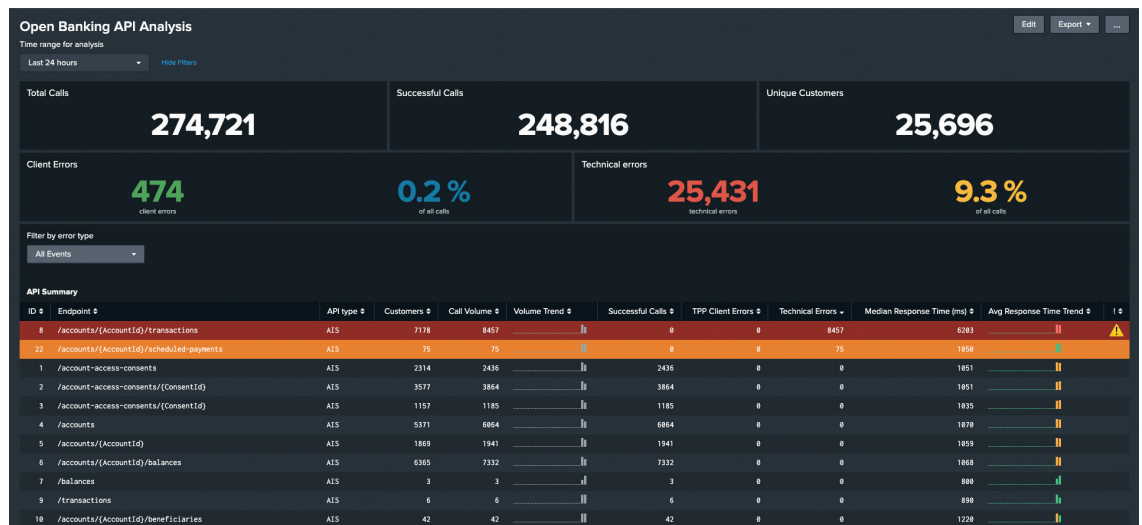


Open Banking Insights

Take control of your API channel with the Open Banking Insights App.



Operational Excellence

Live dashboard showing key operational metrics: volume, response time and errors



Alerting

Alerts implement regulatory requirements on downtime reporting



Reduce Downtime

The regulator collects and publishes monthly availability and performance data – avoid the naughty list!



Customisable

Modify and extend for different stakeholders: IT Ops, Fraud, Digital and Business Analytics

Open Banking

The Open Banking API represents a new channel for customers to transact with their Bank or Building Society. The API is a standardised specification that allows Third Party Providers (TPPs) to interact securely with a Bank or Building Society on behalf of a customer. A growing number of TPPs offer services such as account aggregation, payment services, budgeting and price comparison.

Industry Ecosystem

Adoption and usage of the API is ramping up and both the Open Banking Implementation Entity (OBIE), who controls the API and the Financial Conduct Authority (FCA) have mandated that performance and availability reporting is submitted by Banks.

Our Open Banking App leverages the OBIE standards:

- API endpoint naming and identification
- TPP org_id and software_client_id
- Downtime detection so you know when an endpoint has breached the availability criteria



