

Nationwide Channel Performance

1st July to 30th September 2021

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 2021 to December 2021 will be published in January 2022.

If you have any questions, please contact us at 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% - Downtime (measured in seconds)].

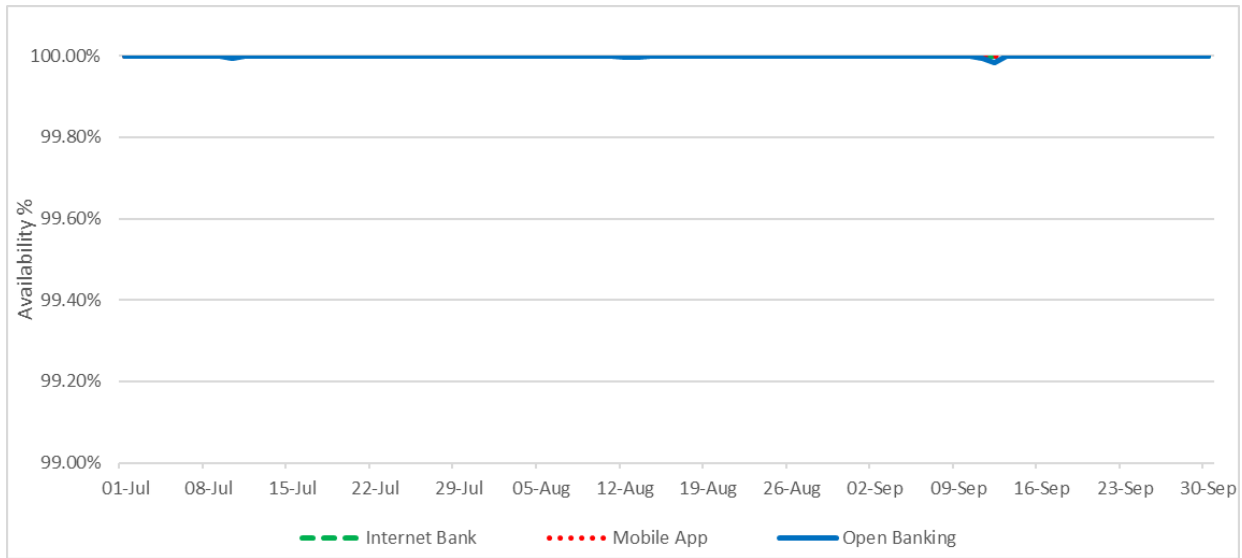


Fig 1: Digital Channel Availability (%)

**Note, on 29 September a server error during planned change caused a partial outage of live service impacting c38k / 1.9% of customer calls. This resulted in NOT004 errors and therefore isn't reflected in the above availability performance.*

