

# M&S Bank Open Banking performance and availability quarterly report

**1 July to 30 September 2023**

**M&S**  
— BANK —

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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 and, where applicable, compare performance 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 as follows :

- January to March will be published in April
- April to June will be published in July
- July to September will be published in October
- October to December will be published in January

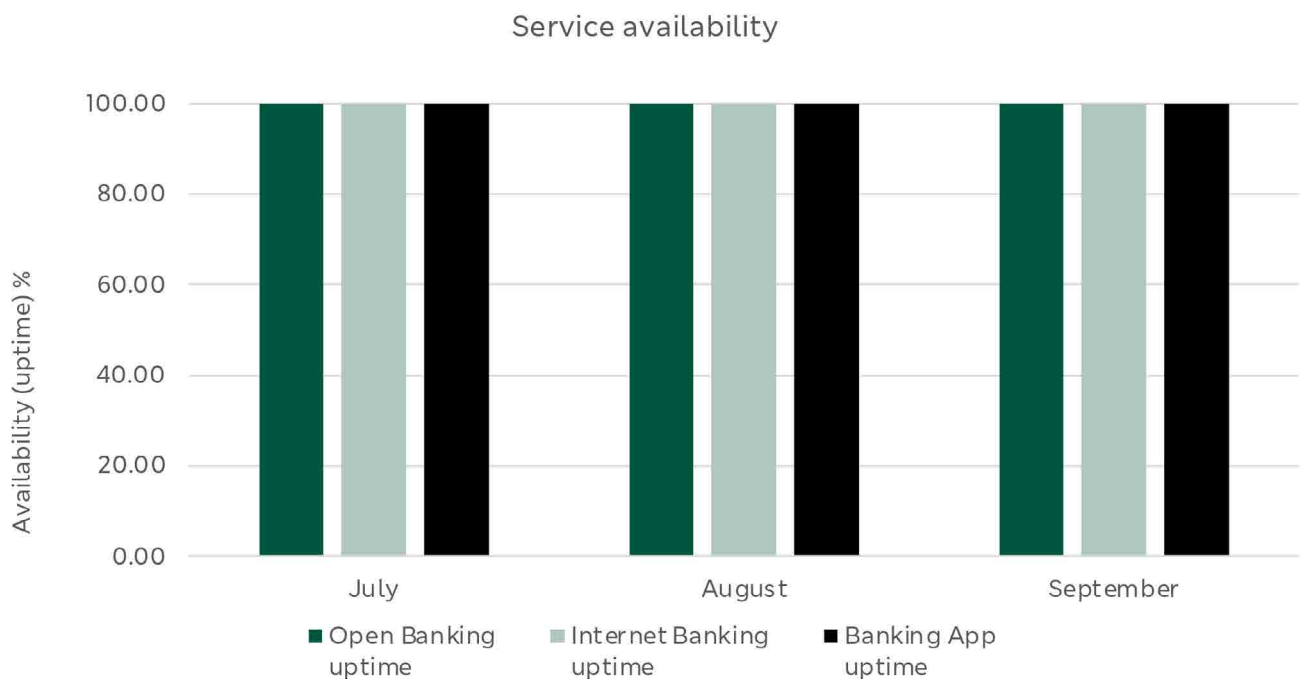
# Service availability

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 %
July	99.97	100.00	100.00
August	99.99	100.00	100.00
September	99.99	100.00	100.00

