

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 (%)
01/04/2021	100.00%	0.00%		1384	n/a	n/a	0.01%
02/04/2021	100.00%	0.00%		1340	n/a	n/a	0.01%
03/04/2021	100.00%	0.00%		1323	n/a	n/a	0.01%
04/04/2021	100.00%	0.00%		1300	n/a	n/a	0.01%
05/04/2021	100.00%	0.00%		1334	n/a	n/a	0.01%
06/04/2021	100.00%	0.00%		1366	n/a	n/a	0.01%
07/04/2021	100.00%	0.00%		1343	n/a	n/a	0.01%
08/04/2021	100.00%	0.00%		1349	n/a	n/a	0.01%
09/04/2021	100.00%	0.00%		1344	n/a	n/a	0.02%
10/04/2021	100.00%	0.00%		1335	n/a	n/a	0.02%
11/04/2021	79.17%	20.83%		1336	n/a	n/a	0.02%
12/04/2021	100.00%	0.00%		1372	n/a	n/a	0.01%
13/04/2021	100.00%	0.00%		1349	n/a	n/a	0.02%
14/04/2021	100.00%	0.00%		1362	n/a	n/a	0.03%
15/04/2021	100.00%	0.00%		1347	n/a	n/a	0.03%
16/04/2021	95.83%	4.17%		1345	n/a	n/a	0.01%
17/04/2021	100.00%	0.00%		1313	n/a	n/a	0.01%
18/04/2021	100.00%	0.00%		1323	n/a	n/a	0.01%
19/04/2021	100.00%	0.00%		1362	n/a	n/a	0.00%
20/04/2021	100.00%	0.00%		1353	n/a	n/a	0.01%
21/04/2021	100.00%	0.00%		1363	n/a	n/a	0.01%
22/04/2021	100.00%	0.00%		1346	n/a	n/a	0.01%
23/04/2021	100.00%	0.00%		1357	n/a	n/a	0.02%
24/04/2021	100.00%	0.00%		1319	n/a	n/a	0.02%
25/04/2021	100.00%	0.00%		1312	n/a	n/a	0.01%
26/04/2021	100.00%	0.00%		1397	n/a	n/a	0.01%
27/04/2021	95.83%	4.17%		1371	n/a	n/a	0.01%
28/04/2021	100.00%	0.00%		1350	n/a	n/a	0.01%
29/04/2021	95.83%	4.17%		1343	n/a	n/a	0.01%
30/04/2021	100.00%	0.00%		1365	n/a	n/a	0.02%
01/05/2021	100.00%	0.00%		1293	n/a	n/a	0.01%
02/05/2021	100.00%	0.00%		1277	n/a	n/a	0.01%
03/05/2021	100.00%	0.00%		1331	n/a	n/a	0.01%
04/05/2021	100.00%	0.00%		1362	n/a	n/a	0.01%
05/05/2021	100.00%	0.00%		1345	n/a	n/a	0.01%
06/05/2021	100.00%	0.00%		1361	n/a	n/a	0.20%
07/05/2021	100.00%	0.00%		1348	n/a	n/a	0.00%
08/05/2021	100.00%	0.00%		1312	n/a	n/a	0.01%
09/05/2021	100.00%	0.00%		1292	n/a	n/a	0.01%
10/05/2021	100.00%	0.00%		1378	n/a	n/a	0.02%
11/05/2021	100.00%	0.00%		1386	n/a	n/a	0.01%
12/05/2021	100.00%	0.00%		1567	n/a	n/a	0.03%
13/05/2021	66.67%	33.33%		1446	n/a	n/a	0.47%
14/05/2021	100.00%	0.00%		1442	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 (%)
15/05/2021	100.00%	0.00%		1403	n/a	n/a	0.01%
16/05/2021	86.74%	13.26%		1414	n/a	n/a	0.01%
17/05/2021	100.00%	0.00%		1463	n/a	n/a	0.01%
18/05/2021	100.00%	0.00%		1498	n/a	n/a	0.01%
19/05/2021	100.00%	0.00%		1243	n/a	n/a	0.01%
20/05/2021	100.00%	0.00%		1256	n/a	n/a	0.01%
21/05/2021	99.31%	0.69%		1290	n/a	n/a	0.26%
22/05/2021	100.00%	0.00%		1216	n/a	n/a	0.01%
23/05/2021	79.17%	20.83%		1227	n/a	n/a	0.01%
24/05/2021	100.00%	0.00%		1260	n/a	n/a	0.01%
25/05/2021	100.00%	0.00%		1310	n/a	n/a	0.02%
