

CAPITAL ONE OPEN BANKING INTERFACE

DEDICATED INTERFACE



DATE	AVAILABILITY STATISTICS		PAYMENT SERVICES USER INTERFACE	PERFORMANCE STATISTICS			
	UPTIME %	DOWNTIME%	RESPONSE (MILLISECS)	AISP RESPONSE (MILLISECS)	PISP RESPONSE (MILLISECS)	CBPII/PISP YES/NO RESPONSE (MILLISECS)	ERROR RESPONSE RATE (%)
1-Apr-2020	100.0%	0.0%		1,154	n/a	n/a	0.03%
2-Apr-2020	100.0%	0.0%		1,161	n/a	n/a	0.01%
3-Apr-2020	75.0%	25.0%		1,148	n/a	n/a	0.06%
4-Apr-2020	100.0%	0.0%		1,106	n/a	n/a	0.03%
5-Apr-2020	79.2%	20.8%		1,096	n/a	n/a	0.12%
6-Apr-2020	100.0%	0.0%		1,128	n/a	n/a	0.03%
7-Apr-2020	100.0%	0.0%		1,130	n/a	n/a	0.05%
8-Apr-2020	100.0%	0.0%		1,147	n/a	n/a	0.05%
9-Apr-2020	100.0%	0.0%		1,160	n/a	n/a	0.03%
10-Apr-2020	100.0%	0.0%		1,144	n/a	n/a	0.00%
11-Apr-2020	100.0%	0.0%		1,096	n/a	n/a	0.04%
12-Apr-2020	100.0%	0.0%		1,085	n/a	n/a	0.00%
13-Apr-2020	100.0%	0.0%		1,106	n/a	n/a	0.02%
14-Apr-2020	100.0%	0.0%		1,139	n/a	n/a	0.01%
15-Apr-2020	100.0%	0.0%		1,176	n/a	n/a	0.01%
16-Apr-2020	92.7%	7.3%		1,120	n/a	n/a	0.01%
17-Apr-2020	100.0%	0.0%		1,159	n/a	n/a	0.01%
18-Apr-2020	100.0%	0.0%		1,096	n/a	n/a	0.01%
19-Apr-2020	100.0%	0.0%		1,075	n/a	n/a	0.02%
20-Apr-2020	100.0%	0.0%		1,108	n/a	n/a	0.08%
21-Apr-2020	97.9%	2.1%		1,135	n/a	n/a	3.07%
22-Apr-2020	100.0%	0.0%		1,156	n/a	n/a	0.22%
23-Apr-2020	100.0%	0.0%		1,172	n/a	n/a	0.06%
24-Apr-2020	100.0%	0.0%		1,123	n/a	n/a	0.08%
25-Apr-2020	100.0%	0.0%		1,119	n/a	n/a	0.03%
26-Apr-2020	100.0%	0.0%		1,082	n/a	n/a	0.03%
27-Apr-2020	100.0%	0.0%		1,137	n/a	n/a	0.01%
28-Apr-2020	47.9%	52.1%		1,308	n/a	n/a	0.17%
29-Apr-2020	100.0%	0.0%		1,258	n/a	n/a	0.49%
30-Apr-2020	100.0%	0.0%		1,280	n/a	n/a	0.10%
1-May-2020	100.0%	0.0%		1,237	n/a	n/a	0.13%
2-May-2020	100.0%	0.0%		1,177	n/a	n/a	0.09%
3-May-2020	100.0%	0.0%		1,205	n/a	n/a	0.13%
4-May-2020	100.0%	0.0%		1,274	n/a	n/a	0.06%
5-May-2020	100.0%	0.0%		1,170	n/a	n/a	0.38%
6-May-2020	100.0%	0.0%		1,170	n/a	n/a	0.22%
7-May-2020	95.8%	4.2%		1,198	n/a	n/a	0.27%
8-May-2020	100.0%	0.0%		1,136	n/a	n/a	0.10%
9-May-2020	100.0%	0.0%		1,121	n/a	n/a	0.02%
10-May-2020	100.0%	0.0%		1,111	n/a	n/a	4.49%
11-May-2020	95.8%	4.2%		1,120	n/a	n/a	0.07%
12-May-2020	100.0%	0.0%		1,053	n/a	n/a	0.10%
13-May-2020	100.0%	0.0%		1,048	n/a	n/a	0.08%
14-May-2020	100.0%	0.0%		1,075	n/a	n/a	0.09%

