

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 (%)
01/01/2021	100.00%	0.00%		1372	n/a	n/a	0.00%
02/01/2021	100.00%	0.00%		1378	n/a	n/a	0.02%
03/01/2021	100.00%	0.00%		1371	n/a	n/a	0.01%
04/01/2021	100.00%	0.00%		1428	n/a	n/a	0.01%
05/01/2021	100.00%	0.00%		1413	n/a	n/a	0.00%
06/01/2021	100.00%	0.00%		1407	n/a	n/a	0.01%
07/01/2021	100.00%	0.00%		1399	n/a	n/a	0.01%
08/01/2021	100.00%	0.00%		1399	n/a	n/a	0.01%
09/01/2021	100.00%	0.00%		1388	n/a	n/a	0.01%
10/01/2021	79.17%	20.83%		1385	n/a	n/a	0.01%
11/01/2021	100.00%	0.00%		1394	n/a	n/a	0.00%
12/01/2021	100.00%	0.00%		1360	n/a	n/a	0.01%
13/01/2021	100.00%	0.00%		1353	n/a	n/a	0.01%
14/01/2021	100.00%	0.00%		1345	n/a	n/a	0.01%
15/01/2021	100.00%	0.00%		1361	n/a	n/a	0.02%
16/01/2021	100.00%	0.00%		1317	n/a	n/a	0.02%
17/01/2021	100.00%	0.00%		1324	n/a	n/a	0.02%
18/01/2021	100.00%	0.00%		1361	n/a	n/a	0.02%
19/01/2021	100.00%	0.00%		1353	n/a	n/a	0.02%
20/01/2021	100.00%	0.00%		1356	n/a	n/a	0.01%
21/01/2021	100.00%	0.00%		1383	n/a	n/a	0.01%
22/01/2021	100.00%	0.00%		1395	n/a	n/a	0.01%
23/01/2021	100.00%	0.00%		1369	n/a	n/a	0.04%
24/01/2021	100.00%	0.00%		1350	n/a	n/a	0.02%
25/01/2021	100.00%	0.00%		1411	n/a	n/a	0.03%
26/01/2021	95.83%	4.17%		1392	n/a	n/a	0.01%
27/01/2021	100.00%	0.00%		1390	n/a	n/a	0.01%
28/01/2021	100.00%	0.00%		1424	n/a	n/a	0.01%
29/01/2021	100.00%	0.00%		1440	n/a	n/a	0.03%
30/01/2021	100.00%	0.00%		1386	n/a	n/a	0.01%
31/01/2021	100.00%	0.00%		1386	n/a	n/a	0.01%
01/02/2021	100.00%	0.00%		1460	n/a	n/a	0.01%
02/02/2021	100.00%	0.00%		1417	n/a	n/a	0.01%
03/02/2021	100.00%	0.00%		1393	n/a	n/a	0.01%
04/02/2021	100.00%	0.00%		1398	n/a	n/a	0.00%
05/02/2021	100.00%	0.00%		1387	n/a	n/a	0.02%
06/02/2021	100.00%	0.00%		1360	n/a	n/a	0.01%
07/02/2021	79.17%	20.83%		1351	n/a	n/a	0.01%
08/02/2021	100.00%	0.00%		1386	n/a	n/a	0.01%
09/02/2021	100.00%	0.00%		1388	n/a	n/a	0.01%
10/02/2021	100.00%	0.00%		1413	n/a	n/a	0.04%
11/02/2021	100.00%	0.00%		1396	n/a	n/a	0.01%
12/02/2021	100.00%	0.00%		1401	n/a	n/a	0.00%
13/02/2021	100.00%	0.00%		1365	n/a	n/a	0.01%

