

Nationwide Channel Performance

1st Oct to 31st Dec 2019

We are required to publish the comparative performance of the Open Banking Channel (Dedicated Interface) with the Internet Bank and our Banking App to allow Members and 3rd Parties to understand the relative performance of each of the channels available to them.

We will publish this data quarterly, the next set of data covering January to March will be published in April 2020.

If you have any questions, please contact us at
OpenBankingDeliveryOperations@nationwide.co.uk

Account Information performance

The graph below the daily average time taken (in milliseconds) for Nationwide to provide transaction information to a Member or 3rd party across the different channels.

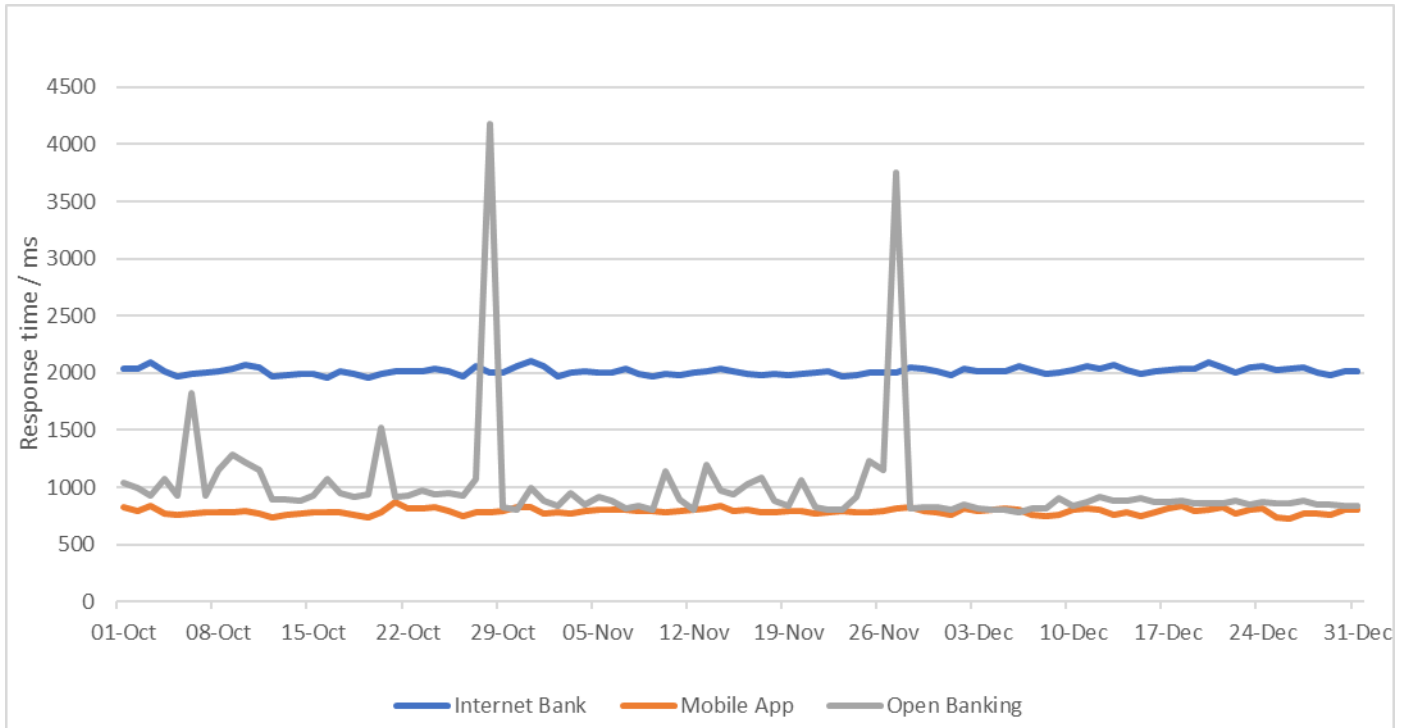


Fig 3: Account Transaction response time

Response time for transaction information retrieval across the Channels

Oct-19 to Dec-19	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Internet Bank	2039	2040	2092	2016	1971	1998	2006	2013	2032	2072	2053	1974	1986	1996	1995	1958	2015	1994	1958	1992	2010	2013	2014	2037	2014	1968	2057	2007	2006	2062	2104
Mobile App	822	795	835	775	760	772	785	778	780	797	773	735	754	775	780	782	781	755	736	778	867	816	815	824	793	746	784	787	790	822	822
