

# REP020 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 report shows our performance between 01/07/2025 and 30/09/2025.

## **How we offer open banking**

ClearBank works together with its Embedded Banking Partners (EBPs), Tide Platform Limited (Tide) and Raisin Platforms Limited (Raisin) to offer Open Banking functionality to our customers. ClearBank provides customers with the bank account as part of the wider service offerings provided by our EBPs.

## **The data in this report shows**

How long our online services are available/unavailable for (otherwise known as 'uptime' or 'downtime') against the open banking benchmark of 99.5% uptime and 0.5% downtime.

How long our online service takes to respond to payment, funds checking and account information requests against the open banking benchmark of 750 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>

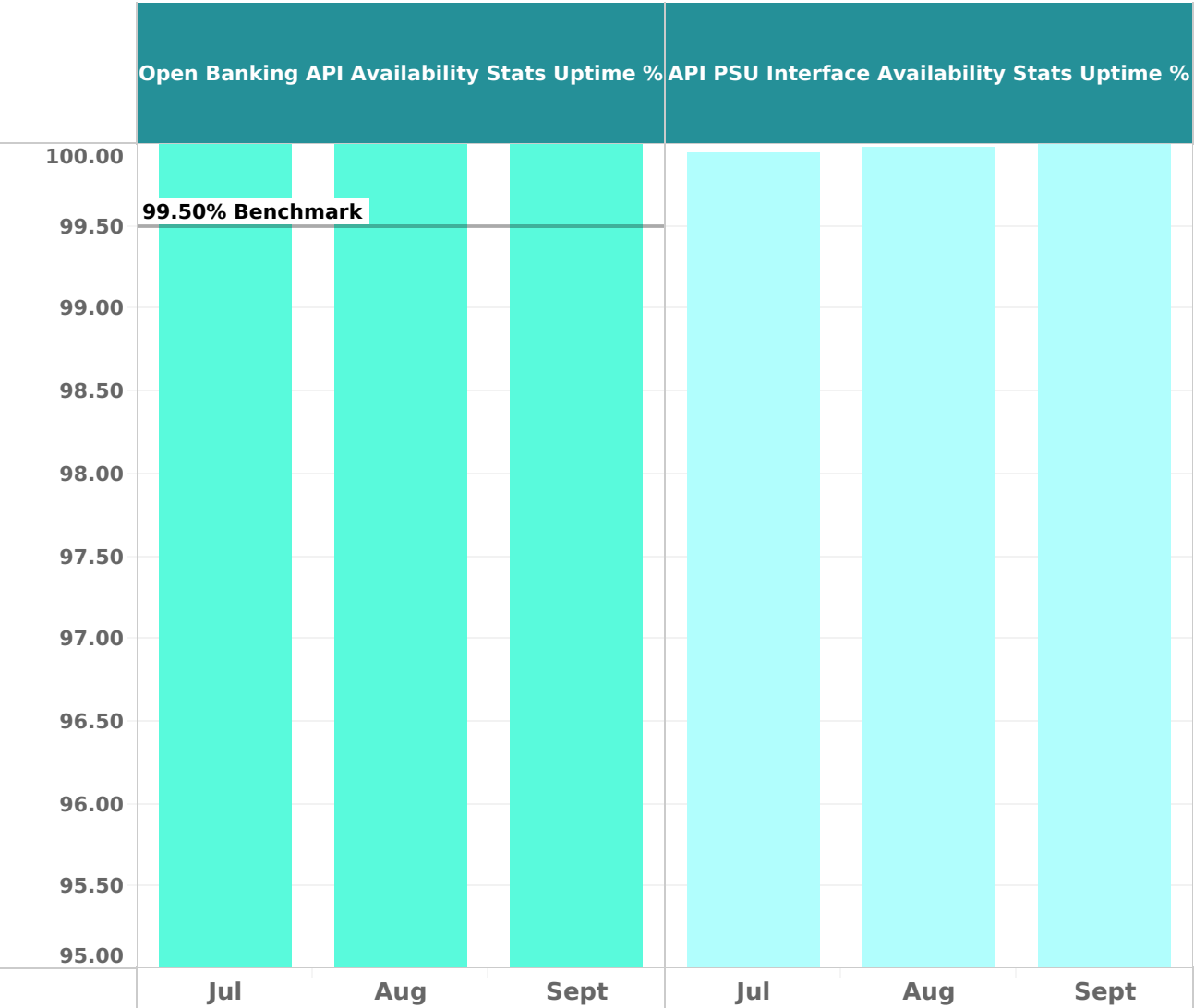
**Clear.Bank**

# Raisin REP020 Service Availability

2025 Q3

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 our availability between 01/07/2025 and 30/09/2025.

