

# Nationwide Channel Performance

## 1<sup>st</sup> July to 30<sup>th</sup> September 2020

To allow our Members 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 2020 to December 2020 will be published in January 2021.

If you have any questions, please contact us at [OpenBankingDeliveryOperations@nationwide.co.uk](mailto:OpenBankingDeliveryOperations@nationwide.co.uk)

# 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 Members 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  $[100\% - \text{Downtime (measured in seconds)}]$ .

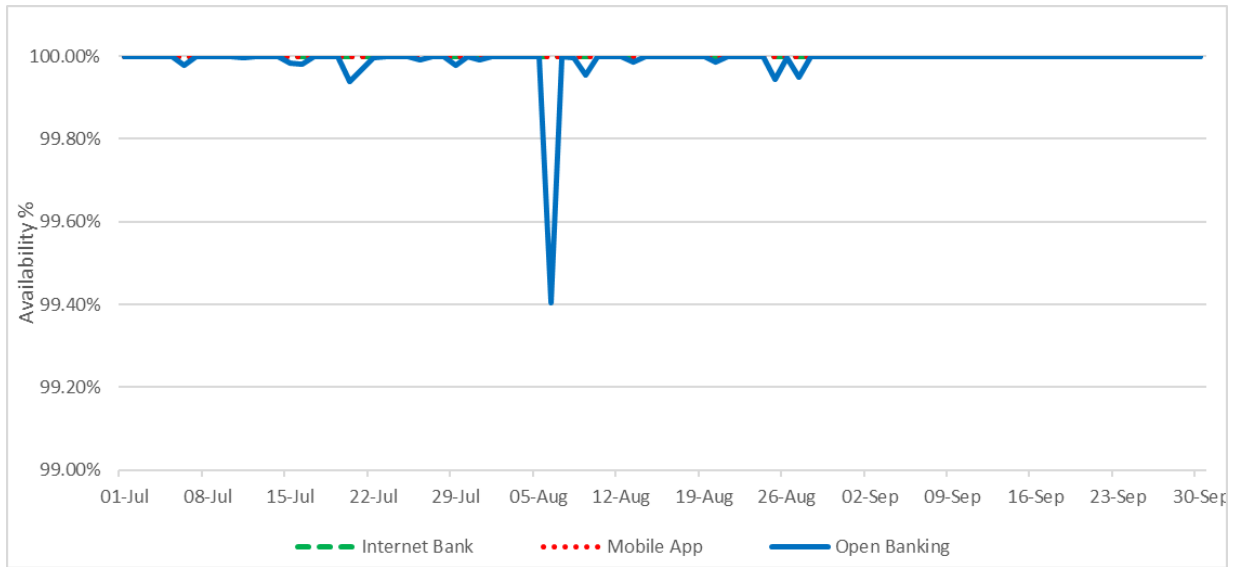


Fig 1: Digital Channel Availability (%)

