

# Nationwide Channel Performance

## 1st January to 31st March 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 April 2024 to June 2024 will be published in July 2024.

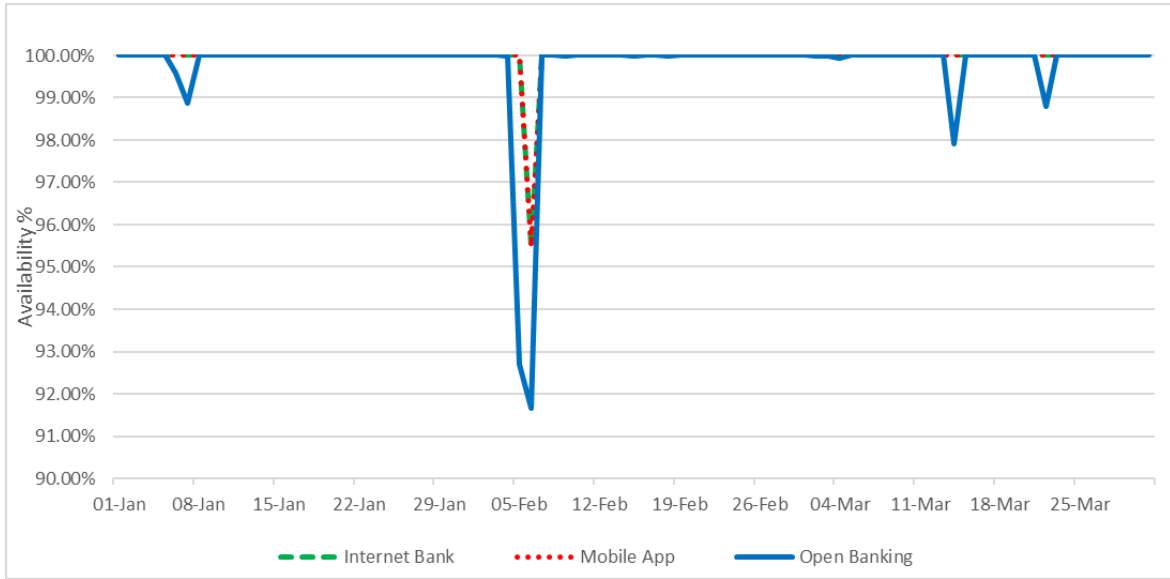
# Channel Availability

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

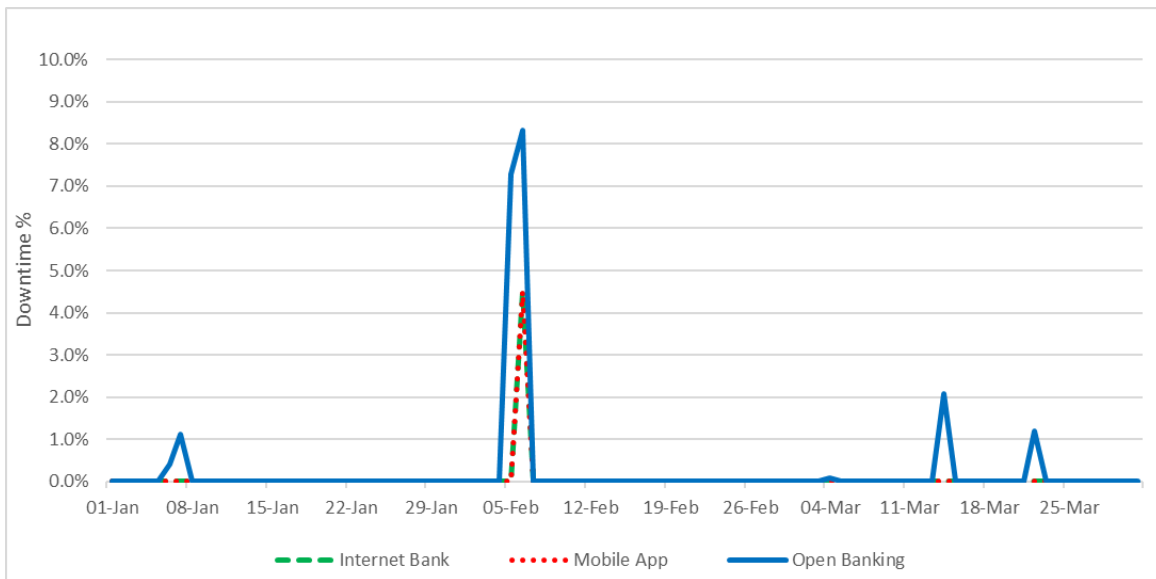
The Internet Bank and Banking App are regarded as unavailable if our customers are unable to log on.

