



Open Banking performance and availability report

**Wise Europe SA,
Wise Payments Limited**

Reporting Period: 01 April - 30 June 2024

Contents

Purpose of this report	3
Channel availability metrics	4
Channel performance - account information	5
Channel performance - payments	6
Channel performance - error rate	7

Purpose of this report

The purpose of this report is to compare how Wise's Open Banking customer channel is performing (where applicable) in relation to our main customer 'direct access' channel (which covers both the Wise Web interface [wise.com] and the Wise Mobile Apps on Android and iOS).

You can read more about our Open Banking API [here](#)

This report covers the period 01 April - 30 June 2024

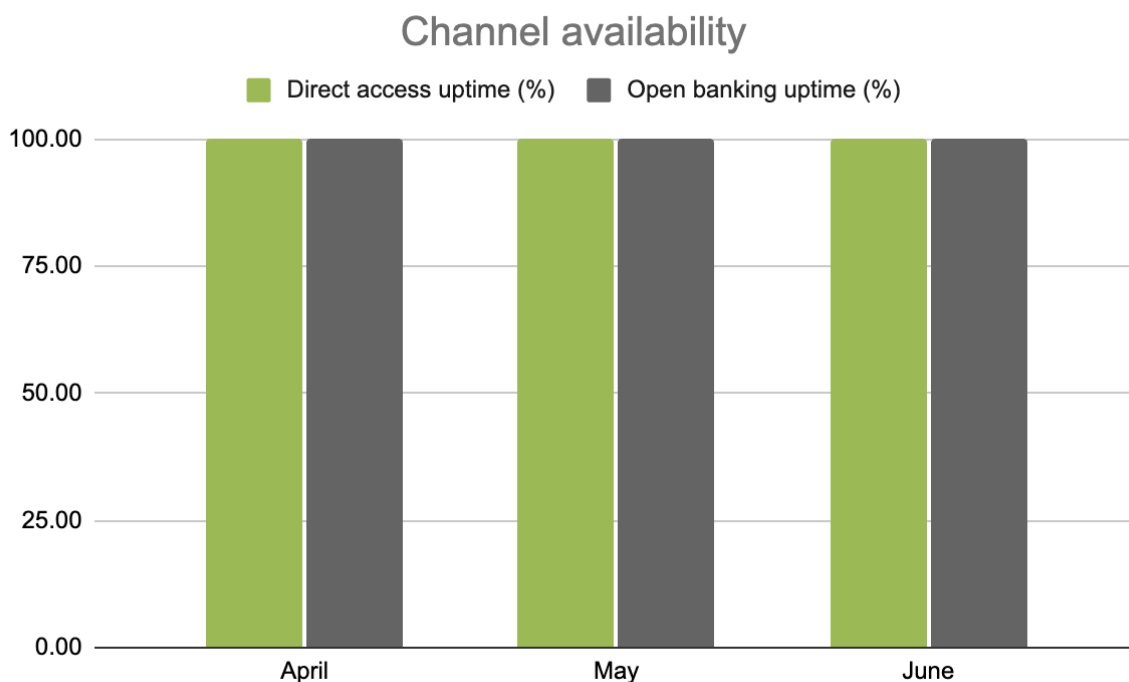
In this report you can review:

- 'Uptime' for each of Wise's customer channels (the percentage of time each channel is available)
- How long it takes each channel to respond to requests for account information or to process requests for payments
- The percentage of requests to our Open Banking customer channel which fail due to an error with our systems.

Channel availability metrics

The chart and figures below show the daily average availability (or uptime) of each of our customer channels over 01 April - 30 June 2024

Uptime is calculated as 100% minus percentage downtime.

