

Open banking performance & availability quarterly report

HSBC UK Personal Banking

1 January - 31 March 2026



HSBC UK

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Contents

What's the purpose of this report?	3
Service availability	4
Service performance - account information	5
Service performance - payments	6
Service performance - confirmation of funds	7
Service performance - error rate	8
Daily performance and availability data	9

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 – online banking and the mobile 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 our website at [hsbc.co.uk/help/open-banking](https://www.hsbc.co.uk/help/open-banking).

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.

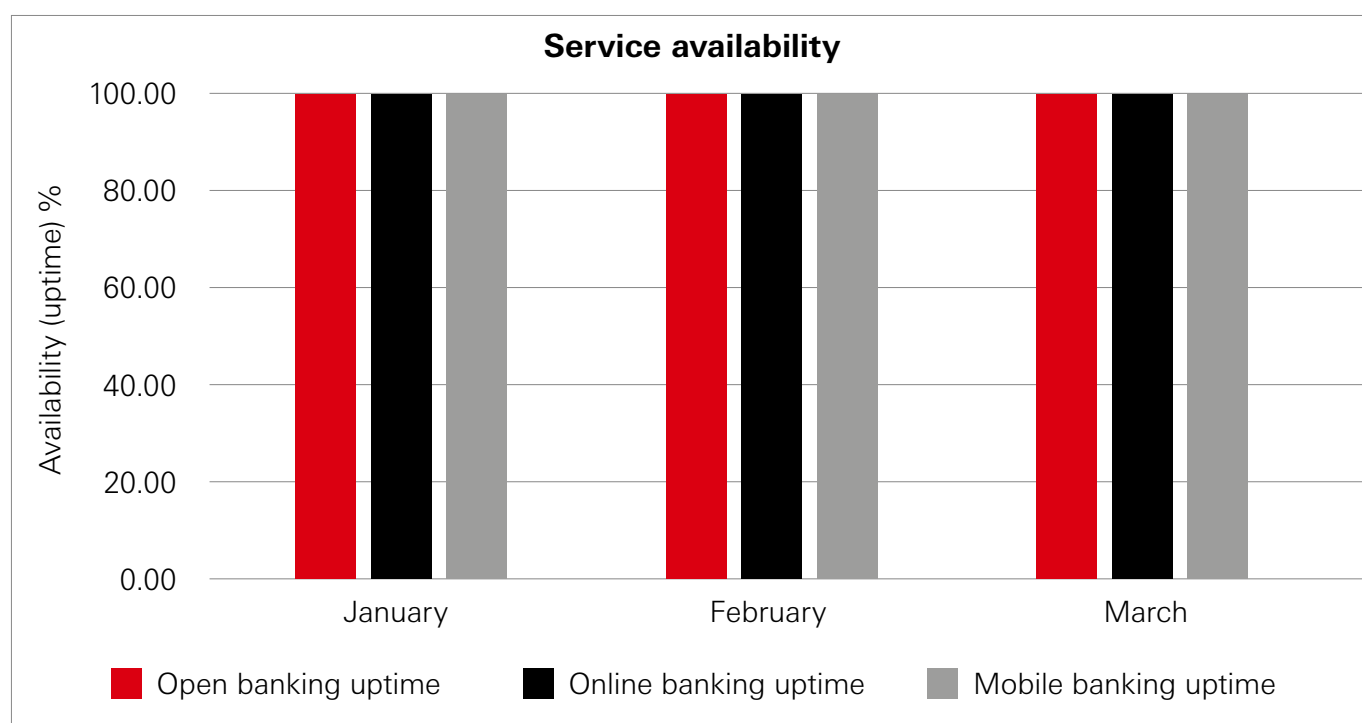
Service availability

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.