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.

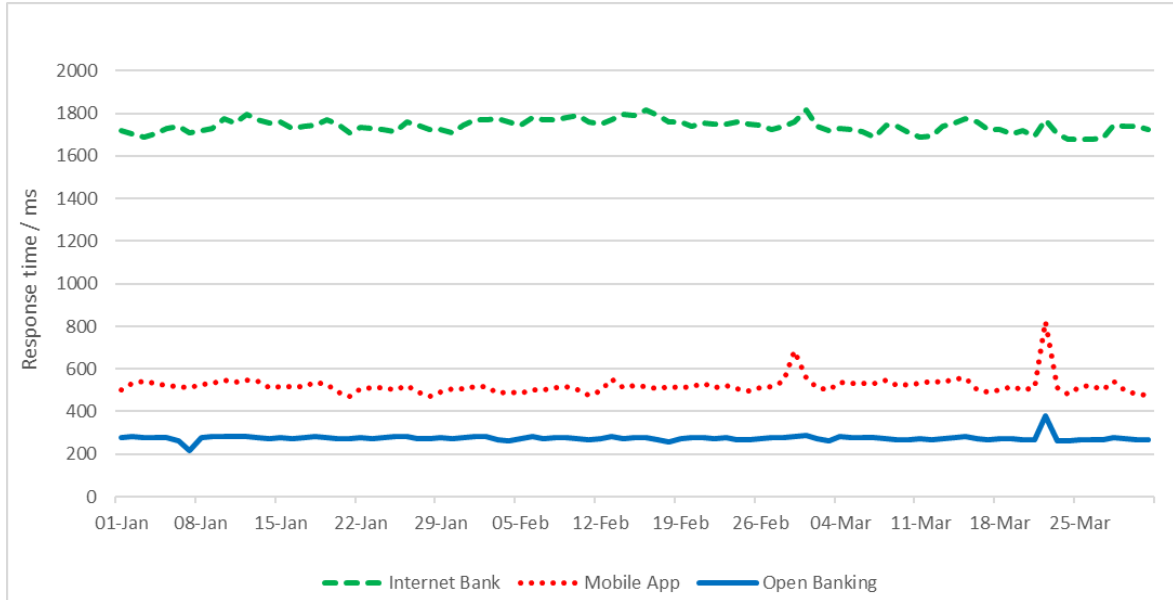


Fig 3: Account Transaction response time

