

# Nationwide Channel Performance

## 1<sup>st</sup> July to 30<sup>th</sup> September 2023

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 2023 to December 2023 will be published in January 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 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% - Downtime (measured in seconds)].

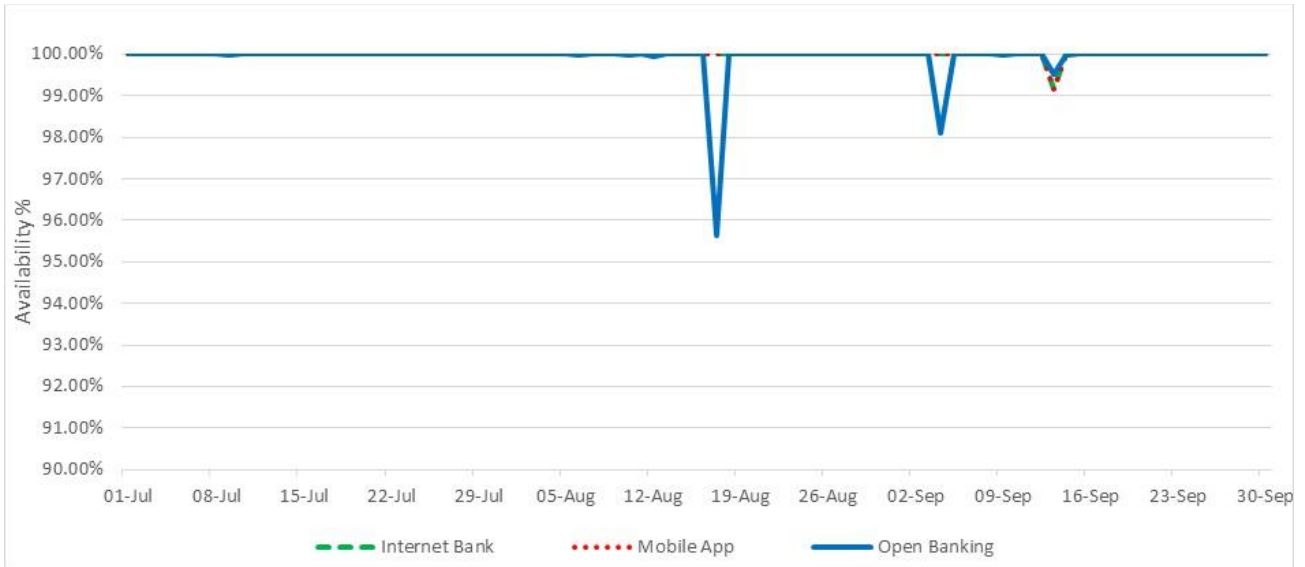


Fig 1: Digital Channel Availability (%)