	AVAILABILITY STATISTICS		PAYMENT SERVICES USER INTERFACE	PERFORMANCE STATISTICS			
DATE	UPTIME %	DOWNTIME%	RESPONSE (MILLISECS)	AISP RESPONSE (MILLISECS)	PISP RESPONSE (MILLISECS)	CBPII/PISP YES/NO RESPONSE (MILLISECS)	ERROR RESPONSE RATE (%)
15-May-2020	100.0%	0.0%		1,037	n/a	n/a	0.05%
16-May-2020	100.0%	0.0%		1,041	n/a	n/a	0.26%
17-May-2020	79.0%	21.0%		1,034	n/a	n/a	0.03%
18-May-2020	100.0%	0.0%		1,055	n/a	n/a	5.77%
19-May-2020	95.8%	4.2%		1,068	n/a	n/a	0.14%
20-May-2020	85.4%	14.6%		1,052	n/a	n/a	0.10%
21-May-2020	100.0%	0.0%		1,060	n/a	n/a	0.05%
22-May-2020	95.8%	4.2%		1,126	n/a	n/a	0.13%
23-May-2020	100.0%	0.0%		1,072	n/a	n/a	0.14%
24-May-2020	100.0%	0.0%		1,069	n/a	n/a	0.13%
25-May-2020	100.0%	0.0%		1,034	n/a	n/a	0.28%
26-May-2020	96.9%	3.1%		1,083	n/a	n/a	0.12%
27-May-2020	100.0%	0.0%		1,076	n/a	n/a	0.08%
28-May-2020	94.8%	5.2%		1,107	n/a	n/a	0.17%
29-May-2020	95.8%	4.2%		1,089	n/a	n/a	0.11%
30-May-2020	100.0%	0.0%		1,037	n/a	n/a	0.11%
31-May-2020	100.0%	0.0%		1,047	n/a	n/a	0.12%
1-Jun-2020	100.0%	0.0%		1,077	n/a	n/a	0.13%
2-Jun-2020	100.0%	0.0%		1,125	n/a	n/a	0.10%
3-Jun-2020	100.0%	0.0%		1,218	n/a	n/a	0.09%
4-Jun-2020	100.0%	0.0%		1,281	n/a	n/a	0.06%
5-Jun-2020	95.8%	4.2%		1,268	n/a	n/a	0.09%
6-Jun-2020	100.0%	0.0%		1,203	n/a	n/a	0.13%
7-Jun-2020	79.2%	20.8%		1,181	n/a	n/a	0.08%
8-Jun-2020	97.9%	2.1%		1,270	n/a	n/a	0.31%
9-Jun-2020	100.0%	0.0%		1,273	n/a	n/a	0.09%
10-Jun-2020	100.0%	0.0%		1,245	n/a	n/a	0.09%
11-Jun-2020	100.0%	0.0%		1,317	n/a	n/a	0.10%
12-Jun-2020	98.6%	1.4%		1,291	n/a	n/a	0.63%
13-Jun-2020	100.0%	0.0%		1,233	n/a	n/a	0.09%
14-Jun-2020	100.0%	0.0%		1,233	n/a	n/a	0.07%
15-Jun-2020	100.0%	0.0%		1,166	n/a	n/a	0.06%
16-Jun-2020	100.0%	0.0%		1,274	n/a	n/a	0.04%
17-Jun-2020	100.0%	0.0%		1,275	n/a	n/a	0.05%
18-Jun-2020	100.0%	0.0%		1,271	n/a	n/a	0.03%
19-Jun-2020	100.0%	0.0%		1,288	n/a	n/a	0.05%
20-Jun-2020	100.0%	0.0%		1,230	n/a	n/a	0.03%
21-Jun-2020	100.0%	0.0%		1,236	n/a	n/a	0.04%
22-Jun-2020	100.0%	0.0%		1,284	n/a	n/a	0.07%
23-Jun-2020	100.0%	0.0%		1,287	n/a	n/a	0.12%
24-Jun-2020	100.0%	0.0%		1,253	n/a	n/a	0.04%
25-Jun-2020	100.0%	0.0%		1,305	n/a	n/a	0.07%
26-Jun-2020	95.8%	4.2%		1,312	n/a	n/a	0.20%
27-Jun-2020	100.0%	0.0%		1,268	n/a	n/a	0.07%
28-Jun-2020	75.0%	25.0%		1,508	n/a	n/a	1.26%
29-Jun-2020	100.0%	0.0%		1,321	n/a	n/a	0.09%
30-Jun-2020	100.0%	0.0%		1,343	n/a	n/a	0.65%

