

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-Jul	100.00%	0.00%		1380	n/a	n/a	0.03%
02-Jul	100.00%	0.00%		1373	n/a	n/a	0.01%
03-Jul	100.00%	0.00%		1340	n/a	n/a	0.02%
04-Jul	100.00%	0.00%		1301	n/a	n/a	0.02%
05-Jul	100.00%	0.00%		1373	n/a	n/a	0.01%
06-Jul	100.00%	0.00%		1373	n/a	n/a	0.02%
07-Jul	100.00%	0.00%		1366	n/a	n/a	0.01%
08-Jul	100.00%	0.00%		1391	n/a	n/a	0.00%
09-Jul	100.00%	0.00%		1404	n/a	n/a	0.01%
10-Jul	100.00%	0.00%		1364	n/a	n/a	0.01%
11-Jul	79.17%	20.83%		1359	n/a	n/a	0.11%
12-Jul	100.00%	0.00%		1400	n/a	n/a	0.00%
13-Jul	100.00%	0.00%		1391	n/a	n/a	0.01%
14-Jul	100.00%	0.00%		1391	n/a	n/a	0.01%
15-Jul	100.00%	0.00%		1454	n/a	n/a	0.01%
16-Jul	100.00%	0.00%		1395	n/a	n/a	0.01%
17-Jul	100.00%	0.00%		1341	n/a	n/a	0.01%
18-Jul	100.00%	0.00%		1329	n/a	n/a	0.03%
19-Jul	100.00%	0.00%		1383	n/a	n/a	0.01%
20-Jul	100.00%	0.00%		1392	n/a	n/a	0.01%
21-Jul	100.00%	0.00%		1381	n/a	n/a	0.01%
22-Jul	95.97%	4.03%		1379	n/a	n/a	0.02%
23-Jul	100.00%	0.00%		1396	n/a	n/a	0.02%
24-Jul	100.00%	0.00%		1355	n/a	n/a	0.02%
25-Jul	100.00%	0.00%		1351	n/a	n/a	0.29%
26-Jul	100.00%	0.00%		1405	n/a	n/a	0.01%
27-Jul	95.49%	4.51%		1400	n/a	n/a	0.02%
28-Jul	100.00%	0.00%		1386	n/a	n/a	0.01%
29-Jul	100.00%	0.00%		1364	n/a	n/a	0.02%
30-Jul	100.00%	0.00%		1382	n/a	n/a	0.01%
31-Jul	100.00%	0.00%		1328	n/a	n/a	0.01%
01-Aug	100.00%	0.00%		1320	n/a	n/a	0.35%
02-Aug	95.14%	4.86%		1441	n/a	n/a	0.57%
03-Aug	100.00%	0.00%		1227	n/a	n/a	0.08%
04-Aug	99.79%	0.21%		1203	n/a	n/a	0.13%
05-Aug	100.00%	0.00%		1235	n/a	n/a	0.06%
06-Aug	100.00%	0.00%		1220	n/a	n/a	0.08%
07-Aug	100.00%	0.00%		1171	n/a	n/a	0.03%
08-Aug	79.17%	20.83%		1158	n/a	n/a	0.15%
09-Aug	100.00%	0.00%		1221	n/a	n/a	0.07%
10-Aug	100.00%	0.00%		1242	n/a	n/a	0.07%
11-Aug	100.00%	0.00%		1208	n/a	n/a	0.06%
12-Aug	100.00%	0.00%		1200	n/a	n/a	0.06%
13-Aug	100.00%	0.00%		1208	n/a	n/a	0.06%

