

Informing Clients and TPPs - Third Party Service Providers regarding the service level, performance and availability KPIs of the API Gateway interface and about unplanned outage events

I. Performance and availability KPIs

API Gateway - the interface for accessing payment accounts, is available 24 hours a day to TPPs - Third Party Service Providers, for Account Information, payment initiation and funds confirmation.

The level of services for the Gateway API interface is the same as the one currently provided by the Bank for the Internet Banking application I-B@nk, respectively:

Indicator KPI	API GATEWAY		Internet Banking I-B@nk	
	Uptime 24/7	Downtime 24/7	Uptime 24/7	Downtime 24/7
Daily availability average	98.5 %	1.5%	98.5 %	1.5%
Daily average time (in milliseconds) taken, per request, for the Bank to provide the response of payment initiation to PISP	7 sec	7 sec	7 sec	7 sec
Daily average time (in milliseconds) taken, per request, for the Bank to provide the response of account information to AISP	5 sec	5 sec	5 sec	5 sec
Daily average time (in milliseconds) taken, per request, for the Bank to provide the card-based payment instrument issuer (CBPII) with a 'yes/no' confirmation	3 sec	3 sec	3 sec	3 sec
Daily error response rate – calculated as the number of error messages concerning errors attributable to the Bank sent by the Bank as ASPSP to the PISPs, AISPs and CBPIIs	0,6%	0,6%	0,6%	0,6%

Performance and availability KPIs are published on quarterly basis on the Bank's website, in the section "Open Banking API PSD2" - <https://www.intesasanpaolobank.ro/article/psd-2>. The Bank's clients and Third Party Service Providers can check and compare the performance and availability KPIs of the for the Internet Banking I-B@nk and API Gateway interfaces.

II. Measures implemented in case of unplanned events and unavailable access of the API Gateway, notified by TPPs - Third Party Service Providers

a) Monitoring and emergency measures implemented for the Gateway API interface

- The bank monitors 24/7 the operation and performance indicators of the API Gateway and Internet Banking I-B@nk interfaces, through the internal solutions implemented in this regard. In case of unplanned interruptions, dedicated staff of the Bank, which manages these infrastructures, so that all the necessary diligence is taken as soon as possible regarding the restoration of the situation to normal, immediately notify TPPs.
- The Bank also implemented the necessary resilience solutions for the API Gateway and Internet Banking I-B@nk interfaces, ensuring a high level of their availability. These solutions are tested and documented periodically, in the business continuity tests and in the security tests, in order to ensure a continuous level of resilience.
- In case of unplanned interruptions that cannot be remedied immediately:

The Bank will inform TPPs and the Bank's clients on the Bank's website in this respect and will communicate the interval in which the API Gateway or I-B@nk application is unavailable.

- During the time of unavailability of the Gateway API interface, the Bank's customers will be able to use the I-B @ nk Internet Banking interface, both for accessing account information and for initiating payments.

b) Unplanned events

- In case of unplanned interruption of the API Gateway access interface or of the malfunctioning in terms of response time from the Bank to the calls sent by a TPP (Third Party Service Provider) - PISP, AISP and CBPII (in case of performance degradation), regarding the account Information service, confirmation of the availability of funds or payment initiation, the TPP is asked to inform the Bank about encountered problem, to the following email address: **TPPsupport@intesasanpaolo.ro**
- An example of unplanned unavailability / downtime or malfunction of the interface is when the Gateway API Access Interface does not respond within 30 seconds to five consecutive access requests of account information or/and payment initiation services
- Between **8:30 am and 5:00 pm** of each working day in Romania, the Bank will respond promptly, communicating to the Service Provider, the remediation time, the nature of the problem and the possible alternative solutions for accessing payment accounts.

c) Assistance provided outside working hours

- **Between 17:00 pm - 8:30 am** of each working day in Romania, TPPs can address the issues to the Call Center, phone no 0800 800 888.

d) Planned interruptions/other maintenance activities

- The Bank will inform the TPPs and the Bank's customers on the Bank's website about the planned interruptions of the API Gateway and I-B@nk interfaces and will communicate the time interval in which the API Gateway or Internet Banking I-B@nk interfaces are unavailable