Service Availability



Source data

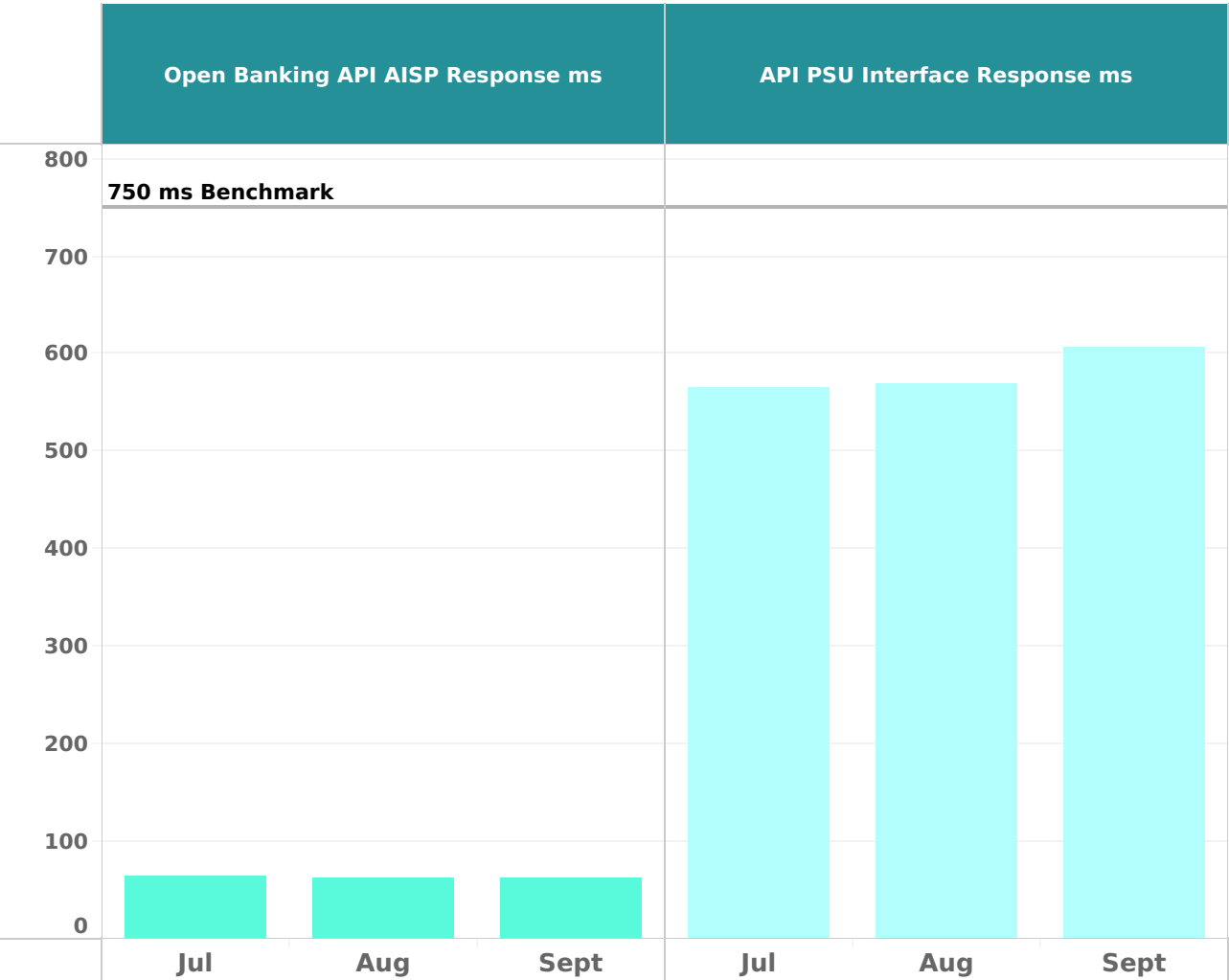
|      | Open Banking API Availability Stats Uptime % | API PSU Interface Availability Stats Uptime % | Planned Downtime | Unplanned Downtime |
|------|----------------------------------------------|-----------------------------------------------|------------------|--------------------|
| Jul  | 100.00                                       | 99.94                                         | 0 hr 0 mins      | 0 hr 21 mins       |
| Aug  | 100.00                                       | 99.98                                         | 0 hr 0 mins      | 0 hr 0 mins        |
| Sept | 100.00                                       | 100.00                                        | 0 hr 0 mins      | 0 hr 0 mins        |

# Raisin REP020 Account Information Services

2025 Q3

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 how quickly we've responded to information requests received between 01/07/2025 and 30/09/2025. The open banking benchmark for responding to information requests is 750 milliseconds.

