

1st October to 31st December 2025

Availability of our Digital Services

Overview

The following metrics provide a comparison of the daily statistics for the quarterly period (1st October to 31st December 2025), of the availability and performance of C. Hoare & Co’s. Online & Mobile Banking service and our Open Banking service. This data is reported quarterly and will be published in the month following quarter end.

Glossary

PSU Interface: The Online & Mobile Banking service made available to C. Hoare & Co. customers

Dedicated Interface: The Open Banking service made available to third party companies

PISP response (milliseconds): The response time for PISP requests

AISP response (milliseconds): The response time for AISP requests

CBPII response (milliseconds): The response time for CBPII requests

A full explanation of the terms can be found on the Open Banking glossary at:

<https://www.openbanking.org.uk/about-us/glossary/>

		Payment Services User Interface			Dedicated Interface					
Day	Date	Uptime (%)	Downtime (%)	Response (milliseconds)	Uptime (%)	Downtime (%)	PISP response (milliseconds)	AISP response (milliseconds)	CBPII response (milliseconds)	Error response rate (%)
1	01/10	100.00	0.00	193	100.00	0.00	1008	352	0	0.03
2	02/10	100.00	0.00	192	100.00	0.00	1291	339	0	0.00
3	03/10	100.00	0.00	205	100.00	0.00	764	365	0	0.00
4	04/10	100.00	0.00	199	100.00	0.00	909	335	0	0.03
5	05/10	100.00	0.00	204	100.00	0.00	981	359	0	0.02
6	06/10	100.00	0.00	198	100.00	0.00	932	353	0	0.00
7	07/10	100.00	0.00	198	100.00	0.00	981	354	0	0.00
8	08/10	100.00	0.00	215	100.00	0.00	1055	356	0	0.00
9	09/10	100.00	0.00	208	100.00	0.00	1224	369	0	0.05
10	10/10	100.00	0.00	211	100.00	0.00	1226	352	0	0.00
11	11/10	100.00	0.00	189	100.00	0.00	262	324	0	0.01
12	12/10	100.00	0.00	197	100.00	0.00	1206	340	0	0.03
13	13/10	100.00	0.00	192	100.00	0.00	1026	340	0	0.01
14	14/10	100.00	0.00	195	100.00	0.00	1052	347	0	0.00
15	15/10	100.00	0.00	208	100.00	0.00	1020	346	0	0.00
16	16/10	100.00	0.00	230	100.00	0.00	1339	357	0	0.03
17	17/10	100.00	0.00	201	100.00	0.00	1000	364	0	0.00
18	18/10	100.00	0.00	201	100.00	0.00	1222	343	0	0.04
19	19/10	100.00	0.00	201	100.00	0.00	1426	362	0	0.06
20	20/10	100.00	0.00	195	100.00	0.00	1135	347	0	0.00
21	21/10	100.00	0.00	199	100.00	0.00	969	349	0	0.00
22	22/10	100.00	0.00	202	100.00	0.00	1263	338	0	0.02
23	23/10	100.00	0.00	202	100.00	0.00	1071	352	0	0.00
24	24/10	100.00	0.00	217	100.00	0.00	1182	347	0	0.02
25	25/10	100.00	0.00	194	100.00	0.00	1155	335	0	0.01
26	26/10	100.00	0.00	198	100.00	0.00	1236	334	0	0.00
27	27/10	100.00	0.00	191	100.00	0.00	907	335	0	0.00
28	28/10	100.00	0.00	199	100.00	0.00	522	331	0	0.00
29	29/10	100.00	0.00	192	100.00	0.00	898	338	0	0.00