Open Banking	1043	994	928	1075	927	1827	932	1157	1286	1222	1149	896	891	885	932	1077	950	920	937	1526	920	925	969	944	953	922	1073	4176	826	801	992

01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
2064	1971	2008	2015	2008	2009	2040	1993	1965	1993	1984	2006	2015	2033	2014	1988	1979	1989	1984	1993	2008	2017	1968	1986	2000	2005	2000	2045	2032	2010
766	783	770	790	801	801	799	791	789	782	791	809	810	833	789	804	787	783	794	795	765	780	790	777	785	796	820	832	789	782
879	838	949	854	918	886	818	839	801	1141	897	809	1196	970	943	1024	1083	884	841	1066	829	802	806	911	1235	1151	3756	810	823	825

01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
1987	2039	2019	2019	2015	2056	2029	1993	2007	2026	2056	2035	2067	2023	1994	2015	2027	2037	2032	2090	2049	2008	2049	2060	2025	2041	2044	1998	1986	2016	2018
755	810	787	803	813	809	759	744	764	799	811	803	764	777	744	780	818	832	795	801	821	772	808	814	733	726	766	773	757	802	808
808	852	818	804	809	779	810	815	907	841	871	911	884	884	905	866	868	886	864	864	855	888	852	872	858	856	877	849	850	833	839

Payments performance

The graph below the daily average time taken (in milliseconds) for Nationwide to process a payment for a Member or 3rd party. This may be the processing of an immediate payment or confirmation that a future dated payment has been successfully set up.

