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 report shows our performance between the 1st April and 30th June.

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 Open Banking benchmark of 99% uptime and 1% downtime.

- How long our online service 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

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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 our availability between the 1st April and 30th June.
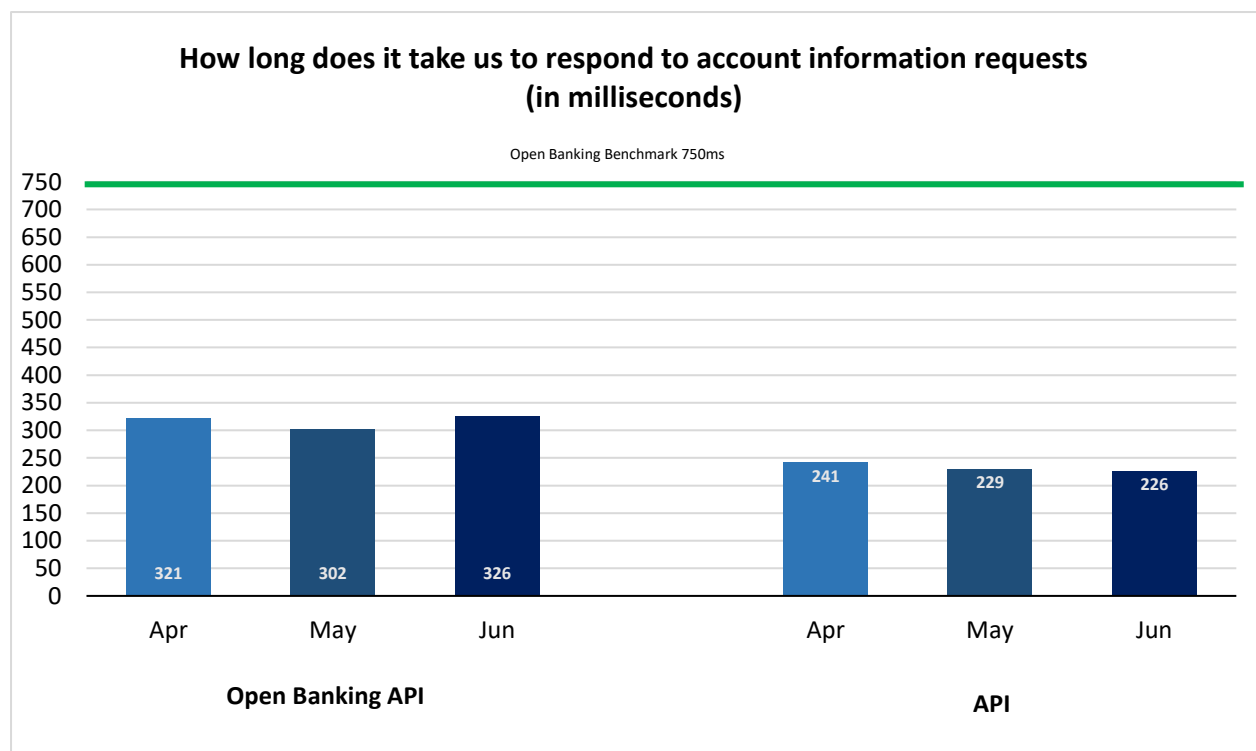
How long our service has been available for (%)
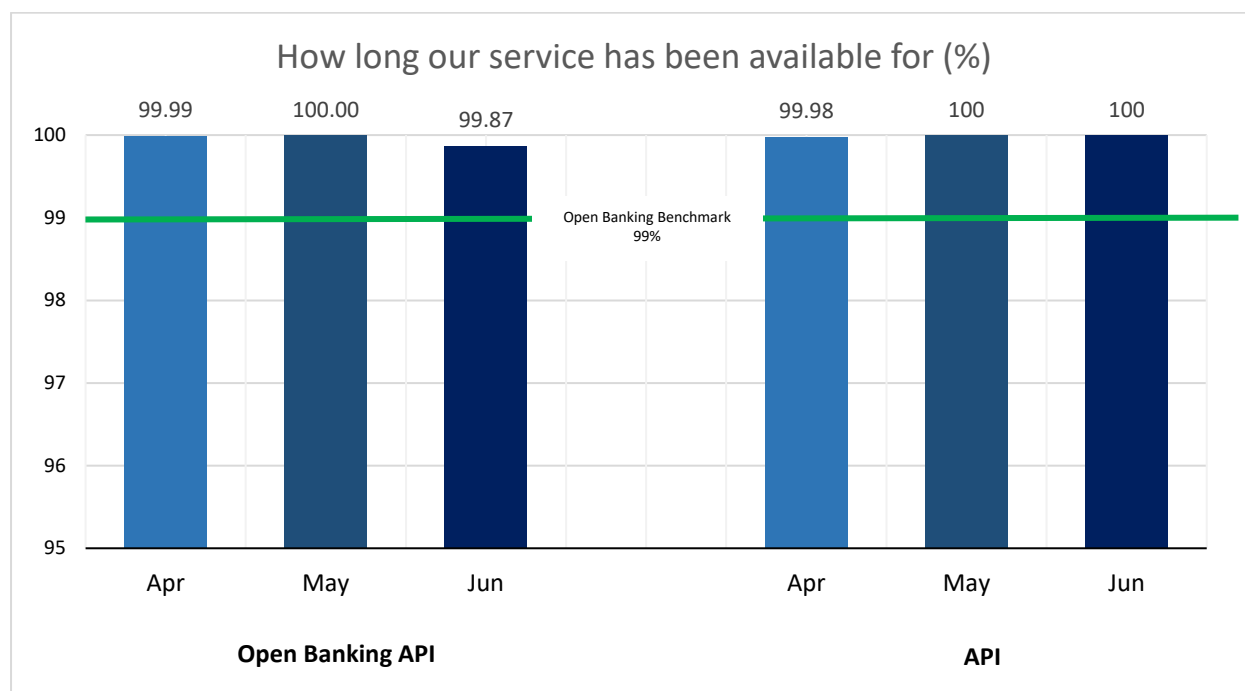
Source data

