

Nationwide Channel Performance

1st July to 30th Sept 2024

To allow our Customers and Third Parties to understand the relative performance of each of the channels available to them, we are required to publish the comparative performance of our three digital channels:

- The Nationwide Internet Bank
- The Nationwide Banking App
- The Nationwide Open Banking service

We will publish this data quarterly and the next set of data covering October 2024 to December 2024 will be published in January 2025.

Channel Availability

The information below shows the availability of each of the digital channels.

The Internet Bank and Banking App are regarded as unavailable if our customers are unable to log on.

Our Open Banking service is regarded as unavailable if any element of the Open Banking interface is not accessible by the user for five consecutive requests.

The availability of each channel has been calculated daily as $[100\% - \text{Downtime (measured in seconds)}]$.

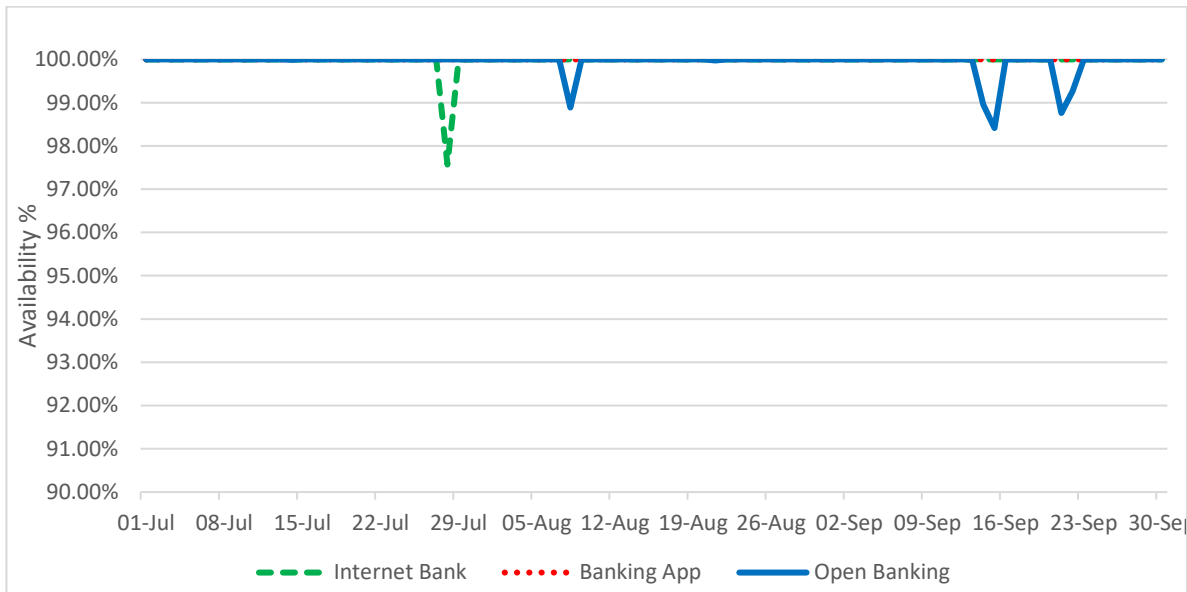


Fig 1: Digital Channel Availability (%)

