

# Nationwide Channel Performance

## 1st April to 30th June 2024

To allow our Customers 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 July 2024 to September 2024 will be published in October 2024.

# 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 customers 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  $[100\% - \text{Downtime (measured in seconds)}]$ .

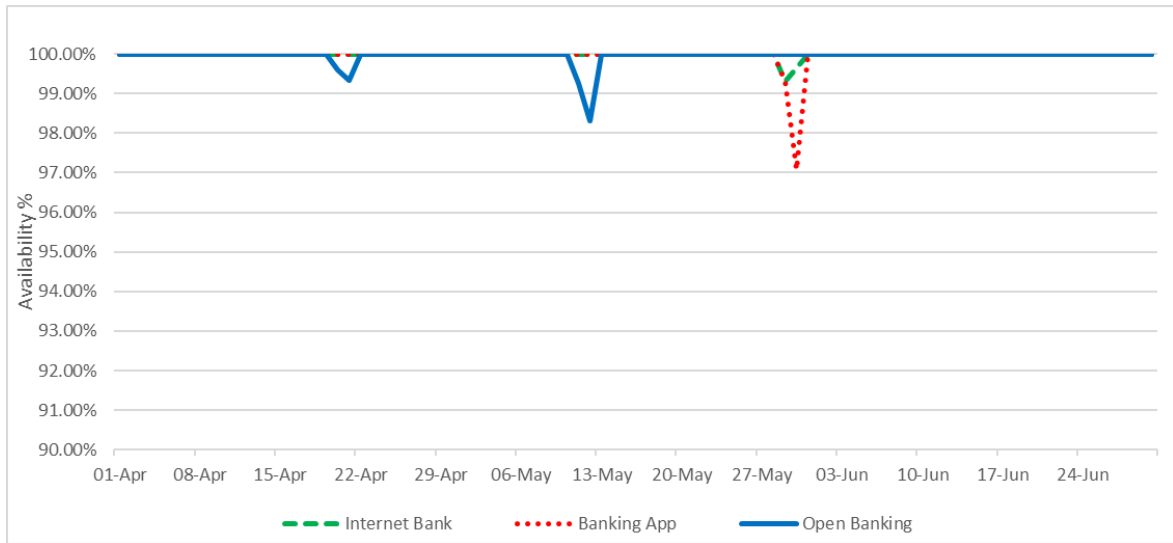


Fig 1: Digital Channel Availability (%)

