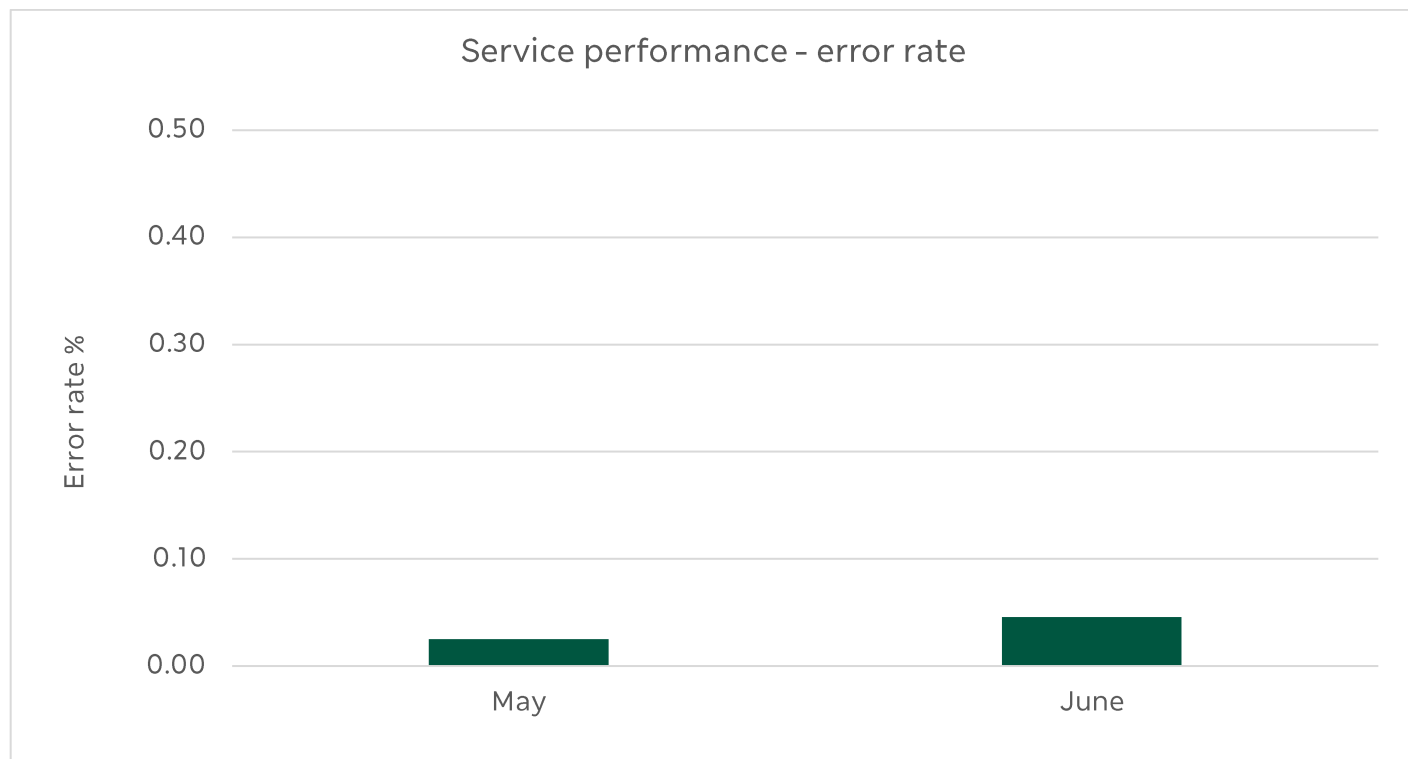
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance ms
May	533
June	583

Service performance - error rate

The chart and figures below show the daily average performance of our Open Banking channel over the last three months in terms of the percentage of all requests from TPPs which failed due to errors attributable to our systems.



Month	Open Banking error rate %
May	0.03
June	0.05

Daily performance and availability data

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Internet Banking	Downtime % Internet Banking	Uptime % Banking App	Downtime % Banking App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Internet Banking	Accounts Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
26-May-23	100.00	0.00	100.00	0.00	100.00	0.00	535	920	723	0	0.01
27-May-23	100.00	0.00	100.00	0.00	100.00	0.00	543	986	760	0	0.02
28-May-23	100.00	0.00	100.00	0.00	100.00	0.00	543	2543	746	0	0.00
29-May-23	99.96	0.04	100.00	0.00	100.00	0.00	562	1325	698	533	0.10
30-May-23	100.00	0.00	100.00	0.00	100.00	0.00	575	1001	736	0	0.02
31-May-23	100.00	0.00	100.00	0.00	100.00	0.00	580	985	725	0	0.00

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Internet Banking	Downtime % Internet Banking	Uptime % Banking App	Downtime % Banking App	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Internet Banking	Accounts Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Jun-23	99.93	0.07	100.00	0.00	100.00	0.00	590	918	748	0	0.08
2-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	582	925	717	0	0.02
3-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	634	959	746	0	0.02
4-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	696	2050	739	0	0.06
5-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	794	960	771	0	0.06
6-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	834	962	733	0	0.20
7-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	710	983	733	0	0.08
8-Jun-23	99.99	0.01	100.00	0.00	100.00	0.00	676	1053	733	0	0.09
9-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	641	1190	727	0	0.02
10-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	677	1335	769	0	0.07
11-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	657	2550	693	0	0.04
12-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	691	1118	696	0	0.06
13-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	671	923	693	236	0.03
14-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	602	1110	705	539	0.02
15-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	673	1095	702	0	0.03
16-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	611	1008	721	0	0.02
17-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	624	1211	1543	0	0.02
18-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	643	2612	691	0	0.00
19-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	578	1062	696	0	0.01
20-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	573	846	692	0	0.03
21-Jun-23	99.92	0.08	100.00	0.00	100.00	0.00	618	1070	700	0	0.10
22-Jun-23	99.91	0.09	100.00	0.00	100.00	0.00	571	1110	700	539	0.13
23-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	549	1119	708	0	0.01
24-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	544	1834	707	0	0.01
25-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	552	3352	692	0	0.00
26-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	575	1042	700	0	0.01
27-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	550	1065	689	686	0.01
28-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	552	1152	696	765	0.03
29-Jun-23	100.00	0.00	100.00	0.00	100.00	0.00	635	889	693	651	0.01
30-Jun-23	99.96	0.04	100.00	0.00	100.00	0.00	611	1095	707	664	0.10