

PIRAEUS BANK



Provision of Statistical Information on the Availability & Performance of rAPIdLink

July 2025 (2025Q2)

To achieve optimum levels of provided service quality, the following KPIs are being calculated and monitored on a daily basis, regarding the availability and performance of the dedicated API interface and the online channel (winbank) used as benchmark:

1. Average daily uptime of all interfaces
2. Average daily downtime of all interfaces (both planned and unplanned)
3. Daily average response time per PIS request
4. Daily average response time per AIS request
5. Daily average response time per CoF request (to PIIS API)
6. Daily average error rate for ASPSP errors

Table 1 below summarizes the results of above.

	Dedicated Interface	Online Interface (winbank)
Average daily downtime of all interface (see Table 2)s: * Planned, due to End-of-Day and Beginning-of-Day tasks * Unplanned	* < 1 min * < 1 min	* < 1 min * < 1 min
Average daily uptime of all interfaces (24h – average daily downtime)	23h:59min	23h:59min
Daily average error rate for ASPSP errors (see Table 3)	0.37488%	-
Daily average response time per PIS request (see Table 4)	889 milliseconds (includes latency due to technical calls)	762 milliseconds
Daily average response time per AIS request (see Table 5)	1267 milliseconds (includes latency due to technical calls)	1019 milliseconds
Daily average response time per CoF request (see Table 6)	0 milliseconds	-

Table 1: Availability & Performance KPIs

During the second quarter, there were no requests performed from registered TPPs to our PSD2 PIIS APIs, for confirmation of funds. On the contrary, there were numerous calls to our PSD2 AIS APIs, for account information retrieval, and to our PSD2 PIS APIs for payment initiation.

Based on the definition of “downtime” as the amount of time during which the interface was unavailable (i.e. there were at least five consecutive AIS, PIS or CoF requests receiving errors with code “500” or “503” within a timeframe of 30 seconds), there were certain cases of unplanned downtime. These cases were mostly linked to unplanned downtime in the backend systems, which are common for both the dedicated (rapidlink) and web interface (winbank), although there were also a few cases where a massive request load from a couple of TPPs caused a momentary unavailability. Proper actions were taken to address the issue, by both contacting the TPPs and improving our APIs to sustain such traffic.

On the other hand, during the execution of planned maintenance and end-of-day (EOD) and beginning-of-day (BOD) tasks, there was little evidence of “downtime” on the dedicated interface within the particular period, due to the way the dedicated interface, the online channel and the backend services are implemented. More specifically, even if certain subsystems are “down”, rendering certain endpoints, like cards, unavailable, all other related resources are constantly available.

Table 2 below summarizes the downtime incidents within the particular period, while explaining their origin.

From	To	Duration (Milliseconds)	Duration (Minutes)	Comments
2025-04-14 12:29:42.2390000	2025-04-14 12:30:01.3690000	19130	0.319	rapidlink downtime
2025-04-14 12:30:33.0780000	2025-04-14 12:31:00.7960000	27718	0.462	rapidlink downtime
2025-04-14 12:31:05.6740000	2025-04-14 12:31:12.0000000	6326	0.105	rapidlink downtime
2025-04-14 12:31:14.1190000	2025-04-14 12:31:33.6670000	19548	0.326	rapidlink downtime
2025-04-14 12:31:34.4630000	2025-04-14 12:32:10.6510000	36188	0.603	rapidlink downtime
2025-04-14 12:32:14.7570000	2025-04-14 12:32:15.6510000	894	0.015	rapidlink downtime
2025-04-25 16:00:32.6400000	2025-04-25 16:00:33.5260000	886	0.015	rapidlink downtime
2025-04-25 16:02:27.3970000	2025-04-25 16:02:28.2880000	891	0.015	rapidlink downtime
2025-04-27 20:34:34.1090000	2025-04-27 20:35:36.3290000	62220	1.037	rapidlink downtime
2025-04-30 20:34:24.0910000	2025-04-30 20:38:50.9510000	266860	4.448	rapidlink downtime
2025-05-03 20:35:17.2260000	2025-05-03 20:39:21.1980000	243972	4.066	rapidlink downtime
2025-05-04 07:51:35.8940000	2025-05-04 07:52:26.1840000	50290	0.838	rapidlink downtime
2025-05-05 08:14:23.9700000	2025-05-05 08:14:25.3850000	1415	0.024	rapidlink downtime
2025-05-12 20:00:49.6340000	2025-05-12 20:01:19.0360000	29402	0.490	winbank downtime
2025-05-16 04:52:32.3450000	2025-05-16 04:52:34.0070000	1662	0.028	rapidlink downtime
2025-05-16 04:54:31.6880000	2025-05-16 04:54:32.8940000	1206	0.020	rapidlink downtime
2025-05-16 04:54:34.6930000	2025-05-16 04:54:35.9640000	1271	0.021	rapidlink downtime
2025-05-16 04:55:24.9830000	2025-05-16 04:55:25.5680000	585	0.010	rapidlink downtime
2025-05-16 16:24:48.7330000	2025-05-16 16:24:49.7030000	970	0.016	rapidlink downtime
2025-05-26 20:05:00.8810000	2025-05-26 20:05:30.7990000	29918	0.499	rapidlink downtime