26/05/2021	100.00%	0.00%		1280	n/a	n/a	0.02%
27/05/2021	100.00%	0.00%		1282	n/a	n/a	0.02%
28/05/2021	100.00%	0.00%		1321	n/a	n/a	0.01%
29/05/2021	100.00%	0.00%		1223	n/a	n/a	0.01%
30/05/2021	100.00%	0.00%		1225	n/a	n/a	0.03%
31/05/2021	100.00%	0.00%		1264	n/a	n/a	0.00%
01/06/2021	100.00%	0.00%		1310	n/a	n/a	0.01%
02/06/2021	84.44%	15.56%		1319	n/a	n/a	0.64%
03/06/2021	100.00%	0.00%		1317	n/a	n/a	0.02%
04/06/2021	100.00%	0.00%		1273	n/a	n/a	0.01%
05/06/2021	100.00%	0.00%		1222	n/a	n/a	0.01%
06/06/2021	79.17%	20.83%		1236	n/a	n/a	0.03%
07/06/2021	100.00%	0.00%		1282	n/a	n/a	0.01%
08/06/2021	100.00%	0.00%		1282	n/a	n/a	0.01%
09/06/2021	100.00%	0.00%		1261	n/a	n/a	0.01%
10/06/2021	100.00%	0.00%		1264	n/a	n/a	0.01%
11/06/2021	100.00%	0.00%		1253	n/a	n/a	0.01%
12/06/2021	100.00%	0.00%		1207	n/a	n/a	0.01%
13/06/2021	100.00%	0.00%		1215	n/a	n/a	0.02%
14/06/2021	100.00%	0.00%		1277	n/a	n/a	0.01%
15/06/2021	100.00%	0.00%		1268	n/a	n/a	0.01%
16/06/2021	100.00%	0.00%		1262	n/a	n/a	0.02%
17/06/2021	100.00%	0.00%		1267	n/a	n/a	0.01%
18/06/2021	95.83%	4.17%		1308	n/a	n/a	0.01%
19/06/2021	100.00%	0.00%		1309	n/a	n/a	0.01%
20/06/2021	100.00%	0.00%		1295	n/a	n/a	0.02%
21/06/2021	100.00%	0.00%		1370	n/a	n/a	0.01%
22/06/2021	100.00%	0.00%		1354	n/a	n/a	0.01%
23/06/2021	99.44%	0.56%		1365	n/a	n/a	0.01%
24/06/2021	100.00%	0.00%		1381	n/a	n/a	0.01%
25/06/2021	100.00%	0.00%		1401	n/a	n/a	0.01%
26/06/2021	100.00%	0.00%		1313	n/a	n/a	0.01%
27/06/2021	75.00%	25.00%		1331	n/a	n/a	0.03%
28/06/2021	100.00%	0.00%		1391	n/a	n/a	0.01%
29/06/2021	100.00%	0.00%		1370	n/a	n/a	0.01%
30/06/2021	79.17%	20.83%		1393	n/a	n/a	0.01%

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 (%)
01/04/2021	100.0%	0.0%	4,359				
02/04/2021	100.0%	0.0%	4,280				
03/04/2021	100.0%	0.0%	4,205				
04/04/2021	100.0%	0.0%	4,176				
05/04/2021	100.0%	0.0%	4,228				
06/04/2021	100.0%	0.0%	4,296				
07/04/2021	100.0%	0.0%	4,234				
08/04/2021	100.0%	0.0%	4,266				
09/04/2021	100.0%	0.0%	4,232				
10/04/2021	100.0%	0.0%	4,087				
11/04/2021	79.2%	20.8%	4,194				
12/04/2021	99.3%	0.7%	4,536				
13/04/2021	100.0%	0.0%	4,303				
14/04/2021	100.0%	0.0%	4,306				
15/04/2021	100.0%	0.0%	4,263				
16/04/2021	95.8%	4.2%	4,312				
17/04/2021	100.0%	0.0%	4,259				
18/04/2021	100.0%	0.0%	4,262				
19/04/2021	100.0%	0.0%	4,301				
20/04/2021	100.0%	0.0%	4,311				
21/04/2021	100.0%	0.0%	4,299				
22/04/2021	100.0%	0.0%	4,173				
23/04/2021	100.0%	0.0%	4,158				
24/04/2021	100.0%	0.0%	4,114				
25/04/2021	100.0%	0.0%	4,155				
26/04/2021	100.0%	0.0%	4,127				
27/04/2021	95.8%	4.2%	4,158				