CAPITAL ONE WEB ONLINE BANKING

PAYMENT SERVICES USER INTERFACE



DATE	AVAILABILITY STATISTICS		PAYMENT SERVICES USER INTERFACE	PERFORMANCE STATISTICS			
	UPTIME %	DOWNTIME%	RESPONSE (MILLISECS)	AISP RESPONSE (MILLISECS)	PISP RESPONSE (MILLISECS)	CBPII/PISP YES/NO RESPONSE (MILLISECS)	ERROR RESPONSE RATE (%)
1-Apr-2020	100.0%	0.0%	4,534				
2-Apr-2020	100.0%	0.0%	4,511				
3-Apr-2020	75.0%	25.0%	4,526				
4-Apr-2020	100.0%	0.0%	4,494				
5-Apr-2020	79.2%	20.8%	4,495				
6-Apr-2020	100.0%	0.0%	4,548				
7-Apr-2020	100.0%	0.0%	4,535				
8-Apr-2020	100.0%	0.0%	4,492				
9-Apr-2020	100.0%	0.0%	4,566				
10-Apr-2020	100.0%	0.0%	4,474				
11-Apr-2020	100.0%	0.0%	4,455				
12-Apr-2020	100.0%	0.0%	4,419				
13-Apr-2020	100.0%	0.0%	4,580				
14-Apr-2020	100.0%	0.0%	4,574				
15-Apr-2020	100.0%	0.0%	4,599				
16-Apr-2020	100.0%	0.0%	4,539				
17-Apr-2020	100.0%	0.0%	4,560				
18-Apr-2020	100.0%	0.0%	4,500				
19-Apr-2020	100.0%	0.0%	4,489				
20-Apr-2020	100.0%	0.0%	4,530				
21-Apr-2020	97.9%	2.1%	4,661				
22-Apr-2020	100.0%	0.0%	4,631				
23-Apr-2020	100.0%	0.0%	4,626				
24-Apr-2020	100.0%	0.0%	4,551				
25-Apr-2020	100.0%	0.0%	4,452				
26-Apr-2020	100.0%	0.0%	4,575				
27-Apr-2020	100.0%	0.0%	4,550				
28-Apr-2020	100.0%	0.0%	4,538				
29-Apr-2020	100.0%	0.0%	4,497				
30-Apr-2020	100.0%	0.0%	4,503				
1-May-2020	100.0%	0.0%	4,528				
2-May-2020	100.0%	0.0%	4,405				
3-May-2020	100.0%	0.0%	4,453				
4-May-2020	100.0%	0.0%	4,599				
5-May-2020	100.0%	0.0%	4,471				
6-May-2020	100.0%	0.0%	4,465				
7-May-2020	96.0%	4.0%	4,514				
8-May-2020	100.0%	0.0%	4,491				
9-May-2020	100.0%	0.0%	4,393				
10-May-2020	100.0%	0.0%	4,488				
11-May-2020	100.0%	0.0%	4,449				
12-May-2020	100.0%	0.0%	4,411				
13-May-2020	100.0%	0.0%	4,433				
14-May-2020	100.0%	0.0%	4,413				

	AVAILABILITY STATISTICS		PAYMENT SERVICES USER INTERFACE	PERFORMANCE STATISTICS			
DATE	UPTIME %	DOWNTIME%	RESPONSE (MILLISECS)	AISP RESPONSE (MILLISECS)	PISP RESPONSE (MILLISECS)	CBPII/PISP YES/NO RESPONSE (MILLISECS)	ERROR RESPONSE RATE (%)
15-May-2020	100.0%	0.0%	4,382				
16-May-2020	100.0%	0.0%	4,132				
17-May-2020	77.0%	23.0%	4,173				
18-May-2020	100.0%	0.0%	4,251				
19-May-2020	100.0%	0.0%	4,213				
20-May-2020	99.0%	1.0%	4,172				
21-May-2020	100.0%	0.0%	4,203				
22-May-2020	100.0%	0.0%	4,261				
23-May-2020	100.0%	0.0%	4,159				
24-May-2020	100.0%	0.0%	4,136				
25-May-2020	100.0%	0.0%	4,199				
26-May-2020	100.0%	0.0%	4,109				
27-May-2020	100.0%	0.0%	4,190				
28-May-2020	100.0%	0.0%	4,153				
29-May-2020	100.0%	0.0%	4,248				
30-May-2020	100.0%	0.0%	4,099				
31-May-2020	100.0%	0.0%	4,118				
1-Jun-2020	100.0%	0.0%	4,210				
2-Jun-2020	100.0%	0.0%	4,190				
3-Jun-2020	100.0%	0.0%	4,397				
4-Jun-2020	100.0%	0.0%	4,353				
5-Jun-2020	96.0%	4.0%	4,375				
6-Jun-2020	100.0%	0.0%	4,294				
7-Jun-2020	79.2%	20.8%	4,348				
8-Jun-2020	100.0%	0.0%	4,366				
9-Jun-2020	100.0%	0.0%	4,347				
10-Jun-2020	100.0%	0.0%	4,322				
11-Jun-2020	100.0%	0.0%	4,385				
12-Jun-2020	100.0%	0.0%	4,395				
13-Jun-2020	100.0%	0.0%	4,329				
14-Jun-2020	100.0%	0.0%	4,367				
15-Jun-2020	100.0%	0.0%	4,423				
16-Jun-2020	100.0%	0.0%	4,373				
17-Jun-2020	78.6%	21.4%	4,376				
18-Jun-2020	100.0%	0.0%	4,415				
19-Jun-2020	100.0%	0.0%	4,425				
20-Jun-2020	100.0%	0.0%	4,389				
21-Jun-2020	100.0%	0.0%	4,422				
22-Jun-2020	100.0%	0.0%	4,384				
23-Jun-2020	100.0%	0.0%	4,385				
24-Jun-2020	100.0%	0.0%	4,422				
25-Jun-2020	100.0%	0.0%	4,414				
26-Jun-2020	96.0%	4.0%	4,400				
27-Jun-2020	100.0%	0.0%	4,358				
28-Jun-2020	75.0%	25.0%	4,423				
29-Jun-2020	100.0%	0.0%	4,402				
30-Jun-2020	100.0%	0.0%	4,411				

