

# Nationwide Channel Performance

## 1<sup>st</sup> January to 31<sup>st</sup> March 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 April 2021 to June 2021 will be published in July 2021.

If you have any questions, please contact us at [OpenBankingDeliveryOperations@nationwide.co.uk](mailto: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  $[100\% - \text{Downtime (measured in seconds)}]$ .

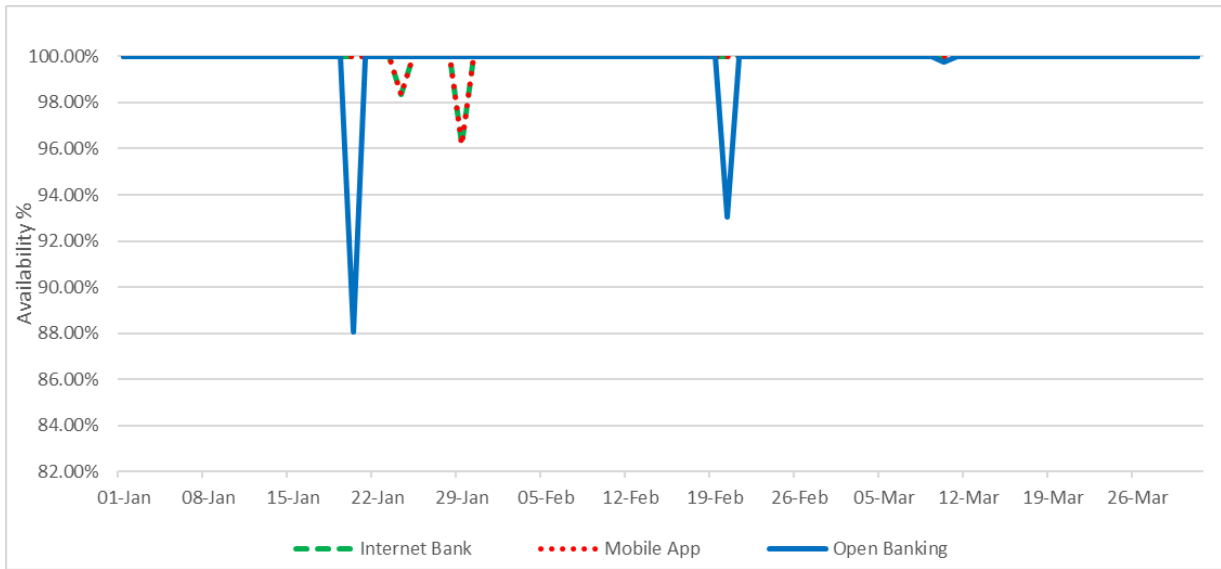


Fig 1: Digital Channel Availability (%)

