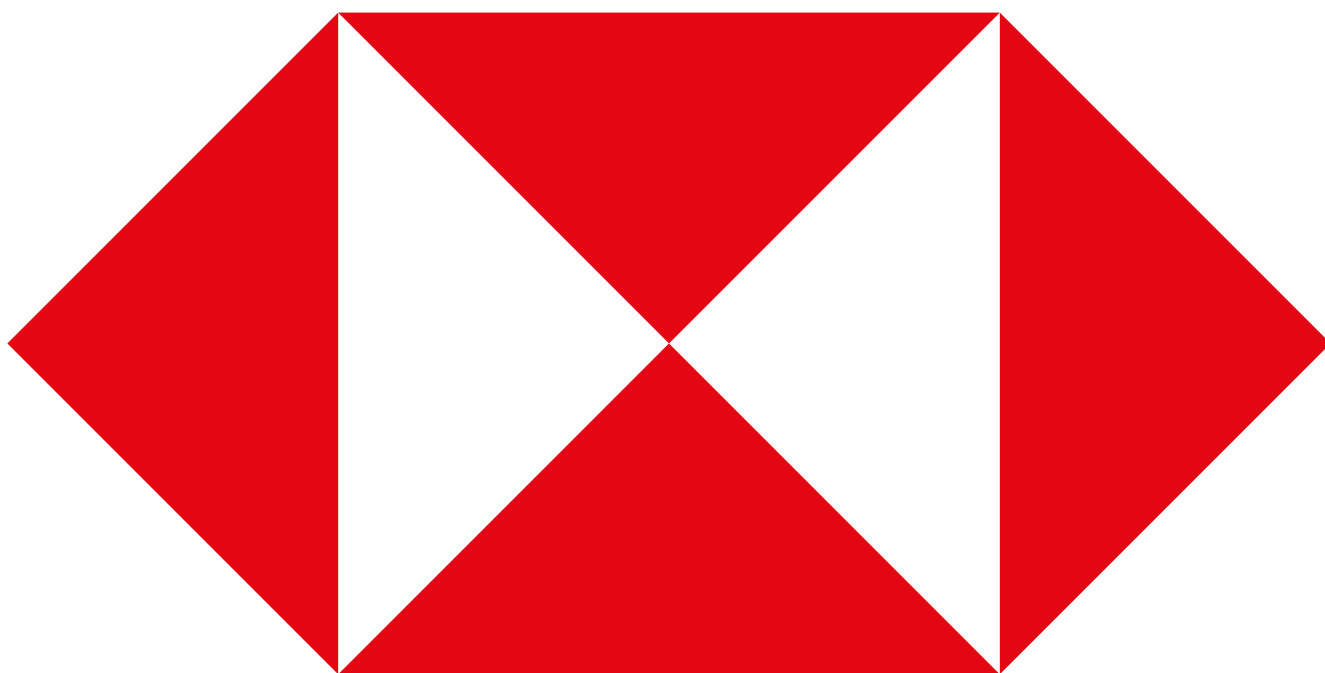


Corporate Cards

**Open Banking performance and availability quarterly report
for HSBC UK Bank plc and HSBC Bank plc**

1 October 2024 to 31 December 2024



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What's the purpose of this report?

This report is inclusive of data from both HSBC UK Bank plc and HSBC Bank plc. The purpose of this report is to show how our Open Banking channel is performing and, where applicable, compare performance to our direct digital customer channel.

It highlights:

- The percentage of time each of our digital customer channel is available or 'up';
- The time it takes our digital customer channel to respond to requests for account information or to process confirmation of funds checks; and
- The percentage of requests to our Open Banking APIs (Application Programming Interfaces) which fail due to an error with our systems.

Open Banking is based on APIs, a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found by visiting business.hsbc.uk/open-banking.

We publish this report each quarter and the next report, covering January 2025 to March 2025, will be published in April 2025.

