

CTBB Open Banking – Quarterly Performance Report

Why we publish these reports:

The European Banking Authority and the Financial Conduct Authority require all UK banks to publish information regarding the performance and availability for each of their Online and Open Banking channels to ensure consistency of services provided.

This report lets you see how our service availability, and performance in responding to payment and account information requests via our Open Banking channel compares with our other online channels.

We will update and publish this information every quarter. This first report shows our performance between the 16th and 31st December 2019 from when our Open Banking channel became available.

How we offer Open Banking:

With our partner Tide Platform Limited (Tide), Clearbank offers Open Banking functionality to the Clearbank/Tide Business Banking (CTBB) customers. ClearBank provides CTBB customers with a bank account as part of the wider service offering provided to them by Tide. ClearBank and Tide work together to provide Open Banking to our CTBB customers.

The data in this report shows:

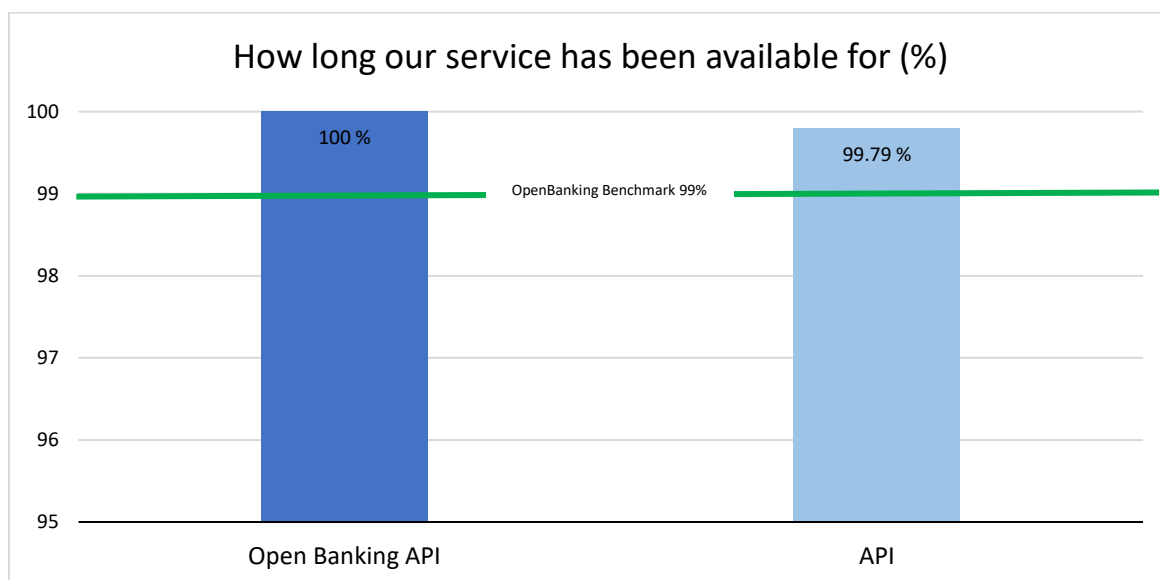
- how long our online services are available/unavailable for (otherwise known as 'uptime' or 'downtime') against the Openbanking benchmark of 99% uptime and 1% downtime.
- how long our online services takes to respond to payment and account information requests against the Open Banking benchmark of 750 milliseconds.
- how long our online service takes to respond to funds checking requests against the Open banking benchmark of 300 milliseconds.
- how frequently we have errors resulting in other websites or apps being unable to talk to our systems

How you can find out more about Open Banking:

To find out more about Open Banking please visit <https://www.openbanking.org.uk>

Service Availability

We aim to be available all the time. But, from time to time, there might be some planned or unplanned downtime. The bar chart and figures below, show just how available we've been between the 16th and 31st December 2019.

