



Open Banking performance and availability report

**Wise Europe SA,
Wise Payments Limited**

Reporting Period: 01 October - 31 December 2023

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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 October - 31 December 2023

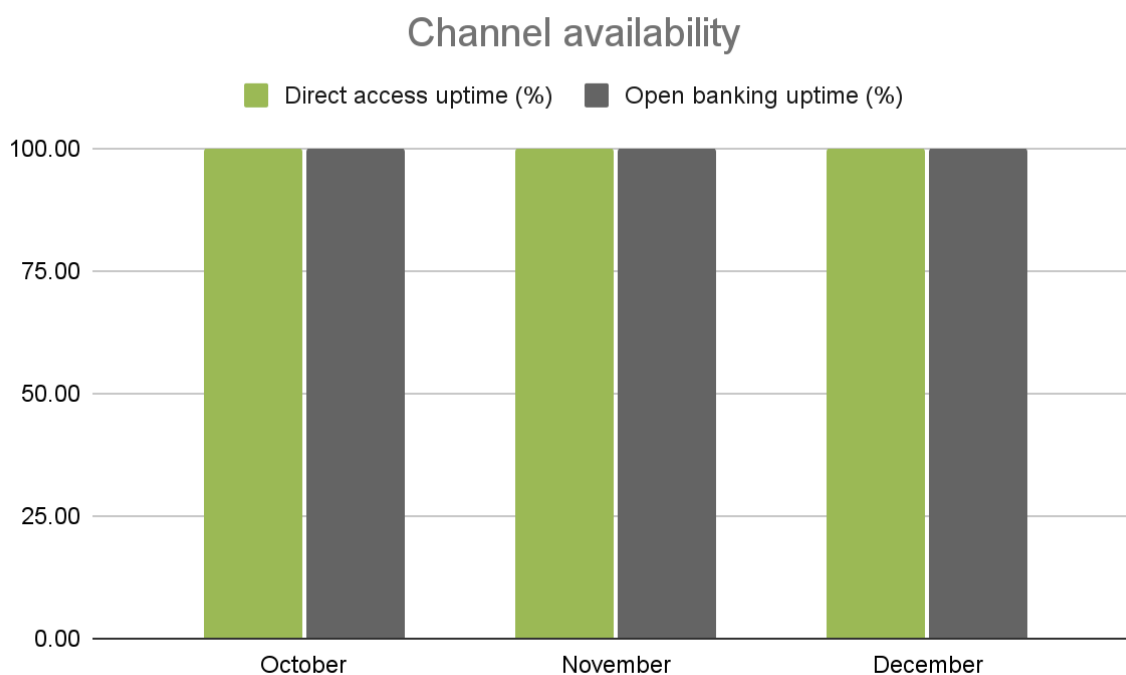
In this report you can review:

- '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 October - 31 December 2023

Uptime is calculated as 100% minus percentage downtime.

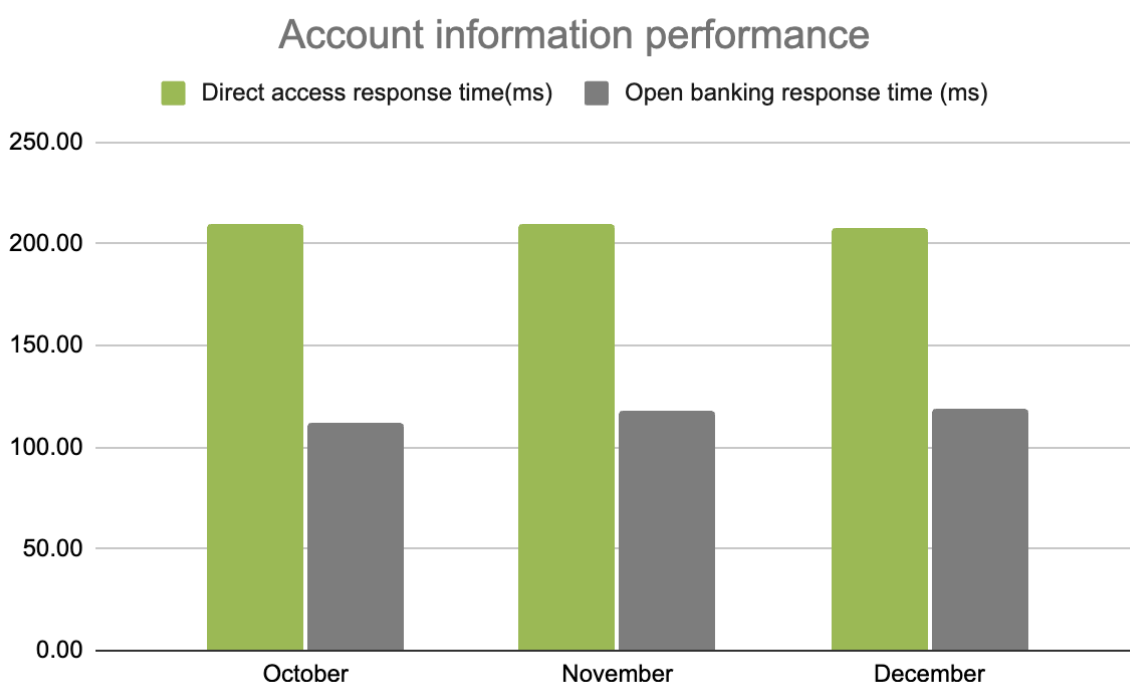


Month	Direct access uptime %	Open banking uptime (%)
October	100.00	99.99
November	100.00	99.98
December	100.00	100.00