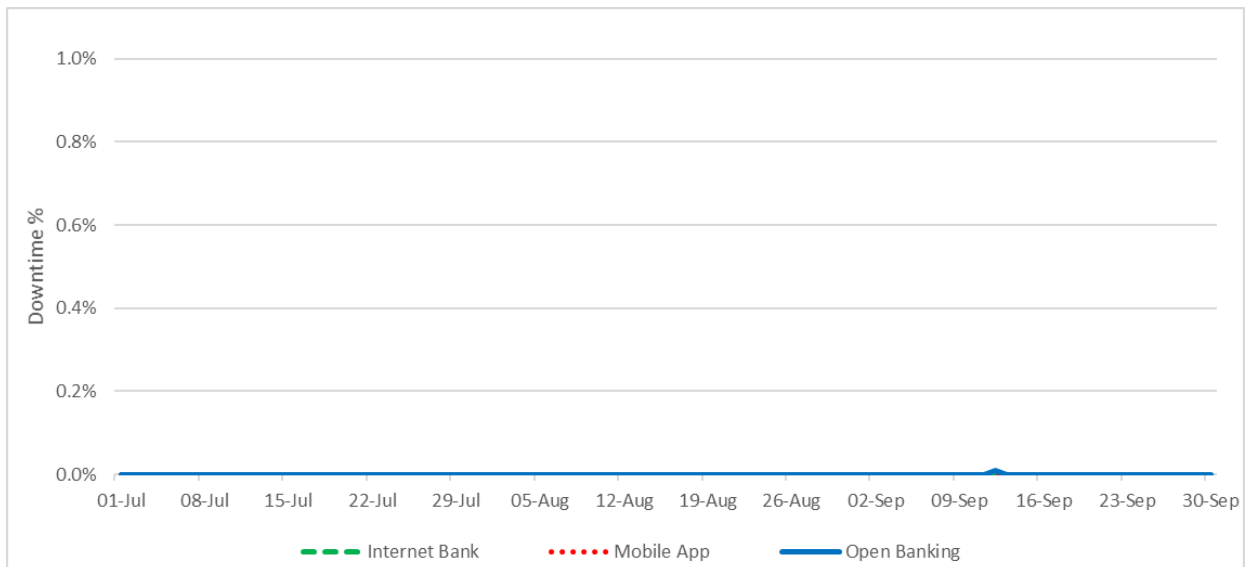


Fig 2: Digital Channel Downtime (%)

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.

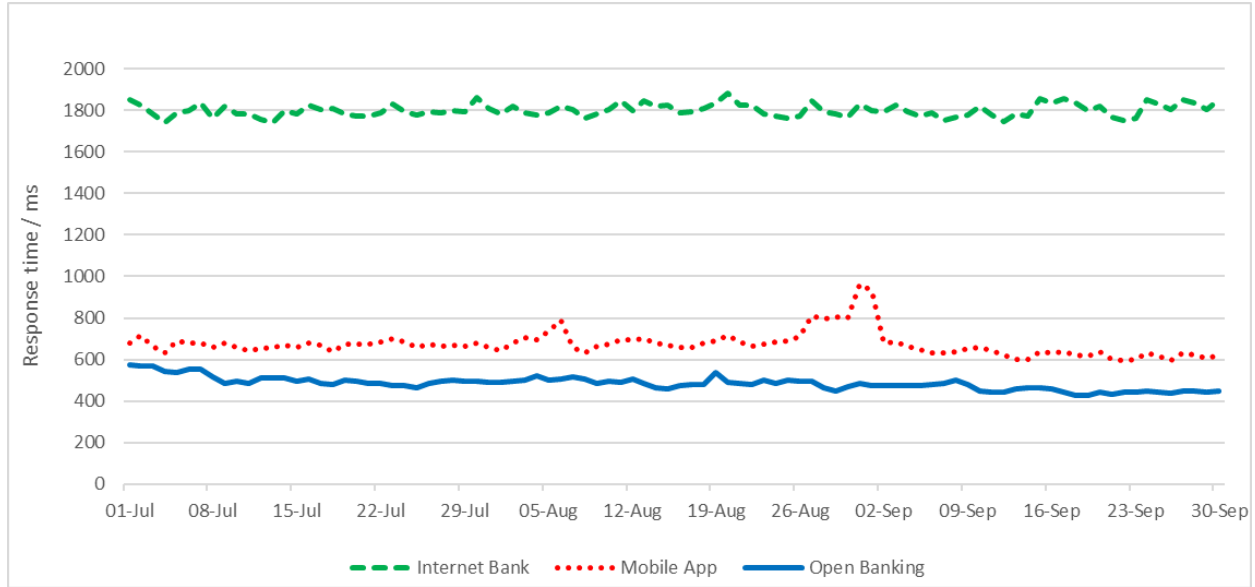


Fig 3: Account Transaction response time

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.