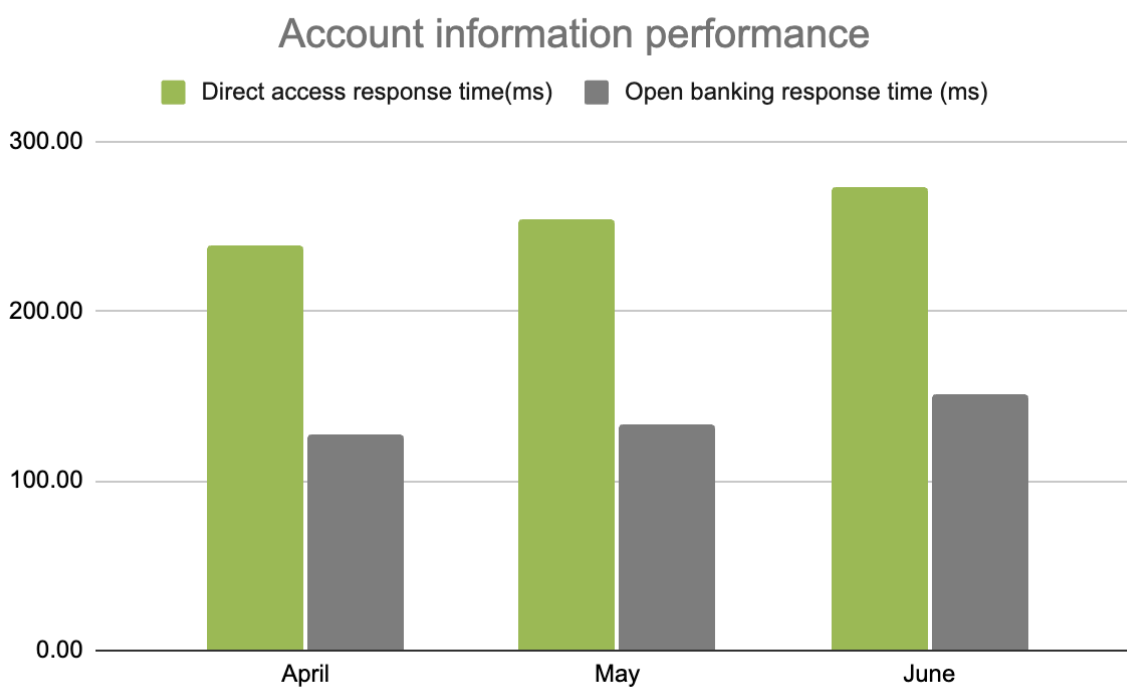


Month	Direct access uptime %	Open banking uptime (%)
April	99.98	100.00
May	99.98	99.99
June	99.98	99.99

Channel performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our customer channels to respond to requests for account information over 01 April - 30 June 2024

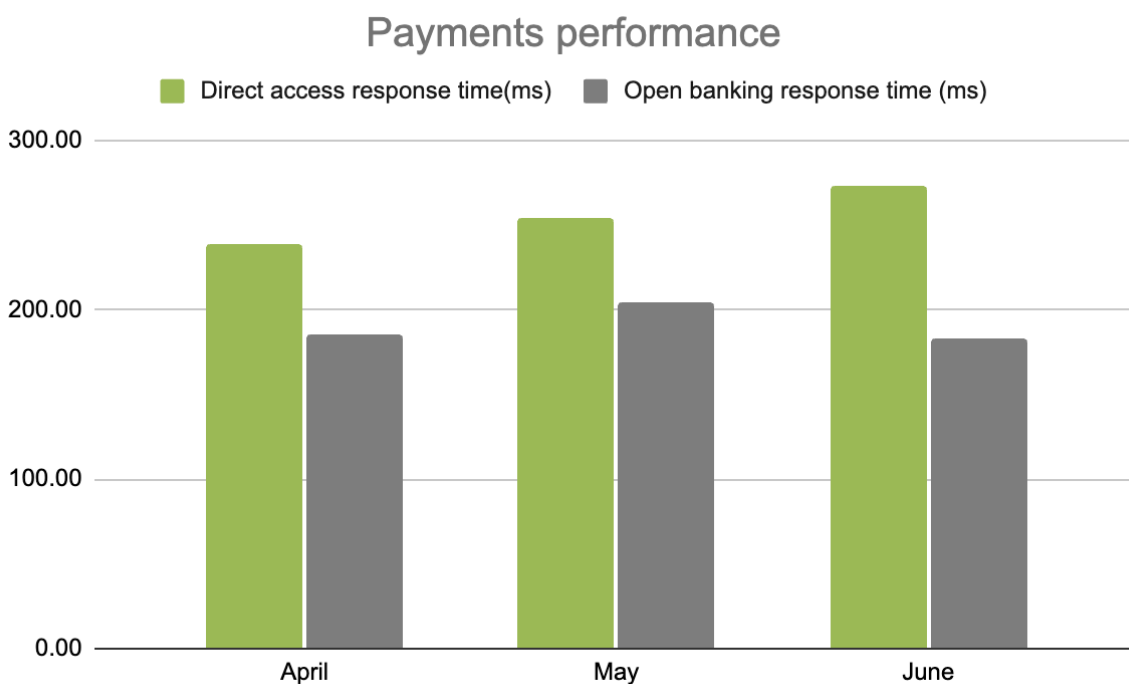
Account information includes details of customers' Multicurrency Account balance amounts and transactions.



