1 Background

This document contains the quarterly statistics on the availability and performance of the dedicated interface as provided by Skandiabanken, as described in the Guidelines on the conditions to benefit from an exemption from the contingency mechanism under Article 33(6) of Regulation (EU) 2018/389 (RTS on SCA & CSC).

The purpose of the statistics is to enable a comparison of the availability and performance of the dedicated interface with the availability and performance of our Internet Bank and Mobile App.

If you have questions regarding the statistics, please contact us at openbanking@skandia.se

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2 Availability

Percentage downtime is calculated based upon the total number of seconds the interface was down in a 24-hour period, starting and ending at midnight.

	Availability Web		Availability Mobile App		Availability API		
Date	**Uptime**	**Downtime**	**Uptime**	**Downtime**	**Uptime**	**Downtime**	**Comments API**
2025-01-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-07	100,00%	0,00%	100,00%	0,00%	89,38%	10,63%	Approx 15% of calls failed to AIS during the down time.
2025-01-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-24	100,00%	0,00%	100,00%	0,00%	92,92%	7,08%	Approx 0.05% of calls failed to AIS during the down time
2025-01-25	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-28	93,26%	6,74%	93,26%	6,74%	93,26%	6,74%	Approx 0.03% of calls failed to AIS during the down time
2025-01-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-01-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-04	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-17	100,00%	0,00%	100,00%	0,00%	65,35%	34,65%	62 calls to AIS failed and 14 PIS Init failed in the period.
2025-02-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

2025-02-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-25	100,00%	0,00%	100,00%	0,00%	91,74%	8,26%	Approx 13% of calls failed to AIS and 358 calls failed to PIS
2025-02-26	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-02-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-01	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-02	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-03	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-04	100,00%	0,00%	100,00%	0,00%	99,10%	0,90%	
2025-03-05	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-06	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-07	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-08	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-09	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-10	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-11	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-12	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-13	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-14	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-15	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-16	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-17	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-18	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-19	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-20	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-21	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-22	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-23	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-24	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-25	98,89%	1,11%	98,89%	1,11%	98,89%	1,11%	
2025-03-26	98,33%	1,67%	98,33%	1,67%	88,54%	11,46%	439 calls to AIS failed. 573 PIS Init failed
2025-03-27	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-28	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-29	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-30	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	
2025-03-31	100,00%	0,00%	100,00%	0,00%	100,00%	0,00%	

3 *Performance and Error Rate*

Performance is calculated based on response in milliseconds (ms) for all calls in the production interfaces including Internet Bank (Web), Mobile App and dedicated API (API).

From September 2023 and going forward we have an improved way of measuring response times and error rates. We also try to visualize the response times with colours; green is faster and red is slower.

Many API-calls on the API includes a token exchange which is not the case for other channels.