Online banking and the mobile 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 %	Online banking uptime %	Mobile banking uptime %
January	100.00	100.00	100.00
February	99.94	100.00	100.00
March	100.00	100.00	100.00

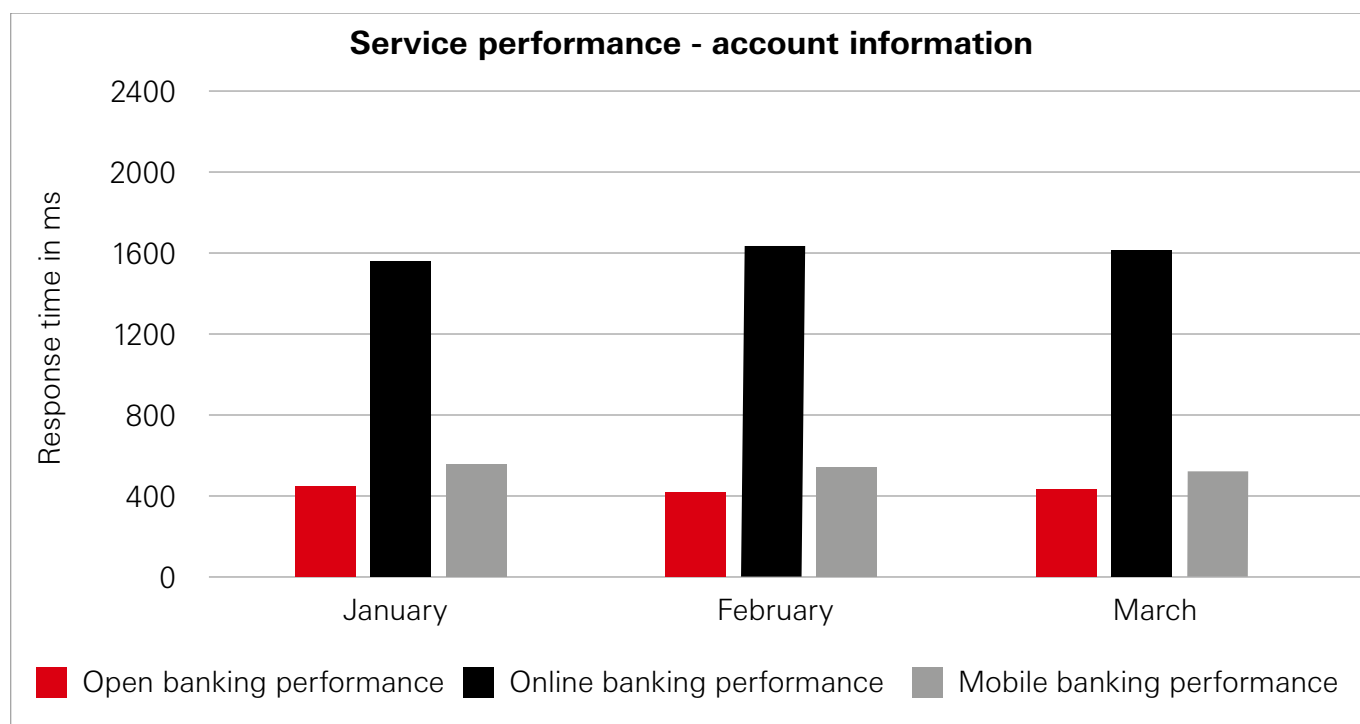
Service performance - account information

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, transaction history, payees and details of scheduled payments, standing orders and Direct Debits.

To allow a meaningful comparison with the open banking channel, our online banking and mobile 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.



Month	Open banking performance ms	Online banking performance ms	Mobile banking performance ms
January	454	1587	579
February	414	1627	566
March	421	1605	558