## 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.

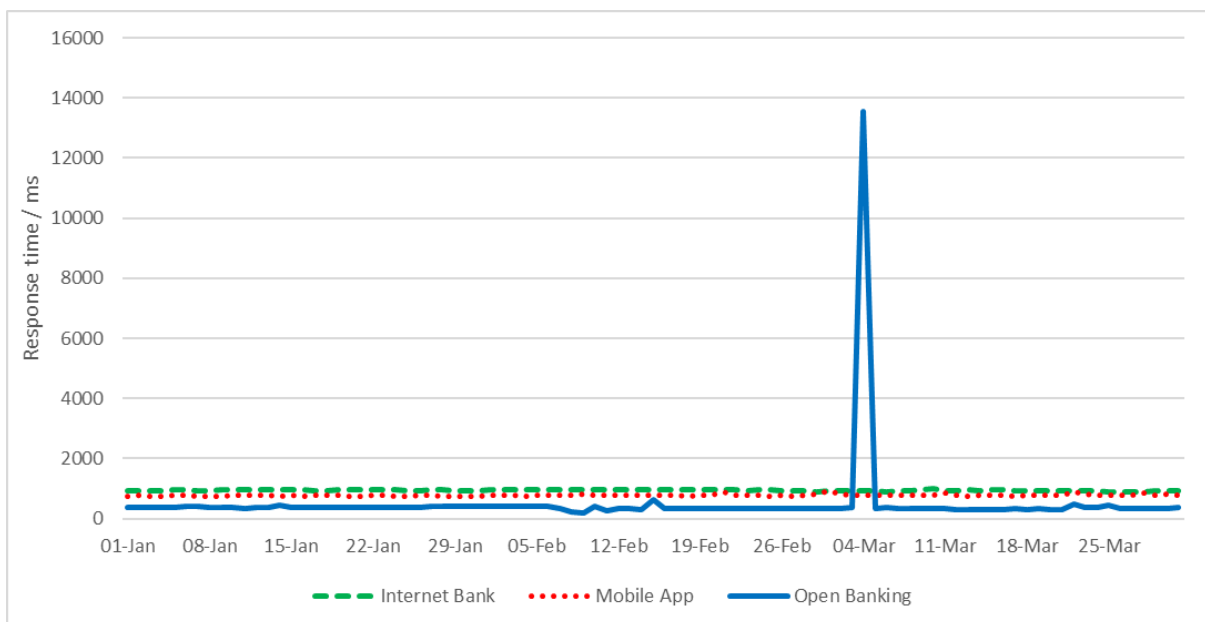
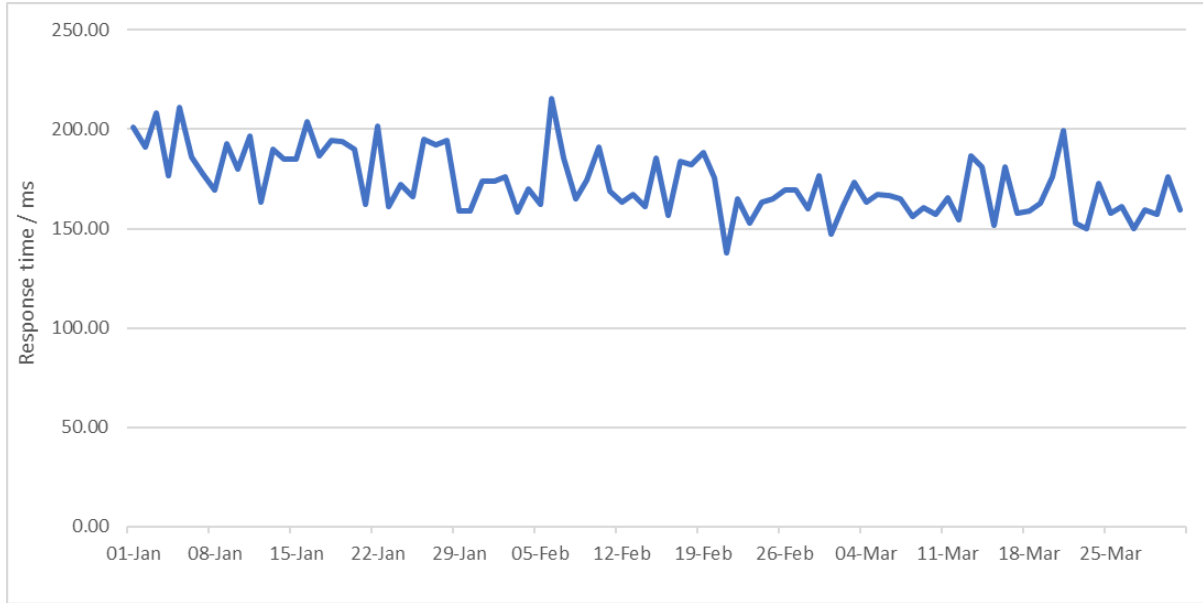