Month	Direct access response time (ms)	Open banking response time (ms)
April	238.43	127.70
May	254.45	133.42
June	273.63	151.47

Channel performance - payments

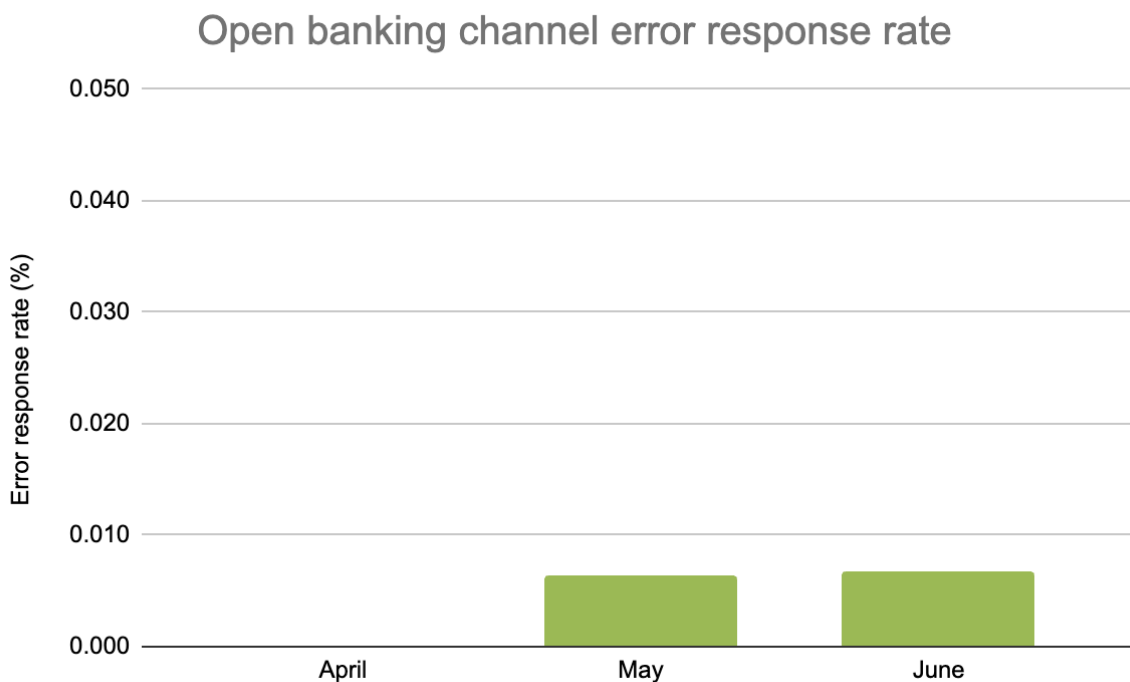
The chart and figures below show the daily average time taken in milliseconds by each of our customer channels to initiate a payment from Multicurrency Accounts over 01 April - 30 June 2024



Month	Direct access response time (ms)	Open banking response time (ms)
April	238.43	185.60
May	254.45	204.39
June	273.63	182.53

Channel performance - error rate

The chart and figures below show the daily average performance of our Open Banking channel over 01 April - 30 June 2024 in terms of the percentage of all account information and payment initiation requests from TPPs which failed due to errors attributable to our systems.



Month	Error response rate (%)
April	0.000
May	0.006
June	0.007

Confirmation of availability of funds performance

As no calls to Wise's confirmation of funds endpoint were made in the period 01 April - 30 June 2024, no statistics are available.

Daily performance statistics

Direct Access (payments & account information service)

Day in period	Date	Uptime (%)	Downtime (%)	Response rate (ms)
1	01 April 2024	100.00	0.00	228
2	02 April 2024	100.00	0.00	218
3	03 April 2024	100.00	0.00	220
4	04 April 2024	100.00	0.00	219
5	05 April 2024	100.00	0.00	215
6	06 April 2024	100.00	0.00	224
7	07 April 2024	100.00	0.00	230
8	08 April 2024	100.00	0.00	221
9	09 April 2024	100.00	0.00	219
10	10 April 2024	100.00	0.00	220
11	11 April 2024	100.00	0.00	223
12	12 April 2024	100.00	0.00	219
13	13 April 2024	100.00	0.00	237
14	14 April 2024	100.00	0.00	263
15	15 April 2024	100.00	0.00	251
16	16 April 2024	100.00	0.00	263
17	17 April 2024	100.00	0.00	259
18	18 April 2024	100.00	0.00	276
19	19 April 2024	100.00	0.00	251
20	20 April 2024	100.00	0.00	242
21	21 April 2024	100.00	0.00	245