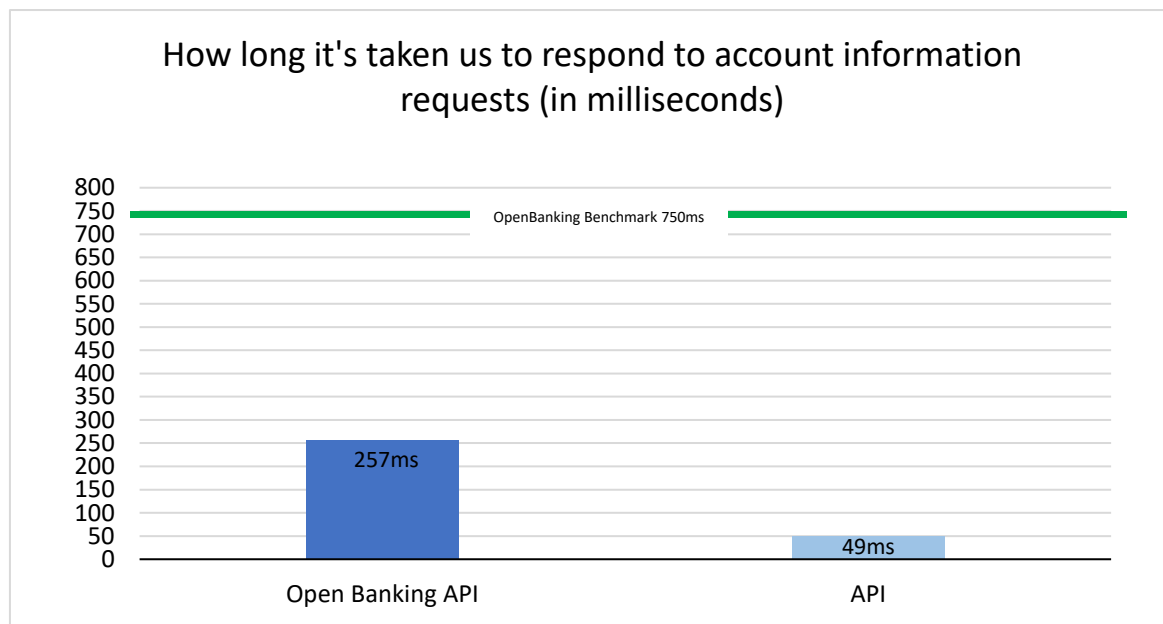


Source data

16 th to 31 st December 2019	Opening Banking API	API
Availability	100%	99.79%
Planned downtime	0	0
Unplanned downtime	0	46.36mins

Account Information Services

We like to measure how long it takes us to respond to each account information request. So, whatever information you're sharing, we will always track how fast we are. The bar chart and figures below, show just how quick we've responded to information requests received between the 16th and 31st December 2019. The Open Banking benchmark for responding to information requests is 750 milliseconds.