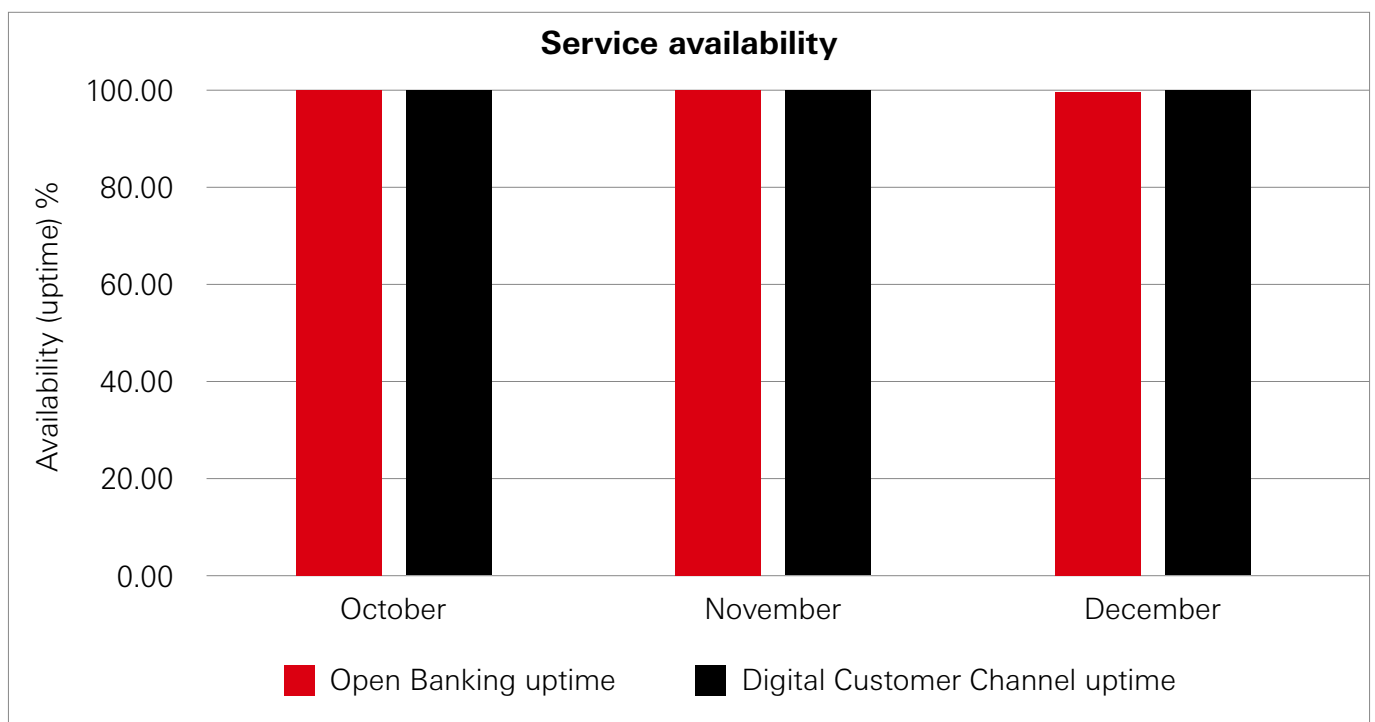
Service availability

The chart and figures below show the daily average availability (or uptime) of our digital customer channel 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.

Our digital customer channel is 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.



Month	Open Banking uptime (%)	Digital Customer Channel uptime (%)
October	100.00	99.86
November	100.00	99.68
December	100.00	99.68