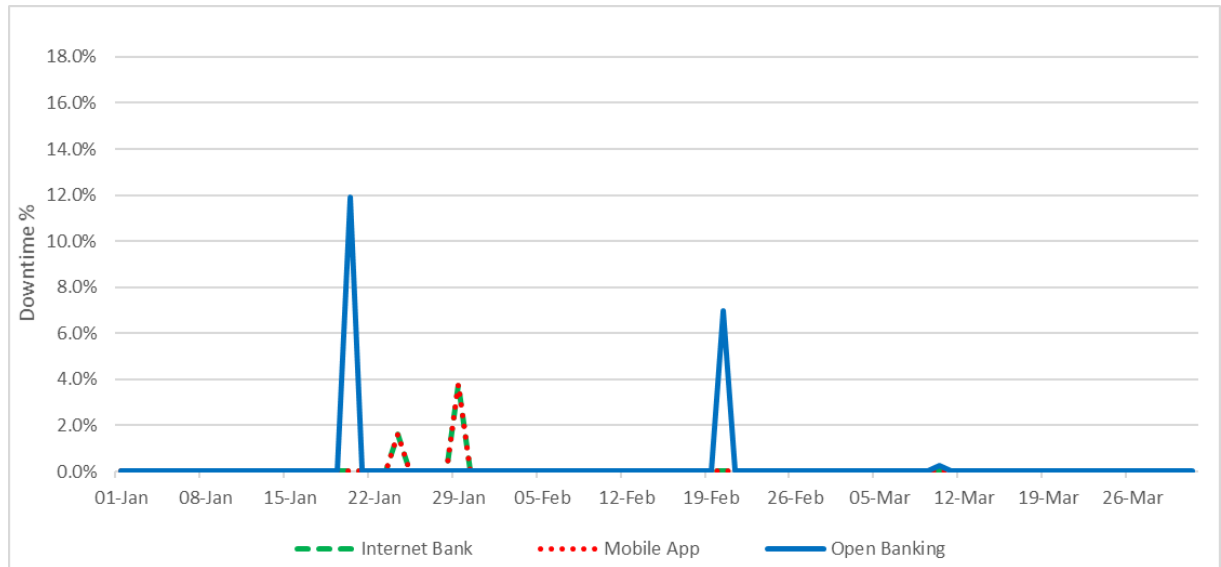


Fig 2: Digital Channel Downtime (%)

## Account Information performance

The graph below shows the daily average time taken (in milliseconds) for Nationwide to provide transaction information to a Member or a Third Party in each of the digital channels.