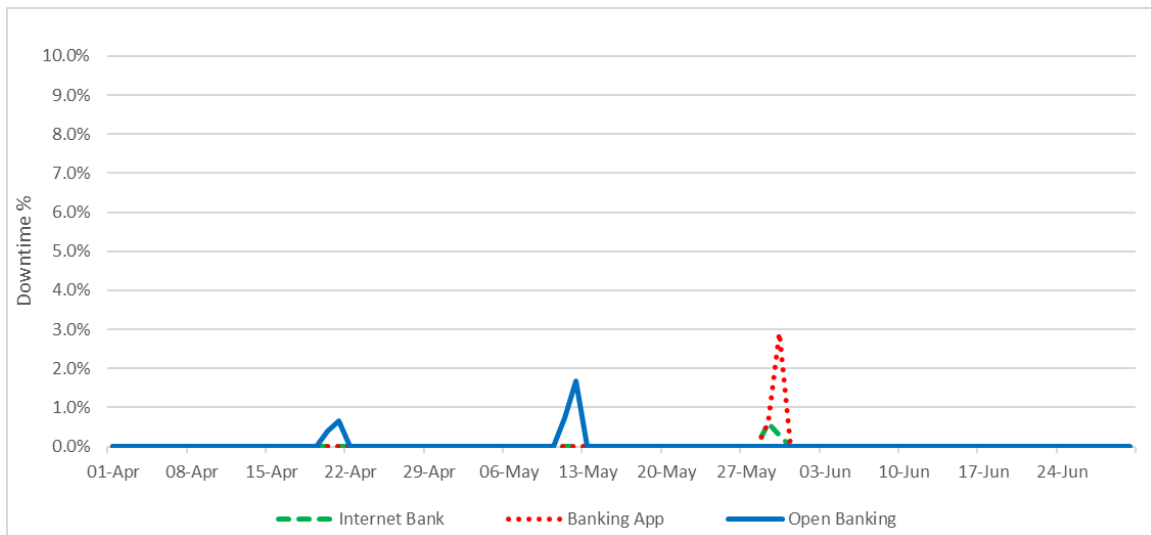
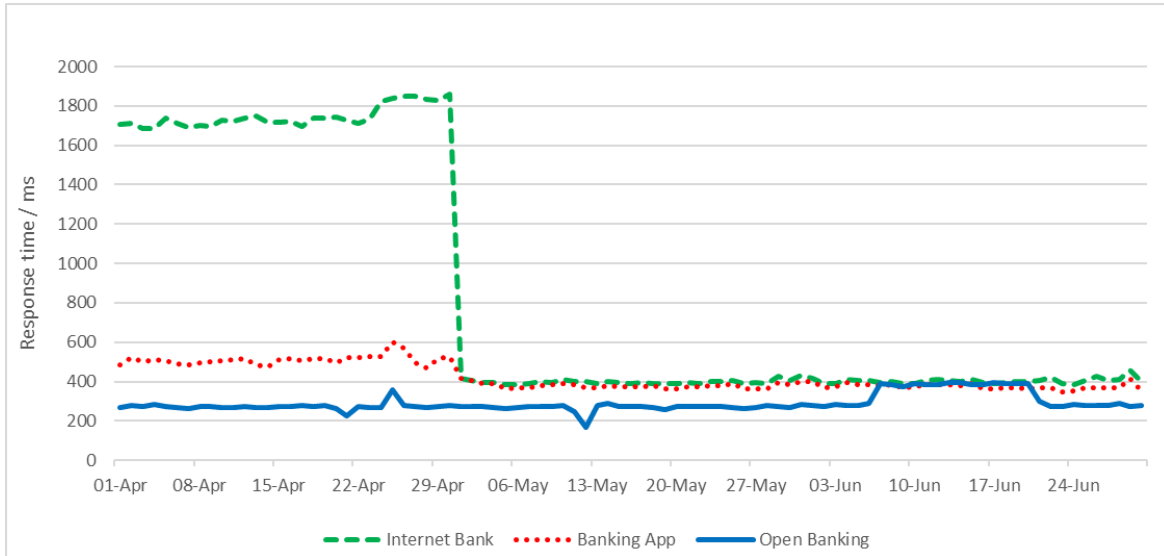


Fig 2: Digital Channel Downtime (%)

## Account Information performance

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

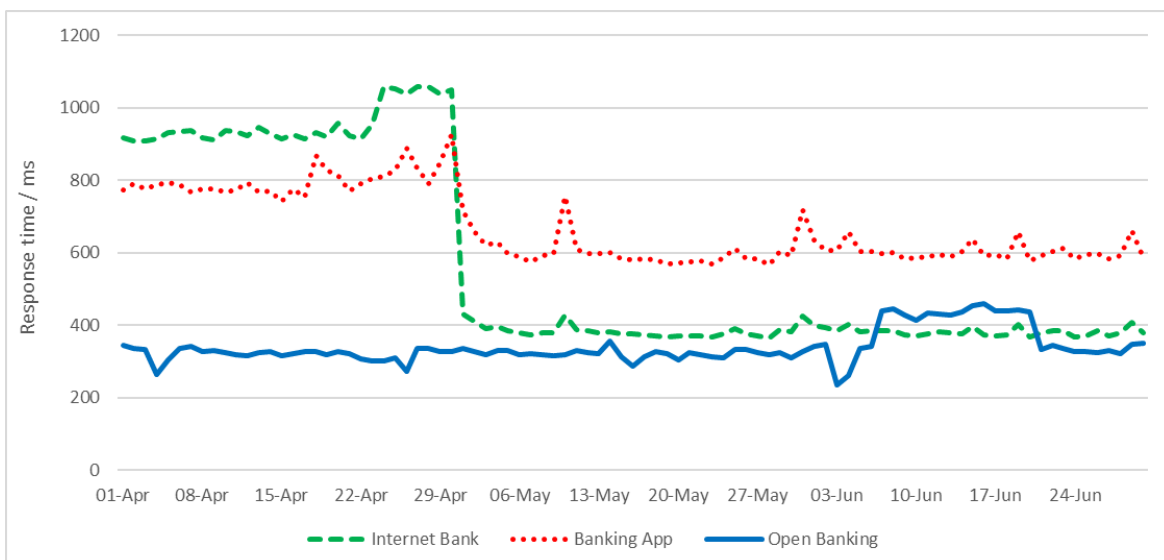


\* In May we changed the method we use to monitor the performance of our Internet Bank and Banking App channels. The new and old methods are not directly comparable, hence the difference in results shown for April and May/June.

