

PSD2 API Availability

Time	Corporate Create Consent	Corporate Payment Initiation	Retail Create Consent	Retail Payment Initiation
Q4 2024	95.17%	47.72%	99.37%	99.40%
Q1 2025	98.23%	65.21%	99.88%	99.87%
Q2 2025	95.88%	65.53%	99.86%	99.81%
Q4 2025	98.55%	94.58%	99.90%	99.67%
Q1 2026	98.85%	95.07%	99.86%	99.88%

PSD2 API Error Rate

Time	Corporate Create Consent	Corporate Payment Initiation	Retail Create Consent	Retail Payment Initiation
Q4 2024	0.184%	0.201%	99.37%	0.047%
Q1 2025	0.005%	0.005%	99.88%	0.019%
Q2 2025	0.152%	0.153%	99.67%	0.025%
Q4 2025	2.140%	3.180%	46.23%	0.970%
Q1 2026	1.308%	1.077%	43.90%	1.140%