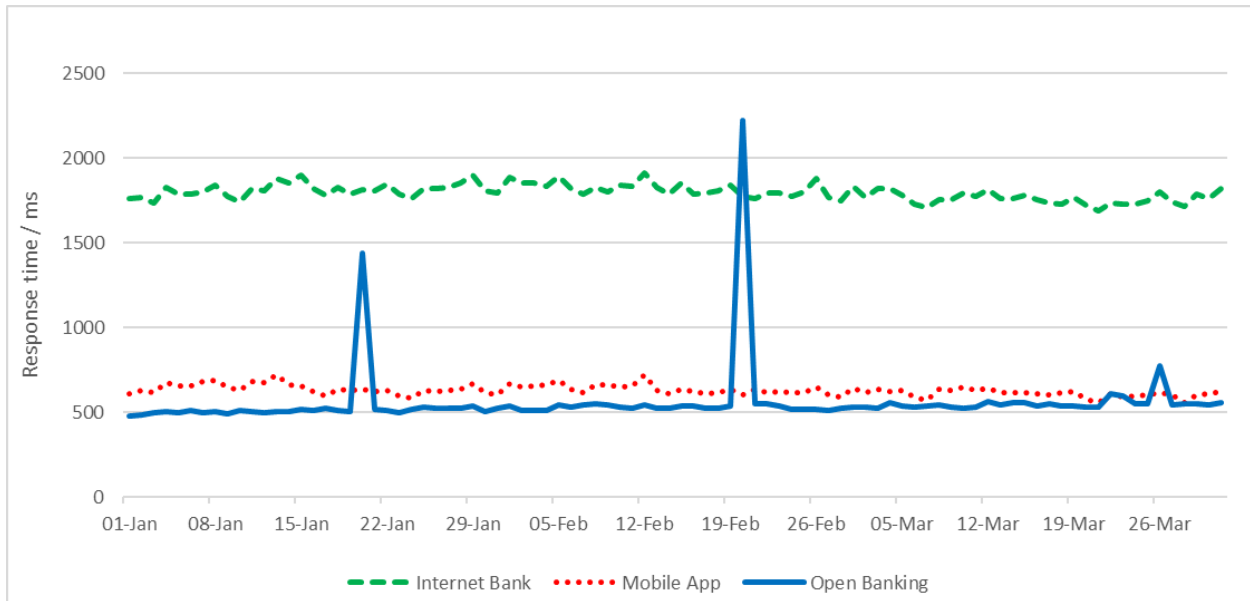


Fig 3: Account Transaction response time

## 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.

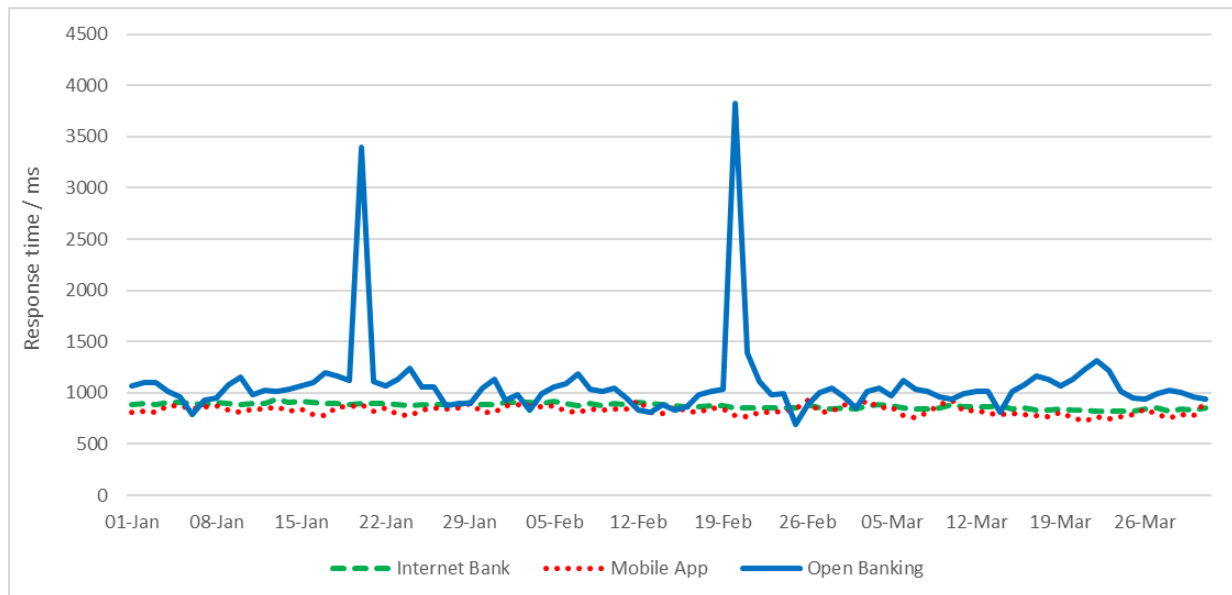
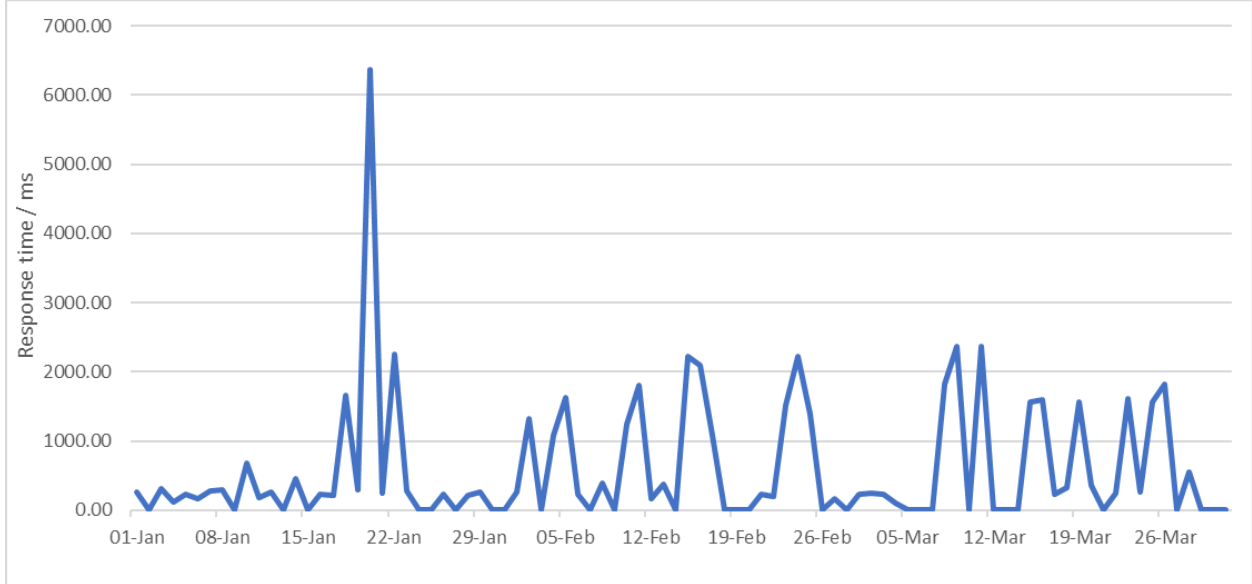


Fig 4: Payment confirmation response time

## 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).



*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 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.