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 customer 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.



\* In May we changed the method we use to monitor the performance of our Internet Bank and Banking App channels. The new and old methods are not directly comparable, hence the difference in results shown for April and May/June.

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 3rd party (Account Information Service Providers, Payment Information Service Providers and Card Based Payment Instrument Issuers).

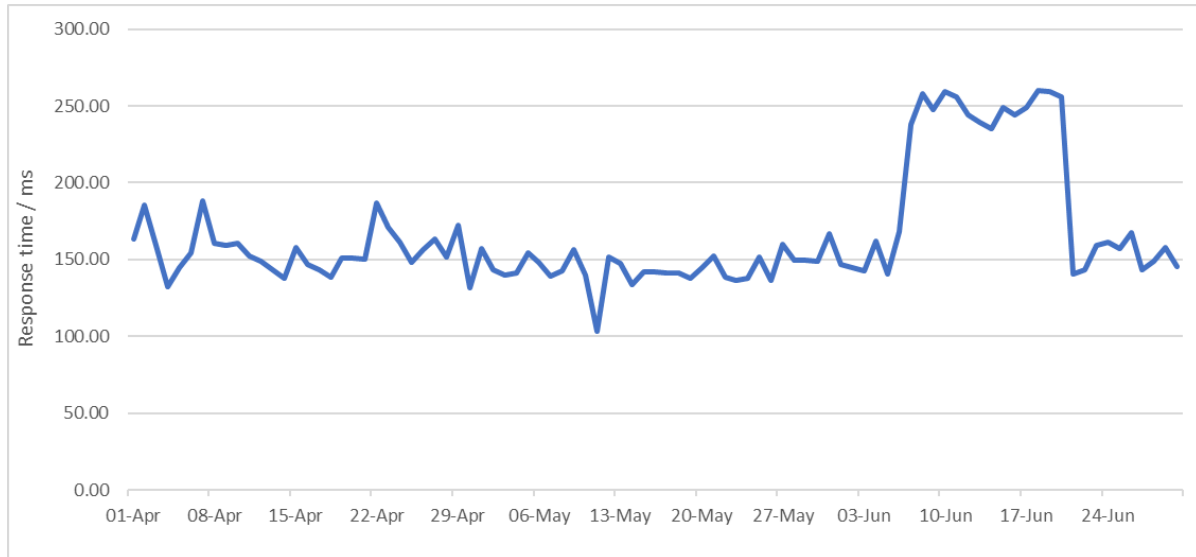


Fig 5: Confirmation of Funds response time

## 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.

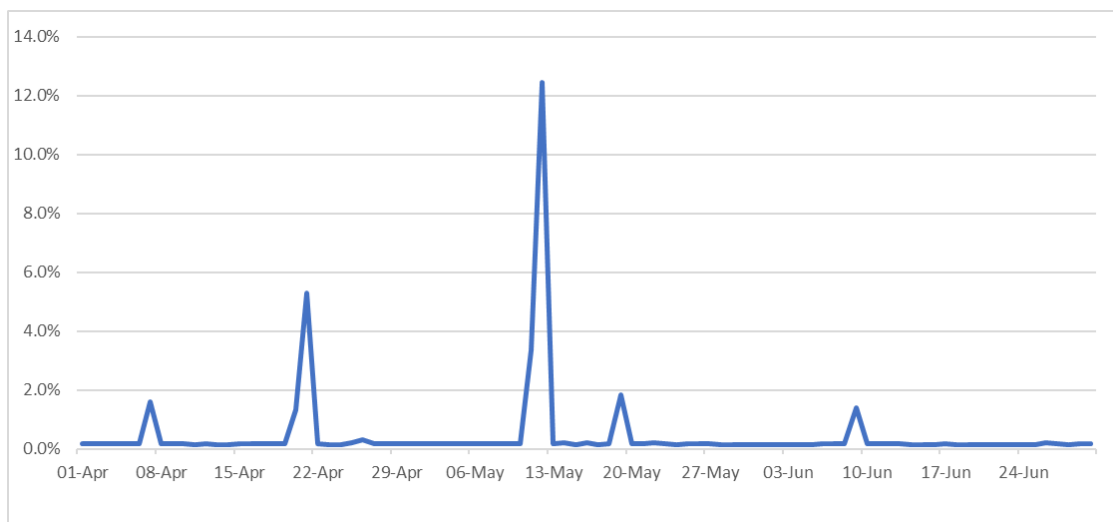


Fig 6: Average daily error rate

## Daily Performance Data

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

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Apr-24	100.00	100.00	100.00	917	773	344	1706	484	269	163	0.16
02-Apr-24	100.00	100.00	100.00	909	790	336	1711	520	280	185	0.16
03-Apr-24	100.00	100.00	100.00	908	775	334	1685	500	273	159	0.16
04-Apr-24	100.00	100.00	100.00	915	788	263	1686	513	281	132	0.17
05-Apr-24	100.00	100.00	100.00	932	793	303	1739	509	274	145	0.16
06-Apr-24	100.00	100.00	100.00	934	789	335	1714	491	266	154	0.17
07-Apr-24	100.00	100.00	99.99	937	768	342	1689	486	260	188	1.60
08-Apr-24	100.00	100.00	100.00	917	775	326	1701	496	273	160	0.17