3.1 *AIS*

Account Information Services

Date	Web	Mobile App	API		Web	Mobile App	API
2025-01-01	535	664	635		0.06%	0.14%	0.01%
2025-01-02	528	658	653		0.01%	0.01%	0.00%
2025-01-03	528	638	665		0.01%	0.00%	0.01%
2025-01-04	542	640	639		0.02%	0.01%	0.00%
2025-01-05	541	630	626		0.03%	0.01%	0.01%
2025-01-06	537	630	651		0.01%	0.01%	0.02%
2025-01-07	532	625	1 641		0.01%	0.00%	2.12%
2025-01-08	530	626	652		0.00%	0.03%	0.15%
2025-01-09	526	601	656		0.01%	0.01%	0.01%
2025-01-10	537	604	641		0.01%	0.00%	0.00%
2025-01-11	526	606	635		0.01%	0.01%	0.01%
2025-01-12	540	623	628		0.04%	0.10%	0.02%
2025-01-13	549	616	673		0.01%	0.00%	0.01%
2025-01-14	544	613	679		0.03%	0.03%	0.13%
2025-01-15	540	637	676		0.08%	0.16%	0.04%
2025-01-16	557	622	650		0.14%	0.16%	0.02%
2025-01-17	547	630	653		0.28%	0.29%	0.04%
2025-01-18	513	589	635		0.01%	0.00%	0.02%
2025-01-19	526	604	622		0.00%	0.02%	0.02%
2025-01-20	548	642	667		0.01%	0.04%	0.14%
2025-01-21	524	606	646		0.01%	0.01%	0.02%
2025-01-22	534	613	614		0.00%	0.01%	0.00%
2025-01-23	542	612	638		0.01%	0.02%	0.02%
2025-01-24	542	661	659		0.02%	0.07%	0.26%
2025-01-25	532	619	622		0.02%	0.01%	0.00%
2025-01-26	521	598	616		0.00%	0.02%	0.01%
2025-01-27	536	623	643		0.00%	0.01%	0.00%
2025-01-28	530	635	659		0.01%	0.02%	0.24%
2025-01-29	531	627	647		0.00%	0.01%	0.01%
2025-01-30	536	631	647		0.00%	0.00%	0.01%
2025-01-31	547	674	664		0.01%	0.00%	0.00%
2025-02-01	543	641	628		0.00%	0.00%	0.00%
2025-02-02	533	635	619		0.01%	0.00%	0.00%
2025-02-03	540	649	1 038		0.01%	0.01%	1.38%
2025-02-04	511	601	634		0.02%	0.00%	0.02%
2025-02-05	517	604	639		0.00%	0.02%	0.03%
2025-02-06	504	592	626		0.00%	0.02%	0.03%
2025-02-07	509	591	628		0.02%	0.01%	0.03%
2025-02-08	600	1200	609		0.24%	1.78%	0.03%

2025-02-09	555	1657	573		0.18%	3.32%	0.05%
2025-02-10	477	554	605		0.01%	0.01%	0.04%
2025-02-11	475	551	631		0.01%	0.01%	0.03%
2025-02-12	489	558	627		0.06%	0.03%	0.08%
2025-02-13	484	555	639		0.01%	0.00%	0.11%
2025-02-14	478	551	610		0.01%	0.00%	0.06%
2025-02-15	509	583	596		0.08%	0.16%	0.13%
2025-02-16	512	599	605		0.03%	0.01%	0.17%
2025-02-17	490	568	629		0.03%	0.07%	0.17%
2025-02-18	479	565	640		0.00%	0.00%	0.06%
2025-02-19	476	573	625		0.01%	0.01%	0.06%
2025-02-20	480	564	623		0.00%	0.01%	0.06%
2025-02-21	480	570	646		0.09%	0.10%	0.32%
2025-02-22	498	569	617		0.01%	0.02%	0.20%
2025-02-23	483	546	630		0.01%	0.01%	0.30%
2025-02-24	464	538	622		0.01%	0.02%	0.06%
2025-02-25	456	542	666		0.01%	0.01%	1.32%
2025-02-26	469	544	613		0.02%	0.03%	0.06%
2025-02-27	493	536	613		0.04%	0.06%	0.09%
2025-02-28	468	585	624		0.02%	0.00%	0.01%
2025-03-01	471	572	601		0.01%	0.00%	0.01%
2025-03-02	482	570	592		0.01%	0.00%	0.00%
2025-03-03	476	583	606		0.00%	0.02%	0.00%
2025-03-04	472	571	612		0.02%	0.02%	0.02%
2025-03-05	474	560	644		0.00%	0.02%	0.24%
2025-03-06	482	561	622		0.01%	0.00%	0.03%
2025-03-07	501	574	630		0.04%	0.06%	0.03%
2025-03-08	504	578	607		0.00%	0.00%	0.04%
2025-03-09	526	582	605		0.04%	0.03%	0.04%
2025-03-10	488	566	628		0.03%	0.08%	0.02%
2025-03-11	510	577	633		0.11%	0.16%	0.10%
2025-03-12	475	546	626		0.00%	0.00%	0.01%
2025-03-13	477	543	624		0.02%	0.01%	0.04%
2025-03-14	482	545	621		0.00%	0.00%	0.03%
2025-03-15	480	555	592		0.02%	0.02%	0.05%
2025-03-16	491	557	594		0.02%	0.00%	0.01%
2025-03-17	526	619	653		0.01%	0.02%	0.34%
2025-03-18	479	569	658		0.01%	0.01%	0.03%
2025-03-19	477	573	642		0.01%	0.00%	0.06%
2025-03-20	479	580	631		0.00%	0.00%	0.06%
2025-03-21	472	573	652		0.01%	0.01%	0.10%
2025-03-22	496	585	657		0.00%	0.00%	0.02%
2025-03-23	499	605	650		0.03%	0.04%	0.15%
2025-03-24	486	608	648		0.01%	0.01%	0.03%
2025-03-25	486	613	646		0.01%	0.01%	0.19%
2025-03-26	697	1 841	875		0.73%	4.25%	4.13%
2025-03-27	477	589	665		0.01%	0.00%	1.87%
2025-03-28	472	599	667		0.00%	0.01%	0.01%
2025-03-29	485	600	671		0.01%	0.00%	0.01%