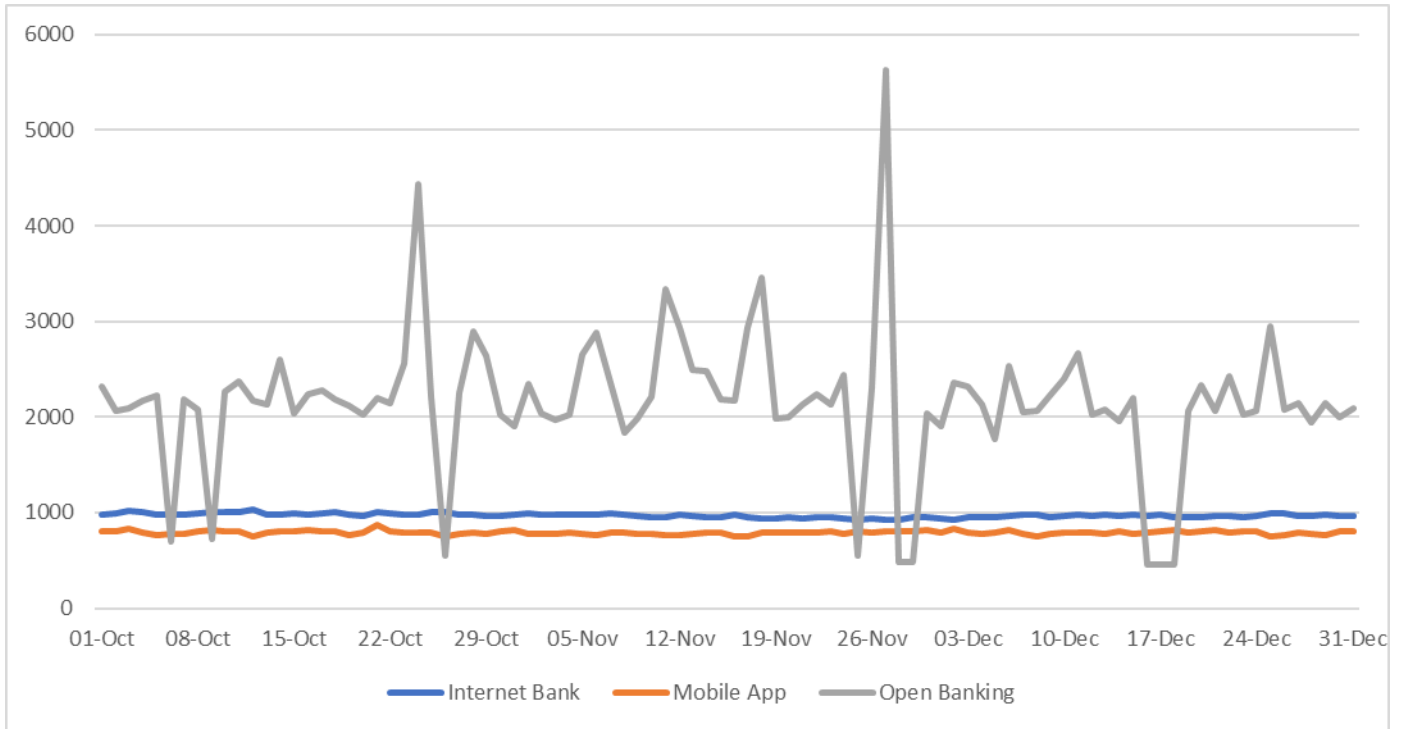


Fig 4: Payment confirmation response time

Response time for confirmation of a payment across the Channels

Oct-19 to Dec-19	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Internet Bank	983.2	988.8	1013	1010	983.3	976.8	980.4	998.5	1004	1007	1005	1028	976.2	980	986	974	991	1002	984.9	968.39	1006	991.6	980.3	981.9	1002	1006	984.73	979.48	968.2	963.5	980
Mobile App	808.1	808.8	838	793.4	758.8	782.3	778.5	802.2	823.2	811.1	809.4	757.4	788.1	809	803	824	802	800	763.2	796.76	877.2	799.5	787.4	794.7	789.1	752.3	783.33	791.87	773.9	800.1	824
Open Banking	2320	2061	2095	2171	2225	693	2185	2077	722	2265	2374	2167	2127	2603	2037	2238	2275	2187	2112	2030	2193	2139	2561	4437	2216	547	2256	2898	2635	2023	1900

01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
986	977	973	984	974.7	980.6	988.4	976.7	960.6	954.5	952	975.8	960.9	949.1	955.6	977.6	946	945	941	948	943	946.8	954.7	935.1	928.1	935.1	928.68	931.8	949.4	951.7
782	775	776	791	780.3	768.2	791.1	789.8	772.6	772.3	769.9	766.4	773	792.5	785.9	757.5	748	791	795	786	785	794	805.3	775.2	800.8	790.6	799.8	807.5	804.1	812.2
2341	2035	1970	2028	2660	2881	2355	1838	1986	2209	3335	2932	2490	2476	2188	2167	2933	3464	1984	2001	2128	2242	2133	2446	544	2308	5636	478	481	2044

01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
938.5	928.1	951.1	947	948	967	974	978	948.6	960.9	980.6	961.1	973.7	970.5	972.9	963	973.3	951.7	958.4	955.3	967	960	948	962	992	990.5	968	960.9	976.3	959.7	964
792.6	830	787.7	780	791	818	779	753	784.5	785.3	794.7	797.3	780.6	801.9	772.4	787.4	799.9	815	791.8	807.1	812	791	803	809	745	766.6	794.8	782.9	768.2	810.6	800
1902	2353	2314	2138	1768	2531	2053	2069	2222	2396	2668	2028	2083	1962	2204	457	455	459	2059	2329	2063	2426	2021	2071	2952	2079	2148	1946	2142	1998	2085

Confirmation of Funds response time

The graph below shows the daily average response time of the Open Banking channel 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).