2025-05-26 20:05:31.1860000	2025-05-26 20:06:04.7760000	33590	0.560	rapidlink downtime
2025-05-26 20:06:15.8520000	2025-05-26 20:07:16.3950000	60543	1.009	rapidlink downtime
2025-05-26 20:07:44.9080000	2025-05-26 20:08:09.7900000	24882	0.415	rapidlink downtime
2025-05-26 20:08:16.8210000	2025-05-26 20:09:18.3570000	61536	1.026	rapidlink downtime
2025-05-26 20:09:23.0650000	2025-05-26 20:10:05.9260000	42861	0.714	rapidlink downtime
2025-05-27 08:51:57.7460000	2025-05-27 08:52:52.1190000	54373	0.906	rapidlink downtime
2025-05-27 08:52:54.2370000	2025-05-27 08:53:00.4370000	6200	0.103	rapidlink downtime
2025-05-27 08:53:04.1830000	2025-05-27 08:53:08.8480000	4665	0.078	rapidlink downtime
2025-05-27 08:53:20.8680000	2025-05-27 08:53:21.1530000	285	0.005	rapidlink downtime
2025-05-28 19:09:29.6940000	2025-05-28 19:10:47.3570000	77663	1.294	rapidlink downtime
2025-06-03 04:46:19.0820000	2025-06-03 04:46:20.6440000	1562	0.026	rapidlink downtime
2025-06-04 23:15:19.0980000	2025-06-04 23:15:19.9360000	838	0.014	rapidlink downtime
2025-06-10 13:57:21.3680000	2025-06-10 13:57:23.1510000	1783	0.030	rapidlink downtime
2025-06-12 23:15:19.6770000	2025-06-12 23:15:21.4230000	1746	0.029	rapidlink downtime
2025-06-19 14:24:41.3290000	2025-06-19 14:24:42.2030000	874	0.015	rapidlink downtime
2025-06-27 07:40:33.7690000	2025-06-27 07:40:35.0760000	1307	0.022	rapidlink downtime
2025-06-28 05:21:56.4600000	2025-06-28 05:21:57.6410000	1181	0.020	rapidlink downtime
2025-06-30 09:58:08.0160000	2025-06-30 09:58:10.1020000	2086	0.035	rapidlink downtime
2025-06-30 09:58:46.0950000	2025-06-30 09:58:48.1810000	2086	0.035	rapidlink downtime
2025-06-30 10:02:07.0850000	2025-06-30 10:02:08.4600000	1375	0.023	rapidlink downtime

Table 2: Downtime incidents

Moving on to the next KPI, the dedicated interface's daily average error rate is calculated as the ratio of total daily number of requests returning an http error status code "500" (Internal Server Error) or "503" (Service Unavailable) to the total daily number of successful requests.

The following table summarizes the daily results for the particular period:

date	# unsuccessful_requests	# successful_requests	error_rate
1/4/2025	356	111998	0,31786%
2/4/2025	272	90330	0.30112%
3/4/2025	349	115911	0.30109%
4/4/2025	447	112382	0.39775%
5/4/2025	287	92341	0.31080%
6/4/2025	403	78647	0.51242%
7/4/2025	305	113138	0.26958%
8/4/2025	432	113269	0.38139%
9/4/2025	319	116872	0.27295%
10/4/2025	307	114484	0.26816%
11/4/2025	278	114911	0.24193%
12/4/2025	322	90044	0.35760%
13/4/2025	511	84840	0.60231%
14/4/2025	358	111439	0.32125%
15/4/2025	325	113795	0.28560%
16/4/2025	292	113888	0.25639%
17/4/2025	397	120531	0.32938%
18/4/2025	468	107943	0.43356%
19/4/2025	340	84433	0.40269%
20/4/2025	382	79035	0.48333%
21/4/2025	331	81111	0.40808%
22/4/2025	255	105660	0.24134%
23/4/2025	330	106077	0.31109%
24/4/2025	377	106683	0.35338%