CAPITAL ONE MOBILE BANKING APPLICATION



PAYMENT SERVICES USER INTERFACE

	AVAILABILITY STATISTICS		PAYMENT SERVICES USER INTERFACE	PERFORMANCE STATISTICS			
DATE	UPTIME %	DOWNTIME%	RESPONSE (MILLISECS)	AISP RESPONSE (MILLISECS)	PISP RESPONSE (MILLISECS)	CBPII/PISP YES/NO RESPONSE (MILLISECS)	ERROR RESPONSE RATE (%)
1-Apr-2020	100.0%	0.0%	940				
2-Apr-2020	99.0%	1.0%	974				
3-Apr-2020	100.0%	0.0%	933				
4-Apr-2020	100.0%	0.0%	844				
5-Apr-2020	79.2%	20.8%	815				
6-Apr-2020	100.0%	0.0%	911				
7-Apr-2020	100.0%	0.0%	896				
8-Apr-2020	100.0%	0.0%	916				
9-Apr-2020	100.0%	0.0%	982				
10-Apr-2020	100.0%	0.0%	889				
11-Apr-2020	100.0%	0.0%	858				
12-Apr-2020	100.0%	0.0%	814				
13-Apr-2020	100.0%	0.0%	848				
14-Apr-2020	100.0%	0.0%	965				
15-Apr-2020	100.0%	0.0%	985				
16-Apr-2020	100.0%	0.0%	988				
17-Apr-2020	100.0%	0.0%	1,014				
18-Apr-2020	100.0%	0.0%	978				
19-Apr-2020	100.0%	0.0%	910				
20-Apr-2020	100.0%	0.0%	974				
21-Apr-2020	100.0%	0.0%	964				
22-Apr-2020	100.0%	0.0%	989				
23-Apr-2020	100.0%	0.0%	933				
24-Apr-2020	100.0%	0.0%	928				
25-Apr-2020	100.0%	0.0%	921				
26-Apr-2020	100.0%	0.0%	874				
27-Apr-2020	100.0%	0.0%	1,031				
28-Apr-2020	99.1%	0.9%	1,040				
29-Apr-2020	100.0%	0.0%	969				
30-Apr-2020	100.0%	0.0%	924				
1-May-2020	100.0%	0.0%	911				
2-May-2020	100.0%	0.0%	857				
3-May-2020	100.0%	0.0%	855				
4-May-2020	100.0%	0.0%	939				
5-May-2020	75.0%	25.0%	945				
6-May-2020	100.0%	0.0%	953				
7-May-2020	100.0%	0.0%	964				
8-May-2020	100.0%	0.0%	892				
9-May-2020	100.0%	0.0%	886				
10-May-2020	100.0%	0.0%	948				
11-May-2020	100.0%	0.0%	979				
12-May-2020	100.0%	0.0%	958				
13-May-2020	99.4%	0.6%	976				
14-May-2020	100.0%	0.0%	1,178				