Fig 4: Payment confirmation response time

## Confirmation of Funds response time

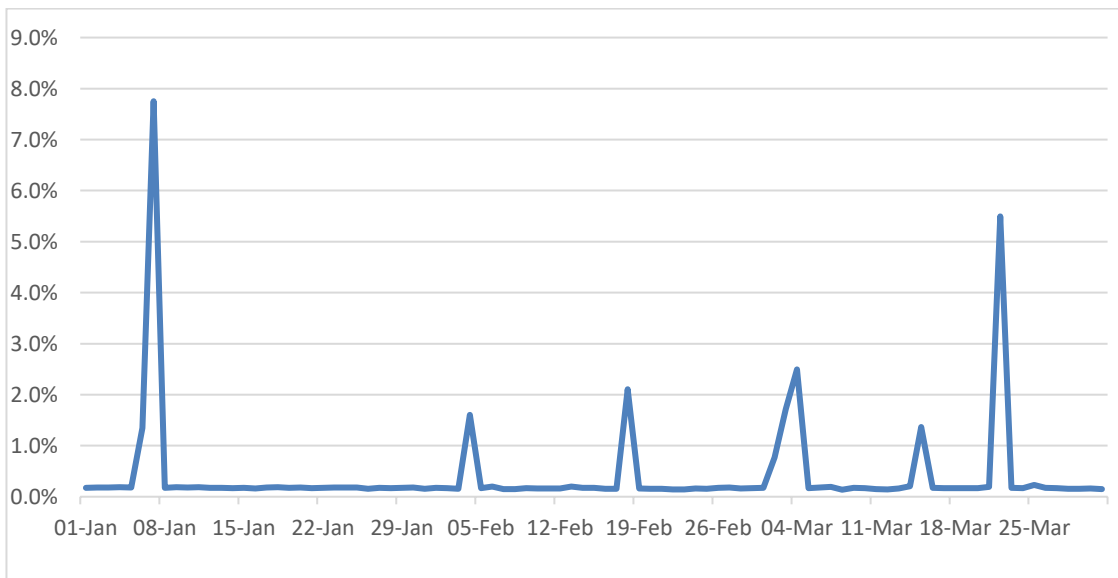
The graph below shows the daily average response time of the Open Banking service to provide a confirmation of available funds to a 3rd party (Account Information Service Providers, Payment Information Service Providers and Card Based Payment Instrument Issuers).