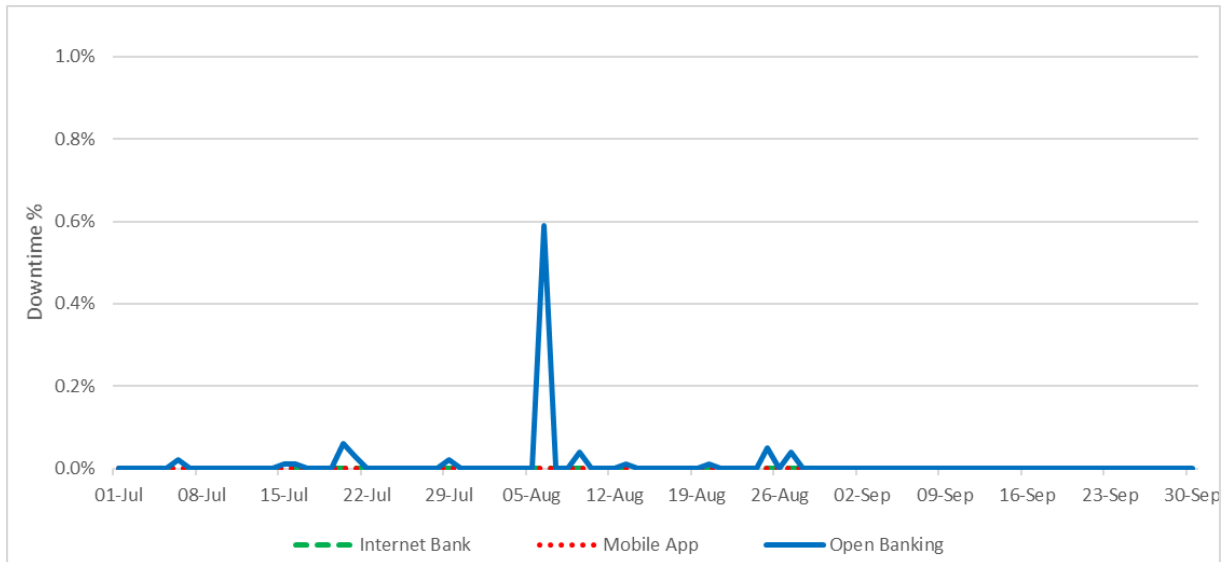


Fig 2: Digital Channel Downtime (%)

## Account Information performance

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

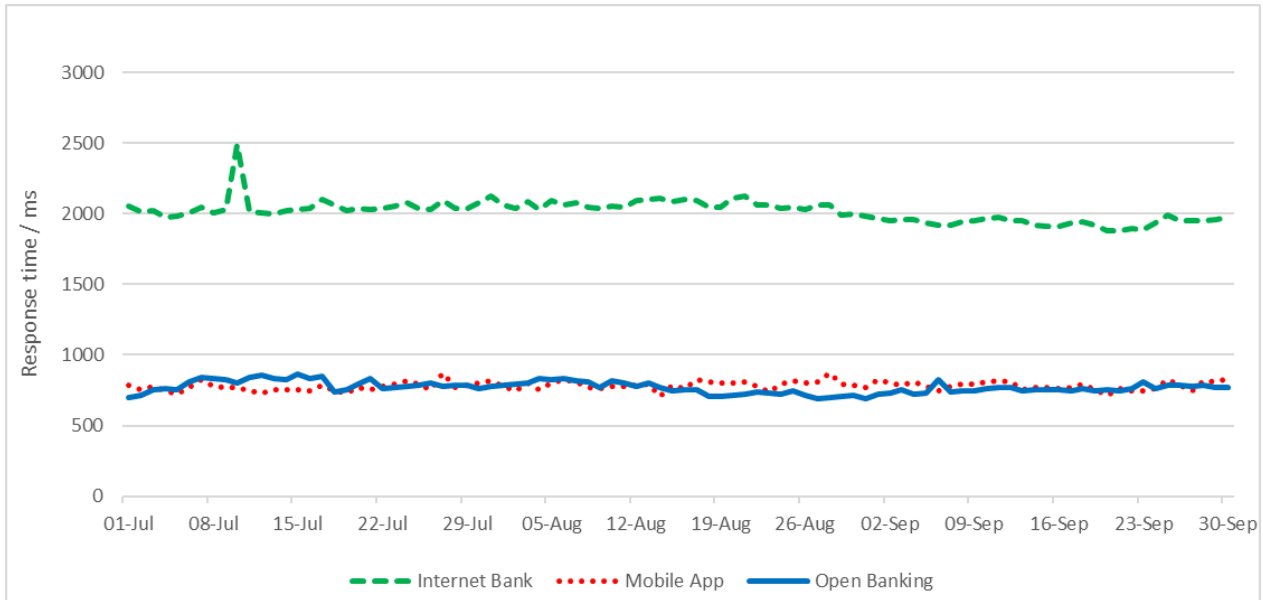


Fig 3: Account Transaction response time

## Payments performance

The graph below the daily average time taken (in milliseconds) for Nationwide to process a payment request for a Member 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.