25/4/2025	424	109962	0.38559%
26/4/2025	401	87656	0.45747%
27/4/2025	272	75939	0.35818%
28/4/2025	281	104209	0.26965%
29/4/2025	203	115116	0.17634%
30/4/2025	386	112944	0.34176%
1/5/2025	409	91176	0.44858%
2/5/2025	309	108708	0.28425%
3/5/2025	305	89061	0.34246%
4/5/2025	315	81968	0.38430%
5/5/2025	195	109638	0.17786%
6/5/2025	182	108417	0.16787%
7/5/2025	177	105400	0.16793%
8/5/2025	261	105346	0.24776%
9/5/2025	153	107669	0.14210%
10/5/2025	372	86780	0.42867%
11/5/2025	220	81949	0.26846%
12/5/2025	213	110194	0.19330%
13/5/2025	315	107994	0.29168%
14/5/2025	436	105497	0.41328%
15/5/2025	453	108052	0.41924%
16/5/2025	367	106256	0.34539%
17/5/2025	406	87489	0.46406%
18/5/2025	438	77833	0.56274%
19/5/2025	196	105213	0.18629%
20/5/2025	318	117078	0.27161%
21/5/2025	351	122067	0.28755%
22/5/2025	252	105548	0.23875%
23/5/2025	241	106059	0.22723%

24/5/2025	239	87906	0.27188%
25/5/2025	302	79924	0.37786%
26/5/2025	377	110260	0.34192%
27/5/2025	547	109786	0.49824%
28/5/2025	406	108685	0.37356%
29/5/2025	448	113669	0.39413%
30/5/2025	435	119280	0.36469%
31/5/2025	271	95300	0.28437%
1/6/2025	590	85651	0.68884%
2/6/2025	333	111501	0.29865%
3/6/2025	401	116231	0.34500%
4/6/2025	470	112440	0.41800%
5/6/2025	439	113032	0.38839%
6/6/2025	457	113381	0.40307%
7/6/2025	408	89726	0.45472%
8/6/2025	464	82569	0.56195%
9/6/2025	362	89521	0.40437%
10/6/2025	620	115260	0.53791%
11/6/2025	315	114087	0.27611%
12/6/2025	424	115094	0.36839%
13/6/2025	362	112795	0.32094%
14/6/2025	498	88399	0.56335%
15/6/2025	550	80921	0.67968%
16/6/2025	395	106121	0.37222%
17/6/2025	392	106457	0.36822%
18/6/2025	455	108971	0.41754%
19/6/2025	458	107218	0.42717%
20/6/2025	579	128282	0.45135%
21/6/2025	344	110042	0.31261%

22/6/2025	266	84231	0.31580%
23/6/2025	450	108914	0.41317%
24/6/2025	378	113328	0.33355%
25/6/2025	570	112461	0.50684%
26/6/2025	556	125303	0.44372%
27/6/2025	668	120256	0.55548%
28/6/2025	686	94677	0.72457%
29/6/2025	533	89220	0.59740%
30/6/2025	1227	129532	0.94726%
Average Daily Error Rate			0.37488%

Table 3: Daily Error Rates of PSD2 APIs

Finally, regarding the average daily response times per service (AIS. PIS. CoF), as mentioned previously, traffic data showed that only AIS and PIS endpoints were called during the selected period. Therefore, Table 6 is empty, while Tables 4 and 5 summarize the results for PSD2 PIS and AIS APIs respectively. It must be stressed that average response times from the dedicated interface also include latency caused by technical calls.

Date	Number of requests	Average response time for PSD2_PIS APIs (milliseconds)
1/4/2025	1912	1232
2/4/2025	2679	899
3/4/2025	3722	785
4/4/2025	2754	821
5/4/2025	2413	717
6/4/2025	2698	613
7/4/2025	3139	778
8/4/2025	4441	772
9/4/2025	8684	502

10/4/2025	2335	830
11/4/2025	1492	901
12/4/2025	2058	602
13/4/2025	1597	642
14/4/2025	1984	835
15/4/2025	1467	1034
16/4/2025	2044	801
17/4/2025	2092	696
18/4/2025	599	840
19/4/2025	1231	604
20/4/2025	762	616
21/4/2025	1479	488
22/4/2025	1059	1156
23/4/2025	435	1479
24/4/2025	415	1433
25/4/2025	486	1274
26/4/2025	489	1203
27/4/2025	445	449
28/4/2025	629	1497
29/4/2025	546	1434
30/4/2025	693	1618
1/5/2025	181	708
2/5/2025	758	1092
3/5/2025	395	795
4/5/2025	266	560
5/5/2025	591	1343
6/5/2025	462	1313
7/5/2025	385	1525
8/5/2025	359	1317