How long it has taken us to respond to account information requests



Source data

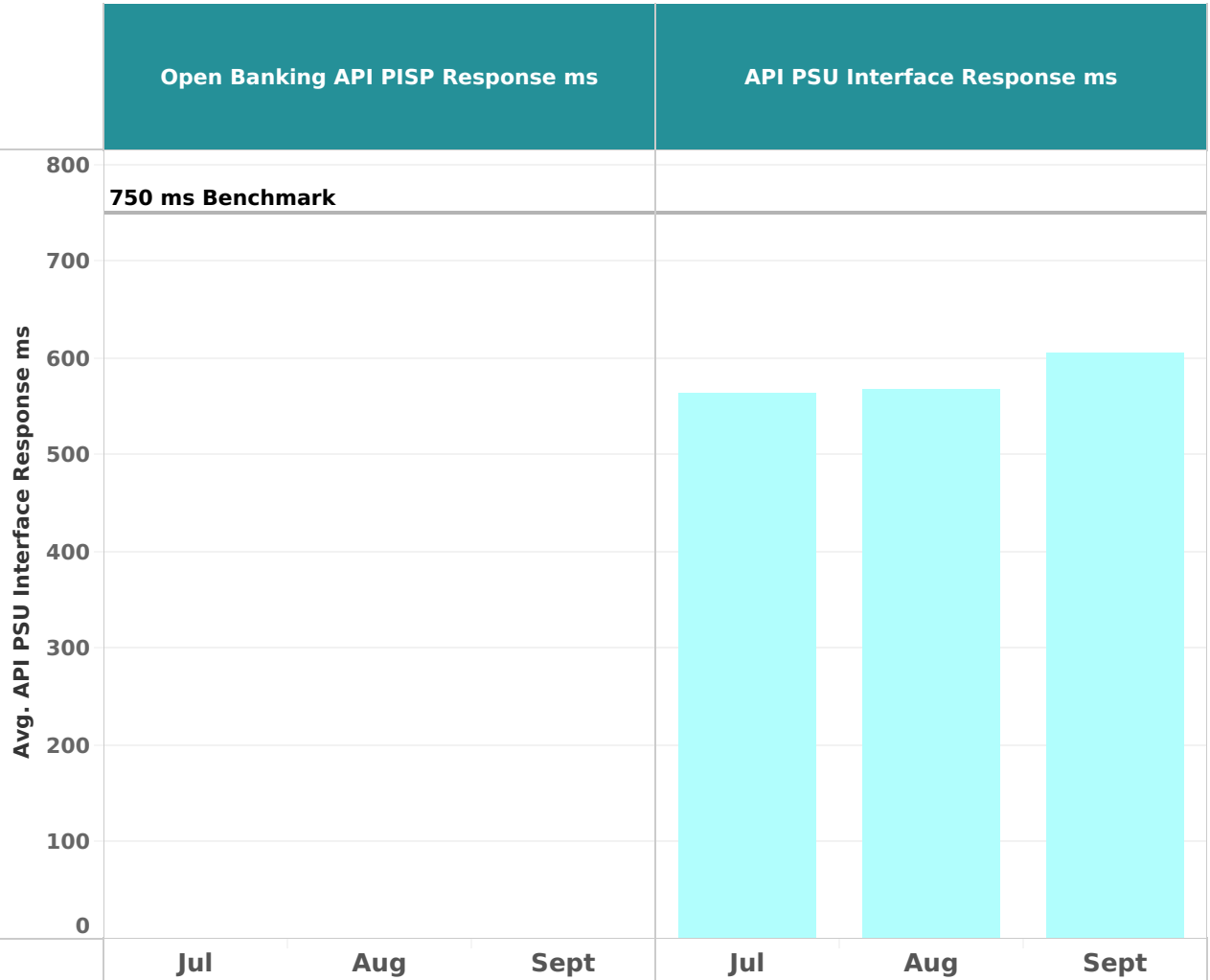
|      | Open Banking API AISP Response ms | API PSU Interface Response ms |
|------|-----------------------------------|-------------------------------|
| Jul  | 65 ms                             | 565 ms                        |
| Aug  | 63 ms                             | 569 ms                        |
| Sept | 63 ms                             | 606 ms                        |

# Raisin REP020 Payment Services

2025 Q3

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 between 01/07/2025 and 30/09/2025. The open banking benchmark for responding to payment request is 750 milliseconds.