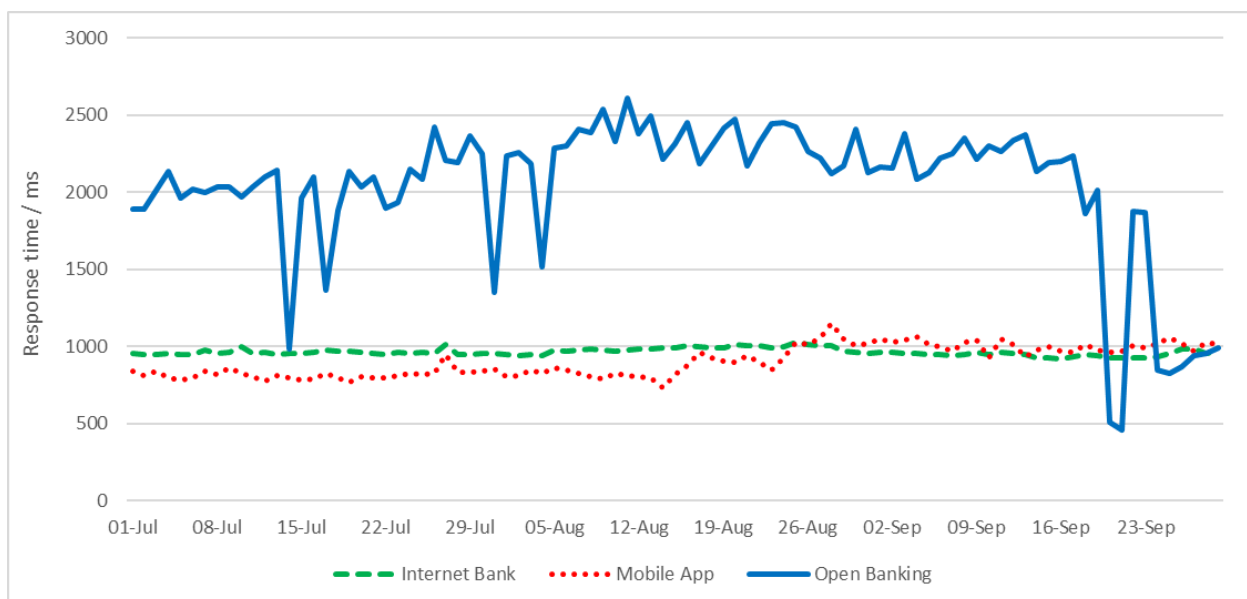


Fig 4: Payment confirmation response time

## 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 3<sup>rd</sup> party (Account Information Service Providers, Payment Information Service Providers and Card Based Payment Instrument Issuers).

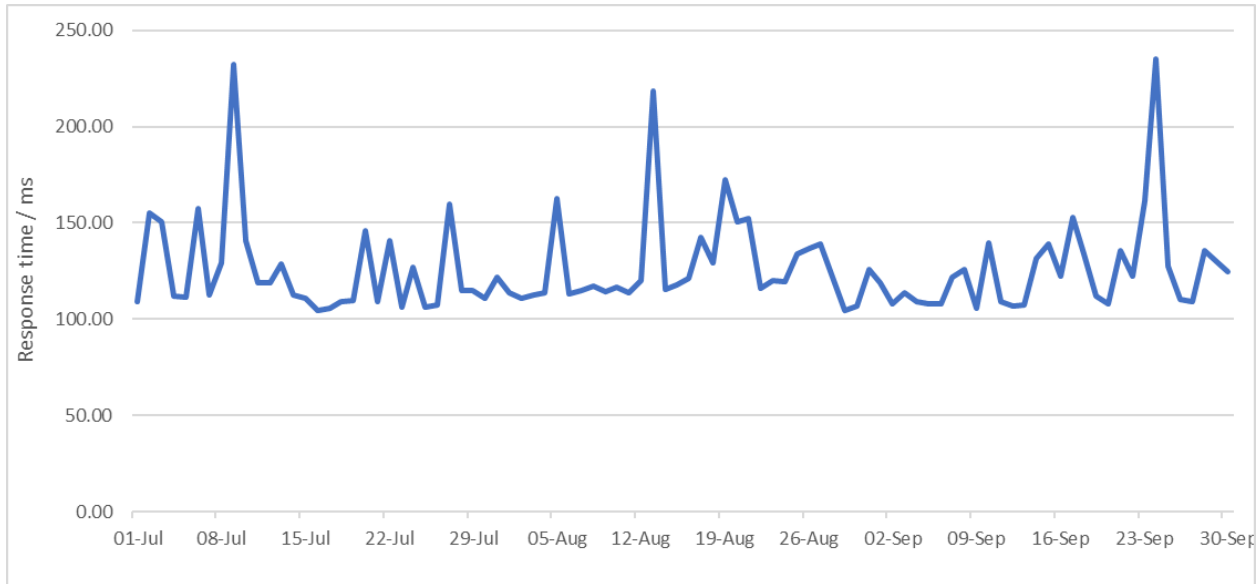


Fig 5: Confirmation of Funds response time

## Open Banking Performance

The graph below shows the daily performance of the Open Banking service, based on the number of unsuccessful calls from 3<sup>rd</sup> 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.