2025-03-30	489	604	698		0.00%	0.00%	0.25%
2025-03-31	513	659	753		0.05%	0.01%	0.23%

Notes
We recommend TPP:s not to make thousands of calls per minute if you want a good experience. Current recommendation is 1 000-1 500 calls per minute and not in many threads (parallel, asynchronous calls). Please reach out to us at openbanking@skandia.se if you as a TPP have questions regarding this.

skandia:

3.2 *PIS*
Payment Initiation Services

	PIS Average Response Time (ms)				PIS Error Response Rate		
Date	Web	Mobile App	API		Web	Mobile App	API
2025-01-01	748	1 239	854		0.00%	0.22%	0.08%
2025-01-02	857	1 224	889		0.00%	0.09%	0.00%
2025-01-03	810	1 182	1 067		0.00%	0.07%	0.07%
2025-01-04	766	1 207	865		0.00%	0.06%	0.00%
2025-01-05	756	1 201	815		0.00%	0.06%	0.00%
2025-01-06	755	1 176	846		0.00%	0.52%	0.00%
2025-01-07	911	1 117	1 637		0.00%	0.09%	0.44%
2025-01-08	852	1 108	713		0.00%	0.19%	0.08%
2025-01-09	847	1 073	771		0.00%	0.09%	0.00%
2025-01-10	904	1 091	691		0.00%	0.08%	0.00%
2025-01-11	823	1 104	702		0.00%	0.41%	0.00%
2025-01-12	775	1 148	702		0.00%	0.16%	0.00%
2025-01-13	909	1 135	719		0.00%	0.10%	0.00%
2025-01-14	948	1 126	1 459		0.00%	0.11%	2.12%
2025-01-15	950	1 157	919		0.00%	0.26%	0.06%
2025-01-16	905	1 141	938		0.00%	0.25%	0.02%
2025-01-17	2 469	1 155	916		0.02%	0.34%	0.00%
2025-01-18	770	1 155	1 186		0.00%	0.05%	0.00%
2025-01-19	784	1 149	992		0.00%	0.07%	0.00%
2025-01-20	928	1 175	1 145		0.02%	0.12%	0.18%
2025-01-21	880	1 125	1 115		0.00%	0.09%	0.05%
2025-01-22	905	1 133	1 236		0.00%	0.09%	0.00%
2025-01-23	877	1 129	1 210		0.00%	0.07%	0.00%
2025-01-24	902	1 196	1 216		0.00%	0.16%	0.12%
2025-01-25	785	1 141	1 330		0.00%	0.28%	0.06%
2025-01-26	920	1 066	1 093		0.00%	1.30%	0.00%
2025-01-27	888	1 091	958		0.00%	0.09%	0.00%
2025-01-28	892	1 100	956		0.00%	0.12%	0.26%
2025-01-29	872	1 124	1 098		0.00%	0.05%	0.02%
2025-01-30	860	1 123	1 120		0.00%	0.06%	0.00%
2025-01-31	905	1 213	1 013		0.00%	0.05%	0.00%
2025-02-01	790	1 201	1 070		0.00%	0.04%	0.00%
2025-02-02	775	1 148	1 002		0.00%	0.04%	0.00%
2025-02-03	927	1 109	1 132		0.00%	0.05%	0.09%
2025-02-04	880	1 034	1 316		0.00%	0.06%	0.14%
2025-02-05	875	1 050	1 192		0.00%	0.15%	0.02%
2025-02-06	824	1 014	1 145		0.00%	0.08%	0.53%
2025-02-07	1 119	1 062	942		0.00%	0.10%	0.00%
2025-02-08	902	1 128	1 165		0.01%	2.10%	0.06%
2025-02-09	750	1 051	1 130		0.00%	4.10%	0.17%
2025-02-10	816	972	989		0.00%	0.08%	0.02%
2025-02-11	830	974	1 170		0.00%	0.06%	0.03%
2025-02-12	769	999	1 167		0.04%	0.09%	0.09%

