

# Incident Report: IR-2026-UK-009

**Subject:** Open Banking API Integration Failure **Date of Report:** February 12, 2026

**Status:** Resolved

## 1. Executive Summary

Kredila's automated credit assessment tool experienced a service outage in the **United Kingdom**. This was caused by an unannounced schema change by a major Open Banking aggregator, preventing Kredila from retrieving borrower bank statements. This led to a complete halt in "Instant Approval" decisions for 24 hours.

## 2. Incident Timeline (GMT)

- **Feb 11, 08:00 AM:** Monitoring alerts trigger "High Error Rate" on UK credit pulls.
- **Feb 11, 09:30 AM:** Dev team identifies that the API response format from the aggregator no longer matches Kredila's parser.
- **Feb 12, 02:00 AM:** Hotfix deployed to production environment.
- **Feb 12, 08:00 AM:** System stability confirmed; backlog of 1,200 applications processed.

## 3. Impact Assessment

- **Affected Region:** United Kingdom
- **Impact:** 100% failure rate for instant credit scoring; users forced to manual upload path.
- **Root Cause:** External API Breaking Change (Aggregator side).

## 4. Resolution & Preventive Action

- **Resolution:** Re-mapped the data parser to align with the new JSON schema provided by the aggregator.
- **Preventive Action:** Implementation of a "**Shadow API Tester**" that runs every hour to detect schema changes in a sandbox environment before they hit production.