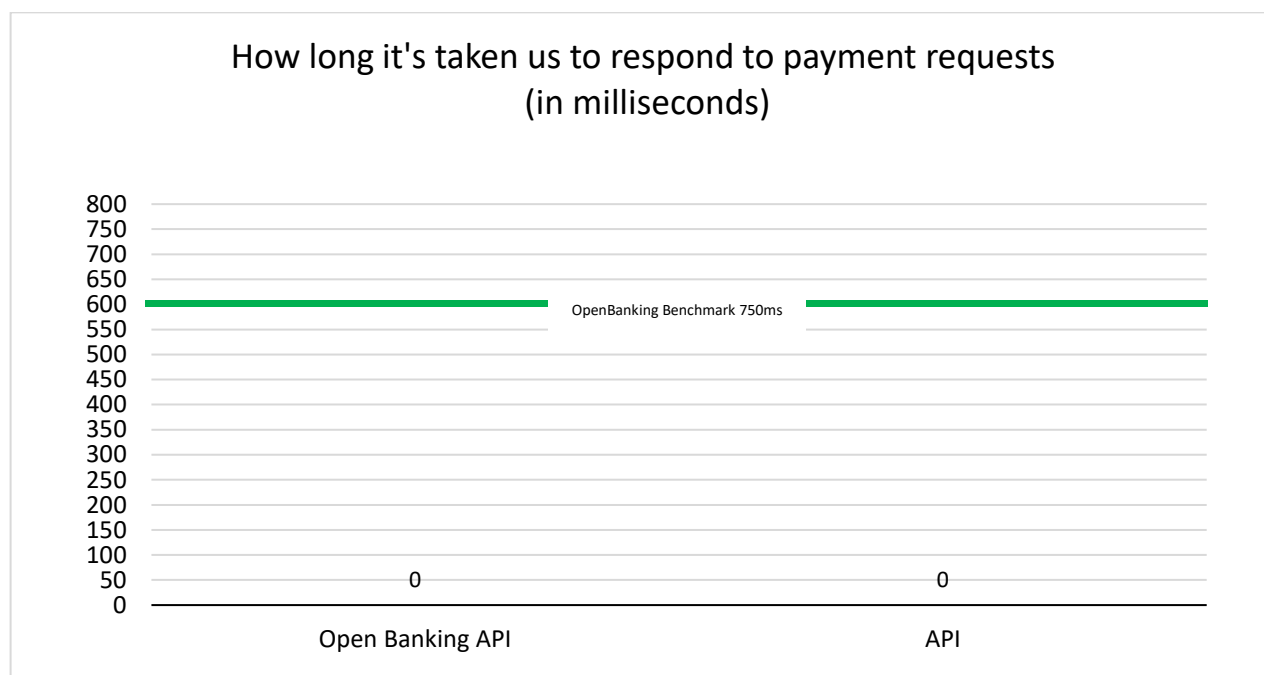


Source data

	Opening Banking API	API
16th to 31st December 2019	257ms	49ms

Payment Services

We like to measure how long it takes us to respond to each payment request. Therefore, for all payments being set up, we will always track how fast we are. The bar chart and figures below, will show just how quick we've responded to payment requests received. For the period between the 16th and 31st December 2019, no request were received. The Open Banking benchmark for responding to payment request is 750 milliseconds.



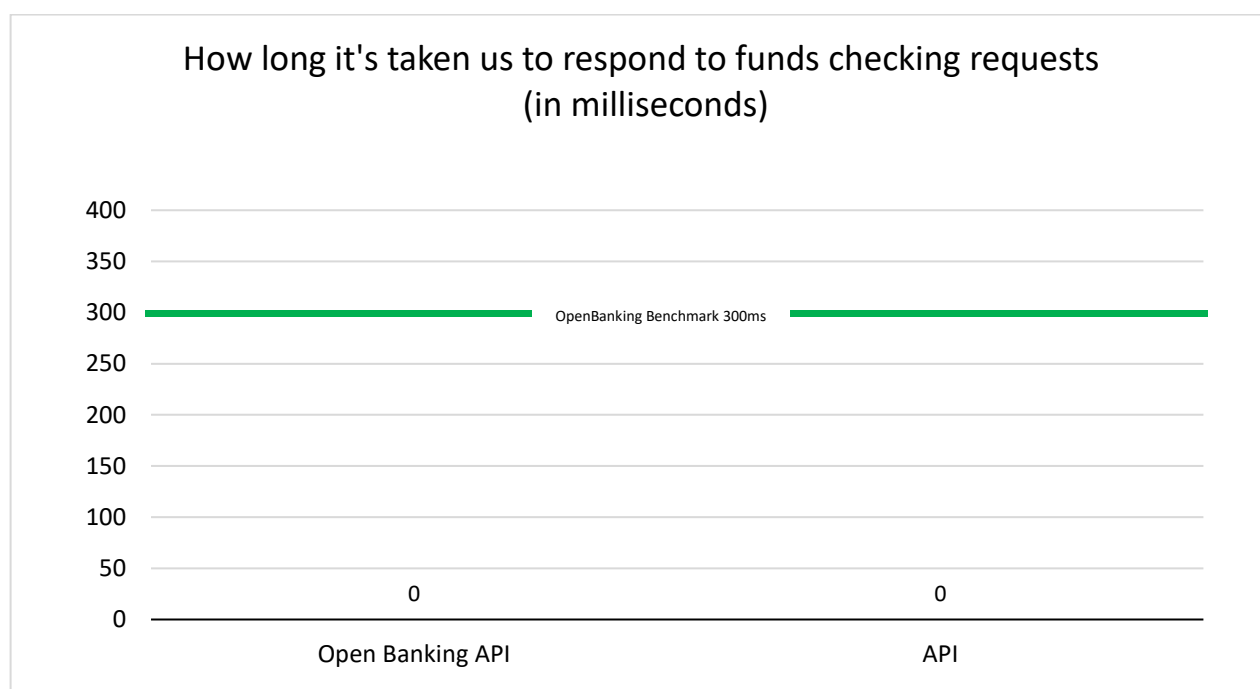
Source data

	Opening Banking API	API
16th to 31st December 2019	0ms	0ms

We don't have any data for payment services between the 16th and 31st for our Open Banking API as our Open Banking product was only launched on 16th December in conjunction with our partner Tide. We will, however, be reporting on the time taken for us to respond to payment requests next quarter.