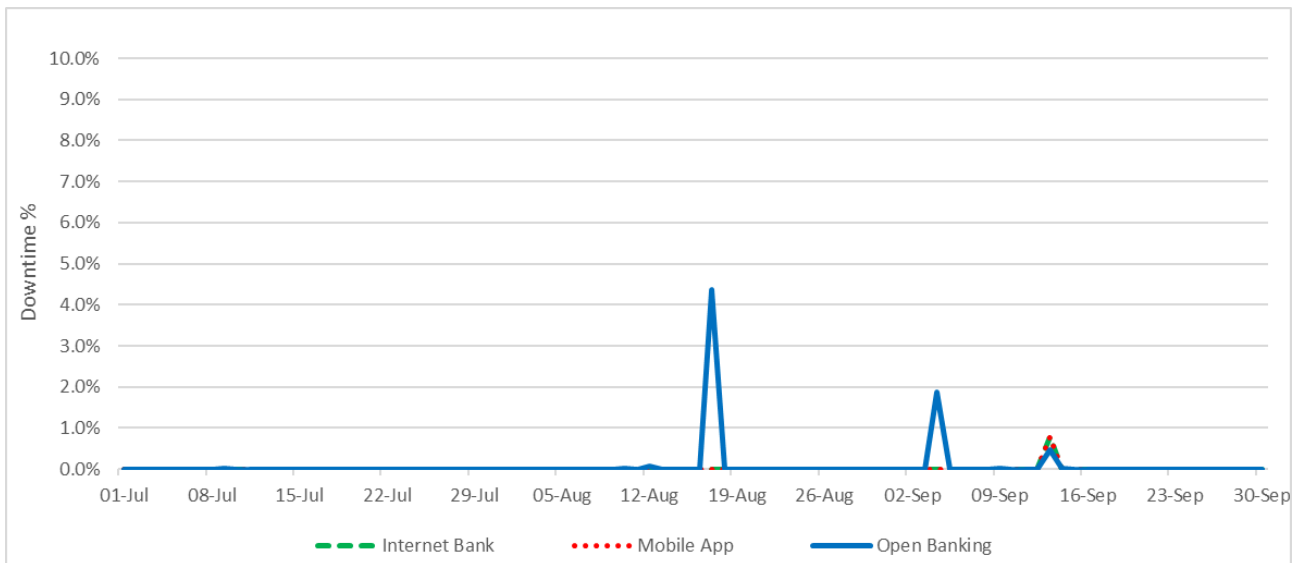


Fig 2: Digital Channel Downtime (%)