09-Apr-24	100.00	100.00	100.00	911	777	329	1698	500	272	159	0.18
10-Apr-24	100.00	100.00	100.00	938	767	325	1729	504	270	160	0.16
11-Apr-24	100.00	100.00	100.00	934	774	318	1721	510	269	152	0.15
12-Apr-24	100.00	100.00	100.00	923	793	317	1738	517	272	149	0.16
13-Apr-24	100.00	100.00	100.00	945	767	323	1747	487	266	144	0.15
14-Apr-24	100.00	100.00	100.00	929	769	328	1719	476	267	138	0.15
15-Apr-24	100.00	100.00	100.00	914	742	317	1718	509	272	158	0.16
16-Apr-24	100.00	100.00	100.00	926	777	322	1725	519	274	147	0.16
17-Apr-24	100.00	100.00	100.00	916	753	326	1694	506	277	143	0.15
18-Apr-24	100.00	100.00	100.00	932	868	327	1736	519	276	139	0.18
19-Apr-24	100.00	100.00	100.00	919	828	318	1738	518	278	151	0.16
20-Apr-24	100.00	100.00	99.60	958	813	326	1742	494	262	151	1.32
21-Apr-24	100.00	100.00	99.34	922	770	321	1726	521	225	151	5.29
22-Apr-24	100.00	100.00	100.00	914	789	306	1711	523	273	187	0.16
23-Apr-24	100.00	100.00	100.00	954	806	300	1731	525	266	171	0.14
24-Apr-24	100.00	100.00	100.00	1058	810	300	1823	527	267	161	0.15
25-Apr-24	100.00	100.00	100.00	1051	827	310	1838	599	356	148	0.19
26-Apr-24	100.00	100.00	100.00	1037	888	273	1851	567	277	156	0.30
27-Apr-24	100.00	100.00	100.00	1057	835	334	1847	495	272	164	0.16
28-Apr-24	100.00	100.00	100.00	1059	790	337	1831	470	268	152	0.16
29-Apr-24	100.00	100.00	100.00	1038	847	328	1830	517	274	172	0.17
30-Apr-24	100.00	100.00	100.00	1049	924	327	1860	527	278	132	0.16