How long it has taken us to respond to payment requests



Source data

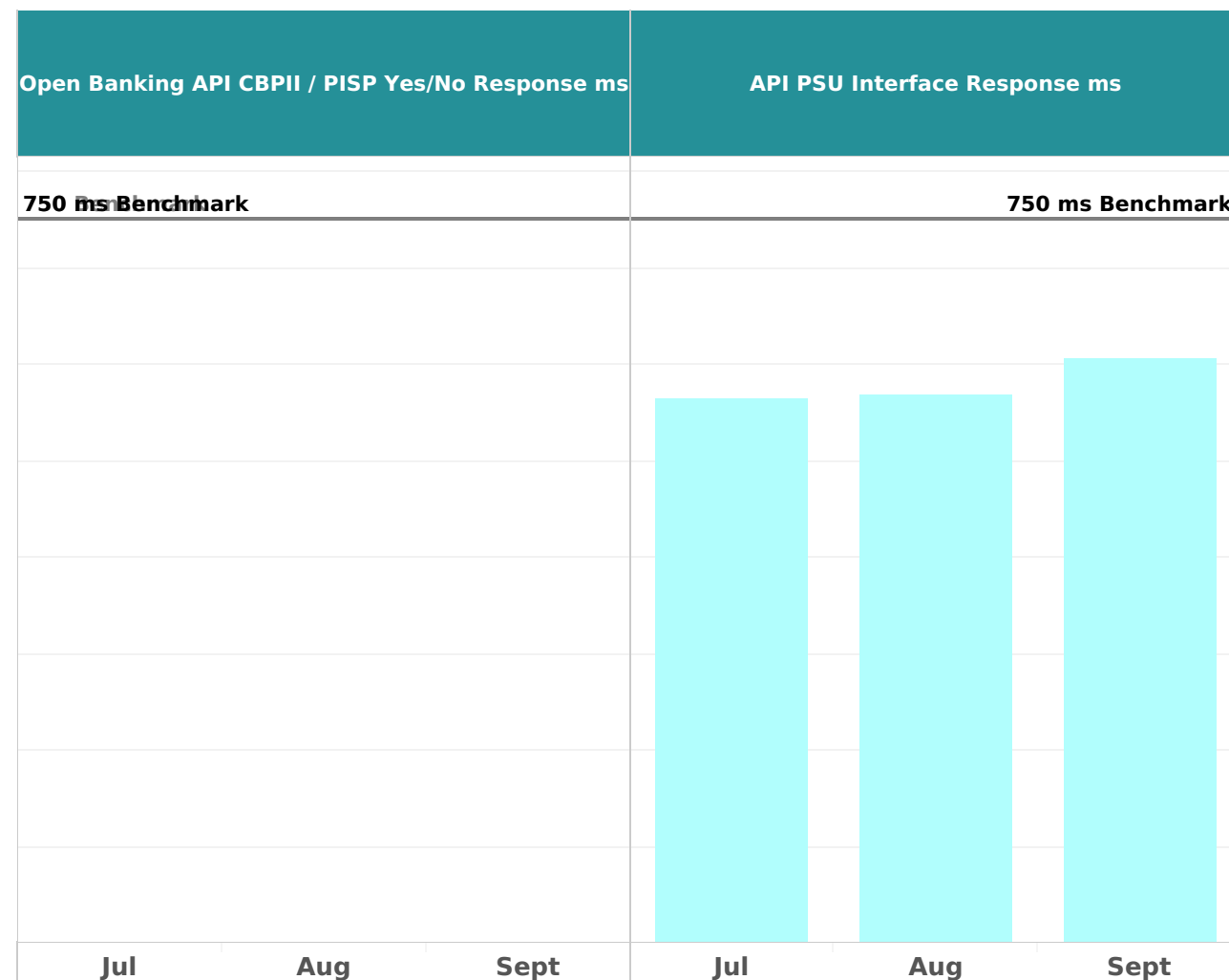
|      | Open Banking API PISP Response ms | API PSU Interface Response ms |
|------|-----------------------------------|-------------------------------|
| Jul  | 0 ms                              | 565 ms                        |
| Aug  | 0 ms                              | 569 ms                        |
| Sept | 0 ms                              | 606 ms                        |

# Raisin REP020 Funds Checking Service

2025 Q3

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 how quick we've responded to funds checking requests received between 01/07/2025 and 30/09/2025. The open banking benchmark for responding to funds checking requests is 750 milliseconds.

### How long it's taken us to respond to the funds checking request



## Source data

|      | Open Banking API CBPII / PISP Yes/No Response ms | API PSU Interface Response ms |
|------|--------------------------------------------------|-------------------------------|
| Jul  | 0 ms                                             | 565 ms                        |
| Aug  | 0 ms                                             | 569 ms                        |
| Sept | 0 ms                                             | 606 ms                        |

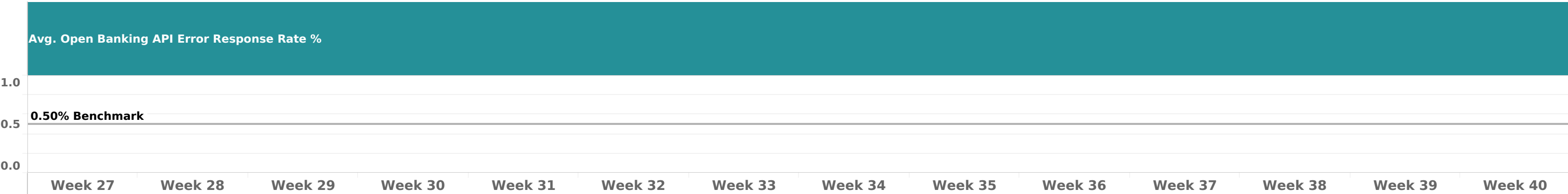
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# Raisin REP020 Error Rates

2025 Q3

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, 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 01/07/2025 and 30/09/2025. The open banking benchmark for error rates is 0.50%.