# Service performance - account information

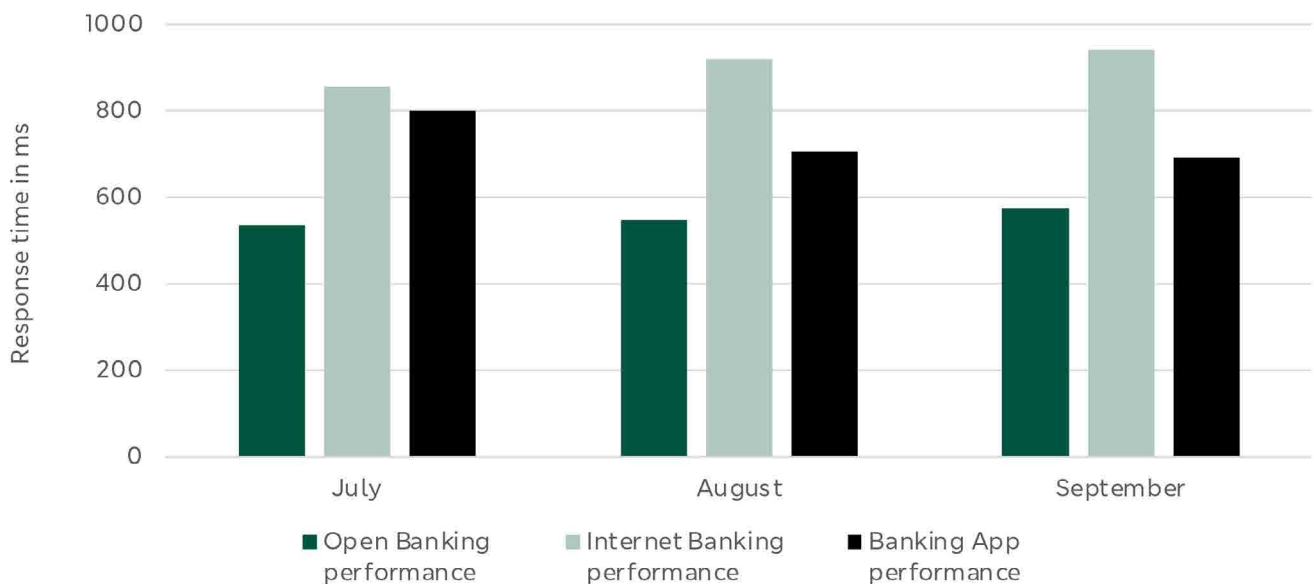
The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

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

Service performance - account information



Month	Open Banking performance ms	Internet Banking performance ms <sup>1</sup>	Banking App performance ms
July	536	856	800
August	548	921	706
September	576	942	693

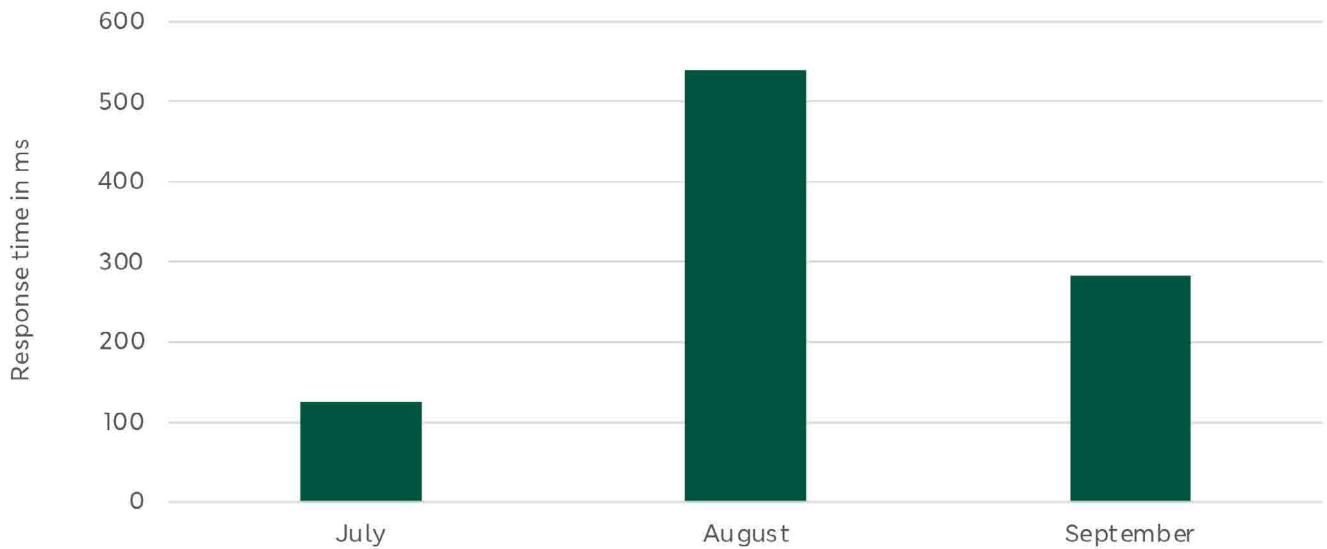
1. 1 July – 5 August - Internet Banking performance data is missing response times from one endpoint (parties). The data was unavailable for that period, however using insights from alternative sources as a proxy, this served support that there is no material difference for the reporting period. 6 August – 30 September - Full data set for all endpoints.