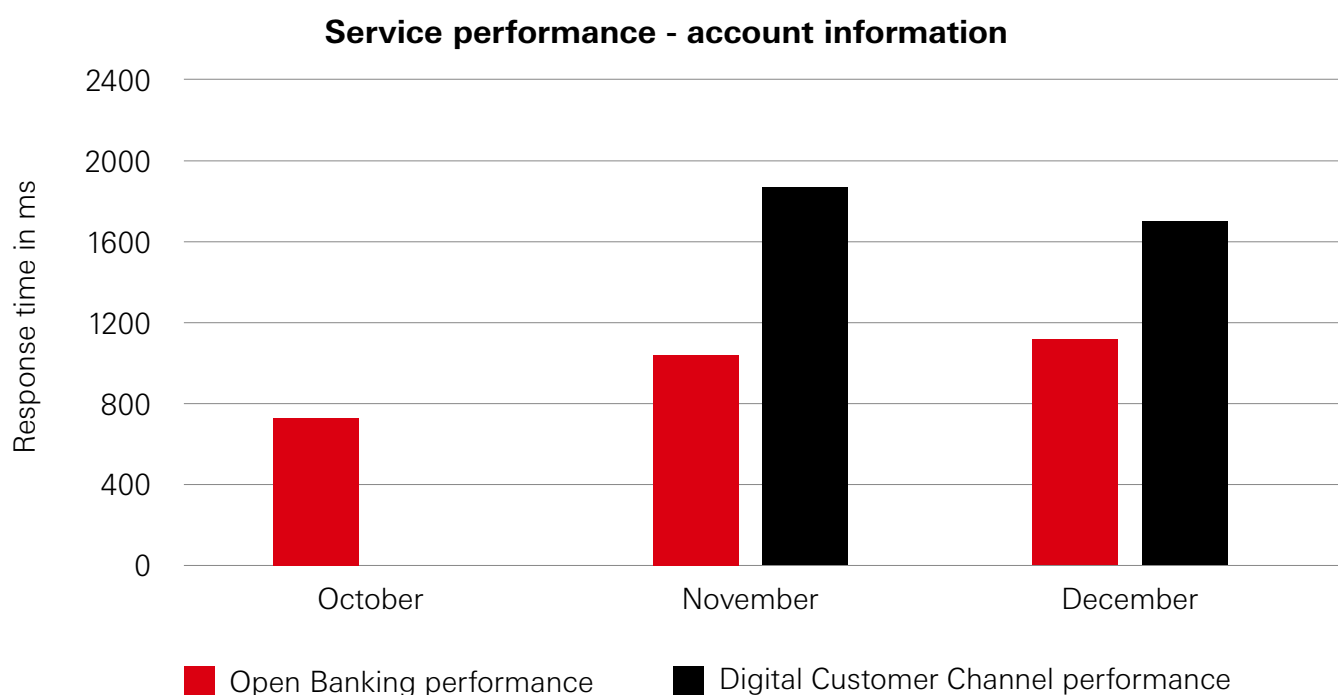
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds (ms) by our digital customer channel 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 digital customer channel 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.