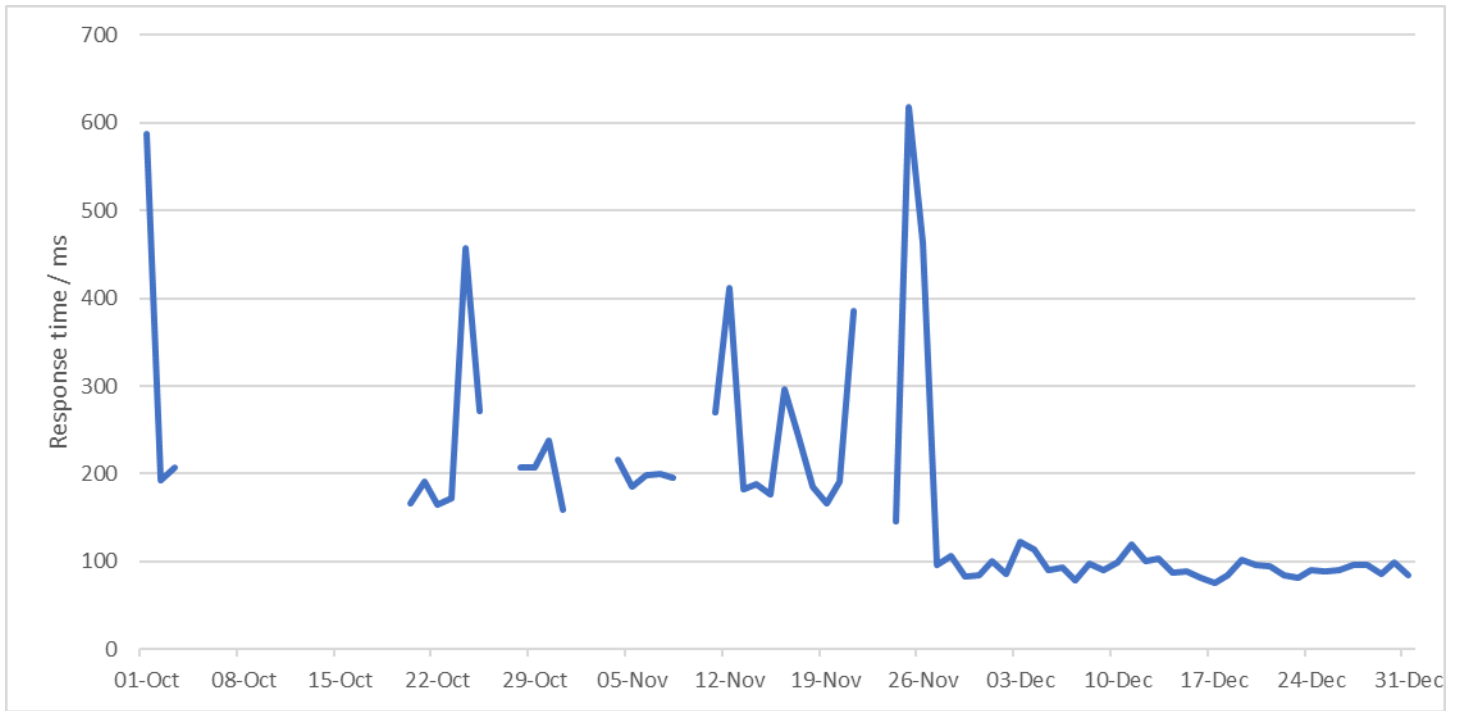


Fig 5: Confirmation of funds response time

Daily response time of the Open Banking channel

Oct-19 to Dec-19	01-Oct	02-Oct	03-Oct	04-Oct	05-Oct	06-Oct	07-Oct	08-Oct	09-Oct	10-Oct	11-Oct	12-Oct	13-Oct	14-Oct	15-Oct	16-Oct	17-Oct	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	23-Oct	24-Oct	25-Oct	26-Oct	27-Oct	28-Oct	29-Oct	30-Oct	31-Oct
Confirmation of Funds	588	192	207				146		141					408				132		167	191	165	172	458	271			208	208	238	159