Funds Checking Services

We like to measure how long it takes us to respond to each funds checking request. Therefore, when we receive a funds checking request, we will always track how fast we are. The bar chart and figures below, will show just how quick we've responded to funds checking requests received. For the period between the 16th and 31st December 2019 no requests were received. The Open Banking benchmark for responding to funds checking requests is 300 milliseconds.



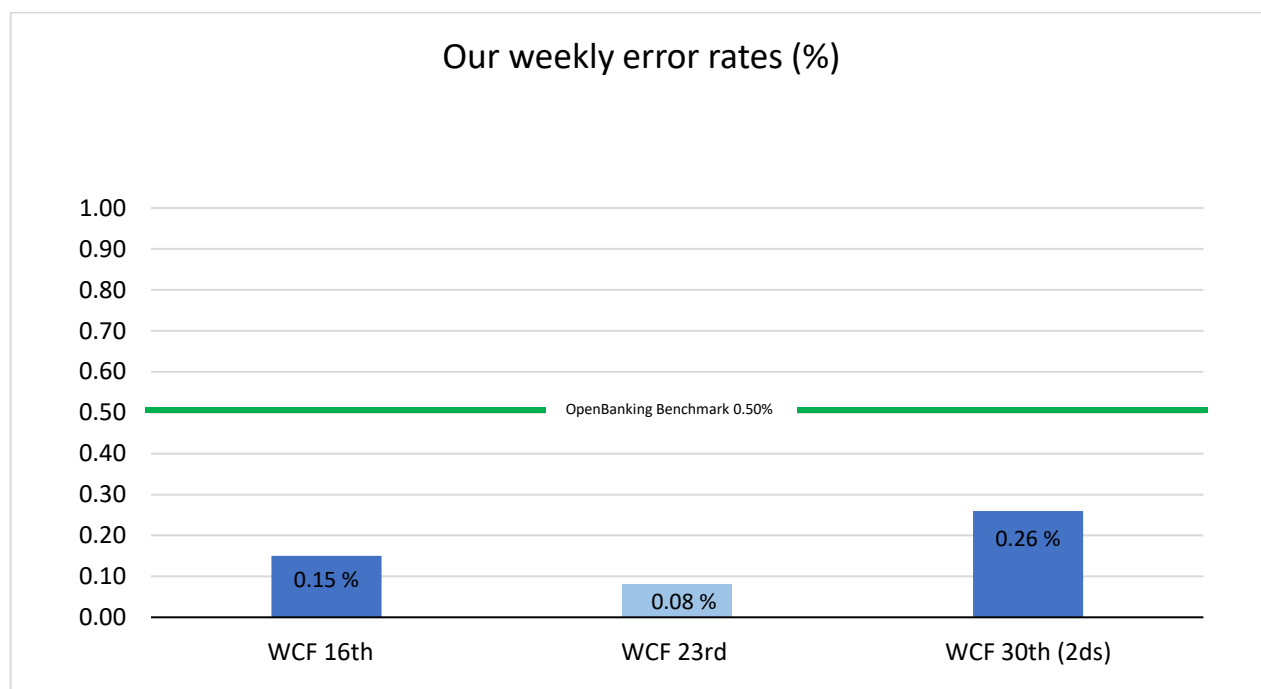
Source data

	Opening Banking API	API
16th to 31st December 2019	0ms	0ms

We don't have any data for funds checking requests between the 16th and 31st for the Open Banking API as our Open Banking product was only launched on 16th December in conjunction with our partner Tide. We will, however, be reporting on the time taken for us to respond to funds checking requests next quarter.

Error Rates

Sometimes, when a website or app tries to talk to our systems, there may be a problem. If we can't provide an access point (also known as an 'API'), then the request received will fail and we will report it as an error. The bar chart and figures below, show the error rates for requests we have received between the 16th and 31st December 2019. The Open Banking benchmark for error rates is 0.50%.



Source data

Week Commencing	16 th	23 rd	30 th
Rate (%)	0.15%	0.08%	0.26%