	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-Aug	100.00%	0.00%		1163	n/a	n/a	0.07%
15-Aug	100.00%	0.00%		1153	n/a	n/a	0.15%
16-Aug	100.00%	0.00%		1236	n/a	n/a	0.06%
17-Aug	100.00%	0.00%		1219	n/a	n/a	0.08%
18-Aug	97.22%	2.78%		1060	n/a	n/a	5.01%
19-Aug	100.00%	0.00%		1208	n/a	n/a	0.06%
20-Aug	100.00%	0.00%		1220	n/a	n/a	0.06%
21-Aug	100.00%	0.00%		1154	n/a	n/a	0.07%
22-Aug	100.00%	0.00%		1136	n/a	n/a	0.17%
23-Aug	100.00%	0.00%		1208	n/a	n/a	0.07%
24-Aug	100.00%	0.00%		1217	n/a	n/a	0.07%
25-Aug	100.00%	0.00%		1211	n/a	n/a	0.06%
26-Aug	100.00%	0.00%		1194	n/a	n/a	0.07%
27-Aug	100.00%	0.00%		1204	n/a	n/a	0.07%
28-Aug	100.00%	0.00%		1155	n/a	n/a	0.07%
29-Aug	100.00%	0.00%		1119	n/a	n/a	0.16%
30-Aug	100.00%	0.00%		1172	n/a	n/a	0.06%
31-Aug	100.00%	0.00%		1206	n/a	n/a	0.05%
01-Sep	100.00%	0.00%		1477	n/a	n/a	3.40%
02-Sep	100.00%	0.00%		2257	n/a	n/a	15.14%
03-Sep	100.00%	0.00%		1335	n/a	n/a	0.07%
04-Sep	100.00%	0.00%		1240	n/a	n/a	0.07%
05-Sep	100.00%	0.00%		1212	n/a	n/a	0.17%
06-Sep	100.00%	0.00%		1296	n/a	n/a	0.07%
07-Sep	100.00%	0.00%		1334	n/a	n/a	0.07%
08-Sep	100.00%	0.00%		1395	n/a	n/a	2.23%
09-Sep	91.11%	8.89%		1409	n/a	n/a	0.21%
10-Sep	75.00%	25.00%		1401	n/a	n/a	0.08%
11-Sep	100.00%	0.00%		1326	n/a	n/a	0.07%
12-Sep	100.00%	0.00%		1312	n/a	n/a	0.16%
13-Sep	100.00%	0.00%		1400	n/a	n/a	0.07%
14-Sep	100.00%	0.00%		1391	n/a	n/a	0.07%
15-Sep	100.00%	0.00%		1374	n/a	n/a	0.07%
16-Sep	100.00%	0.00%		1360	n/a	n/a	0.08%
17-Sep	100.00%	0.00%		1374	n/a	n/a	0.07%
18-Sep	100.00%	0.00%		1307	n/a	n/a	0.07%
19-Sep	100.00%	0.00%		1303	n/a	n/a	0.15%
20-Sep	100.00%	0.00%		1381	n/a	n/a	0.07%
21-Sep	100.00%	0.00%		1376	n/a	n/a	0.06%
22-Sep	100.00%	0.00%		1368	n/a	n/a	0.06%
23-Sep	100.00%	0.00%		1378	n/a	n/a	0.06%
24-Sep	100.00%	0.00%		1395	n/a	n/a	0.07%
25-Sep	100.00%	0.00%		1328	n/a	n/a	0.07%
26-Sep	100.00%	0.00%		1317	n/a	n/a	0.15%
27-Sep	100.00%	0.00%		1379	n/a	n/a	0.07%
28-Sep	100.00%	0.00%		1382	n/a	n/a	0.06%
29-Sep	100.00%	0.00%		1380	n/a	n/a	0.07%
30-Sep	100.00%	0.00%		1391	n/a	n/a	0.07%

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-Jul	100.0%	0.0%	4,159.70				
02-Jul	100.0%	0.0%	4,174.49				
03-Jul	100.0%	0.0%	4,136.39				
04-Jul	100.0%	0.0%	4,165.27				
05-Jul	100.0%	0.0%	4,208.46				
06-Jul	100.0%	0.0%	4,190.27				
07-Jul	100.0%	0.0%	4,261.01				
08-Jul	100.0%	0.0%	4,252.92				
09-Jul	100.0%	0.0%	4,282.29				
10-Jul	100.0%	0.0%	4,127.66				
11-Jul	79.2%	20.8%	4,232.75				
12-Jul	100.0%	0.0%	4,243.67				
13-Jul	100.0%	0.0%	4,229.73				
14-Jul	100.0%	0.0%	4,305.97				
15-Jul	100.0%	0.0%	4,313.99				
16-Jul	100.0%	0.0%	4,322.20				
17-Jul	100.0%	0.0%	4,224.57				
18-Jul	100.0%	0.0%	4,238.18				
19-Jul	100.0%	0.0%	4,306.74				
20-Jul	100.0%	0.0%	4,244.07				
21-Jul	100.0%	0.0%	4,279.61				
22-Jul	96.0%	4.0%	4,301.46				
23-Jul	100.0%	0.0%	4,310.16				
24-Jul	100.0%	0.0%	4,229.30				
25-Jul	100.0%	0.0%	4,236.50				
26-Jul	100.0%	0.0%	4,322.40				
27-Jul	95.5%	4.5%	4,263.97				
28-Jul	100.0%	0.0%	4,237.66				
29-Jul	100.0%	0.0%	4,259.27				
30-Jul	100.0%	0.0%	4,350.89				
31-Jul	100.0%	0.0%	4,246.00				
01-Aug	100.0%	0.0%	4,253.93				
02-Aug	95.1%	4.9%	4,481.32				
03-Aug	92.6%	7.4%	4,110.19				
04-Aug	99.8%	0.2%	4,010.48				
05-Aug	100.0%	0.0%	4,055.81				
06-Aug	100.0%	0.0%	4,105.55				
07-Aug	100.0%	0.0%	4,060.09				
08-Aug	79.2%	20.8%	4,011.52				
09-Aug	100.0%	0.0%	4,048.56				
10-Aug	100.0%	0.0%	4,025.64				
11-Aug	100.0%	0.0%	4,064.42				
12-Aug	100.0%	0.0%	4,027.11				
13-Aug	100.0%	0.0%	4,086.76				