28/04/2021	100.0%	0.0%	4,192				
29/04/2021	95.8%	4.2%	4,150				
30/04/2021	100.0%	0.0%	4,204				
01/05/2021	100.0%	0.0%	4,147				
02/05/2021	100.0%	0.0%	4,148				
03/05/2021	100.0%	0.0%	4,206				
04/05/2021	100.0%	0.0%	4,224				
05/05/2021	100.0%	0.0%	4,176				
06/05/2021	100.0%	0.0%	4,178				
07/05/2021	100.0%	0.0%	4,148				
08/05/2021	100.0%	0.0%	4,118				
09/05/2021	100.0%	0.0%	4,153				
10/05/2021	100.0%	0.0%	4,218				
11/05/2021	100.0%	0.0%	4,211				
12/05/2021	100.0%	0.0%	4,167				
13/05/2021	66.7%	33.3%	4,044				
14/05/2021	100.0%	0.0%	4,048				

	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 (%)
15/05/2021	100.0%	0.0%	4,009				
16/05/2021	86.7%	13.3%	4,036				
17/05/2021	100.0%	0.0%	4,056				
18/05/2021	100.0%	0.0%	4,027				
19/05/2021	100.0%	0.0%	4,040				
20/05/2021	100.0%	0.0%	4,059				
21/05/2021	99.3%	0.7%	4,147				
22/05/2021	100.0%	0.0%	4,085				
23/05/2021	79.2%	20.8%	4,051				
24/05/2021	100.0%	0.0%	4,055				
25/05/2021	100.0%	0.0%	4,051				
26/05/2021	100.0%	0.0%	4,047				
27/05/2021	100.0%	0.0%	4,080				
28/05/2021	100.0%	0.0%	4,122				
29/05/2021	100.0%	0.0%	4,041				
30/05/2021	100.0%	0.0%	4,105				
31/05/2021	100.0%	0.0%	4,087				
01/06/2021	100.0%	0.0%	4,140				
02/06/2021	84.4%	15.6%	4,136				
03/06/2021	100.0%	0.0%	4,142				
04/06/2021	100.0%	0.0%	4,054				
05/06/2021	100.0%	0.0%	4,018				
06/06/2021	79.2%	20.8%	4,058				
07/06/2021	100.0%	0.0%	4,112				
08/06/2021	100.0%	0.0%	4,047				
09/06/2021	100.0%	0.0%	4,127				
10/06/2021	99.1%	0.9%	4,030				
11/06/2021	100.0%	0.0%	4,091				
12/06/2021	100.0%	0.0%	4,042				
13/06/2021	100.0%	0.0%	4,067				
14/06/2021	100.0%	0.0%	4,121				
15/06/2021	100.0%	0.0%	4,055				
16/06/2021	100.0%	0.0%	4,047				
17/06/2021	100.0%	0.0%	4,035				
18/06/2021	95.8%	4.2%	4,110				
19/06/2021	100.0%	0.0%	4,099				
20/06/2021	100.0%	0.0%	4,133				
21/06/2021	100.0%	0.0%	4,197				
22/06/2021	100.0%	0.0%	4,126				
23/06/2021	99.4%	0.6%	4,099				
24/06/2021	100.0%	0.0%	4,121				
25/06/2021	100.0%	0.0%	4,134				
26/06/2021	100.0%	0.0%	4,106				
27/06/2021	75.0%	25.0%	4,129				
28/06/2021	100.0%	0.0%	4,187				
29/06/2021	100.0%	0.0%	4,145				
30/06/2021	79.2%	20.8%	4,170				

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 (%)
01/04/2021	100.0%	0.0%	969				
02/04/2021	100.0%	0.0%	921				
03/04/2021	100.0%	0.0%	940				
04/04/2021	100.0%	0.0%	895				
05/04/2021	100.0%	0.0%	933				
06/04/2021	100.0%	0.0%	985				
07/04/2021	100.0%	0.0%	947				
08/04/2021	100.0%	0.0%	956				
09/04/2021	100.0%	0.0%	934				
10/04/2021	100.0%	0.0%	932				
11/04/2021	79.2%	20.8%	882				
12/04/2021	100.0%	0.0%	937				