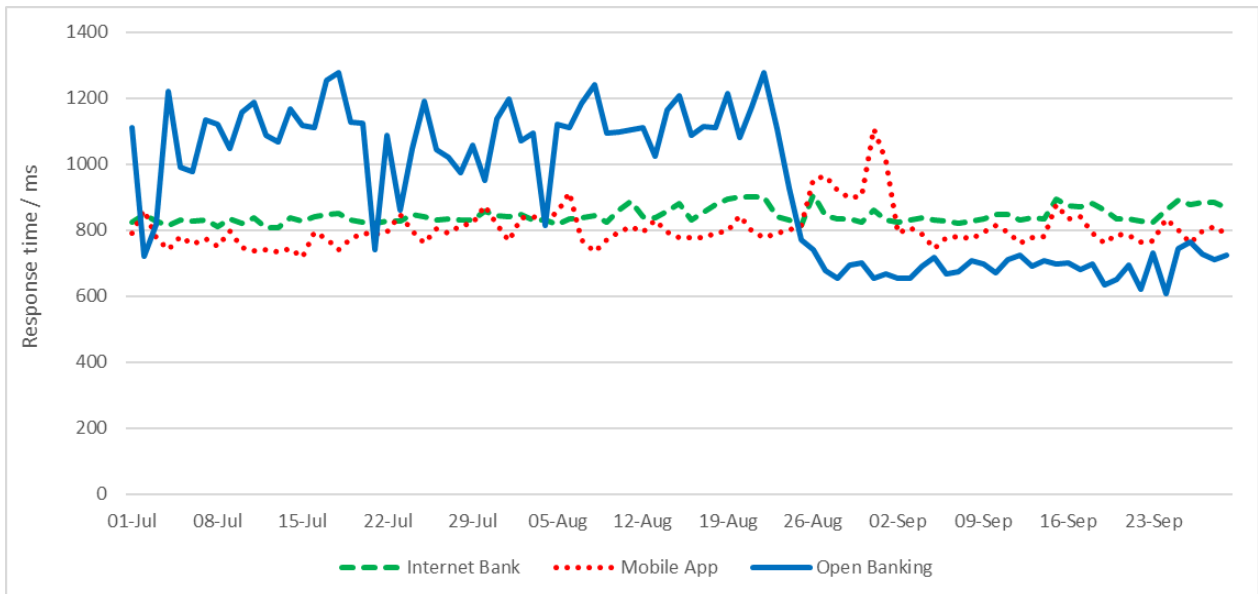
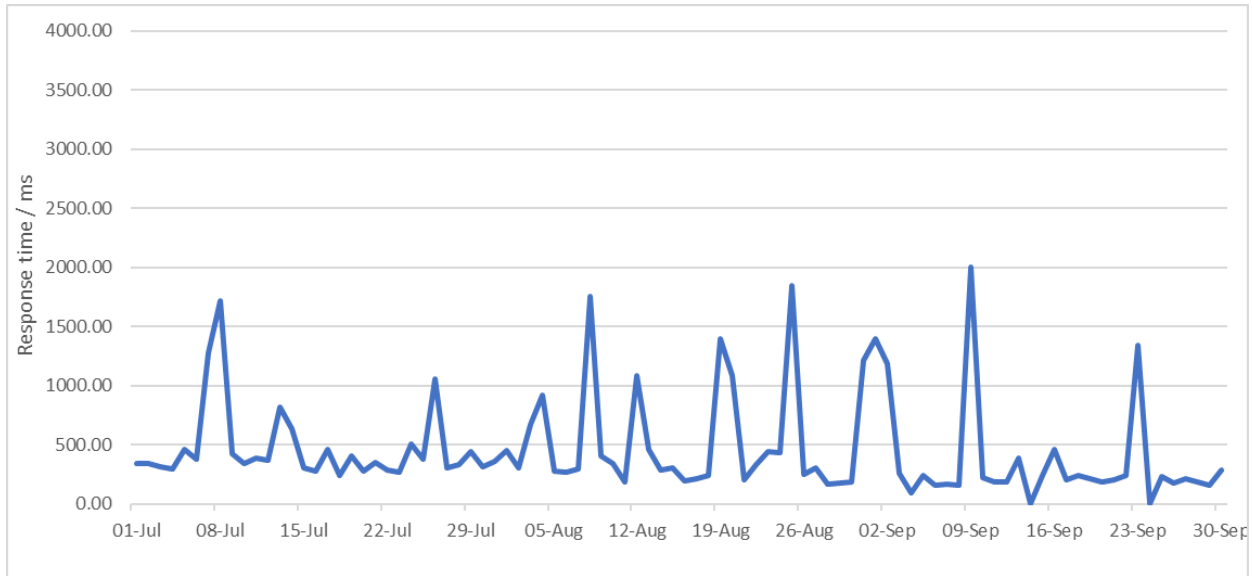


Fig 4: Payment confirmation response time

**Note, the reduction in the response times for Open Banking payments since late-August is due to changes we implemented within our payments processing systems.*

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).



