

Open Banking

Open Data Service Level Agreement for API Providers

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1. Introduction

This document represents the proposed Service Level Agreement for **Open Data**, between the Open Banking Implementation Entity (**OBIE**) and enrolled **API Providers**. The Open Data Service Level Agreement is contractually binding as part of the Participant Conditions when an API Provider enrolls and agrees to the Terms and Conditions.

It should be noted that this document references service levels for Open Data only.

2. Document Scope

The objective of the Open Data Service Level Agreement is to present a clear and measurable description of the required service levels relating to the publication of Open Data within the **Open Banking Ecosystem**.

The defined Open Data Service Levels will outline API Provider obligations in relation to:

- API endpoint availability
- API endpoint version control and updates

3. Service Levels Approach

OBIE proposes the following timelines for reviewing the next iterations of the Open Data Service Level Agreement:

- December 2018
- Every six months thereafter or as required

This document remains valid until superseded by revised service levels that have been mutually agreed and endorsed by the Guidelines and Service Working Group.

4. Open Banking Service Desk

A manned servicedesk will be available for API Providers during business hours

Business Hours	The standard start time of the staff business day	8am GMT
	The standard end time of the staff business day	6pm GMT
	The standard business days per week	UK business week, Mon - Fri
	The standard holidays per year	England Bank holidays

5. API Provider Service Levels

API Providers are obliged to commit to defined service levels for the provision of Open Data within the Open Banking Ecosystem. The service levels are separated into two areas: 5.1 (*Availability*) and 5.2 (*Standard Version Control and Updates*)

5.1 Availability

Each API endpoint must be available 95% of the time during each 24 hour period.
Each provider must comply with availability under a peak load of 500 requests per minute across all Open Data APIs for that provider.
Each provider must comply with availability under a load of 15,000 requests in an 8 hour window across all Open Data APIs for that provider.

Note: API Providers must notify OBIE if their Open Data endpoint is going to be unavailable.

5.2 Standard Version Control and Updates

OBIE will publish a list of Open Data API Provider endpoints (including for Reference Information , Product Data, and Service Quality Indicators/Metrics). The current API Provider endpoints, Standards and release management process can be found on our website at www.openbanking.org.uk.

API Providers must provide OBIE with notice, 60 business days prior to the creation, deletion or updating of an Open Data endpoint.

API Providers may provide different versions for each API endpoint. When a version is updated, it is in the competitive space as to how API Providers should notify API Users and manage migration. The only exception to the notification requirements will be if there is a security issue which requires a version to be deprecated with immediate effect to protect the Open Banking Ecosystem.

If there is a critical defect in the Standards, depending on the severity of the defect, the OBIE Programme Management Group may agree an amended timescale for the release management process, on a case by case basis.

5.3 Standard Content Changes

Any change to the data contained in an API endpoint, such as interest rate change, must be updated within 1 Business Day or as otherwise required by the CMA Order.

Appendix: Glossary

For further information on the terms used within this document please refer to the Glossary on the Open Banking website at <https://www.openbanking.org.uk>