

## Performance of our App and Open Banking Services

All UK banks have been asked by the regulator to show you this information for Online Banking, Mobile Banking and for Open Banking.

Open Banking is the name used by the financial industry to describe new services which let account holders share their financial information and give permission for banks and other authorised organisations to make payments from certain accounts. For more information you may want to visit the [Open Banking](#) website.

These numbers cover the period 1<sup>st</sup> October to 31<sup>st</sup> December 2020 (Q4, 2020) and show Contis App availability, as well as account information and making payments.

### Summary

Average availability of Contis Mobile App	84.79%
Average payments performance	845ms
Average accounts performance	230ms

### Payment Information –

The table below shows the average time taken (in milliseconds) for us to process a payment for you.

Payment Information	October	November	December
Contis mobile banking channel	53ms	749ms	1091ms
Open banking benchmark	750ms	750ms	750ms

### Account Information –

The table below shows the average time taken (in milliseconds) for us to provide you with customer information

Account Information	October	November	December
Contis mobile banking channel	308ms	157ms	321ms
Open banking benchmark	750ms	750ms	750ms

### Error rates -

The table below shows the number of error messages we received from 3<sup>rd</sup> party providers, divided by the number of requests received

Error rates	October	November	December
Open Banking Account Information	0.5%	0.2%	0.35%
Open Banking Payment Initiation	0%	0.37%	0.25%
Open banking benchmark	0.5%	0.5%	0.5%

### Daily performance

Date	Contis Availability	Open Banking Availability
01/10/2020	99.95	100.00
02/10/2020	100.00	100.00
03/10/2020	100.00	100.00
04/10/2020	100.00	100.00

05/10/2020	100.00	100.00
06/10/2020	100.00	100.00
07/10/2020	100.00	100.00
08/10/2020	100.00	100.00
09/10/2020	100.00	100.00
10/10/2020	100.00	100.00
11/10/2020	100.00	100.00
12/10/2020	100.00	100.00
13/10/2020	100.00	100.00
14/10/2020	100.00	100.00
15/10/2020	100.00	100.00
16/10/2020	100.00	99.98
17/10/2020	100.00	100.00
18/10/2020	100.00	100.00
19/10/2020	100.00	100.00
20/10/2020	100.00	100.00
21/10/2020	100.00	100.00
22/10/2020	100.00	100.00
23/10/2020	100.00	100.00
24/10/2020	100.00	99.99
25/10/2020	100.00	100.00
26/10/2020	100.00	100.00
27/10/2020	100.00	100.00
28/10/2020	100.00	99.91
29/10/2020	100.00	99.88
30/10/2020	100.00	99.91
31/10/2020	100.00	99.99
01/11/2020	99.24	100.00
02/11/2020	99.91	100.00
03/11/2020	99.97	100.00
04/11/2020	99.74	100.00
05/11/2020	99.77	100.00
06/11/2020	99.72	100.00
07/11/2020	99.84	100.00
08/11/2020	99.92	100.00
09/11/2020	99.88	100.00
10/11/2020	99.93	100.00
11/11/2020	99.36	100.00
12/11/2020	99.86	100.00

13/11/2020	99.96	100.00
14/11/2020	100.00	99.99
15/11/2020	99.86	99.98
16/11/2020	99.93	99.99
17/11/2020	99.86	99.89
18/11/2020	99.91	100.00
19/11/2020	99.82	99.91
20/11/2020	99.92	100.00
21/11/2020	99.82	100.00
22/11/2020	99.90	100.00
23/11/2020	100.00	100.00
24/11/2020	92.78	100.00
25/11/2020	99.86	100.00
26/11/2020	99.56	99.99
27/11/2020	99.74	99.99
28/11/2020	99.50	100.00
29/11/2020	99.92	100.00
30/11/2020	99.79	100.00
01/12/2020	99.94	100.00
02/12/2020	99.99	100.00
03/12/2020	100.00	100.00
04/12/2020	100.00	100.00
05/12/2020	100.00	100.00
06/12/2020	100.00	100.00
07/12/2020	99.98	100.00
08/12/2020	99.98	100.00
09/12/2020	99.91	100.00
10/12/2020	99.94	100.00
11/12/2020	100.00	100.00
12/12/2020	100.00	100.00
13/12/2020	100.00	100.00
14/12/2020	100.00	100.00
15/12/2020	100.00	100.00
16/12/2020	99.88	100.00
17/12/2020	100.00	100.00
18/12/2020	100.00	100.00
19/12/2020	100.00	100.00
20/12/2020	100.00	100.00
21/12/2020	99.93	100.00

22/12/2020	99.93	100.00
23/12/2020	100.00	100.00
24/12/2020	100.00	100.00
25/12/2020	100.00	100.00
26/12/2020	99.94	100.00
27/12/2020	100.00	100.00
28/12/2020	100.00	100.00
29/12/2020	100.00	100.00
30/12/2020	99.97	100.00
31/12/2020	100.00	100.00