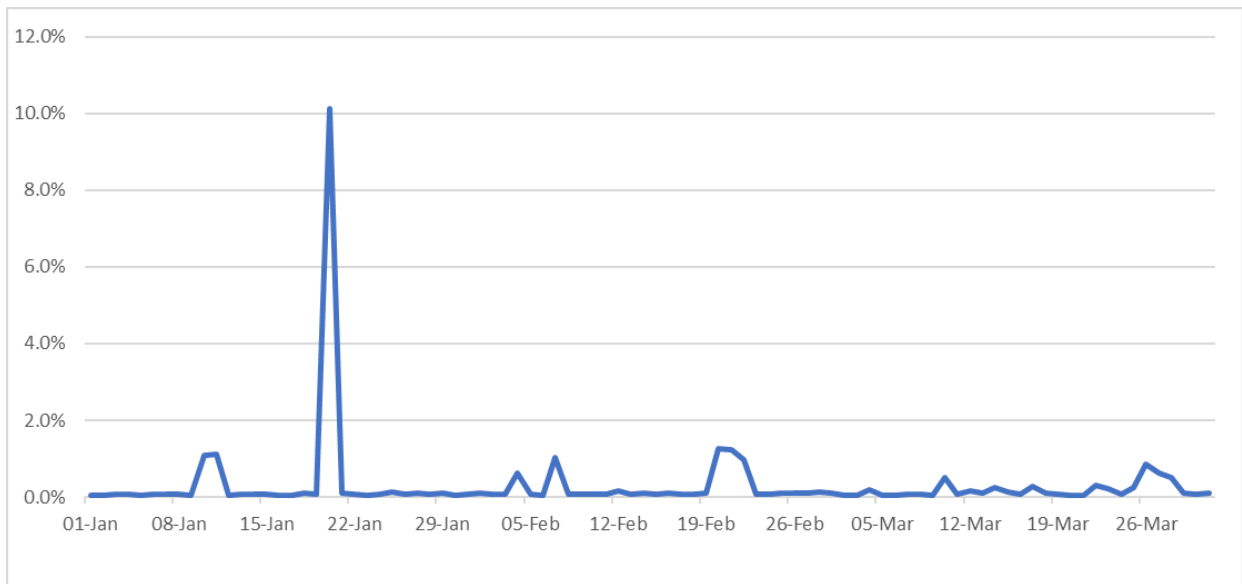


Fig 6: Average daily error rate

## Daily Performance Data

The graphs in the pages above were derived from the daily performance data shown in the following tables.