## 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.

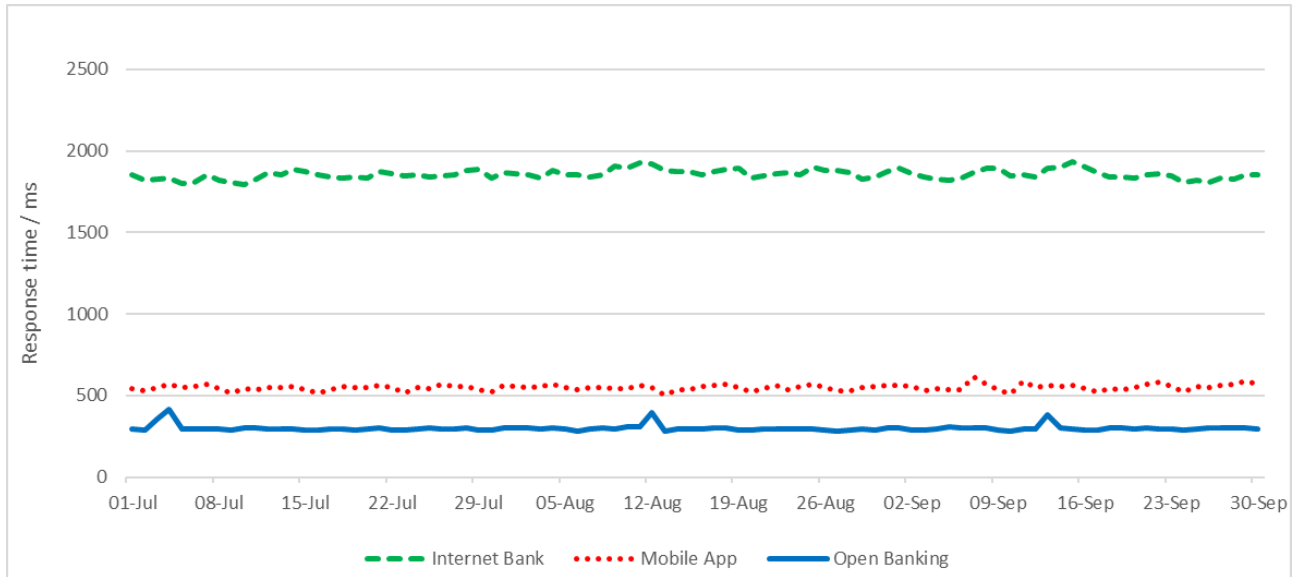


Fig 3: Account Transaction response time

## 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.

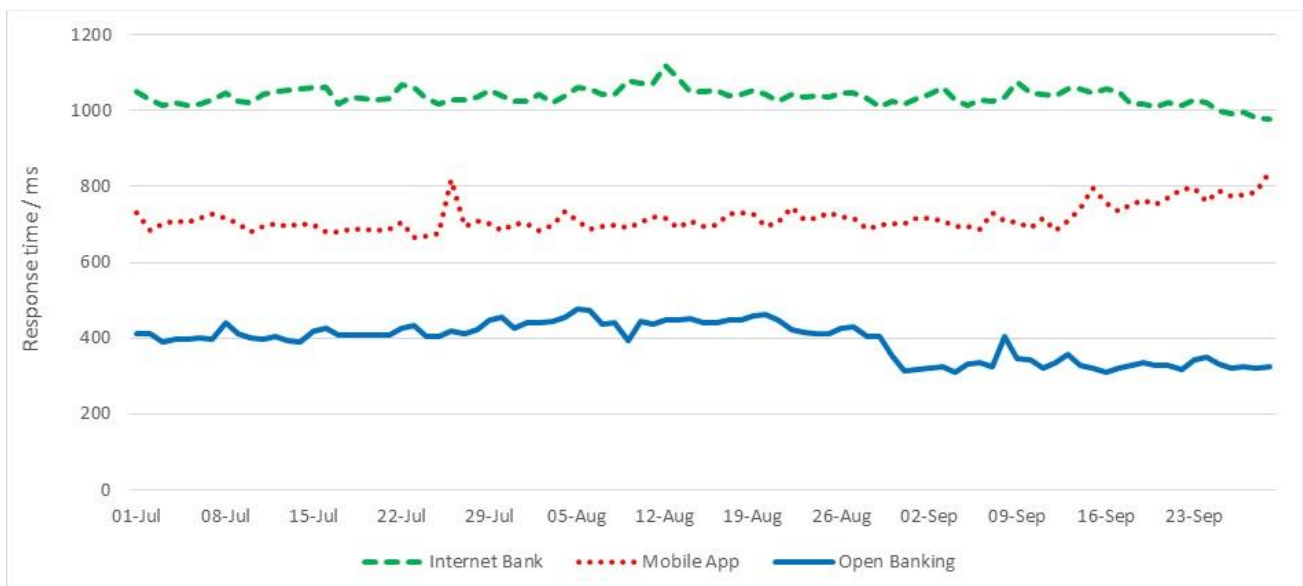


Fig 4: Payment confirmation response time

## 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).

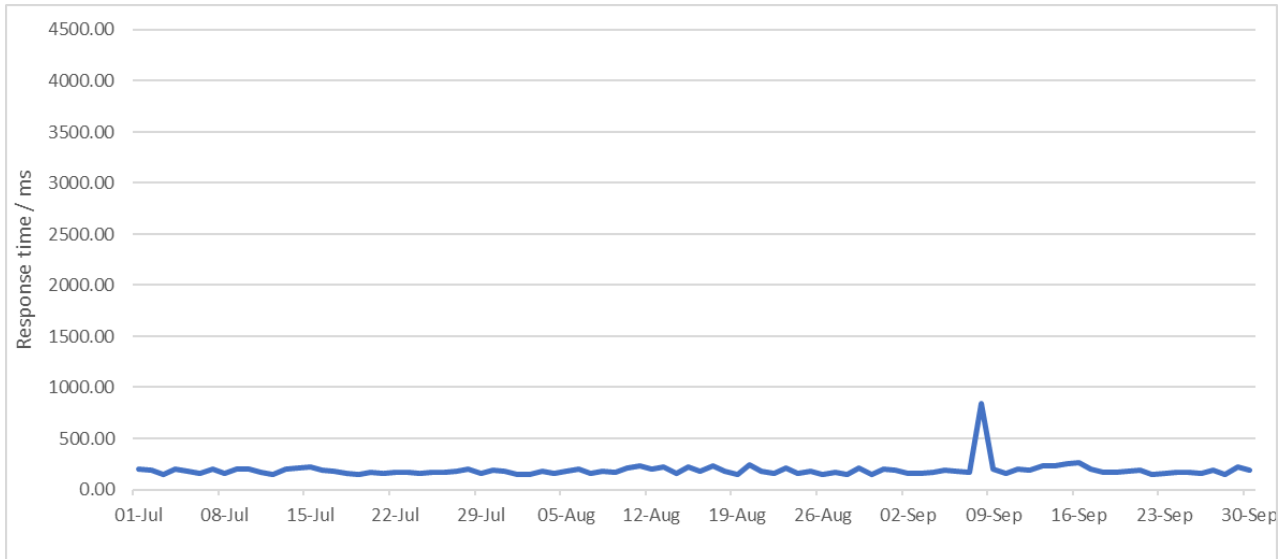


Fig 5: Confirmation of Funds response time

## 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.

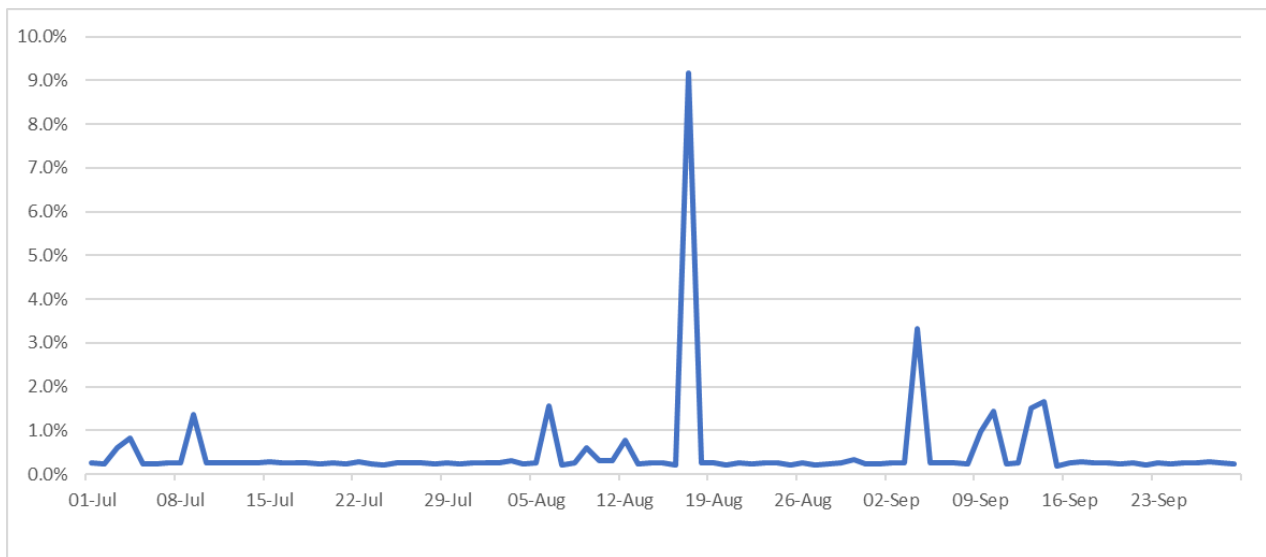


Fig 6: Average daily error rate

## 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-23	100.00	100.00	100.00	1049	733	411	1855	540	294	195	0.25
02-Jul-23	100.00	100.00	100.00	1029	685	413	1820	526	287	192	0.24
03-Jul-23	100.00	100.00	100.00	1015	702	389	1829	548	356	150	0.60
04-Jul-23	100.00	100.00	100.00	1022	708	397	1830	567	418	204	0.82
05-Jul-23	100.00	100.00	100.00	1014	707	397	1800	546	295	182	0.25
06-Jul-23	100.00	100.00	100.00	1019	716	400	1807	554	295	154	0.25
07-Jul-23	100.00	100.00	100.00	1027	727	397	1854	567	296	202	0.25
08-Jul-23	100.00	100.00	100.00	1047	717	443	1818	543	295	155	0.27
09-Jul-23	100.00	100.00	99.99	1025	704	413	1806	518	287	202	1.37
10-Jul-23	100.00	100.00	100.00	1022	680	400	1795	543	300	201	0.25
11-Jul-23	100.00	100.00	100.00	1044	695	396	1826	536	298	169	0.26
12-Jul-23	100.00	100.00	100.00	1052	701	404	1867	552	294	152	0.25
13-Jul-23	100.00	100.00	100.00	1054	693	394	1852	548	294	196	0.25
14-Jul-23	100.00	100.00	100.00	1057	703	388	1888	559	296	208	0.25
15-Jul-23	100.00	100.00	100.00	1063	700	419	1874	536	290	224	0.27