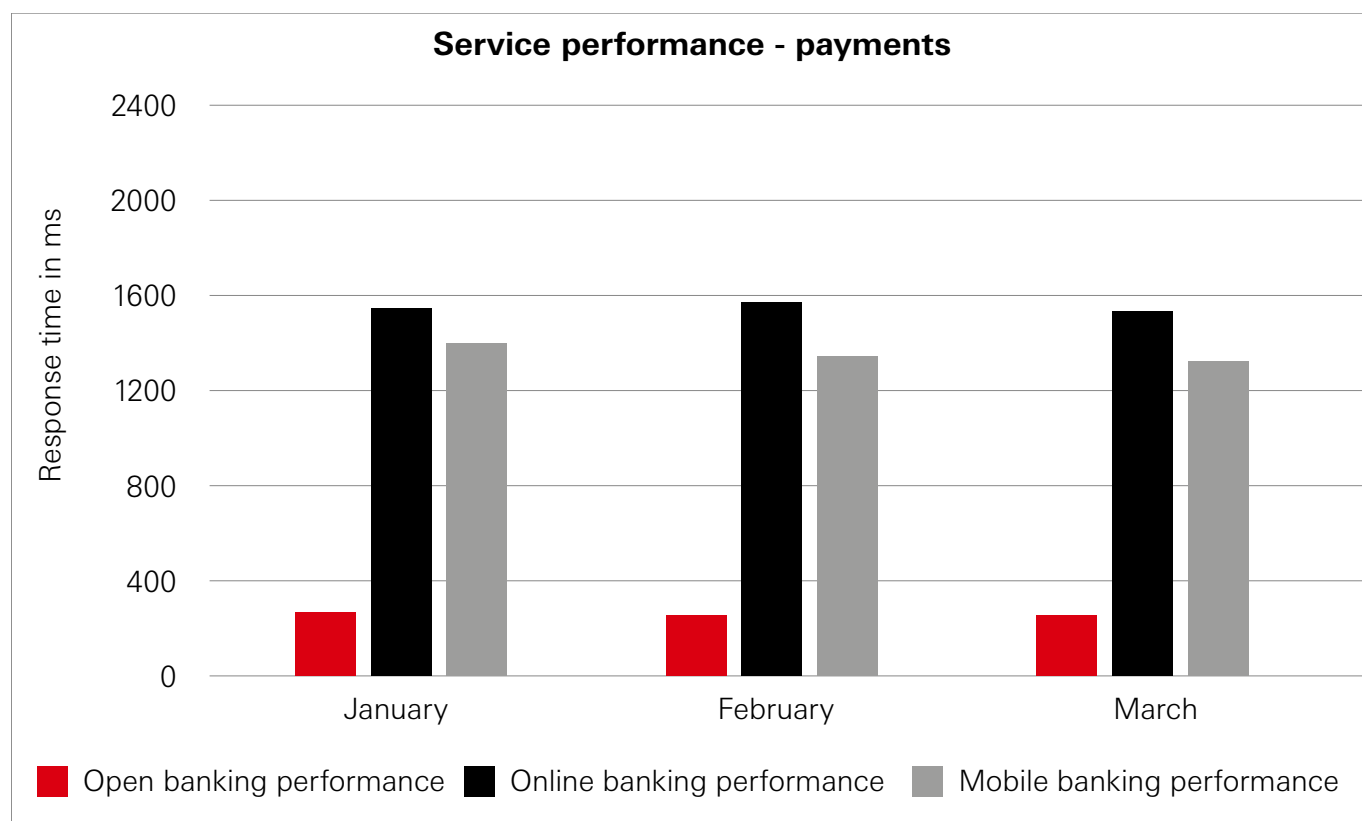
Service performance - payments

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to process requests to initiate payments over the last three months.

Payments can include single immediate payments or future dated payments.

To allow a meaningful comparison with the open banking channel, our online banking and mobile 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. payment confirmation) to the customer.