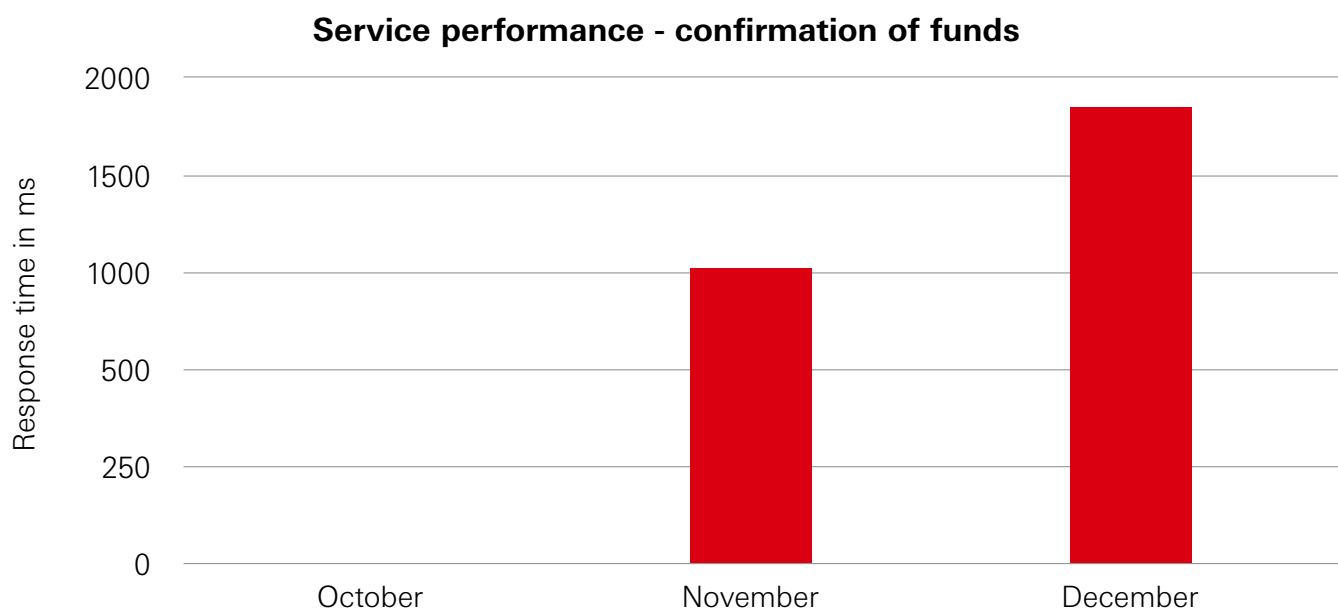


Month	Open Banking performance (ms)	Digital Customer Channel performance (ms)
October	786	N/A
November	1099	1845
December	1158	1696

Service performance - confirmation of funds

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

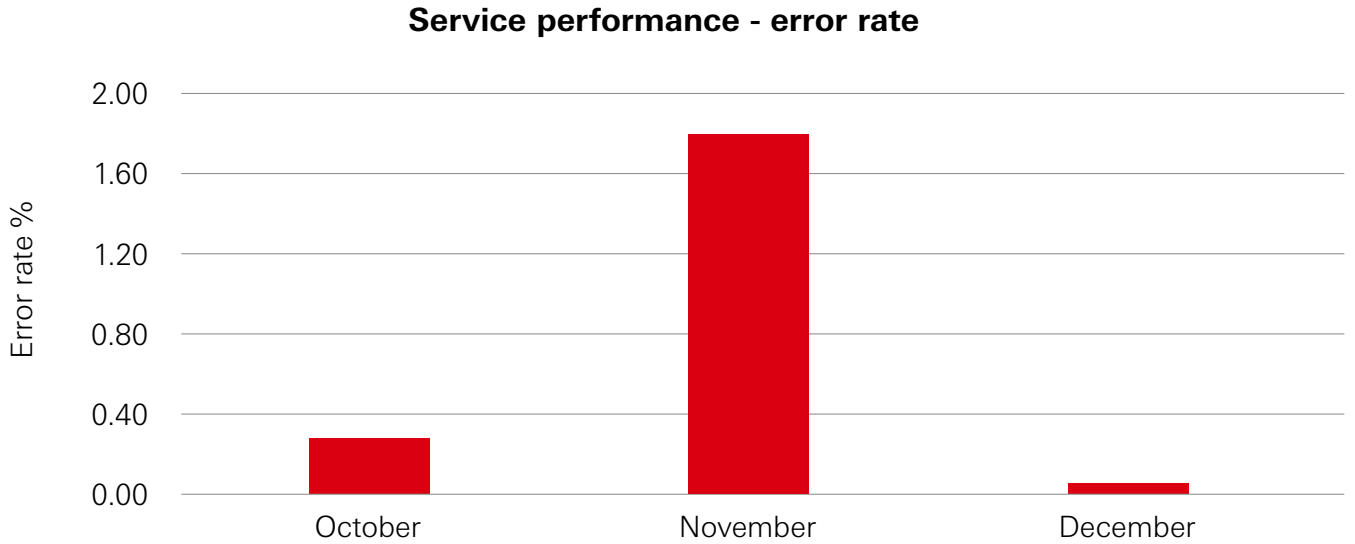
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance (ms)
October	0
November	1005
December	1841

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 (%)
October	0.32
November	1.71
December	0.08