16-Jul-23	100.00	100.00	100.00	1062	682	426	1851	514	286	189	0.25
17-Jul-23	100.00	100.00	100.00	1019	682	407	1841	534	296	182	0.26
18-Jul-23	100.00	100.00	100.00	1036	689	407	1833	554	293	160	0.27
19-Jul-23	100.00	100.00	100.00	1031	686	408	1838	547	290	146	0.23
20-Jul-23	100.00	100.00	100.00	1029	685	408	1834	547	294	168	0.25
21-Jul-23	100.00	100.00	100.00	1033	688	410	1876	565	299	155	0.23
22-Jul-23	100.00	100.00	100.00	1069	705	425	1860	548	289	167	0.27
23-Jul-23	100.00	100.00	100.00	1061	667	434	1846	516	286	173	0.24
24-Jul-23	100.00	100.00	100.00	1032	669	404	1855	549	292	156	0.21
25-Jul-23	100.00	100.00	100.00	1017	677	406	1841	543	302	171	0.26
26-Jul-23	100.00	100.00	100.00	1028	819	418	1849	570	293	169	0.26
27-Jul-23	100.00	100.00	100.00	1030	694	411	1850	553	295	184	0.27
28-Jul-23	100.00	100.00	100.00	1035	709	425	1879	558	298	200	0.24
29-Jul-23	100.00	100.00	100.00	1053	701	449	1885	536	289	153	0.27
30-Jul-23	100.00	100.00	100.00	1041	685	455	1835	522	288	184	0.23
31-Jul-23	100.00	100.00	100.00	1024	703	428	1870	559	303	179	0.26

Date	Uptime (%)		Payments Response Time (ms)	Payments Response Time (ms)		Accounts Response Time (ms)		Accounts Response Time (ms)		Confirmation of Funds Response Time (ms)	Open Banking Error %
	Internet Bank	Mobile App		Internet Bank	Mobile App	Internet Bank	Mobile App	Internet Bank	Mobile App		
01-Aug-23	100.00	100.00	1025	701	441	1863	555	301	152	0.27	
02-Aug-23	100.00	100.00	1044	683	440	1851	552	299	147	0.26	
03-Aug-23	100.00	100.00	1023	697	445	1836	554	295	183	0.30	
04-Aug-23	100.00	100.00	1040	734	456	1881	567	300	159	0.24	