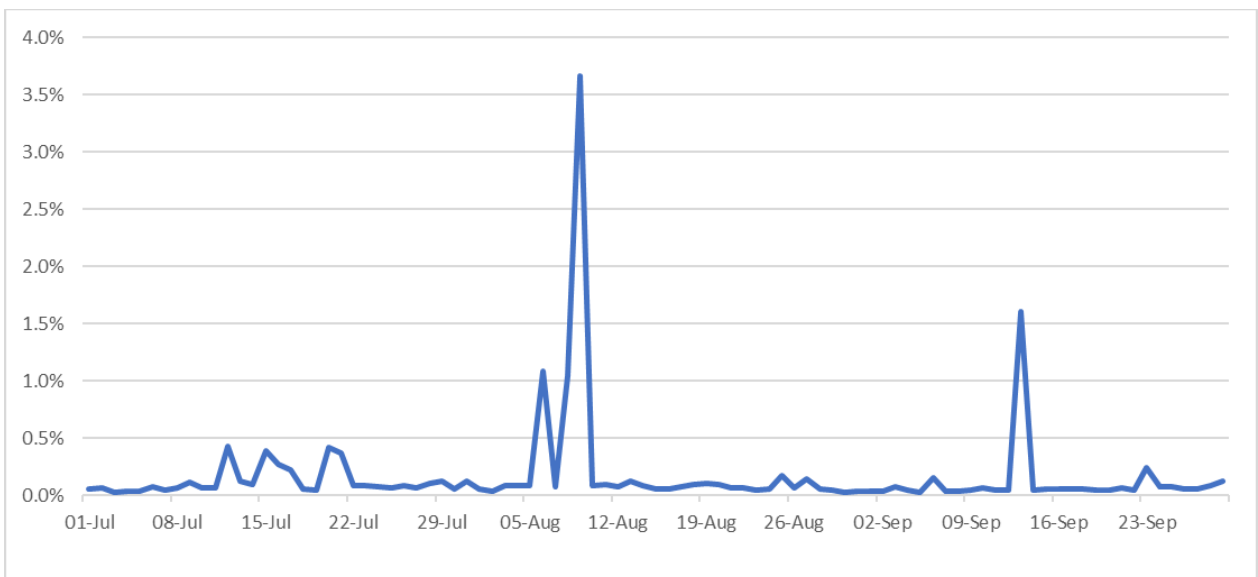


Fig 6: Average daily error rate

## Daily Performance Data

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

Date	Uptime (%)		Uptime (%) Open Banking	Payments Response Time (ms)		Payments Response Time (ms) Open Banking	Accounts Response Time (ms)		Accounts Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Mobile App		Internet Bank	Mobile App		Internet Bank	Mobile App			
01-Jul-20	100.00	100.00	100.00	952	838	1891	2057	785	701	109	0.06
02-Jul-20	100.00	100.00	100.00	946	813	1889	2013	757	718	155	0.07
03-Jul-20	100.00	100.00	100.00	950	841	2009	2025	778	752	150	0.03
04-Jul-20	100.00	100.00	100.00	951	794	2136	1978	746	766	112	0.04
05-Jul-20	100.00	100.00	100.00	949	778	1960	1982	723	756	112	0.03
06-Jul-20	100.00	100.00	99.98	946	796	2016	2005	770	809	158	0.08
07-Jul-20	100.00	100.00	100.00	976	838	2000	2044	822	843	112	0.05
08-Jul-20	100.00	100.00	100.00	952	818	2034	2004	779	835	129	0.06
09-Jul-20	100.00	100.00	100.00	959	857	2033	2029	772	825	232	0.11
10-Jul-20	100.00	100.00	100.00	998	824	1966	2490	770	805	141	0.07
11-Jul-20	100.00	100.00	100.00	957	800	2031	2016	749	841	119	0.07
12-Jul-20	100.00	100.00	100.00	960	775	2096	2006	730	860	119	0.43
13-Jul-20	100.00	100.00	100.00	944	812	2144	2001	753	831	129	0.13
14-Jul-20	100.00	100.00	100.00	951	793	986	2024	755	829	112	0.10
15-Jul-20	100.00	100.00	99.98	953	783	1962	2032	754	869	111	0.39
16-Jul-20	100.00	100.00	99.98	959	792	2099	2040	743	830	104	0.27
17-Jul-20	100.00	100.00	100.00	979	822	1363	2098	787	850	106	0.23
18-Jul-20	100.00	100.00	100.00	972	796	1885	2063	743	735	109	0.06
19-Jul-20	100.00	100.00	100.00	968	765	2135	2021	728	753	110	0.04
20-Jul-20	100.00	100.00	99.94	961	802	2034	2039	768	796	146	0.42
21-Jul-20	100.00	100.00	99.97	954	798	2096	2032	751	834	109	0.37
22-Jul-20	100.00	100.00	100.00	949	799	1897	2036	776	763	141	0.09
23-Jul-20	100.00	100.00	100.00	960	812	1935	2055	792	774	106	0.09
24-Jul-20	100.00	100.00	100.00	953	823	2146	2076	815	774	127	0.07
25-Jul-20	100.00	100.00	100.00	962	815	2083	2034	797	789	106	0.06
26-Jul-20	100.00	100.00	99.99	957	823	2426	2029	753	798	107	0.09
27-Jul-20	100.00	100.00	100.00	1011	945	2206	2093	875	782	159	0.07
28-Jul-20	100.00	100.00	100.00	946	834	2190	2035	767	789	115	0.11
29-Jul-20	100.00	100.00	99.98	944	831	2363	2041	789	785	115	0.12
30-Jul-20	100.00	100.00	100.00	951	839	2251	2079	804	763	111	0.06