	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 (%)
14/02/2021	100.00%	0.00%		1357	n/a	n/a	0.01%
15/02/2021	100.00%	0.00%		1338	n/a	n/a	0.01%
16/02/2021	100.00%	0.00%		1224	n/a	n/a	0.06%
17/02/2021	100.00%	0.00%		1474	n/a	n/a	0.42%
18/02/2021	100.00%	0.00%		1697	n/a	n/a	0.86%
19/02/2021	100.00%	0.00%		1240	n/a	n/a	0.01%
20/02/2021	100.00%	0.00%		1180	n/a	n/a	0.04%
21/02/2021	75.00%	25.00%		1177	n/a	n/a	0.01%
22/02/2021	100.00%	0.00%		1297	n/a	n/a	0.01%
23/02/2021	100.00%	0.00%		1473	n/a	n/a	0.17%
24/02/2021	100.00%	0.00%		1386	n/a	n/a	0.01%
25/02/2021	95.83%	4.17%		1406	n/a	n/a	0.01%
26/02/2021	100.00%	0.00%		1453	n/a	n/a	0.01%
27/02/2021	100.00%	0.00%		1383	n/a	n/a	0.01%
28/02/2021	100.00%	0.00%		1357	n/a	n/a	0.00%
01/03/2021	100.00%	0.00%		2014	n/a	n/a	0.80%
02/03/2021	100.00%	0.00%		1454	n/a	n/a	0.01%
03/03/2021	100.00%	0.00%		1442	n/a	n/a	0.01%
04/03/2021	100.00%	0.00%		1438	n/a	n/a	0.01%
05/03/2021	95.83%	4.17%		1441	n/a	n/a	0.01%
06/03/2021	91.53%	8.47%		1412	n/a	n/a	0.09%
07/03/2021	66.67%	33.33%		2151	n/a	n/a	1.83%
08/03/2021	100.00%	0.00%		1441	n/a	n/a	0.01%
09/03/2021	100.00%	0.00%		1450	n/a	n/a	0.00%
10/03/2021	100.00%	0.00%		3035	n/a	n/a	1.81%
11/03/2021	100.00%	0.00%		2208	n/a	n/a	0.67%
12/03/2021	100.00%	0.00%		1637	n/a	n/a	0.21%
13/03/2021	100.00%	0.00%		6803	n/a	n/a	8.39%
14/03/2021	100.00%	0.00%		7218	n/a	n/a	9.81%
15/03/2021	100.00%	0.00%		6424	n/a	n/a	8.00%
16/03/2021	95.83%	4.17%		1596	n/a	n/a	0.20%
17/03/2021	100.00%	0.00%		6645	n/a	n/a	8.50%
18/03/2021	100.00%	0.00%		6472	n/a	n/a	8.49%
19/03/2021	100.00%	0.00%		1462	n/a	n/a	0.01%
20/03/2021	100.00%	0.00%		1330	n/a	n/a	0.01%
21/03/2021	100.00%	0.00%		1323	n/a	n/a	0.01%
22/03/2021	100.00%	0.00%		1372	n/a	n/a	0.01%
23/03/2021	99.86%	0.14%		1370	n/a	n/a	0.03%
24/03/2021	100.00%	0.00%		1365	n/a	n/a	0.01%
25/03/2021	100.00%	0.00%		1371	n/a	n/a	0.00%
26/03/2021	100.00%	0.00%		1389	n/a	n/a	0.02%
27/03/2021	100.00%	0.00%		1319	n/a	n/a	0.01%
28/03/2021	100.00%	0.00%		1305	n/a	n/a	0.00%
29/03/2021	100.00%	0.00%		1378	n/a	n/a	0.01%
30/03/2021	100.00%	0.00%		1353	n/a	n/a	0.01%
31/03/2021	100.00%	0.00%		1376	n/a	n/a	0.00%