05-Aug-23	100.00	100.00	1060	709	477	1851	546	293	175	0.26	
06-Aug-23	100.00	100.00	1057	687	472	1851	539	281	201	1.57	
07-Aug-23	100.00	100.00	1044	696	439	1842	546	295	159	0.22	
08-Aug-23	100.00	100.00	1043	699	440	1852	547	298	178	0.26	
09-Aug-23	100.00	100.00	1080	692	395	1904	539	295	170	0.60	
10-Aug-23	100.00	100.00	1071	707	443	1893	540	305	205	0.30	
11-Aug-23	100.00	100.00	1074	721	438	1927	564	311	233	0.31	
12-Aug-23	100.00	100.00	1119	718	447	1921	552	392	203	0.77	
13-Aug-23	100.00	100.00	1087	692	448	1881	503	284	216	0.24	
14-Aug-23	100.00	100.00	1049	709	453	1872	534	295	162	0.25	
15-Aug-23	100.00	100.00	1050	694	441	1871	538	296	216	0.26	
16-Aug-23	100.00	100.00	1052	700	440	1854	554	292	182	0.21	
17-Aug-23	100.00	100.00	1039	727	447	1873	562	299	228	9.18	
18-Aug-23	100.00	100.00	1041	730	449	1888	569	298	178	0.25	
19-Aug-23	100.00	100.00	1055	729	458	1890	547	289	148	0.25	
20-Aug-23	100.00	100.00	1043	695	463	1833	524	285	246	0.21	
21-Aug-23	100.00	100.00	1025	707	448	1843	541	293	177	0.26	
22-Aug-23	100.00	100.00	1044	746	423	1861	564	293	159	0.24	
23-Aug-23	100.00	100.00	1036	714	415	1867	538	292	215	0.25	
24-Aug-23	100.00	100.00	1039	716	412	1851	553	295	153	0.26	
25-Aug-23	100.00	100.00	1034	730	412	1901	569	296	181	0.22	
26-Aug-23	100.00	100.00	1047	718	427	1879	546	290	151	0.27	
27-Aug-23	100.00	100.00	1047	715	429	1880	530	284	170	0.22	
28-Aug-23	100.00	100.00	1034	686	405	1868	529	289	144	0.25	
29-Aug-23	100.00	100.00	1009	699	405	1825	546	296	206	0.25	
30-Aug-23	100.00	100.00	1026	702	354	1837	558	291	149	0.33	
31-Aug-23	100.00	100.00	1017	703	315	1871	564	303	202	0.24	