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2025-02-13	1 488	1 042	1 315		0.02%	0.03%	0.00%
2025-02-14	743	1 087	1 639		0.00%	0.03%	0.07%
2025-02-15	693	1 150	1 681		0.00%	0.25%	0.20%
2025-02-16	738	1 100	1 663		0.00%	0.03%	0.02%
2025-02-17	780	1 053	1 605		0.01%	0.07%	0.13%
2025-02-18	784	1 100	1 665		0.00%	0.04%	0.01%
2025-02-19	723	1 121	1 566		0.00%	0.05%	0.05%
2025-02-20	729	1 103	1 668		0.00%	0.03%	0.08%
2025-02-21	723	1 153	1 607		0.00%	0.13%	0.05%
2025-02-22	681	1 179	1 560		0.00%	0.05%	0.06%
2025-02-23	666	1 084	1 548		0.00%	0.06%	0.15%
2025-02-24	932	1 079	1 379		0.00%	0.88%	0.02%
2025-02-25	806	1 082	1 678		0.01%	0.04%	1.70%
2025-02-26	934	1 053	1 617		0.04%	0.08%	0.04%
2025-02-27	1 689	1 042	1 665		0.01%	0.11%	0.02%
2025-02-28	719	1 118	1 622		0.00%	0.04%	0.13%
2025-03-01	642	1 120	1 477		0.00%	0.02%	0.00%
2025-03-02	644	1 071	1 498		0.00%	0.04%	0.00%
2025-03-03	705	1 079	1 742		0.00%	0.03%	0.07%
2025-03-04	6 684	1 070	2 629		0.01%	0.05%	2.86%
2025-03-05	761	1 060	1 696		0.00%	0.04%	0.08%
2025-03-06	737	1 050	1 640		0.00%	0.04%	0.01%
2025-03-07	748	1 102	1 766		0.00%	0.08%	0.32%
2025-03-08	667	1 135	1 647		0.00%	0.25%	0.00%
2025-03-09	702	1 230	1 580		0.00%	0.09%	0.17%
2025-03-10	774	1 057	1 650		0.00%	0.10%	0.14%
2025-03-11	907	1 067	1 751		0.00%	0.20%	0.08%
2025-03-12	798	1 028	1 588		0.00%	0.02%	0.03%
2025-03-13	758	1 055	1 688		0.01%	0.04%	0.08%
2025-03-14	758	1 082	1 578		0.00%	0.02%	0.00%
2025-03-15	703	1 108	1 592		0.00%	1.80%	0.04%
2025-03-16	918	1 059	1 564		0.01%	0.01%	0.00%
2025-03-17	939	1 087	1 648		0.02%	0.04%	0.58%
2025-03-18	871	1 037	1 656		0.00%	0.04%	0.01%
2025-03-19	811	1 059	1 623		0.00%	0.04%	0.03%
2025-03-20	838	1 069	1 372		0.00%	0.05%	0.02%
2025-03-21	778	1 104	1 448		0.00%	0.04%	0.02%
2025-03-22	733	1 147	1 518		0.00%	0.03%	0.00%
2025-03-23	726	1 121	1 498		0.00%	0.09%	0.06%
2025-03-24	814	1 079	1 657		0.00%	0.06%	0.01%
2025-03-25	841	1 127	1 685		0.00%	0.04%	0.05%
2025-03-26	1 807	1 178	2 638		0.03%	6.40%	3.42%
2025-03-27	805	1 071	1 559		0.00%	0.05%	1.12%
2025-03-28	784	1 108	1 524		0.00%	0.04%	0.00%
2025-03-29	681	1 144	1 474		0.00%	0.03%	0.02%
2025-03-30	705	1 081	1 616		0.00%	0.03%	0.05%
2025-03-31	800	1 121	1 920		0.01%	0.07%	0.16%