**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 (%)<br>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-Jan-24 | 100.00        | 100.00     | 100.00                     | 936                         | 741        | 391          | 1718                        | 500        | 277          | 201                                      | 0.18                   |
| 02-Jan-24 | 100.00        | 100.00     | 100.00                     | 935                         | 772        | 384          | 1703                        | 534        | 282          | 191                                      | 0.18                   |
| 03-Jan-24 | 100.00        | 100.00     | 100.00                     | 931                         | 738        | 380          | 1688                        | 543        | 280          | 208                                      | 0.18                   |
| 04-Jan-24 | 100.00        | 100.00     | 100.00                     | 943                         | 753        | 385          | 1704                        | 534        | 279          | 177                                      | 0.19                   |
| 05-Jan-24 | 100.00        | 100.00     | 100.00                     | 955                         | 782        | 381          | 1732                        | 521        | 280          | 211                                      | 0.18                   |
| 06-Jan-24 | 100.00        | 100.00     | 99.58                      | 961                         | 771        | 397          | 1738                        | 515        | 263          | 186                                      | 1.35                   |
| 07-Jan-24 | 100.00        | 100.00     | 98.88                      | 941                         | 744        | 394          | 1711                        | 512        | 218          | 178                                      | 7.75                   |
| 08-Jan-24 | 100.00        | 100.00     | 100.00                     | 945                         | 755        | 386          | 1722                        | 528        | 280          | 169                                      | 0.17                   |
| 09-Jan-24 | 100.00        | 100.00     | 100.00                     | 958                         | 754        | 384          | 1729                        | 531        | 281          | 193                                      | 0.19                   |
| 10-Jan-24 | 100.00        | 100.00     | 100.00                     | 981                         | 769        | 386          | 1774                        | 548        | 281          | 180                                      | 0.18                   |
| 11-Jan-24 | 100.00        | 100.00     | 100.00                     | 965                         | 785        | 353          | 1753                        | 539        | 281          | 197                                      | 0.19                   |
| 12-Jan-24 | 100.00        | 100.00     | 100.00                     | 976                         | 786        | 373          | 1798                        | 549        | 281          | 164                                      | 0.17                   |
| 13-Jan-24 | 100.00        | 100.00     | 100.00                     | 980                         | 796        | 386          | 1772                        | 540        | 276          | 190                                      | 0.18                   |
| 14-Jan-24 | 100.00        | 100.00     | 100.00                     | 974                         | 763        | 455          | 1753                        | 512        | 274          | 185                                      | 0.17                   |
| 15-Jan-24 | 100.00        | 100.00     | 100.00                     | 966                         | 771        | 369          | 1762                        | 518        | 278          | 185                                      | 0.18                   |
| 16-Jan-24 | 100.00        | 100.00     | 100.00                     | 966                         | 762        | 360          | 1729                        | 516        | 274          | 204                                      | 0.16                   |
| 17-Jan-24 | 100.00        | 100.00     | 100.00                     | 938                         | 773        | 373          | 1740                        | 517        | 277          | 187                                      | 0.18                   |
| 18-Jan-24 | 100.00        | 100.00     | 100.00                     | 944                         | 772        | 372          | 1745                        | 539        | 284          | 195                                      | 0.19                   |
| 19-Jan-24 | 100.00        | 100.00     | 100.00                     | 970                         | 781        | 368          | 1769                        | 526        | 279          | 194                                      | 0.17                   |
| 20-Jan-24 | 100.00        | 100.00     | 100.00                     | 966                         | 762        | 380          | 1750                        | 491        | 272          | 190                                      | 0.18                   |
| 21-Jan-24 | 100.00        | 100.00     | 100.00                     | 957                         | 731        | 380          | 1711                        | 470        | 271          | 162                                      | 0.17                   |
| 22-Jan-24 | 100.00        | 100.00     | 100.00                     | 958                         | 763        | 374          | 1737                        | 509        | 275          | 202                                      | 0.17                   |
| 23-Jan-24 | 100.00        | 100.00     | 100.00                     | 957                         | 765        | 379          | 1728                        | 513        | 275          | 161                                      | 0.18                   |
| 24-Jan-24 | 100.00        | 100.00     | 100.00                     | 955                         | 751        | 383          | 1724                        | 514        | 278          | 172                                      | 0.18                   |
| 25-Jan-24 | 100.00        | 100.00     | 100.00                     | 933                         | 754        | 374          | 1716                        | 502        | 282          | 166                                      | 0.18                   |
| 26-Jan-24 | 100.00        | 100.00     | 100.00                     | 932                         | 785        | 391          | 1759                        | 521        | 283          | 195                                      | 0.16                   |
| 27-Jan-24 | 100.00        | 100.00     | 100.00                     | 959                         | 770        | 404          | 1745                        | 491        | 273          | 192                                      | 0.18                   |
| 28-Jan-24 | 100.00        | 100.00     | 100.00                     | 948                         | 748        | 409          | 1725                        | 474        | 270          | 194                                      | 0.17                   |
| 29-Jan-24 | 100.00        | 100.00     | 100.00                     | 941                         | 760        | 401          | 1723                        | 494        | 276          | 159                                      | 0.17                   |
| 30-Jan-24 | 100.00        | 100.00     | 100.00                     | 929                         | 757        | 408          | 1708                        | 505        | 273          | 159                                      | 0.18                   |
| 31-Jan-24 | 100.00        | 100.00     | 100.00                     | 928                         | 759        | 404          | 1744                        | 506        | 276          | 174                                      | 0.16                   |