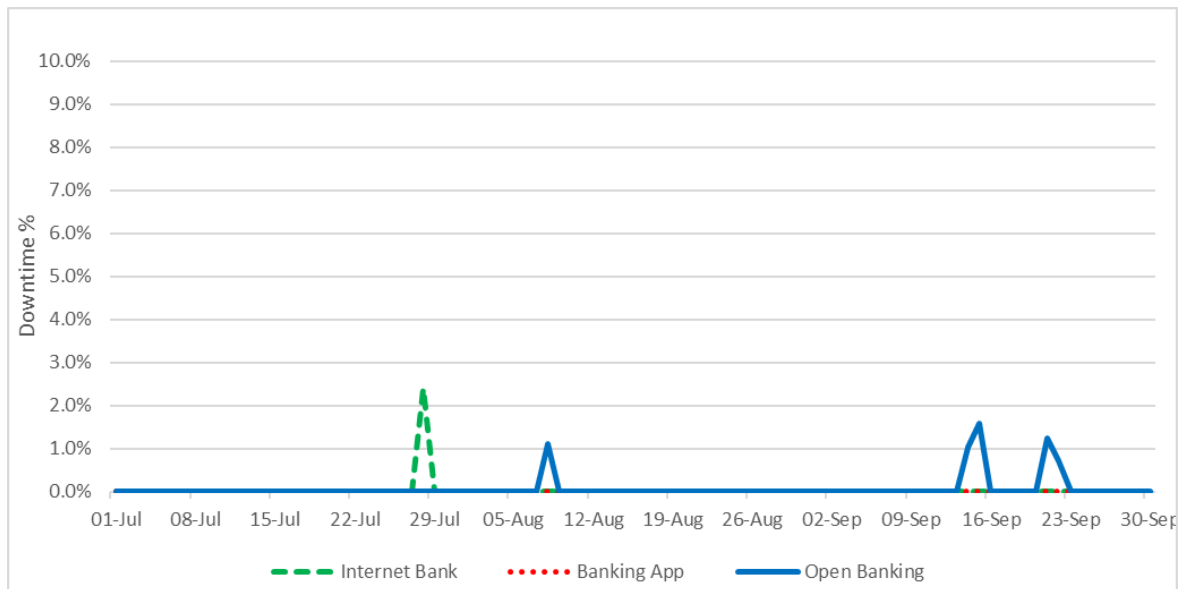


Fig 2: Digital Channel Downtime (%)

Account Information performance

The graph below shows the daily average time taken (in milliseconds) for Nationwide to provide transaction information to a customer or a Third Party in each of the digital channels.

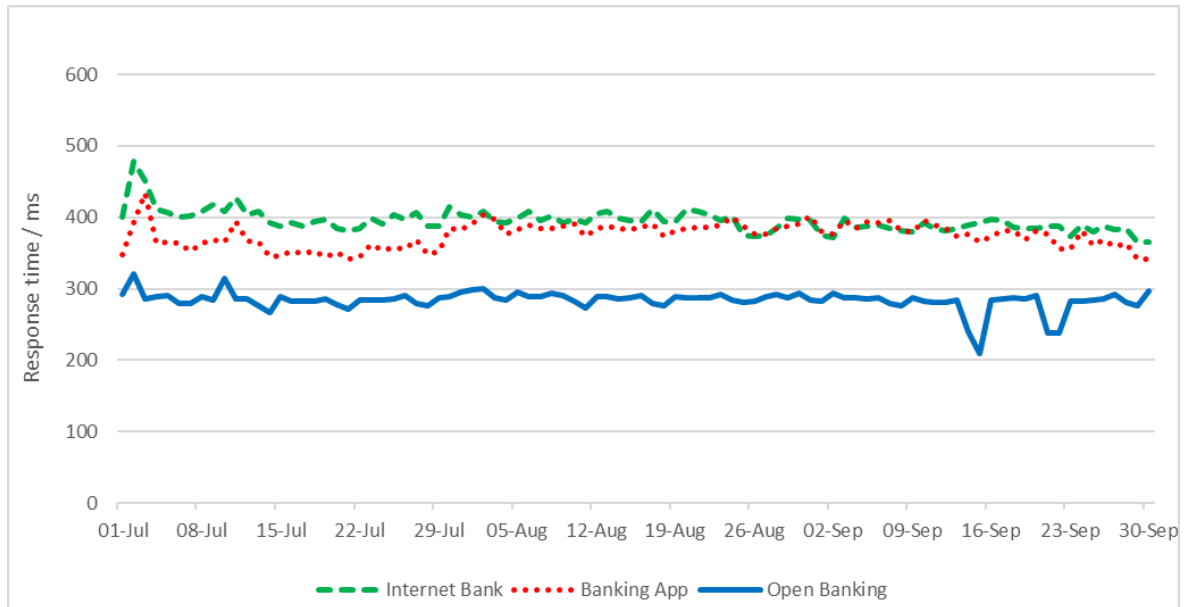


Fig 3: Account Transaction response time

Payments performance

The graph below the daily average time taken (in milliseconds) for Nationwide to process a payment request for a customer or a Third Party in each of the digital channels. This may be the processing of an immediate payment or confirmation that a future-dated payment has been successfully set up.