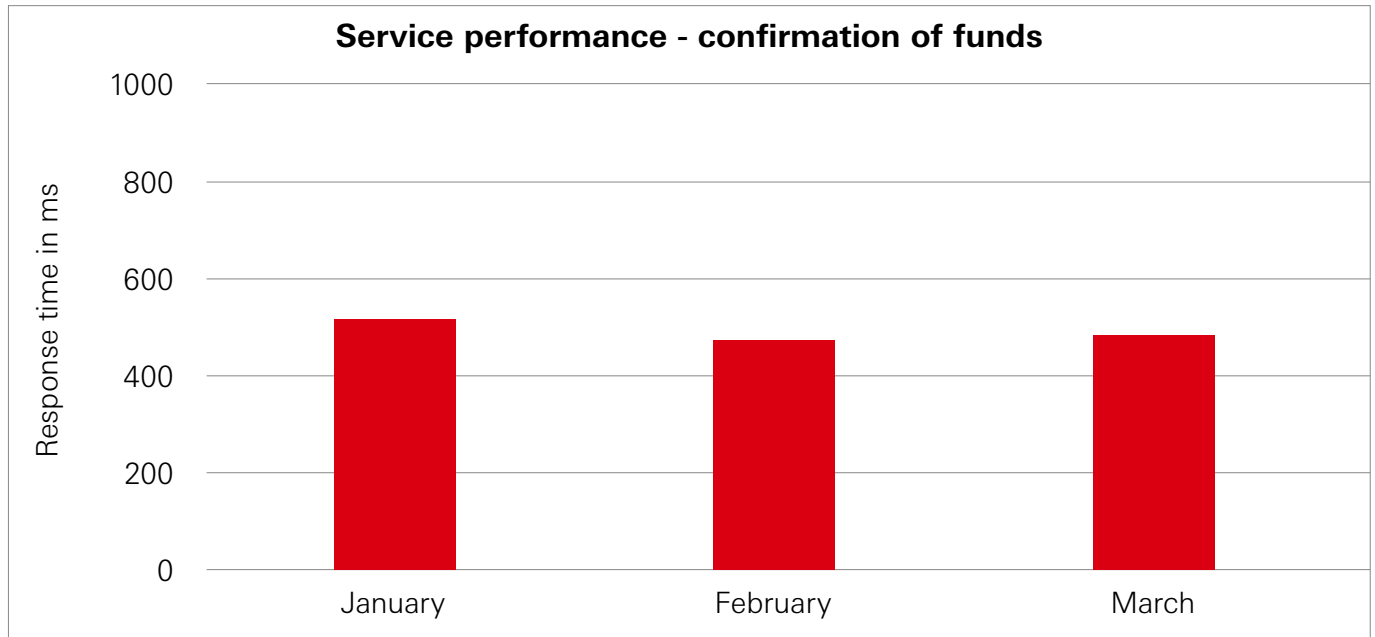


Month	Open banking performance ms	Online banking performance ms	Mobile banking performance ms
January	287	1556	1401
February	281	1581	1343
March	280	1552	1324

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.

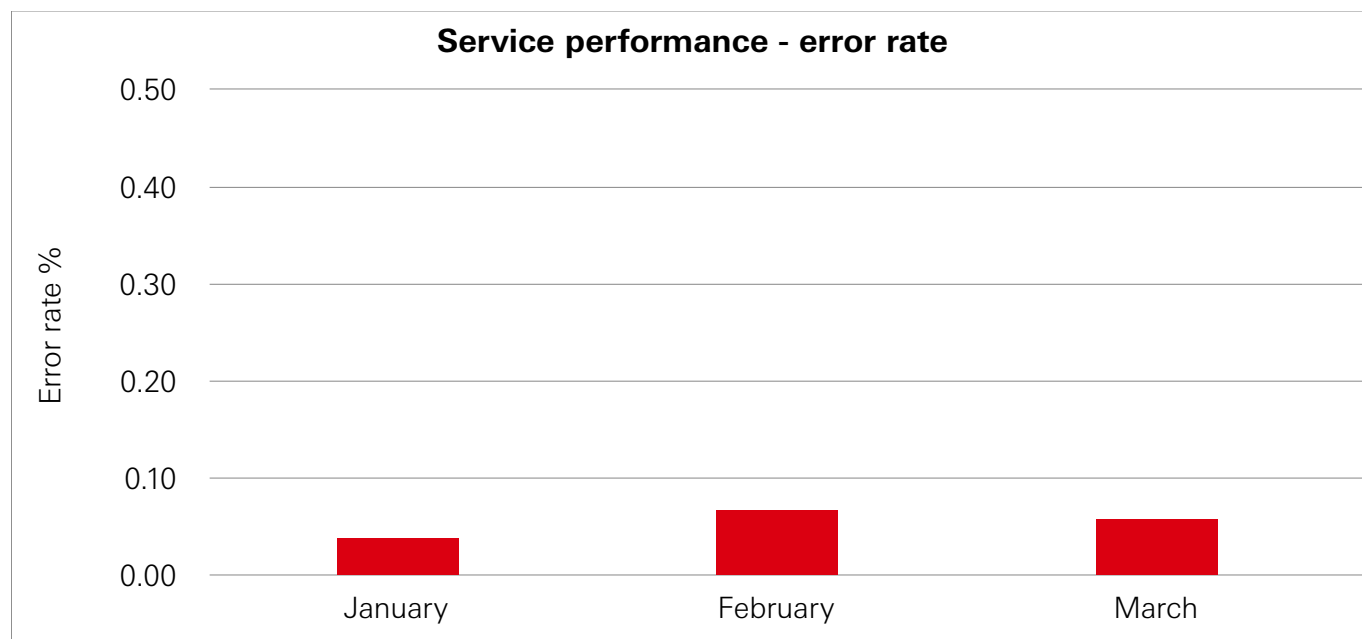
Confirmation of funds is an open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance ms
January	517
February	480
March	491