| Date      | Uptime (%)    |            | Uptime (%)<br>Open Banking | Payments Response Time (ms) |            |              | Accounts Response Time (ms) |            | Accounts Response Time (ms)<br>Open Banking | Confirmation of Funds Response Time (ms) | Open Banking Error (%) |
|-----------|---------------|------------|----------------------------|-----------------------------|------------|--------------|-----------------------------|------------|---|--|------------------------|
|           | Internet Bank | Mobile App |                            | Internet Bank               | Mobile App | Open Banking | Internet Bank               | Mobile App |   |  |                        |
| 01-Feb-24 | 100.00        | 100.00     | 100.00                     | 948                         | 772        | 398          | 1772                        | 515        | 283   | 174                                      | 0.17                   |
| 02-Feb-24 | 100.00        | 100.00     | 100.00                     | 949                         | 787        | 408          | 1769                        | 519        | 284   | 176                                      | 0.17                   |
| 03-Feb-24 | 100.00        | 100.00     | 100.00                     | 975                         | 773        | 398          | 1775                        | 488        | 269   | 158                                      | 0.15                   |
| 04-Feb-24 | 100.00        | 100.00     | 99.99                      | 965                         | 751        | 417          | 1759                        | 491        | 261   | 170                                      | 1.60                   |
| 05-Feb-24 | 100.00        | 100.00     | 92.71                      | 953                         | 763        | 419          | 1744                        | 487        | 274   | 162                                      | 0.17                   |
| 06-Feb-24 | 95.49         | 95.49      | 91.67                      | 965                         | 783        | 410          | 1778                        | 504        | 283   | 215                                      | 0.20                   |
| 07-Feb-24 | 100.00        | 100.00     | 100.00                     | 968                         | 766        | 332          | 1771                        | 503        | 274   | 185                                      | 0.15                   |
| 08-Feb-24 | 100.00        | 100.00     | 100.00                     | 970                         | 777        | 216          | 1770                        | 510        | 276   | 165                                      | 0.15                   |
| 09-Feb-24 | 100.00        | 100.00     | 100.00                     | 958                         | 805        | 205          | 1783                        | 516        | 279   | 175                                      | 0.17                   |
| 10-Feb-24 | 100.00        | 100.00     | 100.00                     | 980                         | 778        | 400          | 1790                        | 500        | 271   | 191                                      | 0.16                   |
| 11-Feb-24 | 100.00        | 100.00     | 100.00                     | 963                         | 771        | 275          | 1760                        | 477        | 270   | 169                                      | 0.16                   |
| 12-Feb-24 | 100.00        | 100.00     | 100.00                     | 958                         | 781        | 339          | 1750                        | 498        | 275   | 163                                      | 0.16                   |
| 13-Feb-24 | 100.00        | 100.00     | 100.00                     | 951                         | 788        | 336          | 1770                        | 552        | 281   | 167                                      | 0.20                   |
| 14-Feb-24 | 100.00        | 100.00     | 100.00                     | 973                         | 771        | 316          | 1798                        | 510        | 271   | 161                                      | 0.17                   |