Date	Uptime (%)		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-Jan-21	100.00	100.00	100.00	881	810	1071	1762	613	479	262	0.05
02-Jan-21	100.00	100.00	100.00	892	816	1103	1768	632	483	NO DATA	0.04
03-Jan-21	100.00	100.00	100.00	889	812	1105	1738	616	497	308	0.07
04-Jan-21	100.00	100.00	100.00	903	876	1018	1829	675	503	113	0.06
05-Jan-21	100.00	100.00	100.00	903	876	966	1788	658	500	237	0.06
06-Jan-21	100.00	100.00	100.00	893	845	784	1787	656	509	164	0.08
07-Jan-21	100.00	100.00	100.00	886	862	926	1802	685	499	276	0.07
08-Jan-21	100.00	100.00	100.00	911	877	951	1838	692	507	297	0.07
09-Jan-21	100.00	100.00	100.00	893	837	1074	1777	651	492	NO DATA	0.05
10-Jan-21	100.00	100.00	100.00	882	809	1149	1743	628	509	675	1.08
11-Jan-21	100.00	100.00	100.00	899	841	986	1824	683	509	188	1.12
12-Jan-21	100.00	100.00	100.00	901	837	1021	1806	676	502	264	0.06
13-Jan-21	100.00	100.00	100.00	936	868	1011	1880	720	505	NO DATA	0.07
14-Jan-21	100.00	100.00	100.00	909	819	1033	1851	664	505	453	0.06
15-Jan-21	100.00	100.00	100.00	920	839	1064	1902	656	522	NO DATA	0.08
16-Jan-21	100.00	100.00	100.00	902	789	1096	1822	625	512	234	0.05
17-Jan-21	100.00	100.00	100.00	900	777	1198	1783	599	527	216	0.06
18-Jan-21	100.00	100.00	100.00	893	863	1161	1825	636	509	1668	0.09
19-Jan-21	100.00	100.00	100.00	885	864	1118	1785	630	503	296	0.06
20-Jan-21	100.00	100.00	88.07	899	882	3396	1817	640	1438	6372	10.13
21-Jan-21	100.00	100.00	100.00	892	824	1106	1808	623	521	246	0.11
22-Jan-21	100.00	100.00	100.00	893	853	1069	1849	633	513	2259	0.08
23-Jan-21	100.00	100.00	100.00	888	792	1127	1790	600	499	276	0.05
24-Jan-21	98.33	98.33	100.00	878	784	1238	1760	587	520	NO DATA	0.08
25-Jan-21	100.00	100.00	100.00	889	829	1054	1824	631	534	NO DATA	0.12
26-Jan-21	100.00	100.00	100.00	888	853	1054	1824	624	525	222	0.06
27-Jan-21	100.00	100.00	100.00	891	842	874	1828	630	524	NO DATA	0.09
28-Jan-21	100.00	100.00	100.00	888	851	892	1851	641	526	210	0.08
29-Jan-21	96.18	96.18	100.00	904	892	897	1902	673	539	266	0.11
30-Jan-21	100.00	100.00	100.00	881	813	1049	1811	617	506	NO DATA	0.06
31-Jan-21	100.00	100.00	100.00	890	813	1128	1798	607	529	NO DATA	0.07

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-Feb-21	100.00	100.00	100.00	906	873	929	1887	671	542	267	0.11
02-Feb-21	100.00	100.00	100.00	910	888	980	1856	651	514	1318	0.08
03-Feb-21	100.00	100.00	100.00	905	880	828	1853	654	512	NO DATA	0.07
04-Feb-21	100.00	100.00	100.00	900	862	992	1836	667	515	1088	0.64
05-Feb-21	100.00	100.00	100.00	917	872	1055	1892	689	544	1632	0.08
06-Feb-21	100.00	100.00	100.00	900	823	1087	1824	637	533	237	0.05
07-Feb-21	100.00	100.00	100.00	877	813	1185	1788	620	547	NO DATA	1.02
08-Feb-21	100.00	100.00	100.00	895	845	1037	1826	664	551	384	0.08
09-Feb-21	100.00	100.00	100.00	879	837	1018	1803	666	544	NO DATA	0.07
10-Feb-21	100.00	100.00	100.00	898	848	1044	1843	653	533	1237	0.07
11-Feb-21	100.00	100.00	100.00	888	848	953	1837	660	526	1809	0.09
12-Feb-21	100.00	100.00	100.00	907	927	831	1914	725	544	168	0.17
13-Feb-21	100.00	100.00	100.00	891	809	806	1829	634	523	372	0.07
14-Feb-21	100.00	100.00	100.00	882	802	885	1787	608	528	NO DATA	0.09
15-Feb-21	100.00	100.00	100.00	877	862	835	1852	634	536	2219	0.09
16-Feb-21	100.00	100.00	100.00	861	823	860	1788	626	538	2087	0.11
17-Feb-21	100.00	100.00	100.00	867	809	981	1797	609	528	1082	0.08
18-Feb-21	100.00	100.00	100.00	877	852	1011	1810	614	527	NO DATA	0.06
19-Feb-21	100.00	100.00	100.00	873	846	1036	1841	638	537	NO DATA	0.10
20-Feb-21	100.00	100.00	93.03	858	778	3828	1773	602	2226	NO DATA	1.27
21-Feb-21	100.00	100.00	100.00	858	769	1394	1761	635	552	230	1.22
22-Feb-21	100.00	100.00	100.00	853	809	1111	1796	618	551	201	0.96
23-Feb-21	100.00	100.00	100.00	855	808	983	1793	626	537	1508	0.08
24-Feb-21	100.00	100.00	100.00	853	826	995	1777	615	519	2229	0.08
25-Feb-21	100.00	100.00	100.00	852	841	695	1802	621	516	1389	0.10
26-Feb-21	100.00	100.00	100.00	884	926	882	1883	653	518	NO DATA	0.10
27-Feb-21	100.00	100.00	100.00	850	811	1007	1770	601	510	164	0.10
28-Feb-21	100.00	100.00	100.00	846	821	1044	1749	592	523	NO DATA	0.13