Open Banking Insights App

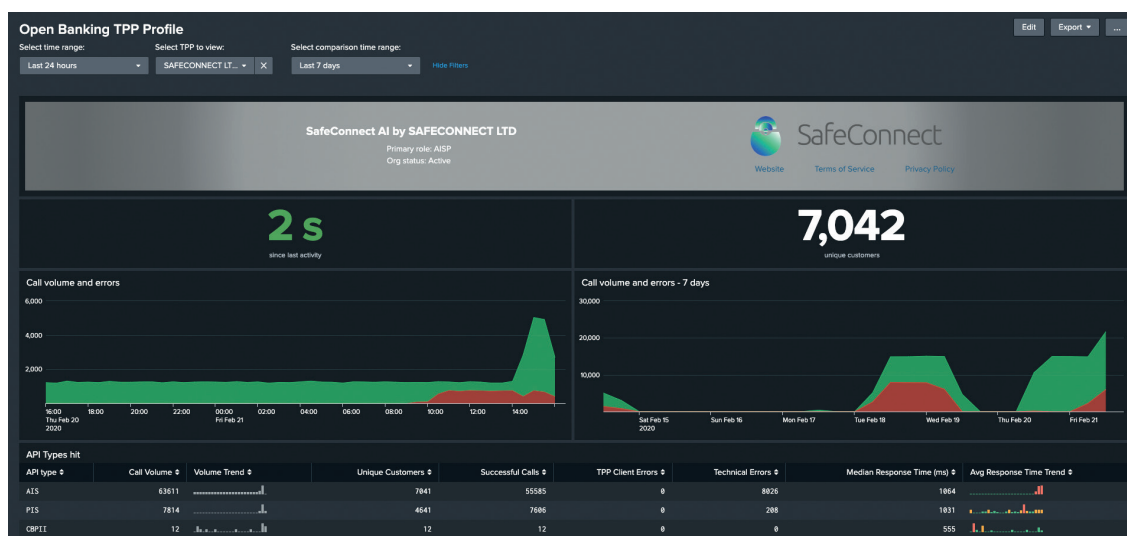
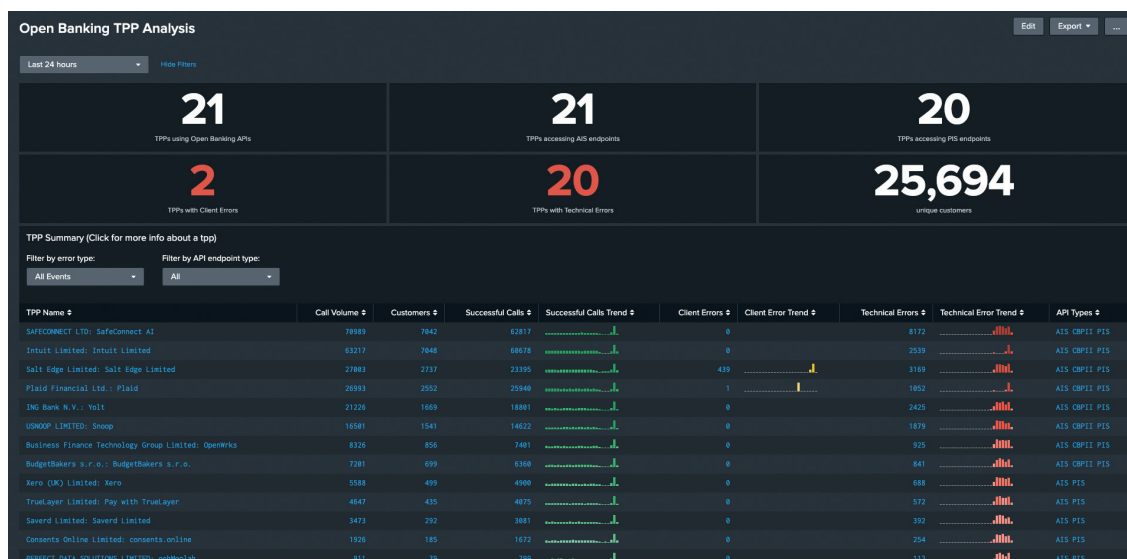
The Open Banking Insights App provides a number of features to manage performance and availability of the API channel. Each endpoint is monitored by assessing real customer interactions, highlighting and communicating disruptions to stakeholders.

The App utilises simple, standard data sources available to all organisations.

Dashboards

Dashboards are available for different use cases:

- Open Banking Live – live view of API performance and availability
- API Analysis – provides a view across the various API endpoints with time range selection, filtering and drilldown options
- TPP Analysis – provides a TPP centric view allowing analysis and support of individual TPPs



iDelta are a data analytics company with 20 years of experience delivering enterprise class solutions to the financial services industry.

iDelta

iDelta have worked with a number of UK banks delivering data-driven solutions across a range of financial services use cases including PSD2 and Open Banking.