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-May-24	100.00	100.00	100.00	431	715	335	417	416	274	157	0.17
02-May-24	100.00	100.00	100.00	410	657	326	405	405	274	144	0.16
03-May-24	100.00	100.00	100.00	391	620	317	393	387	274	140	0.16
04-May-24	100.00	100.00	100.00	396	629	329	394	388	267	141	0.16
05-May-24	100.00	100.00	100.00	385	599	331	386	365	264	154	0.17
06-May-24	100.00	100.00	100.00	380	590	319	386	367	266	148	0.17
07-May-24	100.00	100.00	100.00	372	576	321	391	370	271	139	0.16
08-May-24	100.00	100.00	100.00	378	593	317	399	381	274	142	0.16
09-May-24	100.00	100.00	100.00	379	597	316	396	383	274	157	0.17
10-May-24	100.00	100.00	100.00	427	755	318	409	388	278	140	0.16
11-May-24	100.00	100.00	99.26	388	610	331	398	386	245	103	3.36
12-May-24	100.00	100.00	98.32	385	599	325	400	366	169	152	12.44
13-May-24	100.00	100.00	100.00	379	598	322	392	369	277	148	0.18
14-May-24	100.00	100.00	100.00	381	601	357	399	377	288	134	0.22
15-May-24	100.00	100.00	100.00	375	582	312	396	372	272	142	0.15
16-May-24	100.00	100.00	100.00	375	581	287	390	372	271	142	0.19
17-May-24	100.00	100.00	100.00	372	582	313	395	374	273	141	0.15
18-May-24	100.00	100.00	100.00	371	579	326	392	377	269	141	0.17
19-May-24	100.00	100.00	99.98	368	568	320	388	362	257	138	1.85
20-May-24	100.00	100.00	100.00	369	573	304	391	365	272	144	0.16
21-May-24	100.00	100.00	100.00	371	574	323	394	375	271	152	0.17
22-May-24	100.00	100.00	100.00	371	577	317	392	373	272	139	0.19
23-May-24	100.00	100.00	100.00	367	569	313	401	377	272	137	0.16
24-May-24	100.00	100.00	100.00	376	586	310	400	380	275	137	0.15
25-May-24	100.00	100.00	100.00	391	613	334	407	392	268	151	0.16
26-May-24	100.00	100.00	100.00	375	584	333	387	361	265	136	0.16
27-May-24	100.00	100.00	100.00	370	583	325	393	363	270	160	0.16
28-May-24	100.00	100.00	100.00	365	565	319	392	364	277	150	0.15
29-May-24	99.31	99.31	100.00	388	604	323	425	393	273	150	0.15
30-May-24	99.65	97.08	100.00	383	592	310	405	382	270	149	0.12
31-May-24	100.00	100.00	100.00	426	719	326	433	401	285	167	0.13

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error (%)
	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Jun-24	100.00	100.00	100.00	400	634	341	415	401	277	147	0.14
02-Jun-24	100.00	100.00	100.00	392	605	348	392	369	275	145	0.15
03-Jun-24	100.00	100.00	100.00	386	607	234	391	375	282	143	0.14
04-Jun-24	100.00	100.00	100.00	401	659	262	413	397	280	162	0.14
05-Jun-24	100.00	100.00	100.00	383	604	336	405	382	281	140	0.15
06-Jun-24	100.00	100.00	100.00	385	602	341	407	383	291	168	0.16
07-Jun-24	100.00	100.00	100.00	386	598	439	394	381	392	238	0.15
08-Jun-24	100.00	100.00	100.00	385	600	445	402	382	386	258	0.16
09-Jun-24	100.00	100.00	99.99	373	582	427	392	368	376	248	1.41
10-Jun-24	100.00	100.00	100.00	370	587	414	391	373	387	259	0.17
11-Jun-24	100.00	100.00	100.00	377	589	433	403	383	385	256	0.16
12-Jun-24	100.00	100.00	100.00	381	595	430	413	385	386	244	0.16
13-Jun-24	100.00	100.00	100.00	379	590	429	408	382	394	240	0.16
14-Jun-24	100.00	100.00	100.00	377	603	436	399	381	397	235	0.15
15-Jun-24	100.00	100.00	100.00	395	638	453	413	387	385	249	0.15
16-Jun-24	100.00	100.00	100.00	372	591	458	395	363	382	244	0.15
17-Jun-24	100.00	100.00	100.00	371	596	438	392	363	393	249	0.16
18-Jun-24	100.00	100.00	100.00	372	584	439	397	368	389	260	0.15
19-Jun-24	100.00	100.00	100.00	401	657	442	399	367	391	260	0.15
20-Jun-24	100.00	100.00	100.00	366	578	436	398	363	390	256	0.15
21-Jun-24	100.00	100.00	100.00	378	592	334	404	368	298	140	0.14
22-Jun-24	100.00	100.00	100.00	384	603	345	424	370	275	144	0.15
23-Jun-24	100.00	100.00	100.00	385	612	336	387	349	272	159	0.15
24-Jun-24	100.00	100.00	100.00	366	583	326	385	354	284	161	0.15
25-Jun-24	100.00	100.00	100.00	371	595	326	405	370	280	157	0.15
26-Jun-24	100.00	100.00	99.99	384	598	324	425	366	277	167	0.19
27-Jun-24	100.00	100.00	100.00	371	582	331	408	367	278	143	0.16
28-Jun-24	100.00	100.00	100.00	379	593	323	410	369	287	149	0.14
29-Jun-24	100.00	100.00	100.00	407	660	347	459	414	275	158	0.16
30-Jun-24	100.00	100.00	100.00	380	586	351	398	352	276	145	0.16