		Opening Banking API	API
April 2021	**Availability**	99.99%	99.98%
	Planned downtime	None	None
	Unplanned downtime	10 Mins	10 Mins
May 2021	**Availability**	100%	100%
	Planned downtime	None	None
	Unplanned downtime	None	None
June 2021	**Availability**	99.87%	100%
	Planned downtime	None	None
	Unplanned downtime	49 Mins	None

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 how quickly we've responded to information requests received between the 1st April and 30th June 2021. The Open Banking benchmark for responding to information requests is 750 milliseconds.

How long does it take us to respond to account information requests (in milliseconds)

Open Banking Benchmark 750ms

Open Banking API: Apr 321, May 302, Jun 326

API: Apr 241, May 229, Jun 226

Source data

	Opening Banking API	API
April 2021	321ms	241ms
May 2021	302ms	229ms
June 2021	326ms	226ms

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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 between the 1st April and 30th June 2021. The Open Banking benchmark for responding to payment request is 750 milliseconds.

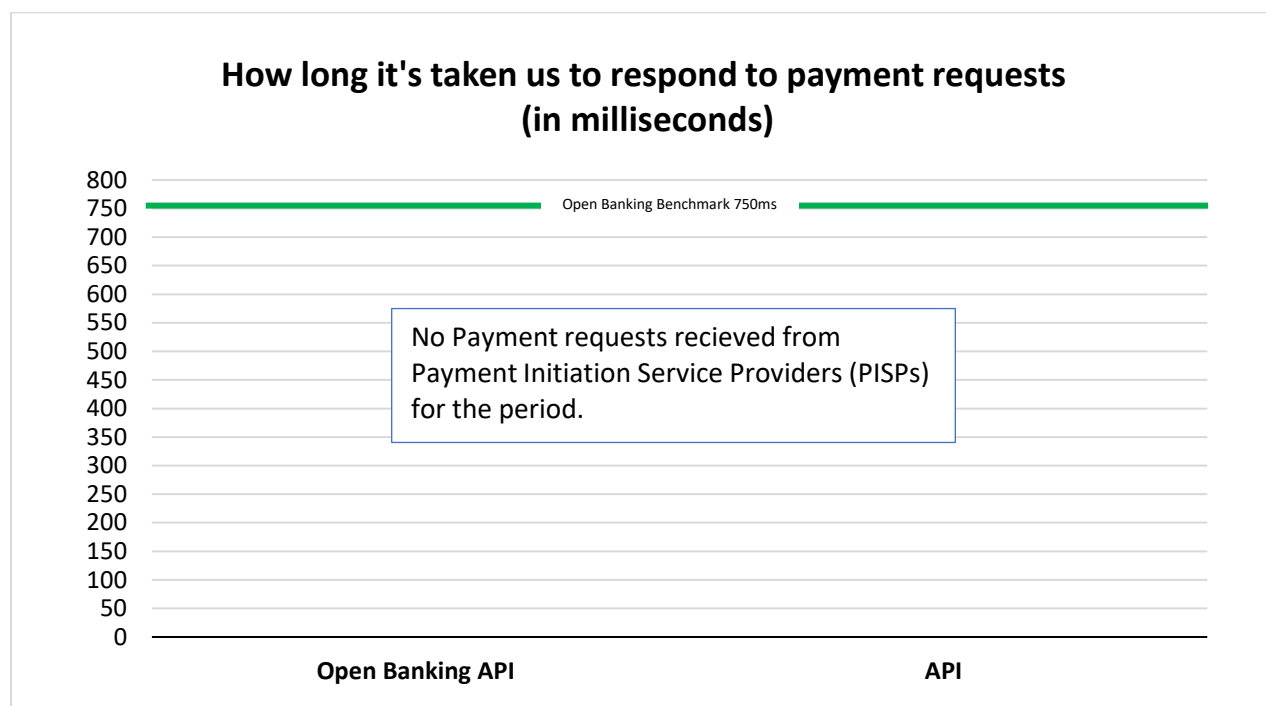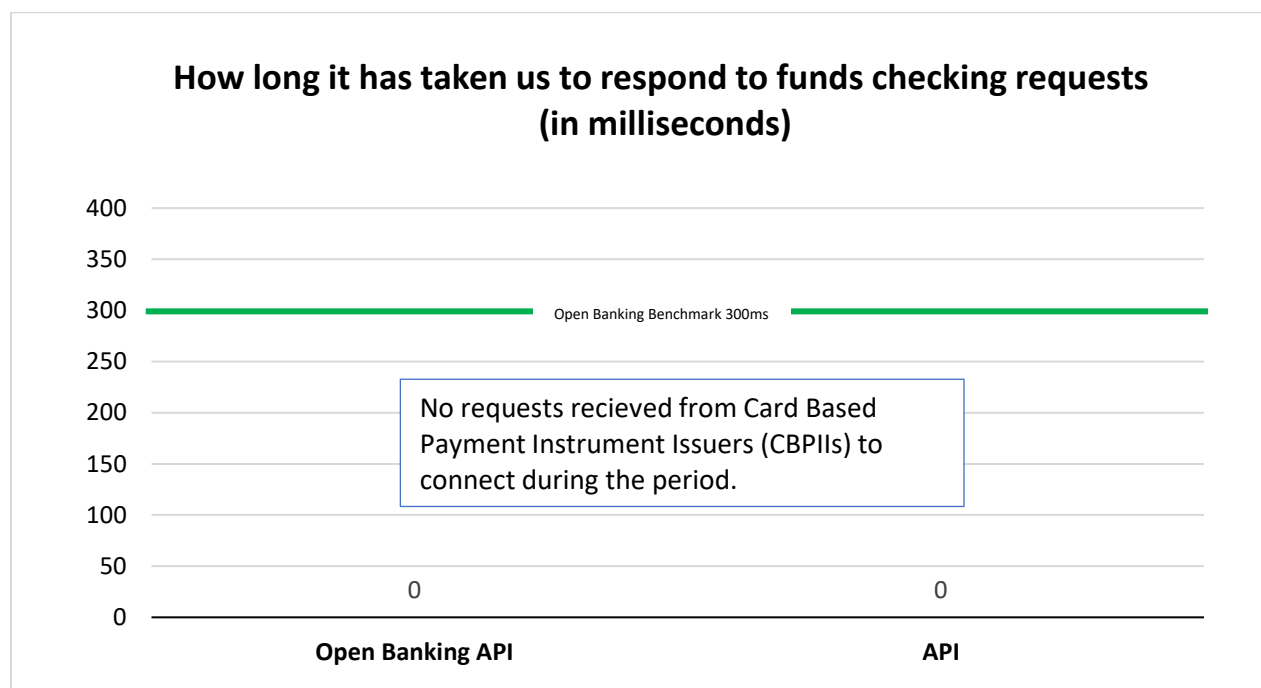**How long it's taken us to respond to payment requests (in milliseconds)**

Open Banking Benchmark 750ms		
No Payment requests recieved from Payment Initiation Service Providers (PISPs) for the period.		
	Open Banking API	API

Source data

	Opening Banking API	API
1st April to 30th June 2021	0ms	0ms

There is currently no data provided for payment services between the 1st April to 30th June as in conjunction with our partner Tide, there have not been any requests from Payment Initiation Service Providers (PISPs) to connect to the Open Banking API. We will, however, report on the time taken for us to respond to payment requests should any PISPs connect with the Open Banking API prior to the next reporting period.