# 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.

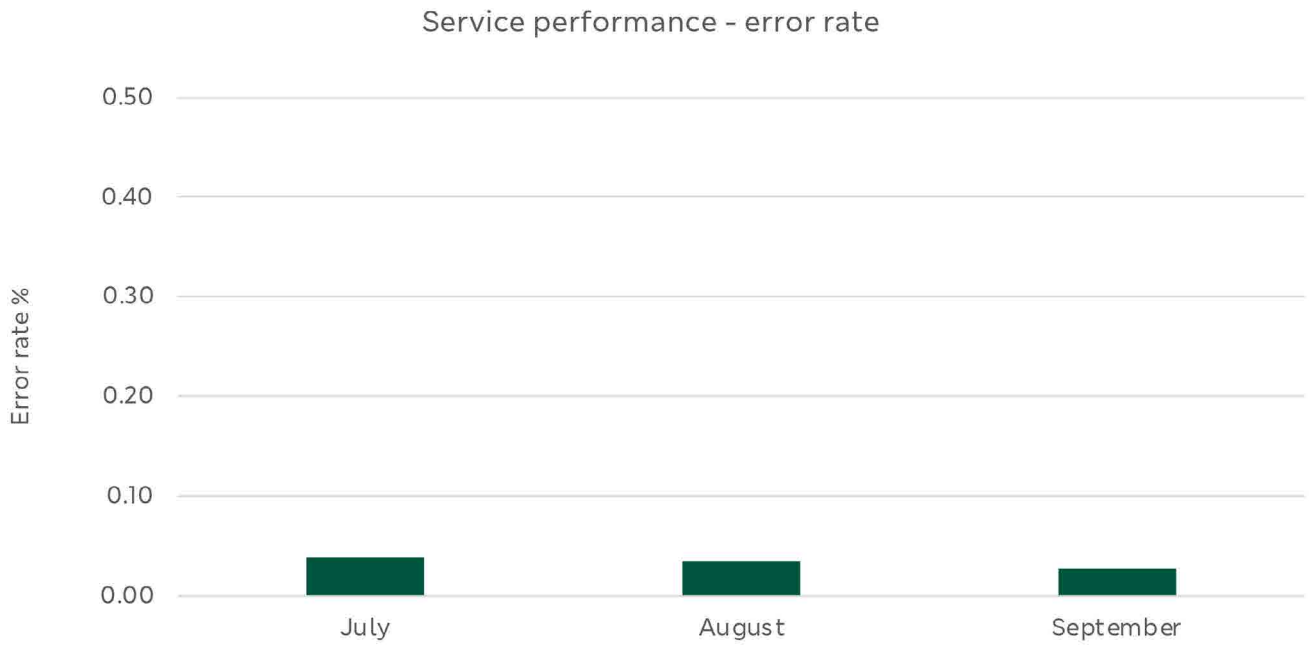
Service performance - confirmation of funds



Month	Open Banking performance ms
July	125
August	540
September	282

# 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 %
July	0.04
August	0.04
September	0.03

# 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 <sup>2</sup>	Accounts Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	550	851	705	0	0.03
2-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	562	853	677	0	0.00
3-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	582	838	697	0	0.06
4-Jul-23	99.97	0.03	100.00	0.00	100.00	0.00	567	822	703	496	0.13
5-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	557	841	708	509	0.01
6-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	551	832	719	0	0.02
7-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	543	840	725	0	0.01
8-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	508	842	691	0	0.00
9-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	547	844	676	732	0.00
10-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	514	835	682	0	0.06
11-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	562	850	692	0	0.01
12-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	549	860	710	0	0.03
13-Jul-23	99.38	0.62	100.00	0.00	100.00	0.00	515	830	3829	0	0.40
14-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	514	823	691	499	0.01
15-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	504	841	697	0	0.01
16-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	506	850	664	0	0.00
17-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	532	840	689	0	0.01
18-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	530	838	707	0	0.01
19-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	527	851	691	0	0.01
20-Jul-23	99.91	0.09	100.00	0.00	100.00	0.00	520	846	710	0	0.14
21-Jul-23	99.96	0.04	100.00	0.00	100.00	0.00	540	864	724	0	0.08
22-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	534	840	719	539	0.01
23-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	521	837	683	0	0.00
24-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	528	841	687	536	0.01
25-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	553	858	711	570	0.02
26-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	549	861	718	0	0.01
27-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	547	1186	704	0	0.02
28-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	539	863	706	0	0.01
29-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	523	855	697	0	0.01
30-Jul-23	100.00	0.00	100.00	0.00	100.00	0.00	518	851	689	0	0.00
31-Jul-23	99.96	0.04	100.00	0.00	100.00	0.00	537	848	704	0	0.07

2. 1 July – 5 August - Internet Banking performance data is missing – response times from one endpoint (parties). The data was unavailable for that period, however using insights from alternative sources as a proxy, this served support that there is no material difference for the reporting period. 6 August – 30 September - Full data set for all endpoints.