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 %
January	0.04
February	0.07
March	0.06

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 % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) internet banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) internet banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	463	1650	596	289	1571	1387	516	0.04
2-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	469	1559	583	271	1538	1412	517	0.04
3-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	465	1609	595	295	1586	1388	549	0.04
4-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	470	1578	564	320	1557	1380	559	0.08
5-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	468	1535	584	281	1512	1403	520	0.04
6-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	456	1543	570	294	1513	1398	526	0.04
7-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	455	1544	595	285	1518	1411	523	0.04
8-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	467	1573	590	290	1543	1419	554	0.03
9-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	471	1568	585	283	1545	1433	537	0.04
10-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	458	1654	581	292	1587	1403	530	0.04
11-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	461	1617	573	305	1588	1405	566	0.07
12-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	466	1576	589	292	1580	1430	519	0.04
13-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	459	1575	598	291	1537	1426	548	0.04
14-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	459	1592	600	304	1556	1421	544	0.04
15-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	461	1600	600	291	1564	1408	521	0.04
16-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	463	1595	583	285	1550	1413	523	0.04
17-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	458	1634	588	291	1594	1379	544	0.04
18-Jan-26	99.96	0.04	100.00	0.00	100.00	0.00	457	1632	549	316	1580	1377	551	0.09
19-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	465	1589	581	293	1556	1391	540	0.04
20-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	454	1571	585	287	1555	1391	518	0.04
21-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	435	1574	569	292	1566	1399	502	0.04
22-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	445	1600	578	297	1552	1405	520	0.04
23-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	438	1561	556	265	1544	1395	478	0.04
24-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	425	1630	561	285	1613	1385	501	0.04
25-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	449	1608	549	294	1582	1387	516	0.06
26-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	449	1527	572	269	1528	1395	493	0.03
27-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	444	1571	559	274	1549	1401	490	0.03
28-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	450	1582	586	274	1540	1386	477	0.04
29-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	428	1587	595	270	1536	1380	462	0.04
30-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	432	1538	571	252	1518	1422	425	0.04
31-Jan-26	100.00	0.00	100.00	0.00	100.00	0.00	426	1628	568	265	1590	1389	472	0.05