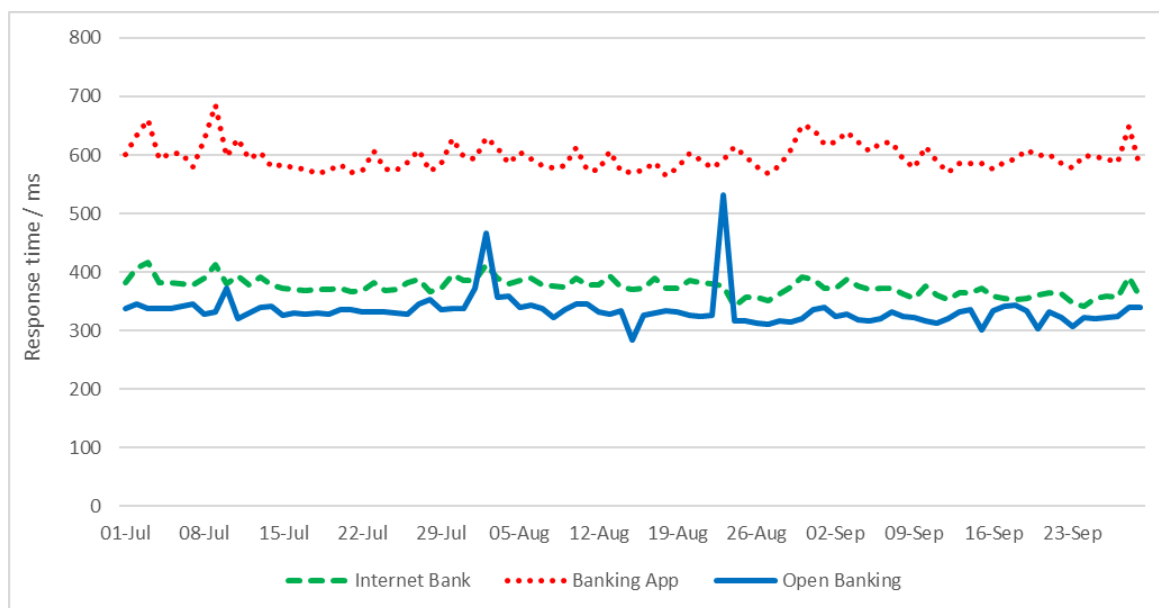


Fig 4: Payment confirmation response time

Confirmation of Funds response time

The graph below shows the daily average response time of the Open Banking service to provide a confirmation of available funds to a 3rd party (Account Information Service Providers, Payment Information Service Providers and Card Based Payment Instrument Issuers).