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 <sup>3</sup>	Accounts Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	544	872	691	0	0.00
2-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	515	853	693	0	0.01
3-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	510	856	707	0	0.02
4-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	523	855	682	0	0.01
5-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	512	834	684	0	0.02
6-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	526	867	699	0	0.00
7-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	527	864	716	0	0.01
8-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	513	890	739	0	0.02
9-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	515	905	710	703	0.03
10-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	526	896	700	874	0.02
11-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	534	901	728	557	0.04
12-Aug-23	99.84	0.16	100.00	0.00	100.00	0.00	526	1041	695	0	0.26
13-Aug-23	99.98	0.02	100.00	0.00	100.00	0.00	586	905	725	485	0.11
14-Aug-23	99.96	0.04	100.00	0.00	100.00	0.00	546	982	701	0	0.05
15-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	561	867	705	0	0.03
16-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	525	872	674	424	0.01
17-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	552	880	724	456	0.01
18-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	546	1411	735	0	0.02
19-Aug-23	99.90	0.10	100.00	0.00	100.00	0.00	565	877	751	0	0.11
20-Aug-23	99.96	0.04	100.00	0.00	100.00	0.00	531	891	699	0	0.06
21-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	527	860	701	501	0.01
22-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	537	875	687	250	0.03
23-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	565	894	774	0	0.02
24-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	555	872	696	512	0.05
25-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	623	971	710	519	0.01
26-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	590	960	736	0	0.03
27-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	570	979	672	0	0.02
28-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	546	992	665	601	0.01
29-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	533	986	682	0	0.00
30-Aug-23	100.00	0.00	100.00	0.00	100.00	0.00	638	983	715	0	0.02
31-Aug-23	99.96	0.04	100.00	0.00	100.00	0.00	633	846	700	594	0.05

3. 1 July – 5 August - Internet Banking performance data is missing response times from one endpoint (parties). The data was unavailable for that period, however using insights from alternative sources as a proxy, this served support that there is no material difference for the reporting period. 6 August – 30 September - Full data set for all endpoints.

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1-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	647	952	675	186	0.02
2-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	612	943	712	0	0.05
3-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	658	960	714	0	0.00
4-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	629	944	701	0	0.02
5-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	614	949	693	0	0.06
6-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	586	943	679	0	0.01
7-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	590	944	686	0	0.02
8-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	608	945	688	0	0.02
9-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	568	929	710	877	0.01
10-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	573	964	698	0	0.01
11-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	562	955	683	0	0.02
12-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	566	946	701	0	0.01
13-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	576	975	723	0	0.01
14-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	562	968	713	0	0.01
15-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	562	950	687	0	0.03
16-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	565	946	683	0	0.01
17-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	610	978	702	0	0.00
18-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	572	938	678	264	0.01
19-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	551	960	692	0	0.01
20-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	561	936	691	0	0.01
21-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	572	870	695	261	0.17
22-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	569	931	779	227	0.01
23-Sep-23	99.88	0.12	100.00	0.00	100.00	0.00	579	915	697	220	0.13
24-Sep-23	99.93	0.07	100.00	0.00	100.00	0.00	579	950	679	241	0.10
25-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	537	923	668	227	0.00
26-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	534	936	672	248	0.01
27-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	540	949	680	239	0.01
28-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	547	927	668	230	0.01
29-Sep-23	100.00	0.00	100.00	0.00	100.00	0.00	522	925	655	228	0.01
30-Sep-23	99.97	0.03	100.00	0.00	100.00	0.00	540	908	686	219	0.05

4. 1 July – 5 August - Internet Banking performance data is missing response times from one endpoint (parties). The data was unavailable for that period, however using insights from alternative sources as a proxy, this served support that there is no material difference for the reporting period. 6 August – 30 September - Full data set for all endpoints.