The response times show large variability due to the extremely low level of use of the service. On the dates where the response time shown as zero, there was no use of the service.

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.

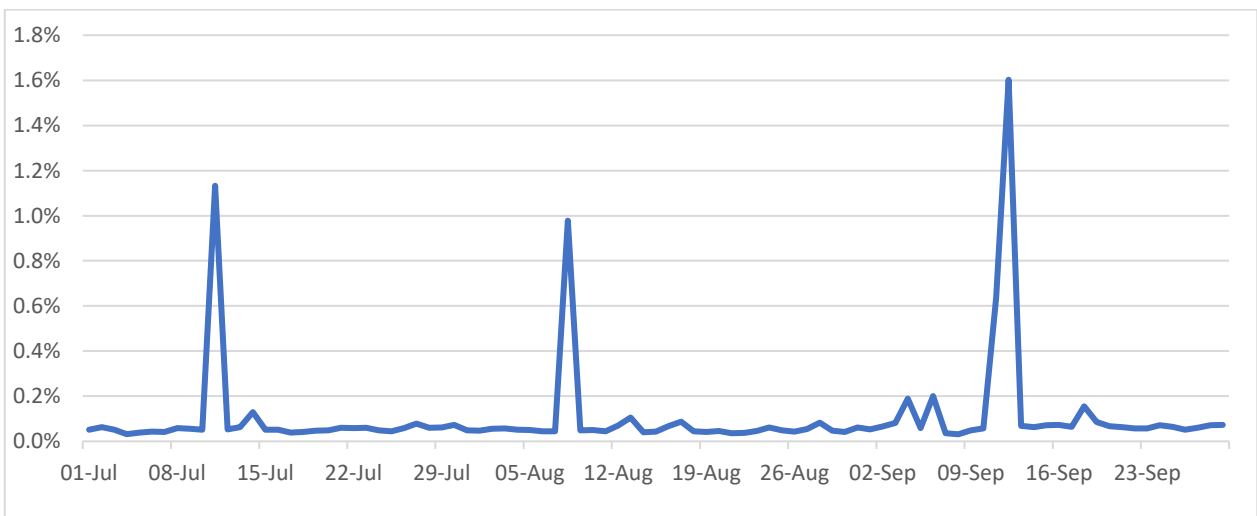


Fig 6: Average daily error rate

*Note, the above error rate peaks are the result of planned changes causing partial outages and therefore aren't reflected in availability performance.