22	22 April 2024	100.00	0.00	248
23	23 April 2024	100.00	0.00	231
24	24 April 2024	100.00	0.00	238
25	25 April 2024	100.00	0.00	234
26	26 April 2024	100.00	0.00	250
27	27 April 2024	100.00	0.00	248
28	28 April 2024	100.00	0.00	251
29	29 April 2024	100.00	0.00	257
30	30 April 2024	100.00	0.00	253
31	01 May 2024	100.00	0.00	254
32	02 May 2024	100.00	0.00	242
33	03 May 2024	100.00	0.00	239
34	04 May 2024	99.90	0.10	334
35	05 May 2024	99.90	0.10	255
36	06 May 2024	100.00	0.00	244
37	07 May 2024	100.00	0.00	236
38	08 May 2024	100.00	0.00	238
39	09 May 2024	100.00	0.00	248
40	10 May 2024	100.00	0.00	254
41	11 May 2024	100.00	0.00	258
42	12 May 2024	100.00	0.00	258
43	13 May 2024	100.00	0.00	251
44	14 May 2024	100.00	0.00	240
45	15 May 2024	100.00	0.00	247
46	16 May 2024	100.00	0.00	263
47	17 May 2024	100.00	0.00	255
48	18 May 2024	100.00	0.00	263
49	19 May 2024	100.00	0.00	265

50	20 May 2024	100.00	0.00	259
51	21 May 2024	100.00	0.00	254
52	22 May 2024	100.00	0.00	252
53	23 May 2024	100.00	0.00	251
54	24 May 2024	100.00	0.00	243
55	25 May 2024	100.00	0.00	256
56	26 May 2024	100.00	0.00	259
57	27 May 2024	100.00	0.00	257
58	28 May 2024	100.00	0.00	245
59	29 May 2024	100.00	0.00	250
60	30 May 2024	100.00	0.00	248
61	31 May 2024	100.00	0.00	270
62	01 June 2024	100.00	0.00	294
63	02 June 2024	100.00	0.00	277
64	03 June 2024	100.00	0.00	279
65	04 June 2024	100.00	0.00	289
66	05 June 2024	100.00	0.00	285
67	06 June 2024	100.00	0.00	283
68	07 June 2024	100.00	0.00	286
69	08 June 2024	100.00	0.00	285
70	09 June 2024	100.00	0.00	274
71	10 June 2024	100.00	0.00	270
72	11 June 2024	100.00	0.00	278
73	12 June 2024	100.00	0.00	267
74	13 June 2024	99.80	0.20	266
75	14 June 2024	100.00	0.00	277
76	15 June 2024	100.00	0.00	276
77	16 June 2024	100.00	0.00	263

78	17 June 2024	100.00	0.00	265
79	18 June 2024	100.00	0.00	244
80	19 June 2024	100.00	0.00	250
81	20 June 2024	100.00	0.00	263
82	21 June 2024	100.00	0.00	273
83	22 June 2024	100.00	0.00	269
84	23 June 2024	100.00	0.00	273
85	24 June 2024	100.00	0.00	270
86	25 June 2024	100.00	0.00	264
87	26 June 2024	100.00	0.00	279
88	27 June 2024	100.00	0.00	280
89	28 June 2024	100.00	0.00	277
90	29 June 2024	100.00	0.00	283
91	30 June 2024	100.00	0.00	270

Open Banking (PISP & AISP services)

Day in period	Date	Uptime (%)	Downtime (%)	Response rate AISP (ms)	Response rate PISP (ms)	Error response rate (%)
1	01 April 2024	100.00	0.00	117	191	0.00
2	02 April 2024	100.00	0.00	119	162	0.00
3	03 April 2024	100.00	0.00	123	158	0.00
4	04 April 2024	100.00	0.00	121	176	0.00
5	05 April 2024	100.00	0.00	120	174	0.00
6	06 April 2024	100.00	0.00	119	173	0.00
7	07 April 2024	100.00	0.00	121	150	0.00
8	08 April 2024	100.00	0.00	117	144	0.00
9	09 April 2024	100.00	0.00	120	137	0.00
10	10 April 2024	100.00	0.00	121	169	0.00
11	11 April 2024	100.00	0.00	118	181	0.00
12	12 April 2024	100.00	0.00	125	177	0.00
13	13 April 2024	100.00	0.00	126	185	0.00
14	14 April 2024	100.00	0.00	136	200	0.00
15	15 April 2024	100.00	0.00	131	206	0.00
16	16 April 2024	100.00	0.00	144	205	0.00
17	17 April 2024	99.90	0.10	144	218	0.00
18	18 April 2024	99.70	0.30	145	207	0.00
19	19 April 2024	100.00	0.00	132	215	0.00
20	20 April 2024	99.90	0.10	130	185	0.00
21	21 April 2024	100.00	0.00	128	205	0.00
22	22 April 2024	100.00	0.00	129	213	0.00
23	23 April 2024	100.00	0.00	129	181	0.00
24	24 April 2024	100.00	0.00	126	184	0.00
25	25 April 2024	100.00	0.00	126	196	0.00