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 % Digital Customer Channel	Downtime % Digital Customer Channel	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Digital Customer Channel ¹	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Oct-24	100.00	0.00	100.00	0.00	0	N/A	0	0.00
2-Oct-24	100.00	0.00	100.00	0.00	0	N/A	0	0.00
3-Oct-24	100.00	0.00	100.00	0.00	39	N/A	0	0.00
4-Oct-24	100.00	0.00	100.00	0.00	48	N/A	0	0.00
5-Oct-24	100.00	0.00	100.00	0.00	44	N/A	0	0.00
6-Oct-24	100.00	0.00	100.00	0.00	44	N/A	0	0.00
7-Oct-24	100.00	0.00	100.00	0.00	105	N/A	0	0.00
8-Oct-24	100.00	0.00	100.00	0.00	153	N/A	0	0.00
9-Oct-24	100.00	0.00	100.00	0.00	149	N/A	0	0.00
10-Oct-24	100.00	0.00	100.00	0.00	139	N/A	0	0.00
11-Oct-24	100.00	0.00	100.00	0.00	894	N/A	0	1.21
12-Oct-24	100.00	0.00	100.00	0.00	1018	N/A	0	0.94
13-Oct-24	100.00	0.00	100.00	0.00	1039	N/A	0	0.04
14-Oct-24	100.00	0.00	100.00	0.00	1046	N/A	0	1.15
15-Oct-24	100.00	0.00	100.00	0.00	1055	N/A	0	0.88
16-Oct-24	100.00	0.00	100.00	0.00	1095	N/A	0	1.02
17-Oct-24	100.00	0.00	100.00	0.00	1055	N/A	0	0.98
18-Oct-24	100.00	0.00	100.00	0.00	1055	N/A	0	0.85
19-Oct-24	100.00	0.00	95.63	4.37	1060	N/A	0	0.64
20-Oct-24	100.00	0.00	100.00	0.00	1031	N/A	0	0.02
21-Oct-24	100.00	0.00	100.00	0.00	1089	N/A	0	0.00
22-Oct-24	100.00	0.00	100.00	0.00	1076	N/A	0	0.01
23-Oct-24	100.00	0.00	100.00	0.00	1069	N/A	0	0.19
24-Oct-24	100.00	0.00	100.00	0.00	1077	N/A	0	0.00
25-Oct-24	100.00	0.00	100.00	0.00	1079	N/A	0	0.01
26-Oct-24	100.00	0.00	100.00	0.00	1054	N/A	0	0.06
27-Oct-24	100.00	0.00	100.00	0.00	1032	N/A	0	0.05
28-Oct-24	100.00	0.00	100.00	0.00	1083	N/A	0	0.00
29-Oct-24	100.00	0.00	100.00	0.00	1096	N/A	0	0.04
30-Oct-24	100.00	0.00	100.00	0.00	1009	N/A	0	0.03
31-Oct-24	100.00	0.00	100.00	0.00	1053	N/A	0	1.71

1. Accounts Response Time for the Digital Customer Channel is noted as N/A due to incorrectly overstating the performance.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Digital Customer Channel	Downtime % Digital Customer Channel	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Digital Customer Channel ²	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Nov-24	100.00	0.00	100.00	0.00	1126	N/A	0	0.09
2-Nov-24	100.00	0.00	100.00	0.00	1061	N/A	0	0.00
3-Nov-24	100.00	0.00	100.00	0.00	658	N/A	0	16.88
4-Nov-24	100.00	0.00	94.79	5.21	578	N/A	0	19.12
5-Nov-24	100.00	0.00	100.00	0.00	403	N/A	0	9.98
6-Nov-24	100.00	0.00	100.00	0.00	466	N/A	1095	0.06
7-Nov-24	100.00	0.00	100.00	0.00	1158	N/A	0	0.00
8-Nov-24	100.00	0.00	100.00	0.00	1149	N/A	0	0.00
9-Nov-24	100.00	0.00	100.00	0.00	1113	N/A	0	0.01
10-Nov-24	100.00	0.00	100.00	0.00	1120	N/A	0	0.11
11-Nov-24	100.00	0.00	100.00	0.00	1164	N/A	0	0.06
12-Nov-24	100.00	0.00	100.00	0.00	1200	N/A	0	0.01
13-Nov-24	100.00	0.00	100.00	0.00	1198	N/A	1211	0.02
14-Nov-24	100.00	0.00	100.00	0.00	1173	N/A	708	0.32
15-Nov-24	100.00	0.00	100.00	0.00	1207	N/A	0	0.08
16-Nov-24	100.00	0.00	100.00	0.00	1119	N/A	0	0.16
17-Nov-24	100.00	0.00	100.00	0.00	1233	N/A	0	3.00
18-Nov-24	100.00	0.00	100.00	0.00	1212	N/A	0	0.00
19-Nov-24	100.00	0.00	100.00	0.00	1214	N/A	0	0.16
20-Nov-24	100.00	0.00	100.00	0.00	1245	N/A	0	0.10
21-Nov-24	100.00	0.00	100.00	0.00	1244	N/A	0	0.06
22-Nov-24	100.00	0.00	100.00	0.00	1221	N/A	0	0.13
23-Nov-24	100.00	0.00	96.74	3.26	1180	N/A	0	0.00
24-Nov-24	100.00	0.00	100.00	0.00	1200	N/A	0	0.14
25-Nov-24	100.00	0.00	100.00	0.00	1241	1819	0	0.10
26-Nov-24	100.00	0.00	100.00	0.00	1224	1763	0	0.16
27-Nov-24	100.00	0.00	100.00	0.00	1271	1945	0	0.16
28-Nov-24	100.00	0.00	100.00	0.00	1274	1923	0	0.16
29-Nov-24	100.00	0.00	98.89	1.11	1192	1824	0	0.17
30-Nov-24	100.00	0.00	100.00	0.00	1129	1799	0	0.17