Date	Uptime % open banking	Downtime % open banking	Uptime % internet banking	Downtime % internet banking	Uptime % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) internet banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) internet banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	424	1625	580	298	1586	1356	499	0.07
2-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	423	1582	561	274	1557	1369	466	0.05
3-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	414	1593	575	288	1553	1358	484	0.07
4-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	409	1613	568	277	1578	1368	490	0.06
5-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	415	1612	570	293	1576	1376	478	0.05
6-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	405	1598	555	273	1563	1363	467	0.07
7-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	400	1663	550	285	1627	1363	480	0.05
8-Feb-26	98.38	1.62	100.00	0.00	100.00	0.00	548	1687	575	301	1638	1312	506	0.69
9-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	411	1634	553	293	1568	1327	491	0.06
10-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	407	1632	571	281	1584	1331	474	0.03
11-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	412	1653	570	293	1614	1342	493	0.03
12-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	410	1618	559	278	1583	1335	482	0.03
13-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	407	1606	562	272	1556	1331	461	0.04
14-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	393	1689	561	279	1627	1444	477	0.04
15-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	403	1681	553	287	1588	1318	472	0.07
16-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	409	1649	568	281	1601	1329	488	0.04
17-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	407	1634	572	290	1605	1345	503	0.04
18-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	409	1637	564	281	1593	1336	503	0.04
19-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	417	1651	591	292	1598	1345	504	0.06
20-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	413	1597	583	272	1554	1331	469	0.05
21-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	404	1663	586	285	1631	1345	499	0.04
22-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	406	1635	558	292	1577	1330	511	0.08
23-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	419	1607	574	281	1563	1335	488	0.05
24-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	406	1629	563	270	1567	1327	477	0.06
25-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	407	1614	565	259	1545	1321	456	0.05
26-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	409	1608	557	264	1545	1312	462	0.03
27-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	415	1528	547	249	1514	1347	413	0.03
28-Feb-26	100.00	0.00	100.00	0.00	100.00	0.00	402	1609	549	267	1576	1310	441	0.03

Date	Uptime % open banking	Downtime % open banking	Uptime % internet banking	Downtime % internet banking	Uptime % mobile banking	Downtime % mobile banking	Accounts response time (ms) open banking	Accounts response time (ms) internet banking	Accounts response time (ms) mobile banking	Payments response time (ms) open banking	Payments response time (ms) internet banking	Payments response time (ms) mobile banking	Confirmation of funds response time (ms) open banking	Error rates % open banking
1-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	403	1595	531	279	1539	1281	431	0.08
2-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	415	1503	550	266	1535	1335	458	0.05
3-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	416	1559	573	273	1548	1342	476	0.05
4-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	406	1583	545	274	1556	1412	471	0.05
5-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	409	1611	567	279	1558	1329	474	0.05
6-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	412	1591	555	270	1561	1355	475	0.03
7-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	407	1639	540	281	1585	1313	491	0.04
8-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	413	1653	546	287	1565	1304	491	0.14
9-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	412	1600	579	280	1558	1334	483	0.05
10-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	403	1616	573	272	1570	1323	463	0.04
11-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	408	1613	549	276	1584	1326	500	0.03
12-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	410	1607	562	284	1570	1316	496	0.04
13-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	407	1580	548	270	1535	1313	464	0.03
14-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	399	1666	562	283	1571	1296	484	0.04
15-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	403	1651	558	300	1587	1296	487	0.06
16-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	416	1606	546	287	1541	1337	492	0.03
17-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	413	1602	551	292	1569	1363	491	0.04
18-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	411	1688	561	286	1554	1341	506	0.04
19-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	416	1652	560	294	1595	1330	495	0.04
20-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	425	1614	566	270	1555	1325	488	0.04
21-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	417	1664	560	287	1598	1316	497	0.09
22-Mar-26	99.97	0.03	100.00	0.00	100.00	0.00	423	1658	547	295	1567	1323	530	0.19
23-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	427	1599	572	284	1540	1326	491	0.10
24-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	431	1595	562	278	1541	1341	503	0.05
25-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	439	1593	570	271	1556	1324	497	0.04
26-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	455	1582	581	280	1519	1314	520	0.07
27-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	458	1561	574	271	1481	1324	501	0.04
28-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	429	1600	564	291	1532	1298	515	0.06
29-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	429	1582	541	265	1548	1291	534	0.07
30-Mar-26	100.00	0.00	100.00	0.00	100.00	0.00	456	1563	549	282	1524	1315	520	0.05
31-Mar-26	99.88	0.12	100.00	0.00	100.00	0.00	478	1534	566	283	1483	1302	494	0.14

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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