Our weekly error rates (%)



Source data

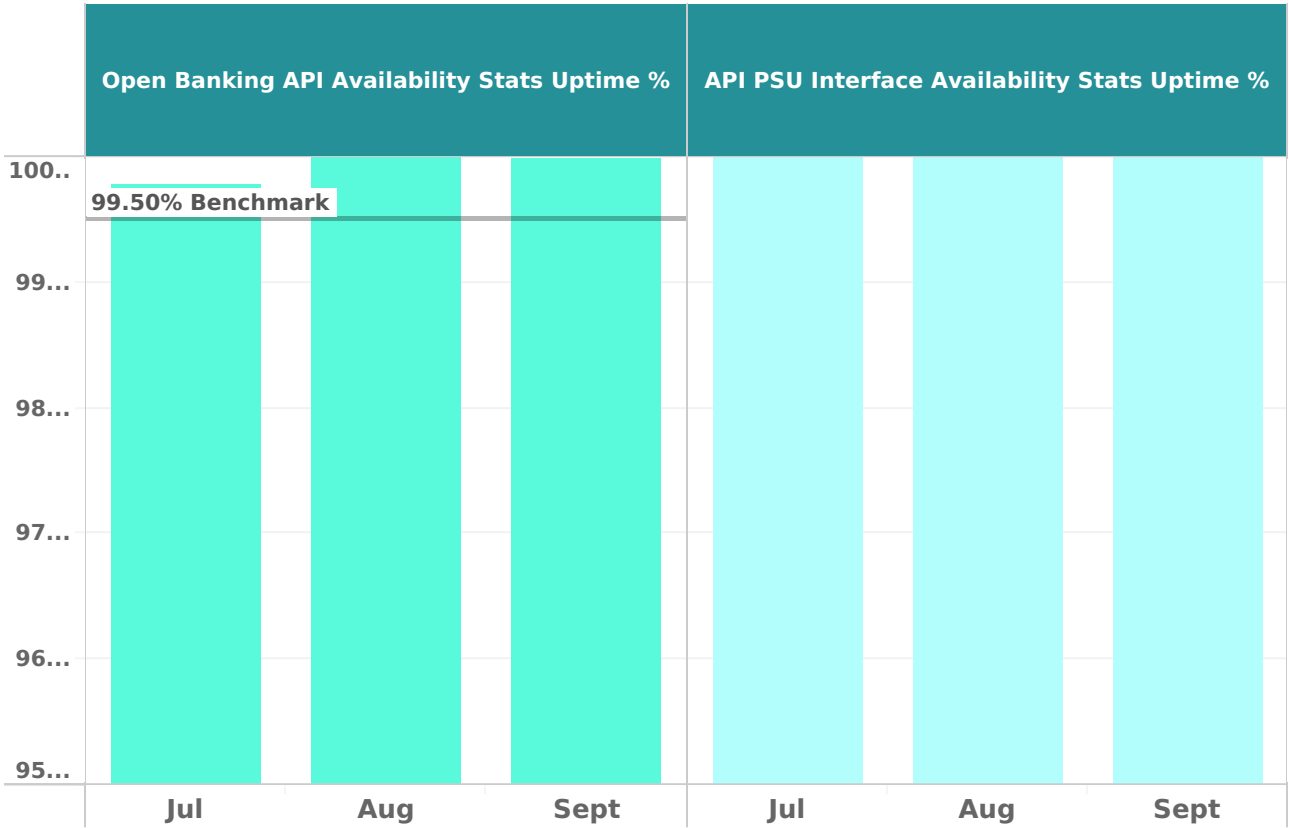
| Week 27 | Week 28 | Week 29 | Week 30 | Week 31 | Week 32 | Week 33 | Week 34 | Week 35 | Week 36 | Week 37 | Week 38 | Week 39 | Week 40 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   |

# Tide REP020 Service Availability

2025 Q3

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 our availability between 01/07/2025 and 30/09/2025.