01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov
			216	185	199	200	196			270	412	182	189	176	297	242	186	166	191	386			146	618	463	96	107	83	85

01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
101	86	123	114	90	93	79	97	90	99	119	100	103	88	89	82	76	84	102	96	95	84	81	91	89	90	96	96	86	99	85

Open Banking Performance

The graph below shows the daily performance of the Open Banking channel, 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.

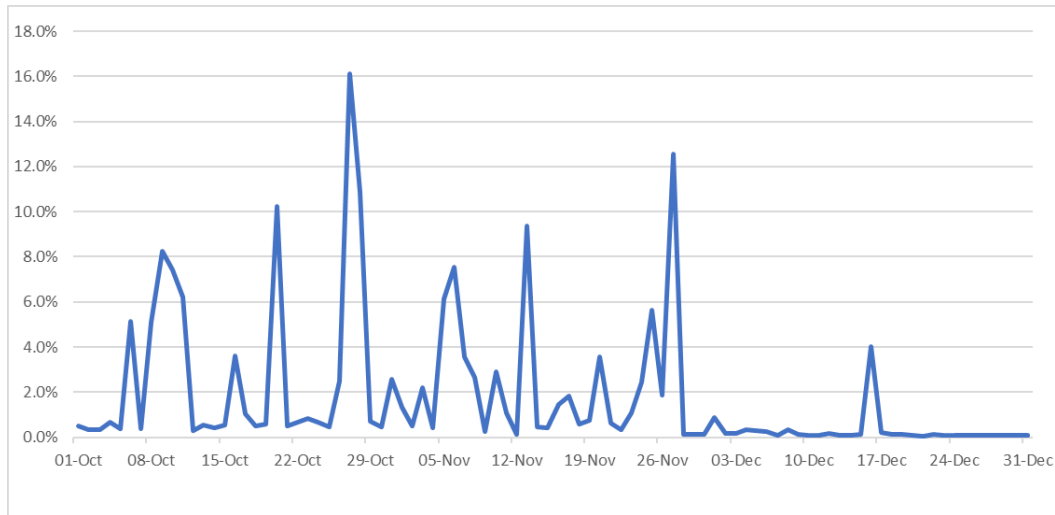


Fig 6: Average daily error rate

Daily Error rate of the Dedicated Interface (via Open Banking)

01-Nov	02-Nov	03-Nov	04-Nov	05-Nov	06-Nov	07-Nov	08-Nov	09-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov	22-Nov	23-Nov	24-Nov	25-Nov	26-Nov	27-Nov	28-Nov	29-Nov	30-Nov	31-Nov
1.33%	0.50%	2.20%	0.44%	6.15%	7.54%	3.56%	2.65%	0.25%	2.89%	1.08%	0.14%	9.36%	0.45%	0.40%	1.46%	1.83%	0.60%	0.76%	3.59%	0.61%	0.33%	1.06%	2.43%	5.65%	1.88%	12.57%	0.11%	0.12%	0.14%	

01-Dec	02-Dec	03-Dec	04-Dec	05-Dec	06-Dec	07-Dec	08-Dec	09-Dec	10-Dec	11-Dec	12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	21-Dec	22-Dec	23-Dec	24-Dec	25-Dec	26-Dec	27-Dec	28-Dec	29-Dec	30-Dec	31-Dec
0.87%	0.15%	0.18%	0.33%	0.30%	0.26%	0.09%	0.34%	0.13%	0.10%	0.09%	0.19%	0.08%	0.07%	0.12%	4.00%	0.22%	0.12%	0.14%	0.11%	0.07%	0.12%	0.08%	0.08%	0.07%	0.10%	0.10%	0.08%	0.10%	0.07%	0.08%