Date	Uptime (%)		Payments Response Time (ms)			Accounts Response Time (ms)			Confirmation of Funds Response Time (ms)	Open Banking Error %	
	Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App			Open Banking
01-Sep-23	100.00	100.00	100.00	1033	718	318	1895	565	299	194	0.25
02-Sep-23	100.00	100.00	100.00	1043	718	321	1859	554	290	155	0.27
03-Sep-23	100.00	100.00	100.00	1061	708	326	1839	532	287	159	0.25
04-Sep-23	100.00	100.00	98.12	1027	696	309	1828	544	291	168	3.33
05-Sep-23	100.00	100.00	100.00	1015	695	331	1822	539	305	184	0.26
06-Sep-23	100.00	100.00	100.00	1027	687	336	1834	537	300	181	0.25
07-Sep-23	100.00	100.00	100.00	1024	731	324	1870	617	299	164	0.25
08-Sep-23	100.00	100.00	100.00	1037	711	404	1891	567	299	842	0.24
09-Sep-23	100.00	100.00	99.99	1074	706	347	1895	538	289	200	0.98
10-Sep-23	100.00	100.00	99.99	1046	690	343	1845	510	282	158	1.43
11-Sep-23	100.00	100.00	100.00	1042	715	323	1856	592	297	198	0.25
12-Sep-23	100.00	100.00	100.00	1039	685	334	1840	547	294	191	0.26
13-Sep-23	99.17	99.17	99.52	1056	709	358	1894	562	382	233	1.50
14-Sep-23	100.00	100.00	99.97	1058	741	330	1901	559	300	228	1.67
15-Sep-23	100.00	100.00	100.00	1048	795	320	1931	561	292	249	0.19
16-Sep-23	100.00	100.00	100.00	1058	755	309	1899	540	288	261	0.26
17-Sep-23	100.00	100.00	100.00	1051	736	322	1864	523	288	197	0.27
18-Sep-23	100.00	100.00	100.00	1017	752	330	1841	539	300	171	0.26
19-Sep-23	100.00	100.00	100.00	1018	762	337	1838	536	299	165	0.26
20-Sep-23	100.00	100.00	100.00	1012	755	328	1835	546	295	175	0.23
21-Sep-23	100.00	100.00	100.00	1020	770	329	1851	569	299	194	0.26
22-Sep-23	100.00	100.00	100.00	1014	791	318	1858	579	294	152	0.22
23-Sep-23	100.00	100.00	100.00	1028	796	342	1849	554	292	156	0.27
24-Sep-23	100.00	100.00	100.00	1020	760	349	1806	520	289	173	0.24
25-Sep-23	100.00	100.00	100.00	998	789	330	1819	552	297	170	0.27
26-Sep-23	100.00	100.00	100.00	991	776	320	1807	550	300	156	0.27
27-Sep-23	100.00	100.00	100.00	997	778	325	1831	560	298	188	0.27
28-Sep-23	100.00	100.00	100.00	980	784	320	1830	568	299	152	0.27
29-Sep-23	100.00	100.00	100.00	979	840	324	1853	587	299	222	0.24
30-Sep-23	100.00	100.00	100.00	1003	796	334	1850	566	296	187	0.28