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 October - 31 December 2023

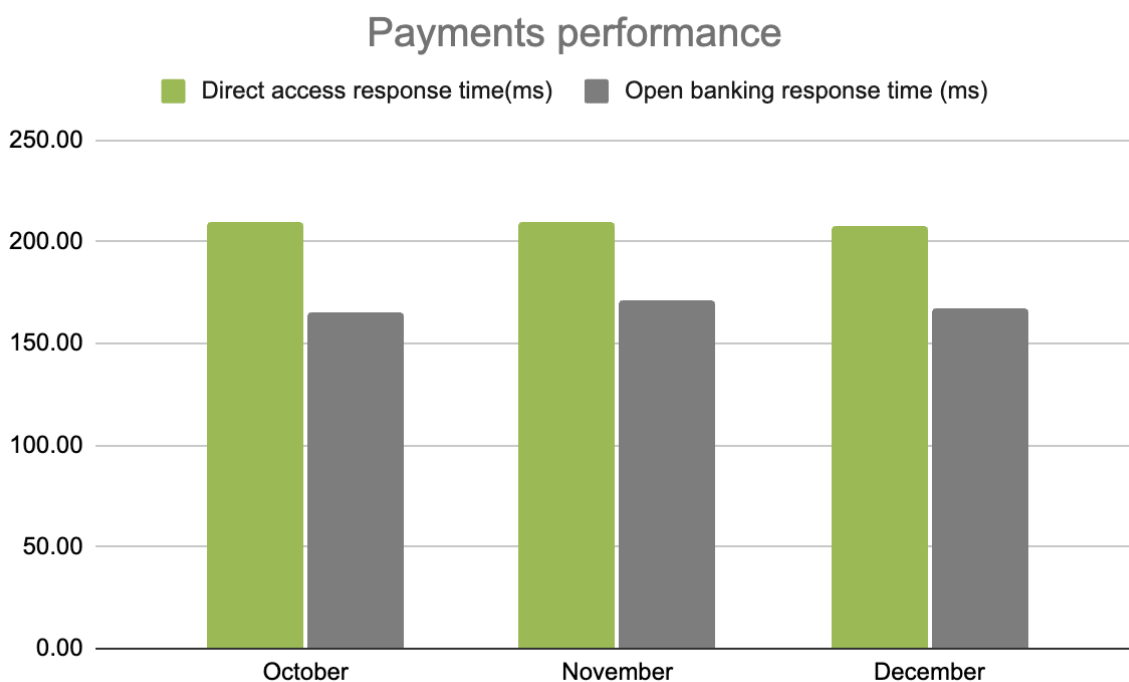
Account information includes details of customers' Multicurrency Account balance amounts and transactions.



Month	Direct access response time (ms)	Open banking response time (ms)
October	209.65	112.03
November	209.77	118.00
December	208.06	119.23

Channel performance - payments

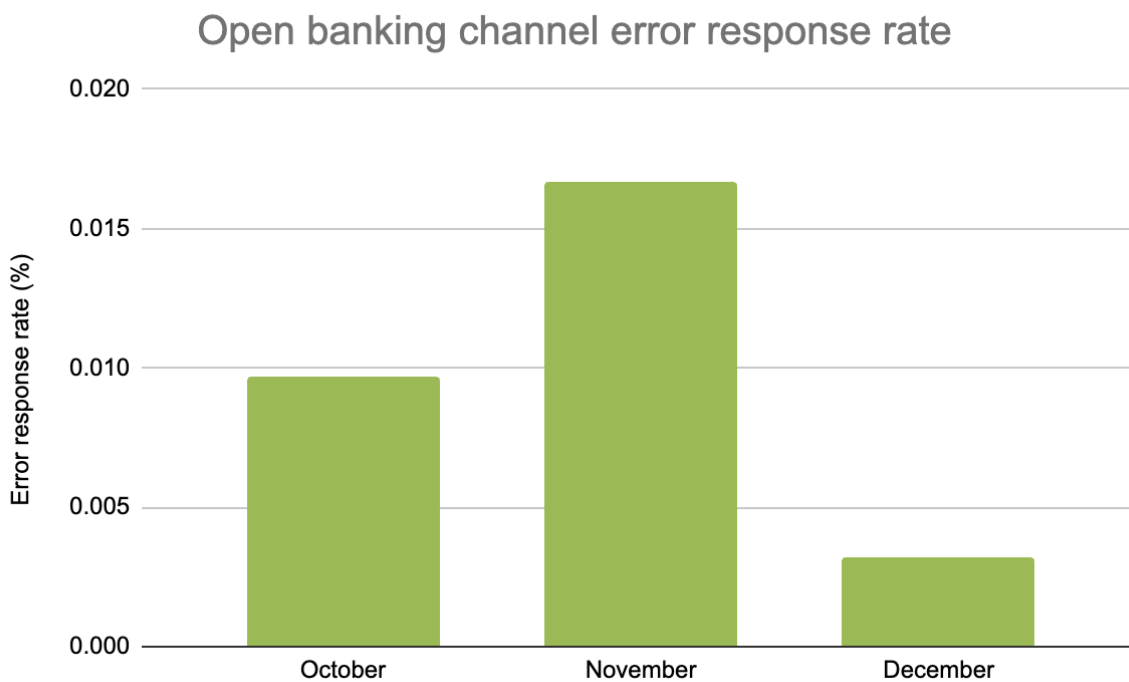
The chart and figures below show the daily average time taken in milliseconds by each of our customer channels to initiate a payment from Multicurrency Accounts over 01 October - 31 December 2023



Month	Direct access response time (ms)	Open banking response time (ms)
October	209.65	165.16
November	209.77	171.33
December	208.06	167.61

Channel performance - error rate

The chart and figures below show the daily average performance of our Open Banking channel over 01 October - 31 December 2023 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 (%)
October	0.010
November	0.017
December	0.003