Service Availability



Source Data

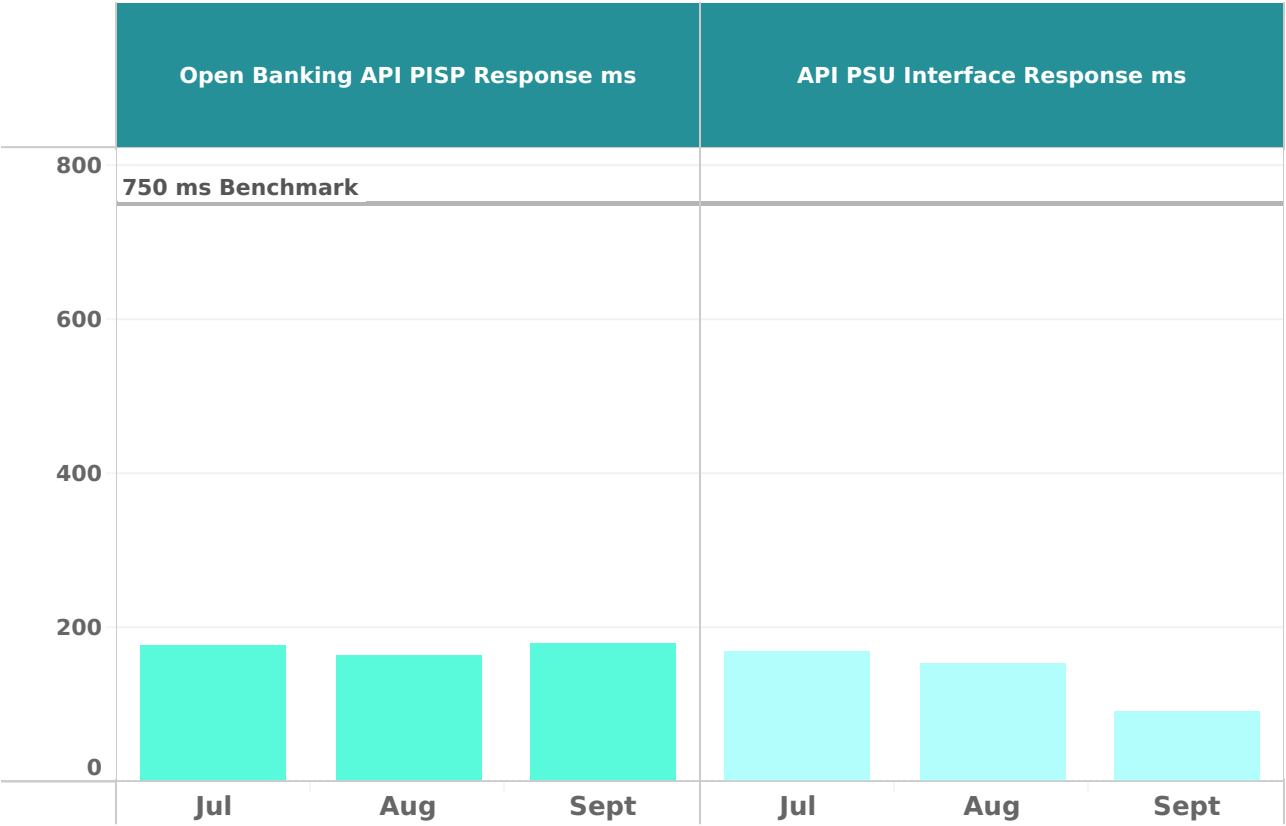
|      | API PSU Interface Availability Stats Uptime % | Open Banking API Availability Stats Uptime % | Planned Downtime | Unplanned Downtime |
|------|-----------------------------------------------|----------------------------------------------|------------------|--------------------|
| Jul  | 100.00                                        | 99.77                                        | 0 hr 0 mins      | 1 hr 43 mins       |
| Aug  | 100.00                                        | 100.00                                       | 0 hr 0 mins      | 0 hr 0 mins        |
| Sept | 100.00                                        | 99.99                                        | 0 hr 0 mins      | 0 hr 5 mins        |

# Tide REP020 Account Information Services

2025 Q3

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 how quickly we've responded to information requests received between 01/07/2025 and 30/09/2025. The Open Banking benchmark for responding to information requests is 750 milliseconds.