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 (%)
01/01/2021	100.0%	0.0%	3,850				
02/01/2021	100.0%	0.0%	3,848				
03/01/2021	100.0%	0.0%	3,891				
04/01/2021	100.0%	0.0%	3,910				
05/01/2021	100.0%	0.0%	3,890				
06/01/2021	100.0%	0.0%	3,880				
07/01/2021	100.0%	0.0%	3,897				
08/01/2021	100.0%	0.0%	3,920				
09/01/2021	100.0%	0.0%	3,823				
10/01/2021	79.2%	20.8%	3,937				
11/01/2021	100.0%	0.0%	3,899				
12/01/2021	100.0%	0.0%	3,841				
13/01/2021	100.0%	0.0%	3,923				
14/01/2021	100.0%	0.0%	3,918				
15/01/2021	100.0%	0.0%	3,891				
16/01/2021	100.0%	0.0%	3,772				
17/01/2021	100.0%	0.0%	3,841				
18/01/2021	100.0%	0.0%	3,867				
19/01/2021	100.0%	0.0%	3,896				
20/01/2021	100.0%	0.0%	3,812				
21/01/2021	100.0%	0.0%	3,842				
22/01/2021	100.0%	0.0%	3,855				
23/01/2021	100.0%	0.0%	3,786				
24/01/2021	100.0%	0.0%	3,893				
25/01/2021	100.0%	0.0%	3,871				
26/01/2021	100.0%	0.0%	3,845				
27/01/2021	100.0%	0.0%	3,879				
28/01/2021	100.0%	0.0%	3,915				
29/01/2021	100.0%	0.0%	3,963				
30/01/2021	100.0%	0.0%	3,912				
31/01/2021	100.0%	0.0%	3,947				
01/02/2021	100.0%	0.0%	3,953				
02/02/2021	100.0%	0.0%	3,963				
03/02/2021	100.0%	0.0%	3,941				
04/02/2021	100.0%	0.0%	3,919				
05/02/2021	100.0%	0.0%	3,916				
06/02/2021	100.0%	0.0%	3,815				
07/02/2021	79.2%	20.8%	3,894				
08/02/2021	100.0%	0.0%	3,907				
09/02/2021	100.0%	0.0%	3,892				
10/02/2021	100.0%	0.0%	3,909				
11/02/2021	100.0%	0.0%	3,907				
12/02/2021	100.0%	0.0%	3,929				
13/02/2021	100.0%	0.0%	3,902				

	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 (%)
14/02/2021	100.0%	0.0%	3,956				
15/02/2021	100.0%	0.0%	3,879				
16/02/2021	99.9%	0.1%	3,802				
17/02/2021	100.0%	0.0%	3,686				
18/02/2021	100.0%	0.0%	3,745				
19/02/2021	100.0%	0.0%	3,663				
20/02/2021	100.0%	0.0%	3,688				
21/02/2021	75.0%	25.0%	3,678				
22/02/2021	100.0%	0.0%	3,830				
23/02/2021	99.9%	0.1%	3,993				
24/02/2021	100.0%	0.0%	3,878				
25/02/2021	100.0%	0.0%	3,893				
26/02/2021	100.0%	0.0%	3,897				
27/02/2021	100.0%	0.0%	3,881				
28/02/2021	100.0%	0.0%	3,870				
01/03/2021	100.0%	0.0%	3,954				
02/03/2021	100.0%	0.0%	3,965				
03/03/2021	100.0%	0.0%	3,905				
04/03/2021	100.0%	0.0%	3,951				
05/03/2021	100.0%	0.0%	4,296				
06/03/2021	91.3%	8.8%	4,290				
07/03/2021	66.7%	33.3%	4,329				
08/03/2021	100.0%	0.0%	4,341				
09/03/2021	100.0%	0.0%	4,278				
10/03/2021	100.0%	0.0%	4,223				
11/03/2021	100.0%	0.0%	4,330				
12/03/2021	100.0%	0.0%	4,291				
13/03/2021	100.0%	0.0%	4,263				
14/03/2021	100.0%	0.0%	4,242				
15/03/2021	100.0%	0.0%	4,320				
16/03/2021	100.0%	0.0%	4,355				
17/03/2021	100.0%	0.0%	4,275				
18/03/2021	100.0%	0.0%	4,286				
19/03/2021	100.0%	0.0%	4,328				
20/03/2021	100.0%	0.0%	4,253				
21/03/2021	100.0%	0.0%	4,205				
22/03/2021	100.0%	0.0%	4,316				
23/03/2021	99.9%	0.1%	4,333				
24/03/2021	100.0%	0.0%	4,305				
25/03/2021	100.0%	0.0%	4,242				
26/03/2021	100.0%	0.0%	4,295				
27/03/2021	100.0%	0.0%	4,240				
28/03/2021	100.0%	0.0%	4,319				
29/03/2021	100.0%	0.0%	4,290				
30/03/2021	100.0%	0.0%	4,214				
31/03/2021	100.0%	0.0%	4,242				