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-Mar-21	100.00	100.00	100.00	858	888	966	1834	644	531	237	0.09
02-Mar-21	100.00	100.00	100.00	848	855	858	1765	616	529	246	0.04
03-Mar-21	100.00	100.00	100.00	875	932	1016	1823	640	529	230	0.06
04-Mar-21	100.00	100.00	99.97	883	856	1043	1824	626	561	101	0.19
05-Mar-21	100.00	100.00	100.00	871	868	976	1784	633	539	NO DATA	0.05
06-Mar-21	100.00	100.00	100.00	851	773	1125	1731	594	530	NO DATA	0.04
07-Mar-21	100.00	100.00	100.00	841	759	1031	1711	574	536	NO DATA	0.08
08-Mar-21	100.00	100.00	100.00	841	809	1014	1754	638	543	1825	0.07
09-Mar-21	100.00	100.00	100.00	853	883	965	1757	630	533	2372	0.05
10-Mar-21	100.00	100.00	99.73	886	929	944	1798	649	528	NO DATA	0.50
11-Mar-21	100.00	100.00	99.99	861	819	995	1777	628	533	2363	0.08
12-Mar-21	100.00	100.00	100.00	868	833	1014	1815	646	566	NO DATA	0.16
13-Mar-21	100.00	100.00	100.00	864	795	1014	1765	616	543	NO DATA	0.11
14-Mar-21	100.00	100.00	100.00	872	792	815	1762	616	559	NO DATA	0.24
15-Mar-21	100.00	100.00	100.00	847	802	1013	1784	620	556	1561	0.13
16-Mar-21	100.00	100.00	100.00	855	784	1079	1756	608	536	1599	0.06
17-Mar-21	100.00	100.00	100.00	833	775	1166	1734	603	551	236	0.26
18-Mar-21	100.00	100.00	100.00	833	768	1133	1730	615	538	327	0.11
19-Mar-21	100.00	100.00	100.00	840	810	1066	1770	627	538	1563	0.09
20-Mar-21	100.00	100.00	100.00	833	753	1134	1722	579	530	353	0.06
21-Mar-21	100.00	100.00	100.00	830	729	1225	1689	558	533	NO DATA	0.04
22-Mar-21	100.00	100.00	100.00	825	769	1320	1733	611	609	241	0.31
23-Mar-21	100.00	100.00	100.00	817	748	1222	1732	590	595	1612	0.21
24-Mar-21	100.00	100.00	100.00	821	763	1014	1732	599	554	259	0.08
25-Mar-21	100.00	100.00	99.99	821	791	955	1747	602	553	1571	0.26
26-Mar-21	100.00	100.00	99.99	841	843	939	1801	620	775	1826	0.86
27-Mar-21	100.00	100.00	100.00	849	787	996	1745	607	545	NO DATA	0.63
28-Mar-21	100.00	100.00	100.00	824	761	1020	1715	559	553	551	0.51
29-Mar-21	100.00	100.00	100.00	842	787	1003	1790	608	550	NO DATA	0.09
30-Mar-21	100.00	100.00	100.00	835	783	957	1764	608	544	NO DATA	0.08
31-Mar-21	100.00	100.00	100.00	858	923	937	1822	623	558	NO DATA	0.11