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)			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-Jul-21	100.00	100.00	100.00	823	791	1111	1850	680	574	341	0.05
02-Jul-21	100.00	100.00	100.00	847	860	722	1827	717	569	337	0.06
03-Jul-21	100.00	100.00	100.00	828	777	816	1783	662	567	309	0.05
04-Jul-21	100.00	100.00	100.00	815	739	1220	1740	632	540	299	0.03
05-Jul-21	100.00	100.00	100.00	830	780	990	1788	690	539	457	0.04
06-Jul-21	100.00	100.00	100.00	826	756	978	1798	679	554	375	0.04
07-Jul-21	100.00	100.00	100.00	831	773	1134	1834	681	552	1278	0.04
08-Jul-21	100.00	100.00	100.00	810	749	1120	1761	656	518	1717	0.06
09-Jul-21	100.00	100.00	100.00	835	796	1048	1819	678	483	426	0.06
10-Jul-21	100.00	100.00	99.99	822	747	1157	1785	659	494	339	0.05
11-Jul-21	100.00	100.00	100.00	836	739	1187	1784	642	486	388	1.13
12-Jul-21	100.00	100.00	100.00	807	739	1088	1757	653	512	369	0.05
13-Jul-21	100.00	100.00	100.00	807	734	1067	1742	661	509	818	0.06
14-Jul-21	100.00	100.00	100.00	837	743	1167	1797	671	513	634	0.13
15-Jul-21	100.00	100.00	100.00	828	719	1118	1785	660	494	306	0.05
16-Jul-21	100.00	100.00	100.00	842	794	1112	1824	677	504	274	0.05
17-Jul-21	100.00	100.00	100.00	846	773	1255	1804	666	485	460	0.04
18-Jul-21	100.00	100.00	100.00	851	740	1279	1810	636	480	244	0.04
19-Jul-21	100.00	100.00	100.00	832	775	1127	1785	673	498	404	0.05
20-Jul-21	100.00	100.00	100.00	823	790	1123	1771	672	493	272	0.05
21-Jul-21	100.00	100.00	100.00	819	788	741	1775	676	484	350	0.06
22-Jul-21	100.00	100.00	100.00	826	793	1089	1790	685	483	286	0.06
23-Jul-21	100.00	100.00	100.00	828	847	861	1832	702	476	270	0.06
24-Jul-21	100.00	100.00	100.00	847	796	1049	1796	687	477	505	0.05
25-Jul-21	100.00	100.00	100.00	841	762	1192	1778	658	466	380	0.04
26-Jul-21	100.00	100.00	100.00	829	803	1042	1796	674	484	1060	0.06
27-Jul-21	100.00	100.00	100.00	834	790	1021	1790	663	497	303	0.08
28-Jul-21	100.00	100.00	100.00	830	813	973	1800	667	501	331	0.06
29-Jul-21	100.00	100.00	100.00	831	820	1057	1795	665	497	440	0.06
30-Jul-21	100.00	100.00	100.00	858	875	951	1860	678	493	310	0.07
31-Jul-21	100.00	100.00	100.00	844	817	1138	1812	658	493	362	0.05

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		Open Banking	Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App		
01-Aug-21	100.00	100.00	100.00	841	767	1199	1781	641	489	453	0.05
02-Aug-21	100.00	100.00	100.00	846	836	1070	1820	677	497	301	0.06
03-Aug-21	100.00	100.00	100.00	829	839	1093	1791	706	502	671	0.06
04-Aug-21	100.00	100.00	100.00	831	829	813	1779	694	523	917	0.05
05-Aug-21	100.00	100.00	100.00	818	855	1121	1786	736	502	273	0.05
06-Aug-21	100.00	100.00	100.00	832	914	1109	1822	789	506	272	0.04
07-Aug-21	100.00	100.00	100.00	836	771	1183	1802	657	515	297	0.05
08-Aug-21	100.00	100.00	100.00	843	735	1239	1763	631	508	1754	0.98
09-Aug-21	100.00	100.00	100.00	824	771	1096	1782	664	487	406	0.05
10-Aug-21	100.00	100.00	100.00	862	796	1099	1806	672	493	343	0.05
11-Aug-21	100.00	100.00	100.00	888	810	1104	1846	693	491	186	0.04
12-Aug-21	100.00	100.00	100.00	841	794	1111	1797	696	507	1085	0.07
13-Aug-21	100.00	100.00	100.00	837	830	1025	1847	699	485	462	0.11
14-Aug-21	100.00	100.00	100.00	857	794	1165	1821	677	465	284	0.04
15-Aug-21	100.00	100.00	100.00	882	776	1208	1825	669	460	308	0.04
16-Aug-21	100.00	100.00	100.00	832	778	1088	1787	656	475	195	0.07
17-Aug-21	100.00	100.00	100.00	855	778	1115	1793	660	479	208	0.09
18-Aug-21	100.00	100.00	100.00	878	790	1110	1812	680	478	235	0.04
19-Aug-21	100.00	100.00	100.00	893	796	1213	1833	688	540	1400	0.04
20-Aug-21	100.00	100.00	100.00	900	844	1080	1882	715	491	1084	0.05
21-Aug-21	100.00	100.00	100.00	902	796	1173	1827	683	484	204	0.04
22-Aug-21	100.00	100.00	100.00	901	777	1278	1823	665	478	333	0.04
23-Aug-21	100.00	100.00	100.00	841	790	1107	1784	672	500	441	0.05
24-Aug-21	100.00	100.00	100.00	831	801	929	1771	685	487	437	0.06
25-Aug-21	100.00	100.00	100.00	814	812	770	1763	689	499	1848	0.05
26-Aug-21	100.00	100.00	100.00	907	954	740	1774	708	495	251	0.04
27-Aug-21	100.00	100.00	100.00	843	964	678	1848	811	496	304	0.05
28-Aug-21	100.00	100.00	100.00	835	919	655	1795	794	463	166	0.08
29-Aug-21	100.00	100.00	100.00	835	897	694	1786	803	448	179	0.05
30-Aug-21	100.00	100.00	100.00	825	903	700	1767	798	471	181	0.04
31-Aug-21	100.00	100.00	100.00	862	1106	654	1829	965	483	1209	0.06