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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 how quick we've responded to funds checking requests received between the 1st April to 30th June 2021. The Open Banking benchmark for responding to funds checking requests is 300 milliseconds.
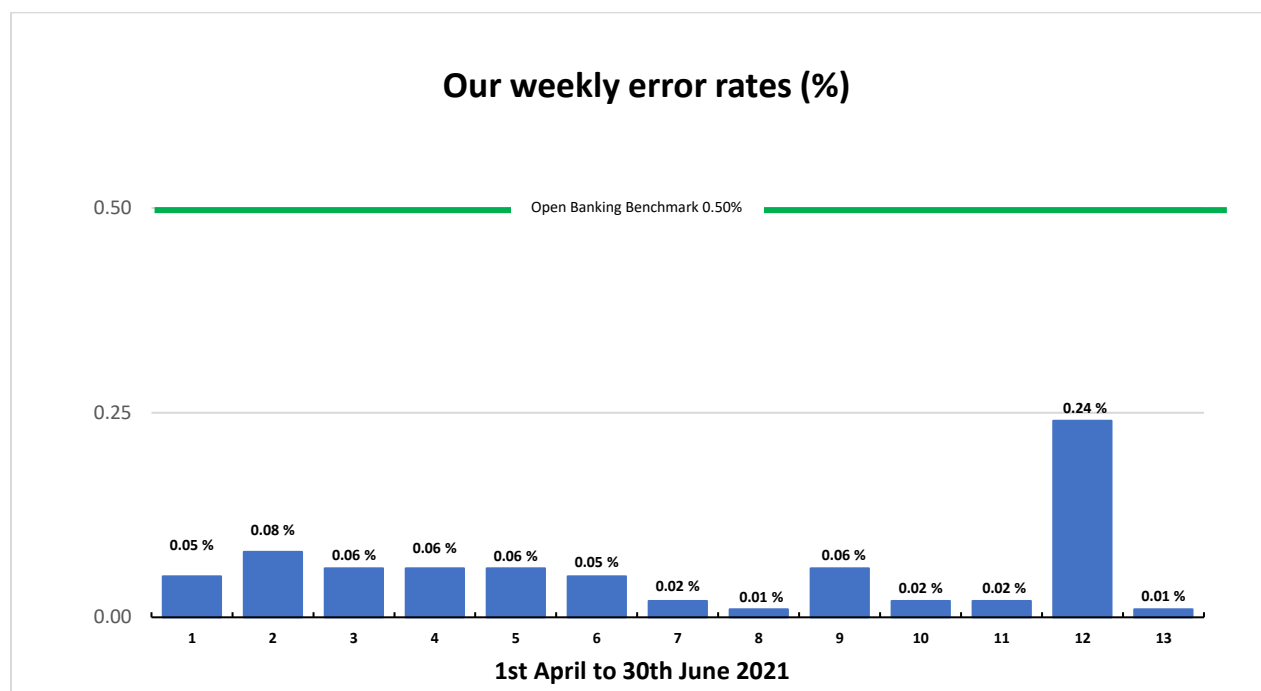
How long it has taken us to respond to funds checking requests (in milliseconds)

Open Banking Benchmark 300ms

No requests recieved from Card Based Payment Instrument Issuers (CBPIIs) to connect during the period.

	Open Banking API	API
	0	0

Source data

	Opening Banking API	API
1st April to 30th June 2021	0ms	0ms

There is currently no data provided for payment services between the 1st April and 30th June as in conjunction with our partner Tide, there have not been any requests from Card Based Payment Instrument Issuers (CBPIIs) to connect to the Open Banking API. We will, however, report on the time taken for us to respond to payment requests should any CBPIIs connect with the Open Banking API prior to the next reporting period.

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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 1st April and 30th June 2021. The Open Banking benchmark for error rates is 0.50%.

Our weekly error rates (%)

Week	1	2	3	4	5	6	7	8	9	10	11	12	13
Rate (%)	0.05	0.08	0.06	0.06	0.06	0.05	0.02	0.01	0.06	0.02	0.02	0.24	0.01

Bar chart "Our weekly error rates (%)" with Open Banking Benchmark 0.50% line. X-axis: 1st April to 30th June 2021. Bars: Week 1: 0.05%, Week 2: 0.08%, Week 3: 0.06%, Week 4: 0.06%, Week 5: 0.06%, Week 6: 0.05%, Week 7: 0.02%, Week 8: 0.01%, Week 9: 0.06%, Week 10: 0.02%, Week 11: 0.02%, Week 12: 0.24%, Week 13: 0.01%.

Source data

Week	1	2	3	4	5	6	7	8	9	10	11	12	13
Rate (%)	0.05	0.08	0.06	0.06	0.06	0.05	0.02	0.01	0.06	0.02	0.02	0.24	0.01

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