31-Jul-20	100.00	100.00	99.99	955	852	1347	2125	817	778	122	0.13

Date	Uptime (%)		Uptime (%) Open Banking	Payments Response Time (ms)			Accounts Response Time (ms)			Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Mobile App		Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking		
01-Aug-20	100.00	100.00	100.00	947	806	2238	2058	775	788	114	0.06
02-Aug-20	100.00	100.00	100.00	940	809	2259	2041	747	793	111	0.04
03-Aug-20	100.00	100.00	100.00	950	848	2186	2089	801	804	112	0.09
04-Aug-20	100.00	100.00	100.00	940	828	1519	2029	756	830	114	0.09
05-Aug-20	100.00	100.00	100.00	976	860	2284	2093	803	825	162	0.08
06-Aug-20	100.00	100.00	99.41	969	850	2300	2061	824	835	113	1.08
07-Aug-20	100.00	100.00	100.00	974	825	2410	2074	811	817	115	0.07
08-Aug-20	100.00	100.00	100.00	982	802	2383	2045	767	811	117	1.05
09-Aug-20	100.00	100.00	99.95	979	788	2535	2040	760	773	114	3.67
10-Aug-20	100.00	100.00	100.00	966	826	2328	2051	776	820	116	0.09
11-Aug-20	100.00	100.00	100.00	973	812	2612	2043	777	804	114	0.09
12-Aug-20	100.00	100.00	100.00	985	804	2381	2092	782	776	120	0.08
13-Aug-20	100.00	100.00	99.99	983	799	2492	2099	791	798	218	0.12
14-Aug-20	100.00	100.00	100.00	988	733	2212	2112	710	768	115	0.08
15-Aug-20	100.00	100.00	100.00	990	815	2312	2087	787	744	118	0.06
16-Aug-20	100.00	100.00	100.00	1004	876	2450	2102	761	753	121	0.05
17-Aug-20	100.00	100.00	100.00	1001	962	2184	2097	825	750	142	0.08
18-Aug-20	100.00	100.00	100.00	988	928	2297	2047	809	708	129	0.09
19-Aug-20	100.00	100.00	100.00	988	903	2416	2046	805	709	172	0.10
20-Aug-20	100.00	100.00	99.99	1010	899	2476	2111	801	716	150	0.09
21-Aug-20	100.00	100.00	100.00	1007	942	2173	2126	809	725	152	0.06
22-Aug-20	100.00	100.00	100.00	1008	895	2324	2064	779	738	116	0.06
23-Aug-20	100.00	100.00	100.00	993	850	2444	2062	739	731	120	0.05
24-Aug-20	100.00	100.00	100.00	995	923	2452	2039	794	724	119	0.06
25-Aug-20	100.00	100.00	99.94	1024	1028	2421	2046	816	746	134	0.18
26-Aug-20	100.00	100.00	100.00	1011	1015	2268	2026	805	715	137	0.07
27-Aug-20	100.00	100.00	99.95	1003	1058	2220	2059	811	690	139	0.14
28-Aug-20	100.00	100.00	100.00	1002	1152	2118	2064	872	701	122	0.05
29-Aug-20	100.00	100.00	100.00	969	1046	2169	1993	795	707	105	0.05
30-Aug-20	100.00	100.00	100.00	960	1005	2405	2000	785	711	107	0.03
31-Aug-20	100.00	100.00	100.00	953	1017	2127	1984	771	695	126	0.04