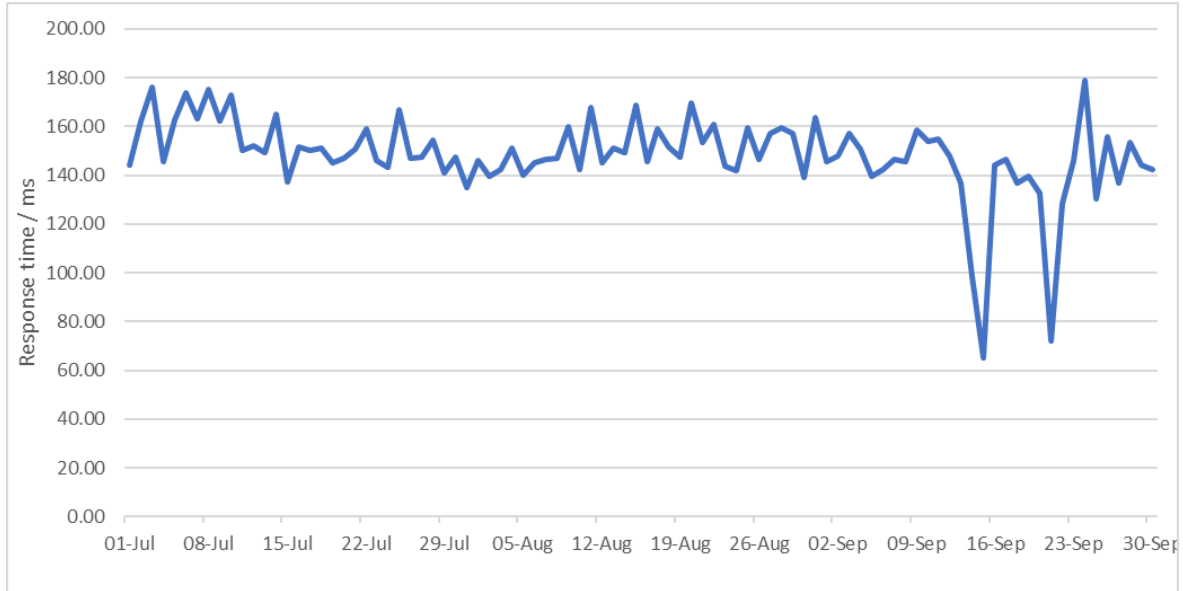


Fig 5: Confirmation of Funds response time

Open Banking Performance

The graph below shows the daily performance of the Open Banking service, based on the number of unsuccessful calls from 3rd parties as a percentage of the overall number of calls for that day. Only calls which have failed due to errors which are attributable to Nationwide have been included in the calculation.

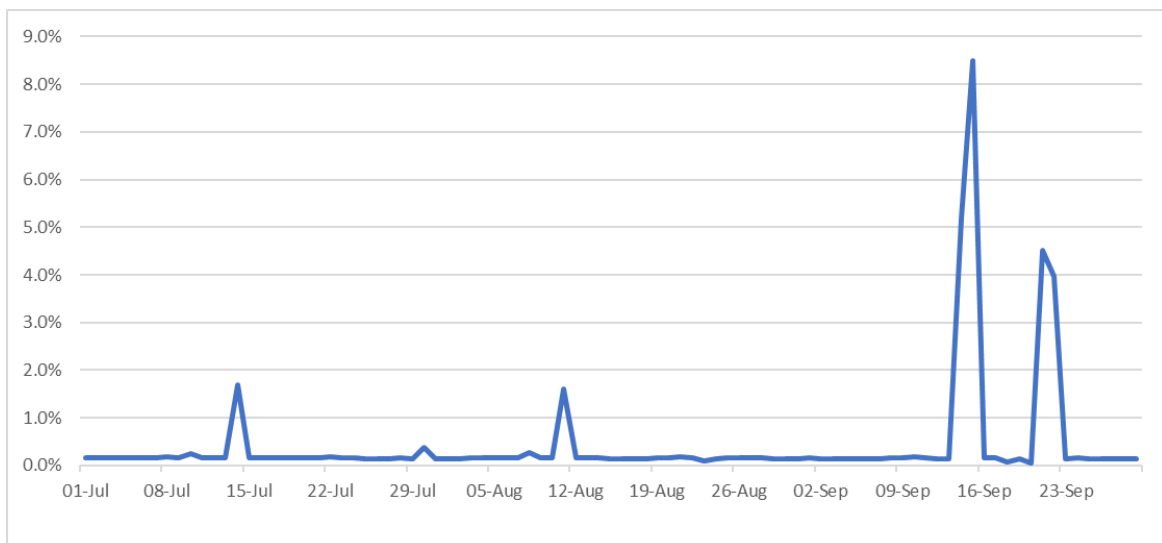


Fig 6: Average daily error rate

Daily Performance Data

The graphs in the pages above were derived from the daily performance data shown in the following tables.