| 15-Feb-24 | 100.00        | 100.00     | 100.00                     | 960                         | 789        | 619          | 1790                        | 520        | 277   | 185                                      | 0.17                   |
| 16-Feb-24 | 100.00        | 100.00     | 100.00                     | 960                         | 790        | 330          | 1814                        | 519        | 280   | 156                                      | 0.16                   |
| 17-Feb-24 | 100.00        | 100.00     | 100.00                     | 973                         | 770        | 340          | 1792                        | 508        | 270   | 184                                      | 0.16                   |
| 18-Feb-24 | 100.00        | 100.00     | 99.99                      | 972                         | 761        | 345          | 1761                        | 516        | 258   | 182                                      | 2.11                   |
| 19-Feb-24 | 100.00        | 100.00     | 100.00                     | 952                         | 765        | 334          | 1761                        | 512        | 273   | 188                                      | 0.16                   |
| 20-Feb-24 | 100.00        | 100.00     | 100.00                     | 948                         | 766        | 338          | 1741                        | 517        | 277   | 175                                      | 0.16                   |
| 21-Feb-24 | 100.00        | 100.00     | 100.00                     | 949                         | 895        | 341          | 1756                        | 532        | 277   | 138                                      | 0.16                   |
| 22-Feb-24 | 100.00        | 100.00     | 100.00                     | 953                         | 767        | 323          | 1751                        | 514        | 272   | 165                                      | 0.14                   |
| 23-Feb-24 | 100.00        | 100.00     | 100.00                     | 934                         | 786        | 339          | 1751                        | 523        | 276   | 153                                      | 0.14                   |
| 24-Feb-24 | 100.00        | 100.00     | 100.00                     | 953                         | 784        | 346          | 1758                        | 505        | 270   | 164                                      | 0.16                   |
| 25-Feb-24 | 100.00        | 100.00     | 100.00                     | 951                         | 757        | 354          | 1750                        | 496        | 268   | 165                                      | 0.15                   |
| 26-Feb-24 | 100.00        | 100.00     | 100.00                     | 935                         | 773        | 332          | 1747                        | 510        | 274   | 170                                      | 0.17                   |
| 27-Feb-24 | 100.00        | 100.00     | 100.00                     | 928                         | 758        | 346          | 1724                        | 516        | 279   | 170                                      | 0.18                   |
| 28-Feb-24 | 100.00        | 100.00     | 100.00                     | 915                         | 787        | 352          | 1741                        | 542        | 276   | 160                                      | 0.16                   |
| 29-Feb-24 | 100.00        | 100.00     | 100.00                     | 907                         | 803        | 356          | 1759                        | 687        | 284   | 177                                      | 0.17                   |
|           |               |            |                            |                             |            |              |                             |            |   |  |                        |
|           |               |            |                            |                             |            |              |                             |            |   |  |                        |