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DATE	UPTIME %	DOWNTIME%	RESPONSE (MILLISECS)	AISP RESPONSE (MILLISECS)	PISP RESPONSE (MILLISECS)	CBPII/PISP YES/NO RESPONSE (MILLISECS)	ERROR RESPONSE RATE (%)
15-May-2020	100.0%	0.0%	1,152				
16-May-2020	83.3%	16.7%	1,105				
17-May-2020	79.0%	21.0%	1,114				
18-May-2020	100.0%	0.0%	1,160				
19-May-2020	100.0%	0.0%	1,159				
20-May-2020	100.0%	0.0%	1,171				
21-May-2020	98.7%	1.3%	1,171				
22-May-2020	100.0%	0.0%	1,169				
23-May-2020	100.0%	0.0%	1,120				
24-May-2020	100.0%	0.0%	1,102				
25-May-2020	100.0%	0.0%	1,037				
26-May-2020	99.2%	0.8%	1,102				
27-May-2020	100.0%	0.0%	1,161				
28-May-2020	100.0%	0.0%	1,135				
29-May-2020	100.0%	0.0%	1,200				
30-May-2020	100.0%	0.0%	1,084				
31-May-2020	100.0%	0.0%	1,104				
1-Jun-2020	100.0%	0.0%	1,143				
2-Jun-2020	100.0%	0.0%	1,169				
3-Jun-2020	100.0%	0.0%	1,191				
4-Jun-2020	100.0%	0.0%	1,192				
5-Jun-2020	100.0%	0.0%	1,237				
6-Jun-2020	100.0%	0.0%	1,193				
7-Jun-2020	79.2%	20.8%	1,195				
8-Jun-2020	100.0%	0.0%	1,245				
9-Jun-2020	98.6%	1.4%	1,217				
10-Jun-2020	100.0%	0.0%	1,322				
11-Jun-2020	100.0%	0.0%	1,300				
12-Jun-2020	100.0%	0.0%	1,257				
13-Jun-2020	100.0%	0.0%	1,222				
14-Jun-2020	100.0%	0.0%	1,193				
15-Jun-2020	87.5%	12.5%	1,203				
16-Jun-2020	100.0%	0.0%	1,200				
17-Jun-2020	100.0%	0.0%	1,204				
18-Jun-2020	100.0%	0.0%	1,215				
19-Jun-2020	100.0%	0.0%	1,235				
20-Jun-2020	100.0%	0.0%	1,190				
21-Jun-2020	100.0%	0.0%	1,177				
22-Jun-2020	100.0%	0.0%	1,210				
23-Jun-2020	100.0%	0.0%	1,223				
24-Jun-2020	100.0%	0.0%	1,223				
25-Jun-2020	100.0%	0.0%	1,206				
26-Jun-2020	100.0%	0.0%	1,210				
27-Jun-2020	99.0%	1.0%	1,235				
28-Jun-2020	75.0%	25.0%	1,264				
29-Jun-2020	100.0%	0.0%	1,230				
30-Jun-2020	100.0%	0.0%	1,316				

UPTIME: 100% MINUS THE PERCENTAGE DOWNTIME.

DOWNTIME: THE TOTAL NUMBER OF SECONDS THE INTERFACE WAS DOWN IN A 24-HOUR PERIOD STARTING AND ENDING AT MIDNIGHT AS A PERCENTAGE OF TOTAL SECONDS IN A DAY

RESPONSE: DAILY AVERAGE TIME (IN MILLISECONDS) TAKEN, PER REQUEST, TO RESPOND TO PAYMENT SERVICE USER REQUESTS IN THAT INTERFACE (EXCLUDING CONSENT)

ERROR RESPONSE RATE: THE NUMBER OF ERROR MESSAGES CONCERNING ERRORS ATTRIBUTABLE TO CAPITAL ONE SENT BY CAPITAL ONE TO THE PISPS, AISPS AND CBPIIS IN ACCORDANCE WITH ARTICLE 36(2) OF THE RTS PER DAY, DIVIDED BY THE NUMBER OF REQUESTS RECEIVED BY CAPITAL ONE FROM AISPS, PISPS AND CBPIIS IN THE SAME DAY

AISP RESPONSE: THE DAILY AVERAGE TIME (IN MILLISECONDS) TAKEN, PER REQUEST, FOR CAPITAL ONE TO PROVIDE TO THE ACCOUNT INFORMATION SERVICE PROVIDER (AISP) ALL THE INFORMATION REQUESTED IN ACCORDANCE WITH ARTICLE 66(4)(B) OF PSD2 AND ARTICLE 36(1)(B) OF THE SCA RTS

PSU RESPONSE: THE DAILY AVERAGE RESPONSE TIME, (IN MILLISECONDS) TAKEN PER REQUEST, FOR CAPITAL ONE TO RESPOND TO REQUESTS FROM PAYMENT SERVICE USER VIA THE PAYMENT SERVICE USER INTERFACE.