13/04/2021	100.0%	0.0%	932				
14/04/2021	100.0%	0.0%	938				
15/04/2021	100.0%	0.0%	943				
16/04/2021	100.0%	0.0%	941				
17/04/2021	100.0%	0.0%	909				
18/04/2021	100.0%	0.0%	884				
19/04/2021	100.0%	0.0%	928				
20/04/2021	100.0%	0.0%	926				
21/04/2021	100.0%	0.0%	928				
22/04/2021	100.0%	0.0%	926				
23/04/2021	100.0%	0.0%	944				
24/04/2021	100.0%	0.0%	918				
25/04/2021	100.0%	0.0%	901				
26/04/2021	100.0%	0.0%	965				
27/04/2021	100.0%	0.0%	945				
28/04/2021	100.0%	0.0%	952				
29/04/2021	100.0%	0.0%	954				
30/04/2021	100.0%	0.0%	975				
01/05/2021	100.0%	0.0%	902				
02/05/2021	100.0%	0.0%	880				
03/05/2021	100.0%	0.0%	942				
04/05/2021	100.0%	0.0%	981				
05/05/2021	100.0%	0.0%	945				
06/05/2021	100.0%	0.0%	954				
07/05/2021	100.0%	0.0%	942				
08/05/2021	100.0%	0.0%	939				
09/05/2021	100.0%	0.0%	886				
10/05/2021	100.0%	0.0%	992				
11/05/2021	100.0%	0.0%	902				
12/05/2021	100.0%	0.0%	841				
13/05/2021	100.0%	0.0%	843				

	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 (%)
14/05/2021	100.0%	0.0%	846				
15/05/2021	100.0%	0.0%	818				
16/05/2021	86.7%	13.3%	790				
17/05/2021	100.0%	0.0%	843				
18/05/2021	100.0%	0.0%	876				
19/05/2021	100.0%	0.0%	931				
20/05/2021	99.7%	0.3%	941				
21/05/2021	99.3%	0.7%	948				
22/05/2021	100.0%	0.0%	916				
23/05/2021	79.2%	20.8%	885				
24/05/2021	100.0%	0.0%	958				
25/05/2021	100.0%	0.0%	952				
26/05/2021	100.0%	0.0%	941				
27/05/2021	100.0%	0.0%	934				
28/05/2021	100.0%	0.0%	1004				
29/05/2021	100.0%	0.0%	914				
30/05/2021	100.0%	0.0%	885				
31/05/2021	100.0%	0.0%	905				
01/06/2021	100.0%	0.0%	969				
02/06/2021	100.0%	0.0%	966				
03/06/2021	100.0%	0.0%	1003				
04/06/2021	100.0%	0.0%	956				
05/06/2021	100.0%	0.0%	922				
06/06/2021	79.2%	20.8%	892				
07/06/2021	100.0%	0.0%	950				
08/06/2021	100.0%	0.0%	952				
09/06/2021	100.0%	0.0%	939				
10/06/2021	100.0%	0.0%	968				
11/06/2021	100.0%	0.0%	941				
12/06/2021	100.0%	0.0%	919				
13/06/2021	96.7%	3.3%	892				
14/06/2021	100.0%	0.0%	954				
15/06/2021	100.0%	0.0%	954				
16/06/2021	100.0%	0.0%	950				
17/06/2021	99.2%	0.8%	1012				
18/06/2021	100.0%	0.0%	959				
19/06/2021	100.0%	0.0%	933				
20/06/2021	100.0%	0.0%	909				
21/06/2021	100.0%	0.0%	968				
22/06/2021	100.0%	0.0%	941				
23/06/2021	99.4%	0.6%	968				
24/06/2021	100.0%	0.0%	952				
25/06/2021	100.0%	0.0%	1015				
26/06/2021	100.0%	0.0%	922				
27/06/2021	75.0%	25.0%	890				
28/06/2021	100.0%	0.0%	991				
29/06/2021	100.0%	0.0%	975				
30/06/2021	100.0%	0.0%	1004				

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.