How long it has taken us to respond to account information requests



Source Data

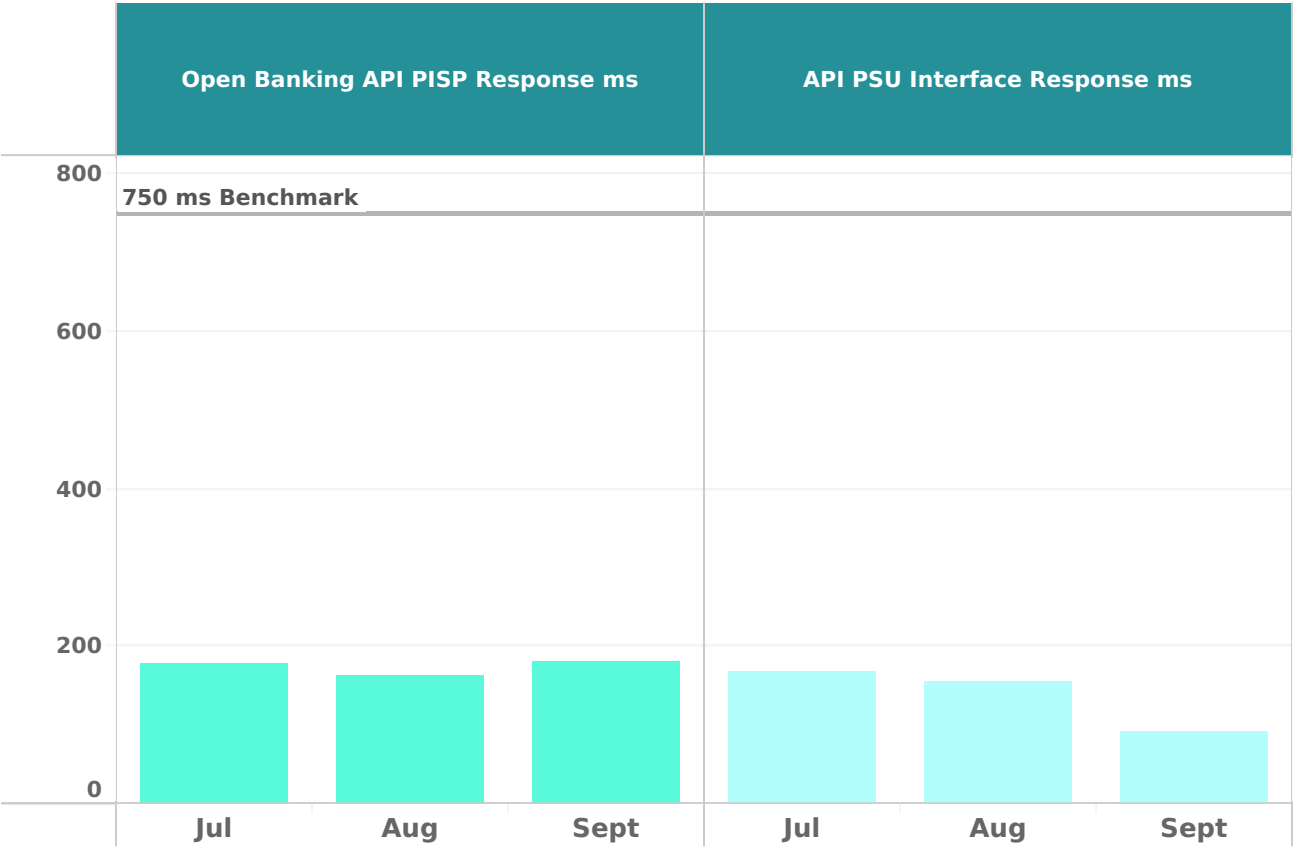
|      | Open Banking API AISP Response ms | API PSU Interface Response ms |
|------|-----------------------------------|-------------------------------|
| Jul  | 183.90 ms                         | 168.68 ms                     |
| Aug  | 158.10 ms                         | 154.42 ms                     |
| Sept | 180.60 ms                         | 90.63 ms                      |

# Tide REP020 Payment Services

2025 Q3

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 between 01/07/2025 and 30/09/2025. The Open Banking benchmark for responding to payment request is 750 milliseconds.