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-Sep-21	100.00	100.00	829	1010	666	1801	933	476	1395	0.05	
02-Sep-21	100.00	100.00	822	791	653	1792	677	474	1182	0.07	
03-Sep-21	100.00	100.00	832	806	653	1823	686	476	262	0.08	
04-Sep-21	100.00	100.00	836	787	692	1791	665	475	94	0.19	
05-Sep-21	100.00	100.00	830	745	716	1774	646	473	240	0.06	
06-Sep-21	100.00	100.00	826	778	668	1789	633	479	161	0.20	
07-Sep-21	100.00	100.00	820	779	675	1754	633	485	167	0.04	
08-Sep-21	100.00	100.00	826	774	707	1770	639	498	156	0.03	
09-Sep-21	100.00	100.00	834	795	698	1776	651	482	2006	0.05	
10-Sep-21	100.00	100.00	847	814	669	1818	661	447	220	0.06	
11-Sep-21	100.00	100.00	99.99	846	795	711	1781	641	444	182	0.64
12-Sep-21	100.00	100.00	99.98	831	759	724	1745	621	445	182	1.60
13-Sep-21	100.00	100.00	100.00	838	777	691	1782	602	460	385	0.07
14-Sep-21	100.00	100.00	100.00	835	781	706	1775	603	463	NO DATA	0.06
15-Sep-21	100.00	100.00	100.00	893	877	698	1859	636	465	243	0.07
16-Sep-21	100.00	100.00	100.00	873	833	699	1836	631	457	459	0.07
17-Sep-21	100.00	100.00	100.00	872	842	680	1856	639	443	199	0.06
18-Sep-21	100.00	100.00	100.00	880	791	698	1837	622	429	238	0.15
19-Sep-21	100.00	100.00	100.00	860	762	635	1800	615	427	211	0.09
20-Sep-21	100.00	100.00	100.00	833	788	650	1820	639	443	183	0.07
21-Sep-21	100.00	100.00	100.00	833	784	693	1768	599	435	200	0.06
22-Sep-21	100.00	100.00	100.00	828	765	621	1753	595	444	240	0.06
23-Sep-21	100.00	100.00	100.00	824	767	729	1764	603	441	1341	0.06
24-Sep-21	100.00	100.00	100.00	860	834	608	1852	634	449	NO DATA	0.07
25-Sep-21	100.00	100.00	100.00	890	802	745	1830	615	442	226	0.06
26-Sep-21	100.00	100.00	100.00	878	761	763	1803	595	435	173	0.05
27-Sep-21	100.00	100.00	100.00	883	798	727	1853	630	449	213	0.06
28-Sep-21	100.00	100.00	100.00	884	812	709	1833	623	449	182	0.07
29-Sep-21	100.00	100.00	100.00	866	786	723	1805	607	442	156	0.07
30-Sep-21	100.00	100.00	100.00	873	807	686	1850	622	447	288	0.09