30	30/10	100.00	0.00	198	100.00	0.00	926	333	0	0.02
31	31/10	100.00	0.00	196	100.00	0.00	769	339	0	0.00
32	01/11	100.00	0.00	207	100.00	0.00	1274	332	0	0.01
33	02/11	100.00	0.00	192	100.00	0.00	1168	332	0	0.03
34	03/11	100.00	0.00	197	100.00	0.00	1026	348	0	0.00
35	04/11	100.00	0.00	202	100.00	0.00	1021	363	0	0.00
36	05/11	100.00	0.00	200	100.00	0.00	955	346	0	0.00
37	06/11	100.00	0.00	201	100.00	0.00	1191	341	0	0.01
38	07/11	100.00	0.00	215	100.00	0.00	1062	343	0	0.00
39	08/11	100.00	0.00	214	100.00	0.00	969	337	0	0.01
40	09/11	100.00	0.00	223	100.00	0.00	1088	340	0	0.01
41	10/11	100.00	0.00	205	100.00	0.00	1306	348	0	0.00
42	11/11	100.00	0.00	202	100.00	0.00	1174	353	0	0.00
43	12/11	100.00	0.00	218	100.00	0.00	856	355	0	0.02
44	13/11	100.00	0.00	209	100.00	0.00	1079	358	0	0.00
45	14/11	100.00	0.00	208	100.00	0.00	902	417	0	0.19
46	15/11	100.00	0.00	205	100.00	0.00	2177	330	0	0.00
47	16/11	100.00	0.00	212	100.00	0.00	1440	351	0	0.06
48	17/11	100.00	0.00	200	100.00	0.00	1037	345	0	0.00
49	18/11	100.00	0.00	195	100.00	0.00	1369	341	0	0.00
50	19/11	100.00	0.00	200	100.00	0.00	1143	347	0	0.00
51	20/11	100.00	0.00	203	100.00	0.00	1264	342	0	0.00
52	21/11	100.00	0.00	235	100.00	0.00	1147	378	0	0.00
53	22/11	100.00	0.00	219	100.00	0.00	1487	357	0	0.01
54	23/11	100.00	0.00	232	100.00	0.00	1073	376	0	0.03
55	24/11	100.00	0.00	221	100.00	0.00	976	382	0	0.00
56	25/11	100.00	0.00	221	100.00	0.00	810	421	0	0.02
57	26/11	100.00	0.00	227	100.00	0.00	1362	403	0	0.01
58	27/11	100.00	0.00	226	100.00	0.00	1461	391	0	0.00
59	28/11	100.00	0.00	235	100.00	0.00	968	406	0	0.01
60	29/11	100.00	0.00	219	100.00	0.00	465	350	0	0.02
61	30/11	100.00	0.00	227	100.00	0.00	333	359	0	0.04
62	01/12	100.00	0.00	228	100.00	0.00	1009	403	0	0.00
63	02/12	100.00	0.00	242	81.25	18.75	1096	399	0	0.02
64	03/12	100.00	0.00	216	100.00	0.00	1366	403	0	0.03
65	04/12	100.00	0.00	207	100.00	0.00	1491	426	0	0.02
66	05/12	100.00	0.00	198	100.00	0.00	936	374	0	0.00
67	06/12	100.00	0.00	103	100.00	0.00	279	364	0	0.06
68	07/12	100.00	0.00	91	100.00	0.00	316	387	0	0.01
69	08/12	100.00	0.00	207	100.00	0.00	1049	398	0	0.00
70	09/12	100.00	0.00	207	100.00	0.00	370	390	0	0.02
71	10/12	100.00	0.00	216	100.00	0.00	1236	403	0	0.02
72	11/12	100.00	0.00	207	100.00	0.00	1303	391	0	0.01
73	12/12	100.00	0.00	216	100.00	0.00	1216	384	0	0.47
74	13/12	100.00	0.00	103	100.00	0.00	247	350	0	0.64
75	14/12	100.00	0.00	80	100.00	0.00	1986	329	0	0.00
76	15/12	100.00	0.00	235	100.00	0.00	1426	417	0	0.00
77	16/12	100.00	0.00	235	100.00	0.00	1171	409	0	0.00
78	17/12	100.00	0.00	235	100.00	0.00	1284	393	0	0.00
79	18/12	100.00	0.00	235	100.00	0.00	1161	406	0	0.03
80	19/12	100.00	0.00	235	100.00	0.00	1575	452	0	0.87
81	20/12	100.00	0.00	108	100.00	0.00	1452	329	0	0.00
82	21/12	100.00	0.00	87	100.00	0.00	1146	335	0	0.04
83	22/12	100.00	0.00	207	100.00	0.00	1016	380	0	0.00
84	23/12	100.00	0.00	207	100.00	0.00	884	392	0	0.00
85	24/12	100.00	0.00	153	100.00	0.00	301	322	0	0.00
86	25/12	100.00	0.00	49	100.00	0.00	1181	307	0	0.03
87	26/12	100.00	0.00	54	100.00	0.00	317	307	0	0.00

88	27/12	100.00	0.00	76	100.00	0.00	1062	320	0	0.04
89	28/12	100.00	0.00	80	100.00	0.00	1369	353	0	0.03
90	29/12	100.00	0.00	159	100.00	0.00	1077	331	0	0.00
91	30/12	100.00	0.00	153	100.00	0.00	1213	343	0	0.00
92	31/12	100.00	0.00	146	100.00	0.00	1030	324	0	0.03

This service is available for Account Information Service Provider (AISP) and Payment Initiation Service Provider (PISP) requests.

Our current Open Banking service does not facilitate requests from Card Based Payment Instrument Issuer (CBPII).