9/5/2025	345	1176
10/5/2025	208	890
11/5/2025	260	708
12/5/2025	2879	636
13/5/2025	1807	873
14/5/2025	3311	550
15/5/2025	2561	637
16/5/2025	2143	738
17/5/2025	1364	624
18/5/2025	1515	582
19/5/2025	1298	970
20/5/2025	905	1259
21/5/2025	2118	804
22/5/2025	2389	643
23/5/2025	1703	881
24/5/2025	1584	762
25/5/2025	1370	802
26/5/2025	2330	905
27/5/2025	2791	891
28/5/2025	1840	1021
29/5/2025	3449	1018
30/5/2025	3448	944
31/5/2025	2321	674
1/6/2025	2118	656
2/6/2025	2515	1007
3/6/2025	2802	888
4/6/2025	3427	770
5/6/2025	3882	692
6/6/2025	3626	714

7/6/2025	2678	705
8/6/2025	1747	897
9/6/2025	2566	691
10/6/2025	2999	903
11/6/2025	2784	824
12/6/2025	2183	989
13/6/2025	3167	802
14/6/2025	2421	741
15/6/2025	1981	745
16/6/2025	2494	1076
17/6/2025	2267	924
18/6/2025	3259	838
19/6/2025	2334	802
20/6/2025	2841	842
21/6/2025	2296	771
22/6/2025	1794	837
23/6/2025	2138	977
24/6/2025	3290	826
25/6/2025	2801	948
26/6/2025	3182	962
27/6/2025	3439	899
28/6/2025	2236	875
29/6/2025	2302	798
30/6/2025	3291	1341
Average		889.3626374 milliseconds

Table 4: Daily average response times per PIS request

Date	Number of requests	Average response time for PSD2_AIS APIs (milliseconds)
1/4/2025	110442	1479
2/4/2025	87923	1496
3/4/2025	112538	1461
4/4/2025	110075	1494
5/4/2025	90215	1309
6/4/2025	76352	1497
7/4/2025	110304	1724
8/4/2025	109260	1562
9/4/2025	108507	1535
10/4/2025	112456	1526
11/4/2025	113697	1431
12/4/2025	88308	1192
13/4/2025	83754	1169
14/4/2025	109813	1398
15/4/2025	112653	1309
16/4/2025	112136	1287
17/4/2025	118836	1218
18/4/2025	107812	1099
19/4/2025	83542	1165
20/4/2025	78655	1121
21/4/2025	79963	1133
22/4/2025	104856	1247
23/4/2025	105972	1230
24/4/2025	106645	1282
25/4/2025	109900	1261
26/4/2025	87568	1185
27/4/2025	75766	1198
28/4/2025	103861	1300

29/4/2025	114773	1283
30/4/2025	112637	1363
1/5/2025	91404	1187
2/5/2025	108259	1288
3/5/2025	88971	1219
4/5/2025	82017	1148
5/5/2025	109242	1290
6/5/2025	108137	1259
7/5/2025	105192	1261
8/5/2025	105248	1264
9/5/2025	107477	1248
10/5/2025	86944	1141
11/5/2025	81909	1093
12/5/2025	107528	1221
13/5/2025	106502	1231
14/5/2025	102622	1210
15/5/2025	105944	1232
16/5/2025	104480	1238
17/5/2025	86531	1171
18/5/2025	76756	1171
19/5/2025	104111	1260
20/5/2025	116491	1186
21/5/2025	120300	1160
22/5/2025	103411	1249
23/5/2025	104597	1235
24/5/2025	86561	1153
25/5/2025	78856	1121
26/5/2025	108307	1312
27/5/2025	107542	1325

28/5/2025	107251	1269
29/5/2025	110668	1318
30/5/2025	116267	1296
31/5/2025	93250	1159
1/6/2025	84123	1139
2/6/2025	109319	1254
3/6/2025	113830	1273
4/6/2025	109483	1219
5/6/2025	109589	1238
6/6/2025	110212	1250
7/6/2025	87456	1149
8/6/2025	81286	1119
9/6/2025	87317	1154
10/6/2025	112881	1256
11/6/2025	111618	1206
12/6/2025	113335	1232
13/6/2025	109990	1249
14/6/2025	86476	1163
15/6/2025	79490	1107
16/6/2025	104022	1266
17/6/2025	104582	1239
18/6/2025	106167	1224
19/6/2025	105342	1235
20/6/2025	126020	1205
21/6/2025	108090	1098
22/6/2025	82703	1157
23/6/2025	107226	1265
24/6/2025	110416	1280
25/6/2025	110230	1365

26/6/2025	122677	1398
27/6/2025	117485	1399
28/6/2025	93127	1268
29/6/2025	87451	1281
30/6/2025	127468	1797
Average		1267.62374 milliseconds

Table 5: Daily average response times per AIS request

Date	Number of requests	Average response time for PSD2_PPIS APIs (milliseconds)
-	-	-
Average		0 milliseconds

Table 6: Daily average response times per CoF request