Date	Uptime (%)		Uptime (%) Open Banking	Payments Response Time (ms)			Accounts Response Time (ms)			Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Mobile App		Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking		
01-Sep-20	100.00	100.00	100.00	963	1046	2160	1968	822	720	119	0.04
02-Sep-20	100.00	100.00	100.00	959	1026	2154	1952	805	734	108	0.04
03-Sep-20	100.00	100.00	100.00	952	1044	2376	1957	789	752	114	0.08
04-Sep-20	100.00	100.00	100.00	952	1060	2083	1961	806	725	109	0.05
05-Sep-20	100.00	100.00	100.00	946	1013	2128	1936	779	732	108	0.03
06-Sep-20	100.00	100.00	100.00	949	998	2222	1917	748	828	108	0.15
07-Sep-20	100.00	100.00	100.00	940	968	2251	1918	779	741	122	0.03
08-Sep-20	100.00	100.00	100.00	948	1026	2352	1942	797	745	126	0.03
09-Sep-20	100.00	100.00	100.00	958	1039	2213	1952	793	747	106	0.04
10-Sep-20	100.00	100.00	100.00	946	928	2299	1969	811	764	140	0.06
11-Sep-20	100.00	100.00	100.00	963	1048	2261	1973	820	771	109	0.05
12-Sep-20	100.00	100.00	100.00	955	1010	2336	1952	806	769	107	0.04
13-Sep-20	100.00	100.00	100.00	944	934	2372	1948	753	747	107	1.60
14-Sep-20	100.00	100.00	100.00	928	975	2138	1918	768	752	131	0.05
15-Sep-20	100.00	100.00	100.00	923	994	2189	1914	771	753	139	0.06
16-Sep-20	100.00	100.00	100.00	917	967	2197	1908	763	752	122	0.06
17-Sep-20	100.00	100.00	100.00	935	961	2232	1938	767	748	153	0.06
18-Sep-20	100.00	100.00	100.00	949	1013	1858	1943	790	758	134	0.06
19-Sep-20	100.00	100.00	100.00	938	976	2015	1918	758	749	112	0.05
20-Sep-20	100.00	100.00	100.00	928	960	510	1883	718	752	108	0.04
21-Sep-20	100.00	100.00	100.00	924	972	454	1883	764	748	136	0.06
22-Sep-20	100.00	100.00	100.00	928	1002	1874	1899	743	766	122	0.05
23-Sep-20	100.00	100.00	100.00	922	992	1868	1885	744	813	161	0.24
24-Sep-20	100.00	100.00	100.00	931	1018	844	1934	761	765	235	0.08
25-Sep-20	100.00	100.00	100.00	954	1053	825	1988	823	783	128	0.07
26-Sep-20	100.00	100.00	100.00	985	1021	866	1953	784	785	110	0.06
27-Sep-20	100.00	100.00	100.00	985	969	940	1950	749	782	109	0.05
28-Sep-20	100.00	100.00	100.00	957	1030	958	1953	815	787	136	0.09
29-Sep-20	100.00	100.00	100.00	967	1008	994	1959	809	767	130	0.13
30-Sep-20	100.00	100.00	100.00	967	1070	996	1973	831	766	125	0.12