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Jul-24	100.00	100.00	100.00	382	601	339	400	348	292	144	0.17
02-Jul-24	100.00	100.00	100.00	407	634	346	478	393	321	162	0.17
03-Jul-24	100.00	100.00	100.00	416	660	338	451	434	286	176	0.17
04-Jul-24	100.00	100.00	100.00	383	593	337	412	364	289	146	0.17
05-Jul-24	100.00	100.00	100.00	382	603	337	406	365	291	163	0.17
06-Jul-24	100.00	100.00	100.00	381	602	341	401	364	280	174	0.16
07-Jul-24	100.00	100.00	100.00	378	579	346	402	352	279	163	0.16
08-Jul-24	100.00	100.00	100.00	389	625	329	408	364	290	175	0.19
09-Jul-24	100.00	100.00	100.00	413	686	333	418	368	285	162	0.16
10-Jul-24	100.00	100.00	100.00	380	598	373	408	366	314	173	0.24
11-Jul-24	100.00	100.00	100.00	394	627	321	428	394	286	150	0.17
12-Jul-24	100.00	100.00	100.00	379	593	329	404	367	285	152	0.16
13-Jul-24	100.00	100.00	100.00	391	605	340	408	366	277	149	0.16
14-Jul-24	100.00	100.00	99.99	379	580	341	392	345	267	165	1.70
15-Jul-24	100.00	100.00	100.00	372	583	326	387	347	288	137	0.17
16-Jul-24	100.00	100.00	100.00	370	578	331	392	353	282	152	0.17
17-Jul-24	100.00	100.00	100.00	369	576	329	387	349	283	150	0.16
18-Jul-24	100.00	100.00	100.00	370	569	331	394	352	283	151	0.16
19-Jul-24	100.00	100.00	100.00	370	574	328	397	345	285	145	0.17
20-Jul-24	100.00	100.00	100.00	373	583	336	385	351	277	147	0.16
21-Jul-24	100.00	100.00	100.00	367	570	335	382	342	271	151	0.17
22-Jul-24	100.00	100.00	100.00	369	575	332	384	345	285	159	0.18
23-Jul-24	100.00	100.00	100.00	382	606	332	398	362	284	146	0.16
24-Jul-24	100.00	100.00	100.00	368	576	332	391	354	285	143	0.16
25-Jul-24	100.00	100.00	100.00	370	574	331	403	358	286	167	0.15
26-Jul-24	100.00	100.00	100.00	382	588	328	397	356	291	147	0.14
27-Jul-24	100.00	100.00	100.00	387	609	345	407	369	280	148	0.15
28-Jul-24	97.57	100.00	100.00	366	572	354	388	348	277	154	0.17
29-Jul-24	100.00	100.00	100.00	372	586	335	388	353	288	141	0.15
30-Jul-24	100.00	100.00	100.00	396	628	339	414	385	288	147	0.37
31-Jul-24	100.00	100.00	100.00	385	597	338	404	383	295	135	0.14

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Aug-24	100.00	100.00	100.00	385	593	372	400	391	298	146	0.15
02-Aug-24	100.00	100.00	100.00	413	629	467	409	404	301	139	0.14
03-Aug-24	100.00	100.00	100.00	389	613	358	394	397	287	142	0.16
04-Aug-24	100.00	100.00	100.00	380	585	360	393	377	284	151	0.16
05-Aug-24	100.00	100.00	100.00	385	605	340	399	383	295	140	0.16
06-Aug-24	100.00	100.00	100.00	390	594	344	409	389	289	145	0.16
07-Aug-24	100.00	100.00	100.00	379	582	338	395	384	289	146	0.16
08-Aug-24	100.00	100.00	98.89	376	578	323	402	384	294	147	0.27
09-Aug-24	100.00	100.00	100.00	375	581	336	393	387	291	160	0.16
10-Aug-24	100.00	100.00	100.00	390	613	345	397	391	282	142	0.16
11-Aug-24	100.00	100.00	99.99	379	575	345	393	374	273	168	1.61
12-Aug-24	100.00	100.00	100.00	378	574	333	405	384	289	145	0.16
13-Aug-24	100.00	100.00	100.00	393	607	328	408	388	289	151	0.16
14-Aug-24	100.00	100.00	100.00	375	572	335	399	384	286	149	0.16
15-Aug-24	100.00	100.00	100.00	371	570	285	396	383	287	169	0.14
16-Aug-24	100.00	100.00	100.00	372	574	326	394	386	290	145	0.15
17-Aug-24	100.00	100.00	100.00	389	588	331	411	390	280	159	0.13
18-Aug-24	100.00	100.00	100.00	373	564	335	394	374	276	152	0.13
19-Aug-24	100.00	100.00	100.00	373	577	331	394	381	288	148	0.16
20-Aug-24	100.00	100.00	100.00	385	602	327	412	385	287	170	0.17
21-Aug-24	100.00	100.00	99.98	382	592	324	409	386	287	153	0.19
22-Aug-24	100.00	100.00	100.00	380	578	326	404	386	288	161	0.15
23-Aug-24	100.00	100.00	100.00	377	591	531	395	389	292	144	0.10
24-Aug-24	100.00	100.00	100.00	341	614	316	402	400	284	142	0.15
25-Aug-24	100.00	100.00	100.00	358	598	318	375	388	282	160	0.16
26-Aug-24	100.00	100.00	100.00	358	580	314	374	376	283	147	0.15
27-Aug-24	100.00	100.00	100.00	352	568	312	375	376	289	157	0.15
28-Aug-24	100.00	100.00	100.00	362	582	317	385	384	293	159	0.17
29-Aug-24	100.00	100.00	100.00	375	608	316	398	387	287	157	0.14
30-Aug-24	100.00	100.00	100.00	392	651	321	397	391	294	139	0.14
31-Aug-24	100.00	100.00	100.00	387	646	336	395	402	284	164	0.14