2. Accounts Response Time for the Digital Customer Channel is noted as N/A due to incorrectly overstating the performance.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Digital Customer Channel	Downtime % Digital Customer Channel	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Digital Customer Channel ³	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Dec-24	99.96	0.04	100.00	0.00	1142	1733	0	0.12
2-Dec-24	100.00	0.00	100.00	0.00	1205	1564	0	0.00
3-Dec-24	100.00	0.00	100.00	0.00	1201	1678	0	0.05
4-Dec-24	100.00	0.00	100.00	0.00	1156	1568	0	0.08
5-Dec-24	100.00	0.00	100.00	0.00	1162	1618	0	0.11
6-Dec-24	100.00	0.00	100.00	0.00	1152	1738	0	0.10
7-Dec-24	100.00	0.00	100.00	0.00	1123	1818	0	0.07
8-Dec-24	100.00	0.00	100.00	0.00	1132	1815	0	0.23
9-Dec-24	100.00	0.00	100.00	0.00	1189	1675	0	0.08
10-Dec-24	100.00	0.00	100.00	0.00	1162	1628	0	0.08
11-Dec-24	100.00	0.00	100.00	0.00	1018	1657	1841	0.15
12-Dec-24	100.00	0.00	100.00	0.00	1165	1797	0	0.06
13-Dec-24	100.00	0.00	100.00	0.00	1152	1861	0	0.16
14-Dec-24	100.00	0.00	100.00	0.00	1113	1861	0	0.10
15-Dec-24	100.00	0.00	100.00	0.00	1147	1774	0	0.13
16-Dec-24	100.00	0.00	100.00	0.00	1181	1705	0	0.07
17-Dec-24	100.00	0.00	100.00	0.00	1170	1697	0	0.07
18-Dec-24	100.00	0.00	100.00	0.00	1162	1609	0	0.12
19-Dec-24	100.00	0.00	100.00	0.00	1162	1657	0	0.07
20-Dec-24	100.00	0.00	100.00	0.00	1182	1702	0	0.07
21-Dec-24	100.00	0.00	90.00	10.00	1125	1856	0	0.09
22-Dec-24	100.00	0.00	100.00	0.00	1147	1905	0	0.08
23-Dec-24	100.00	0.00	100.00	0.00	1171	1666	0	0.06
24-Dec-24	100.00	0.00	100.00	0.00	1121	1571	0	0.05
25-Dec-24	100.00	0.00	100.00	0.00	1148	1538	0	0.07
26-Dec-24	100.00	0.00	100.00	0.00	1150	1587	0	0.06
27-Dec-24	100.00	0.00	100.00	0.00	1178	1585	0	0.01
28-Dec-24	100.00	0.00	100.00	0.00	1150	1840	0	0.01
29-Dec-24	100.00	0.00	100.00	0.00	1187	1601	0	0.11
30-Dec-24	100.00	0.00	100.00	0.00	1211	1581	0	0.01
31-Dec-24	100.00	0.00	100.00	0.00	1225	1698	0	0.01

3. Accounts Response Time for the Digital Customer Channel is noted as N/A due to incorrectly overstating the performance.

Accessibility

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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 business.hsbc.uk/accessibility or business.hsbc.uk/contact-us.

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