	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-Aug	100.0%	0.0%	4,008.73				
15-Aug	100.0%	0.0%	4,048.29				
16-Aug	100.0%	0.0%	4,059.74				
17-Aug	100.0%	0.0%	4,093.25				
18-Aug	97.2%	2.8%	3,779.01				
19-Aug	100.0%	0.0%	4,043.62				
20-Aug	100.0%	0.0%	4,049.67				
21-Aug	100.0%	0.0%	4,388.21				
22-Aug	100.0%	0.0%	3,988.39				
23-Aug	100.0%	0.0%	4,031.97				
24-Aug	100.0%	0.0%	4,052.63				
25-Aug	100.0%	0.0%	3,996.98				
26-Aug	100.0%	0.0%	3,953.14				
27-Aug	100.0%	0.0%	4,008.53				
28-Aug	100.0%	0.0%	3,939.48				
29-Aug	100.0%	0.0%	3,940.68				
30-Aug	100.0%	0.0%	3,990.59				
31-Aug	100.0%	0.0%	3,998.68				
01-Sep	100.0%	0.0%	4,341.17				
02-Sep	100.0%	0.0%	4,608.90				
03-Sep	100.0%	0.0%	4,187.52				
04-Sep	100.0%	0.0%	4,063.54				
05-Sep	100.0%	0.0%	4,053.74				
06-Sep	100.0%	0.0%	4,129.06				
07-Sep	100.0%	0.0%	4,123.41				
08-Sep	100.0%	0.0%	4,238.14				
09-Sep	91.4%	8.6%	4,498.50				
10-Sep	75.0%	25.0%	4,625.60				
11-Sep	100.0%	0.0%	4,569.11				
12-Sep	100.0%	0.0%	4,550.58				
13-Sep	100.0%	0.0%	4,676.58				
14-Sep	100.0%	0.0%	4,672.18				
15-Sep	100.0%	0.0%	4,698.06				
16-Sep	100.0%	0.0%	4,655.67				
17-Sep	100.0%	0.0%	4,698.93				
18-Sep	100.0%	0.0%	4,658.39				
19-Sep	100.0%	0.0%	4,674.27				
20-Sep	100.0%	0.0%	4,729.86				
21-Sep	100.0%	0.0%	4,706.29				
22-Sep	100.0%	0.0%	4,639.55				
23-Sep	100.0%	0.0%	4,690.92				
24-Sep	100.0%	0.0%	4,631.24				
25-Sep	100.0%	0.0%	4,577.06				
26-Sep	100.0%	0.0%	4,611.47				
27-Sep	100.0%	0.0%	4,709.48				
28-Sep	100.0%	0.0%	4,655.59				
29-Sep	100.0%	0.0%	4,612.42				
30-Sep	100.0%	0.0%	4,664.37				