CAPITAL ONE MOBILE BANKING APPLICATION



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 (%)
01/01/2021	99.8%	0.2%	897				
02/01/2021	100.0%	0.0%	904				
03/01/2021	100.0%	0.0%	895				
04/01/2021	100.0%	0.0%	1,155				
05/01/2021	100.0%	0.0%	975				
06/01/2021	100.0%	0.0%	1,001				
07/01/2021	100.0%	0.0%	964				
08/01/2021	100.0%	0.0%	995				
09/01/2021	100.0%	0.0%	1,008				
10/01/2021	79.2%	20.8%	885				
11/01/2021	100.0%	0.0%	982				
12/01/2021	100.0%	0.0%	955				
13/01/2021	100.0%	0.0%	947				
14/01/2021	100.0%	0.0%	941				
15/01/2021	100.0%	0.0%	966				
16/01/2021	100.0%	0.0%	908				
17/01/2021	100.0%	0.0%	875				
18/01/2021	99.8%	0.2%	961				
19/01/2021	100.0%	0.0%	961				
20/01/2021	100.0%	0.0%	943				
21/01/2021	100.0%	0.0%	932				
22/01/2021	100.0%	0.0%	1,036				
23/01/2021	100.0%	0.0%	945				
24/01/2021	100.0%	0.0%	892				
25/01/2021	100.0%	0.0%	1,041				
26/01/2021	100.0%	0.0%	997				
27/01/2021	100.0%	0.0%	998				
28/01/2021	100.0%	0.0%	1,020				
29/01/2021	100.0%	0.0%	1,126				
30/01/2021	100.0%	0.0%	943				
31/01/2021	100.0%	0.0%	908				
01/02/2021	100.0%	0.0%	1,063				
02/02/2021	100.0%	0.0%	1,055				
03/02/2021	100.0%	0.0%	1,040				
04/02/2021	100.0%	0.0%	999				
05/02/2021	100.0%	0.0%	976				
06/02/2021	100.0%	0.0%	921				
07/02/2021	79.2%	20.8%	896				
08/02/2021	99.7%	0.3%	974				
09/02/2021	100.0%	0.0%	924				
10/02/2021	100.0%	0.0%	939				
11/02/2021	100.0%	0.0%	916				
12/02/2021	100.0%	0.0%	926				

	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 (%)
13/02/2021	100.0%	0.0%	910				
14/02/2021	100.0%	0.0%	893				
15/02/2021	100.0%	0.0%	888				
16/02/2021	99.8%	0.2%	859				
17/02/2021	100.0%	0.0%	829				
18/02/2021	100.0%	0.0%	829				
19/02/2021	100.0%	0.0%	851				
20/02/2021	100.0%	0.0%	824				
21/02/2021	75.0%	25.0%	804				
22/02/2021	100.0%	0.0%	845				
23/02/2021	100.0%	0.0%	837				
24/02/2021	100.0%	0.0%	947				
25/02/2021	100.0%	0.0%	933				
26/02/2021	99.9%	0.1%	989				
27/02/2021	100.0%	0.0%	907				
28/02/2021	100.0%	0.0%	885				
01/03/2021	100.0%	0.0%	971				
02/03/2021	100.0%	0.0%	948				
03/03/2021	100.0%	0.0%	950				
04/03/2021	100.0%	0.0%	943				
05/03/2021	99.1%	0.9%	942				
06/03/2021	91.7%	8.3%	940				
07/03/2021	66.7%	33.3%	907				
08/03/2021	100.0%	0.0%	948				
09/03/2021	90.8%	9.2%	932				
10/03/2021	100.0%	0.0%	959				
11/03/2021	87.5%	12.5%	960				
12/03/2021	100.0%	0.0%	925				
13/03/2021	100.0%	0.0%	920				
14/03/2021	100.0%	0.0%	894				
15/03/2021	100.0%	0.0%	942				
16/03/2021	100.0%	0.0%	929				
17/03/2021	100.0%	0.0%	943				
18/03/2021	100.0%	0.0%	934				
19/03/2021	100.0%	0.0%	945				
20/03/2021	100.0%	0.0%	922				
21/03/2021	100.0%	0.0%	899				
22/03/2021	100.0%	0.0%	991				
23/03/2021	95.7%	4.3%	969				
24/03/2021	100.0%	0.0%	967				
25/03/2021	100.0%	0.0%	957				
26/03/2021	99.9%	0.1%	982				
27/03/2021	100.0%	0.0%	924				
28/03/2021	100.0%	0.0%	893				
29/03/2021	100.0%	0.0%	939				
30/03/2021	100.0%	0.0%	923				
31/03/2021	100.0%	0.0%	945				

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.

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 scarts.

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.