26	26 April 2024	100.00	0.00	132	155	0.00
27	27 April 2024	100.00	0.00	131	167	0.00
28	28 April 2024	100.00	0.00	131	234	0.00
29	29 April 2024	100.00	0.00	132	231	0.00
30	30 April 2024	100.00	0.00	138	189	0.00
31	01 May 2024	100.00	0.00	138	170	0.00
32	02 May 2024	100.00	0.00	133	180	0.00
33	03 May 2024	100.00	0.00	137	156	0.00
34	04 May 2024	100.00	0.00	169	251	0.10
35	05 May 2024	100.00	0.00	132	191	0.10
36	06 May 2024	100.00	0.00	130	193	0.00
37	07 May 2024	100.00	0.00	135	193	0.00
38	08 May 2024	100.00	0.00	136	173	0.00
39	09 May 2024	100.00	0.00	131	206	0.00
40	10 May 2024	100.00	0.00	130	208	0.00
41	11 May 2024	100.00	0.00	130	219	0.00
42	12 May 2024	100.00	0.00	123	219	0.00
43	13 May 2024	100.00	0.00	125	217	0.00
44	14 May 2024	100.00	0.00	128	206	0.00
45	15 May 2024	100.00	0.00	132	215	0.00
46	16 May 2024	100.00	0.00	133	174	0.00
47	17 May 2024	100.00	0.00	134	207	0.00
48	18 May 2024	100.00	0.00	133	216	0.00
49	19 May 2024	100.00	0.00	129	225	0.00
50	20 May 2024	100.00	0.00	129	212	0.00
51	21 May 2024	100.00	0.00	133	223	0.00
52	22 May 2024	99.90	0.10	136	207	0.00
53	23 May 2024	100.00	0.00	134	197	0.00

54	24 May 2024	100.00	0.00	130	207	0.00
55	25 May 2024	100.00	0.00	130	202	0.00
56	26 May 2024	100.00	0.00	132	217	0.00
57	27 May 2024	100.00	0.00	130	242	0.00
58	28 May 2024	99.60	0.40	133	216	0.00
59	29 May 2024	100.00	0.00	137	201	0.00
60	30 May 2024	100.00	0.00	136	190	0.00
61	31 May 2024	100.00	0.00	138	203	0.00
62	01 June 2024	100.00	0.00	146	177	0.00
63	02 June 2024	100.00	0.00	140	207	0.00
64	03 June 2024	100.00	0.00	138	192	0.00
65	04 June 2024	100.00	0.00	147	125	0.00
66	05 June 2024	100.00	0.00	147	171	0.00
67	06 June 2024	99.90	0.10	152	193	0.00
68	07 June 2024	100.00	0.00	146	191	0.00
69	08 June 2024	100.00	0.00	149	155	0.00
70	09 June 2024	100.00	0.00	142	200	0.00
71	10 June 2024	100.00	0.00	146	171	0.00
72	11 June 2024	100.00	0.00	143	172	0.00
73	12 June 2024	100.00	0.00	141	208	0.00
74	13 June 2024	100.00	0.00	144	189	0.20
75	14 June 2024	100.00	0.00	147	188	0.00
76	15 June 2024	100.00	0.00	146	185	0.00
77	16 June 2024	100.00	0.00	144	208	0.00
78	17 June 2024	99.90	0.10	144	178	0.00
79	18 June 2024	100.00	0.00	154	175	0.00
80	19 June 2024	100.00	0.00	159	198	0.00
81	20 June 2024	100.00	0.00	162	176	0.00

82	21 June 2024	99.90	0.10	158	167	0.00
83	22 June 2024	100.00	0.00	157	174	0.00
84	23 June 2024	99.90	0.10	158	209	0.00
85	24 June 2024	99.90	0.10	159	210	0.00
86	25 June 2024	100.00	0.00	154	182	0.00
87	26 June 2024	100.00	0.00	161	198	0.00
88	27 June 2024	100.00	0.00	162	193	0.00
89	28 June 2024	99.90	0.10	168	175	0.00
90	29 June 2024	100.00	0.00	172	116	0.00
91	30 June 2024	100.00	0.00	158	193	0.00