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-Jul	100.0%	0.0%	1,014.92				
02-Jul	100.0%	0.0%	1,003.57				
03-Jul	100.0%	0.0%	987				
04-Jul	100.0%	0.0%	904				
05-Jul	100.0%	0.0%	1,005.09				
06-Jul	100.0%	0.0%	1,019.02				
07-Jul	100.0%	0.0%	1,003.60				
08-Jul	100.0%	0.0%	983				
09-Jul	100.0%	0.0%	982				
10-Jul	100.0%	0.0%	976				
11-Jul	79.2%	20.8%	911				
12-Jul	100.0%	0.0%	971				
13-Jul	100.0%	0.0%	967				
14-Jul	100.0%	0.0%	973				
15-Jul	100.0%	0.0%	986				
16-Jul	100.0%	0.0%	978				
17-Jul	100.0%	0.0%	916				
18-Jul	100.0%	0.0%	900				
19-Jul	100.0%	0.0%	979				
20-Jul	100.0%	0.0%	958				
21-Jul	100.0%	0.0%	954				
22-Jul	100.0%	0.0%	964				
23-Jul	99.2%	0.8%	999				
24-Jul	100.0%	0.0%	945				
25-Jul	100.0%	0.0%	903				
26-Jul	100.0%	0.0%	986				
27-Jul	100.0%	0.0%	982				
28-Jul	99.9%	0.1%	1,043.07				
29-Jul	100.0%	0.0%	978				
30-Jul	100.0%	0.0%	1,013.15				
31-Jul	100.0%	0.0%	969				
01-Aug	100.0%	0.0%	911				
02-Aug	86.5%	13.5%	2,323.91				
03-Aug	100.0%	0.0%	974				
04-Aug	99.8%	0.2%	871				
05-Aug	100.0%	0.0%	886				
06-Aug	100.0%	0.0%	886				
07-Aug	100.0%	0.0%	841				
08-Aug	79.2%	20.8%	805				
09-Aug	100.0%	0.0%	893				
10-Aug	100.0%	0.0%	1,056.22				
11-Aug	100.0%	0.0%	1,078.34				
12-Aug	100.0%	0.0%	1,019.86				

	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-Aug	100.0%	0.0%	1,017.24				
14-Aug	100.0%	0.0%	977				
15-Aug	100.0%	0.0%	937				
16-Aug	100.0%	0.0%	1,025.20				
17-Aug	87.5%	12.5%	1,005.86				
18-Aug	100.0%	0.0%	934				
19-Aug	100.0%	0.0%	987				
20-Aug	100.0%	0.0%	1,008.34				
21-Aug	100.0%	0.0%	955				
22-Aug	100.0%	0.0%	921				
23-Aug	100.0%	0.0%	1,001.65				
24-Aug	95.0%	5.0%	1,002.70				
25-Aug	100.0%	0.0%	1,012.00				
26-Aug	100.0%	0.0%	998				
27-Aug	100.0%	0.0%	1,030.09				
28-Aug	100.0%	0.0%	964				
29-Aug	100.0%	0.0%	909				
30-Aug	100.0%	0.0%	950				
31-Aug	100.0%	0.0%	1,030.00				
01-Sep	100.0%	0.0%	1,154.49				
02-Sep	100.0%	0.0%	1,226.43				
03-Sep	100.0%	0.0%	1,120.76				
04-Sep	100.0%	0.0%	1,056.30				
05-Sep	100.0%	0.0%	998				
06-Sep	100.0%	0.0%	1,103.77				
07-Sep	100.0%	0.0%	1,111.20				
08-Sep	100.0%	0.0%	1,088.03				
09-Sep	91.0%	9.0%	1,110.85				
10-Sep	74.9%	25.1%	1,121.07				
11-Sep	100.0%	0.0%	1,049.83				
12-Sep	100.0%	0.0%	1000				
13-Sep	99.1%	0.9%	1,417.17				
14-Sep	100.0%	0.0%	1,079.94				
15-Sep	100.0%	0.0%	1,070.10				
16-Sep	100.0%	0.0%	1,060.94				
17-Sep	100.0%	0.0%	1,059.50				
18-Sep	100.0%	0.0%	1,029.56				
19-Sep	100.0%	0.0%	992				
20-Sep	100.0%	0.0%	1,072.46				
21-Sep	100.0%	0.0%	1,074.91				
22-Sep	100.0%	0.0%	1,054.39				
23-Sep	100.0%	0.0%	1,065.95				
24-Sep	100.0%	0.0%	1,101.19				
25-Sep	100.0%	0.0%	1,032.52				
26-Sep	100.0%	0.0%	998				
27-Sep	100.0%	0.0%	1,100.64				
28-Sep	100.0%	0.0%	1,109.88				
29-Sep	100.0%	0.0%	1,082.33				
30-Sep	100.0%	0.0%	1,117.58				

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.