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Sep-24	100.00	100.00	100.00	373	619	341	375	380	282	145	0.15
02-Sep-24	100.00	100.00	100.00	372	623	325	371	376	294	148	0.14
03-Sep-24	100.00	100.00	100.00	387	639	329	398	396	288	157	0.15
04-Sep-24	100.00	100.00	100.00	376	622	320	386	385	287	151	0.15
05-Sep-24	100.00	100.00	100.00	370	606	317	387	394	286	139	0.15
06-Sep-24	100.00	100.00	100.00	373	621	321	389	392	288	142	0.14
07-Sep-24	100.00	100.00	100.00	372	622	332	384	395	280	146	0.15
08-Sep-24	100.00	100.00	100.00	363	593	324	382	381	277	145	0.15
09-Sep-24	100.00	100.00	100.00	355	577	322	379	379	288	158	0.15
10-Sep-24	100.00	100.00	100.00	377	615	317	392	395	283	154	0.18
11-Sep-24	100.00	100.00	100.00	360	589	313	384	389	281	155	0.16
12-Sep-24	100.00	100.00	100.00	354	570	320	382	385	281	148	0.13
13-Sep-24	100.00	100.00	100.00	364	586	331	384	374	285	137	0.15
14-Sep-24	100.00	100.00	98.96	364	586	337	389	377	240	98	5.19
15-Sep-24	100.00	100.00	98.41	372	585	302	392	365	209	65	8.49
16-Sep-24	100.00	100.00	100.00	359	576	334	397	374	285	144	0.16
17-Sep-24	100.00	100.00	100.00	356	588	342	396	382	285	147	0.16
18-Sep-24	100.00	100.00	100.00	354	594	345	386	381	288	137	0.08
19-Sep-24	100.00	100.00	100.00	356	608	333	385	369	286	139	0.13
20-Sep-24	100.00	100.00	100.00	361	599	302	384	382	290	133	0.06
21-Sep-24	100.00	100.00	98.76	364	601	331	387	376	237	72	4.53
22-Sep-24	100.00	100.00	99.27	362	586	322	387	356	239	129	3.97
23-Sep-24	100.00	100.00	100.00	347	578	307	374	355	283	146	0.14
24-Sep-24	100.00	100.00	100.00	341	599	322	389	381	282	179	0.15
25-Sep-24	100.00	100.00	100.00	355	598	321	379	361	285	131	0.14
26-Sep-24	100.00	100.00	100.00	359	594	323	388	368	286	156	0.14
27-Sep-24	100.00	100.00	100.00	358	587	324	383	359	292	137	0.13
28-Sep-24	100.00	100.00	100.00	391	649	340	384	364	281	153	0.14
29-Sep-24	100.00	100.00	100.00	358	577	339	366	342	276	144	0.14
30-Sep-24	100.00	100.00	100.00	344	558	338	366	341	296	142	0.13