| Date      | Uptime (%)    |            | Uptime (%)<br>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-Mar-24 | 100.00        | 100.00     | 100.00                     | 935                         | 911        | 348          | 1819                        | 560        | 287          | 147                                      | 0.17                   |
| 02-Mar-24 | 100.00        | 100.00     | 99.99                      | 943                         | 812        | 341          | 1737                        | 513        | 275          | 162                                      | 0.77                   |
| 03-Mar-24 | 100.00        | 100.00     | 100.00                     | 929                         | 765        | 362          | 1721                        | 504        | 264          | 173                                      | 1.72                   |
| 04-Mar-24 | 100.00        | 100.00     | 99.92                      | 922                         | 775        | 13557        | 1730                        | 536        | 281          | 163                                      | 2.49                   |
| 05-Mar-24 | 100.00        | 100.00     | 100.00                     | 931                         | 772        | 348          | 1722                        | 530        | 279          | 167                                      | 0.17                   |
| 06-Mar-24 | 100.00        | 100.00     | 100.00                     | 909                         | 767        | 380          | 1712                        | 532        | 278          | 166                                      | 0.18                   |
| 07-Mar-24 | 100.00        | 100.00     | 100.00                     | 930                         | 764        | 335          | 1689                        | 531        | 275          | 165                                      | 0.19                   |
| 08-Mar-24 | 100.00        | 100.00     | 100.00                     | 945                         | 789        | 327          | 1743                        | 547        | 272          | 156                                      | 0.14                   |
| 09-Mar-24 | 100.00        | 100.00     | 100.00                     | 951                         | 795        | 344          | 1738                        | 524        | 268          | 160                                      | 0.18                   |
| 10-Mar-24 | 100.00        | 100.00     | 100.00                     | 994                         | 783        | 347          | 1708                        | 528        | 268          | 157                                      | 0.17                   |
| 11-Mar-24 | 100.00        | 100.00     | 100.00                     | 924                         | 843        | 334          | 1689                        | 532        | 272          | 166                                      | 0.15                   |
| 12-Mar-24 | 100.00        | 100.00     | 100.00                     | 928                         | 767        | 312          | 1696                        | 543        | 267          | 154                                      | 0.14                   |
| 13-Mar-24 | 100.00        | 100.00     | 100.00                     | 958                         | 752        | 309          | 1740                        | 539        | 274          | 187                                      | 0.16                   |
| 14-Mar-24 | 100.00        | 100.00     | 97.92                      | 942                         | 775        | 309          | 1755                        | 552        | 279          | 181                                      | 0.21                   |
| 15-Mar-24 | 100.00        | 100.00     | 100.00                     | 949                         | 800        | 315          | 1776                        | 557        | 281          | 152                                      | 1.37                   |
| 16-Mar-24 | 100.00        | 100.00     | 100.00                     | 964                         | 772        | 298          | 1758                        | 502        | 271          | 181                                      | 0.18                   |
| 17-Mar-24 | 100.00        | 100.00     | 100.00                     | 942                         | 753        | 323          | 1725                        | 490        | 267          | 158                                      | 0.17                   |
| 18-Mar-24 | 100.00        | 100.00     | 100.00                     | 930                         | 767        | 320          | 1727                        | 500        | 271          | 159                                      | 0.16                   |
| 19-Mar-24 | 100.00        | 100.00     | 100.00                     | 926                         | 780        | 326          | 1705                        | 516        | 270          | 163                                      | 0.17                   |
| 20-Mar-24 | 100.00        | 100.00     | 100.00                     | 916                         | 772        | 319          | 1721                        | 502        | 269          | 176                                      | 0.17                   |
| 21-Mar-24 | 100.00        | 100.00     | 100.00                     | 918                         | 770        | 297          | 1694                        | 510        | 268          | 200                                      | 0.19                   |
| 22-Mar-24 | 100.00        | 100.00     | 98.80                      | 935                         | 882        | 484          | 1769                        | 821        | 380          | 153                                      | 5.49                   |
| 23-Mar-24 | 100.00        | 100.00     | 100.00                     | 929                         | 802        | 366          | 1706                        | 513        | 265          | 150                                      | 0.17                   |
| 24-Mar-24 | 100.00        | 100.00     | 100.00                     | 919                         | 768        | 392          | 1681                        | 482        | 262          | 173                                      | 0.17                   |
| 25-Mar-24 | 100.00        | 100.00     | 100.00                     | 905                         | 780        | 437          | 1680                        | 515        | 269          | 158                                      | 0.23                   |
| 26-Mar-24 | 100.00        | 100.00     | 100.00                     | 908                         | 788        | 322          | 1677                        | 522        | 270          | 161                                      | 0.17                   |
| 27-Mar-24 | 100.00        | 100.00     | 100.00                     | 907                         | 780        | 325          | 1683                        | 501        | 268          | 150                                      | 0.17                   |
| 28-Mar-24 | 100.00        | 100.00     | 100.00                     | 907                         | 860        | 330          | 1747                        | 542        | 279          | 159                                      | 0.15                   |
| 29-Mar-24 | 100.00        | 100.00     | 100.00                     | 915                         | 798        | 341          | 1738                        | 496        | 271          | 157                                      | 0.15                   |
| 30-Mar-24 | 100.00        | 100.00     | 100.00                     | 946                         | 803        | 349          | 1739                        | 484        | 267          | 176                                      | 0.16                   |
| 31-Mar-24 | 100.00        | 100.00     | 100.00                     | 938                         | 778        | 362          | 1723                        | 476        | 269          | 160                                      | 0.15                   |