How long it has taken us to respond to payment requests



Source Data

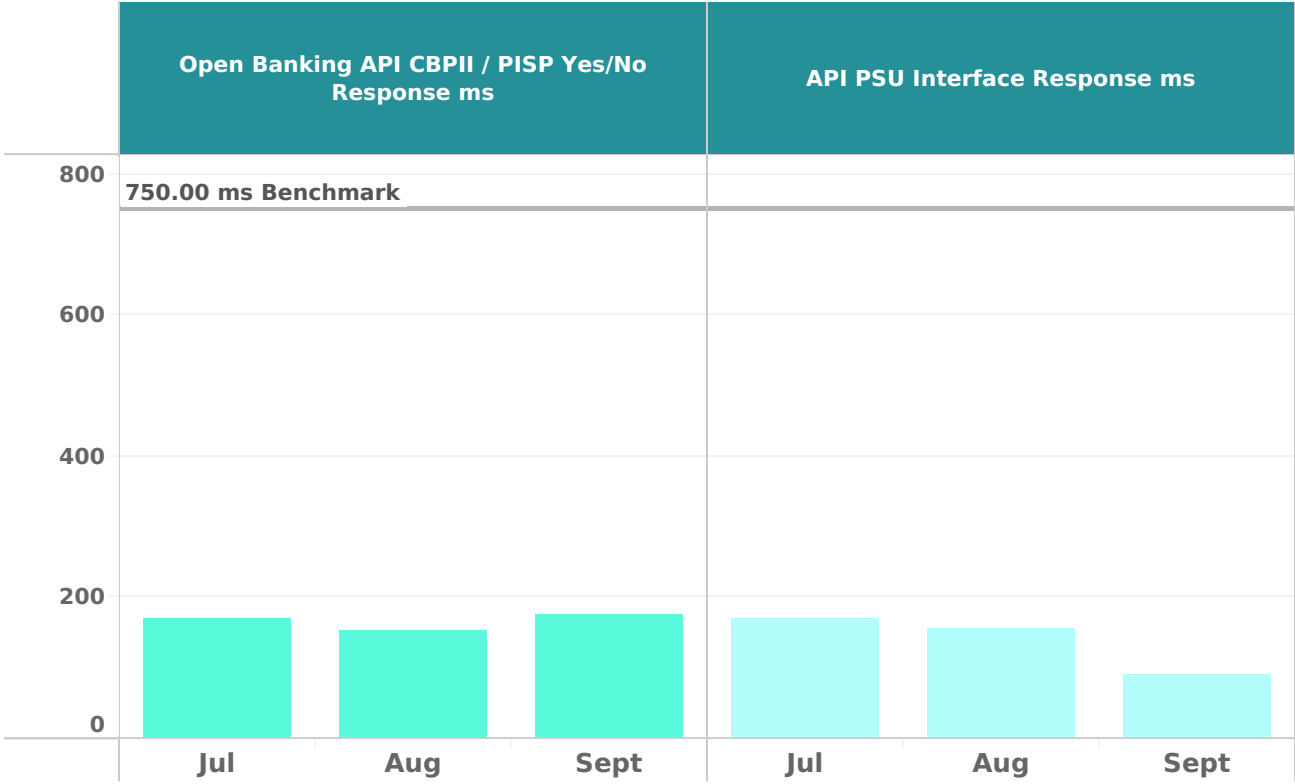
|      | Open Banking API PISP Response ms | API PSU Interface Response ms |
|------|-----------------------------------|-------------------------------|
| Jul  | 177.42 ms                         | 168.68 ms                     |
| Aug  | 163.13 ms                         | 154.42 ms                     |
| Sept | 179.10 ms                         | 90.63 ms                      |

# Tide REP020 Funds Checking Service

2025 Q3

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 how quick we've responded to funds checking requests received between 01/07/2025 and 30/09/2025. The Open Banking benchmark for responding to funds checking requests is 750 milliseconds.

How long it's taken us to respond to the funds checking request



Source Data

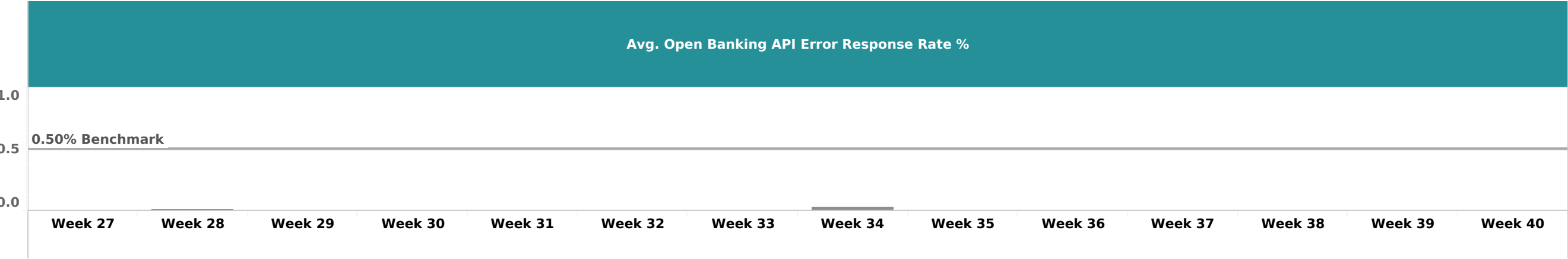
|      | Open Banking API CBP II / PISP Yes/No Response ms | API PSU Interface Response ms |
|------|---------------------------------------------------|-------------------------------|
| Jul  | 169.84 ms                                         | 168.68 ms                     |
| Aug  | 151.58 ms                                         | 154.42 ms                     |
| Sept | 175.13 ms                                         | 90.63 ms                      |

# Tide REP020 Error Rates

2025 Q3

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 01/07/2025 and 30/09/2025. The Open Banking benchmark for error rates is 0.50%.

Our weekly error rates (%)



Source Data

| Week 27 | Week 28 | Week 29 | Week 30 | Week 31 | Week 32 | Week 33 | Week 34 | Week 35 | Week 36 | Week 37 | Week 38 | Week 39 | Week 40 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0.00%   | 0.01%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.03%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   |