

Tide REP020 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 01/04/2024 and 30/06/2024.

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 99.5% 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

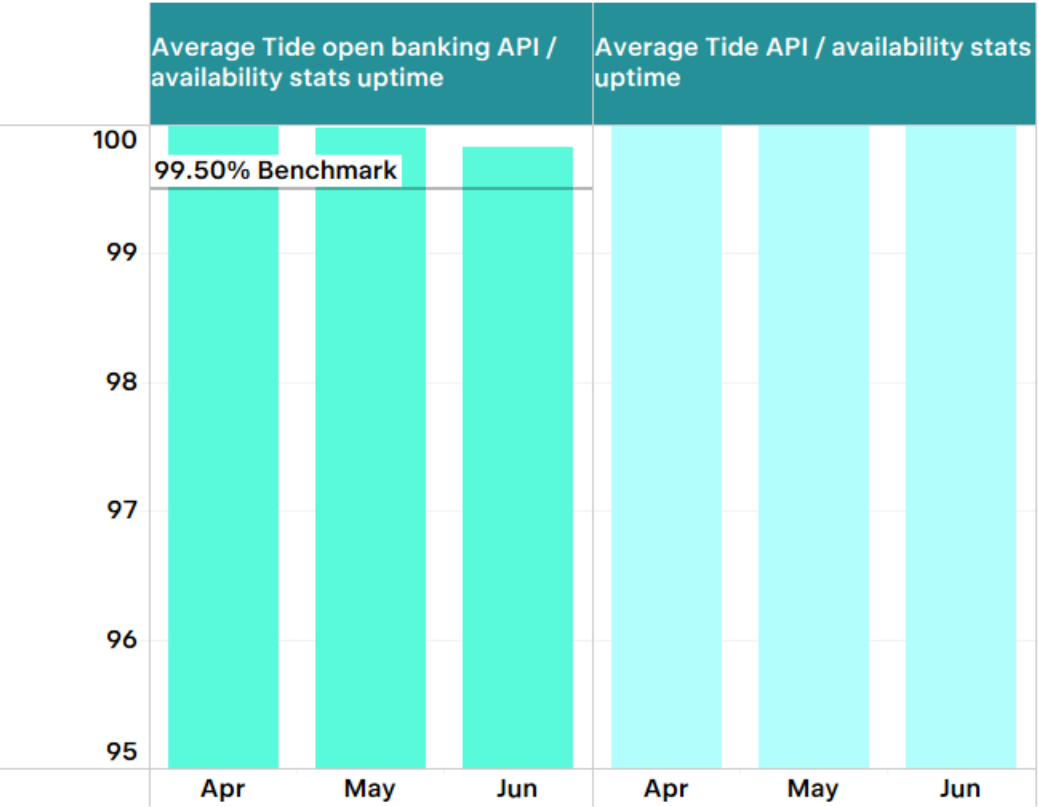
To find out more about open banking please visit <https://www.openbanking.org.uk>

Tide REP020 service availability

2024 Q2

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 01/04/2024 and 30/06/2024.

Service availability



Source data

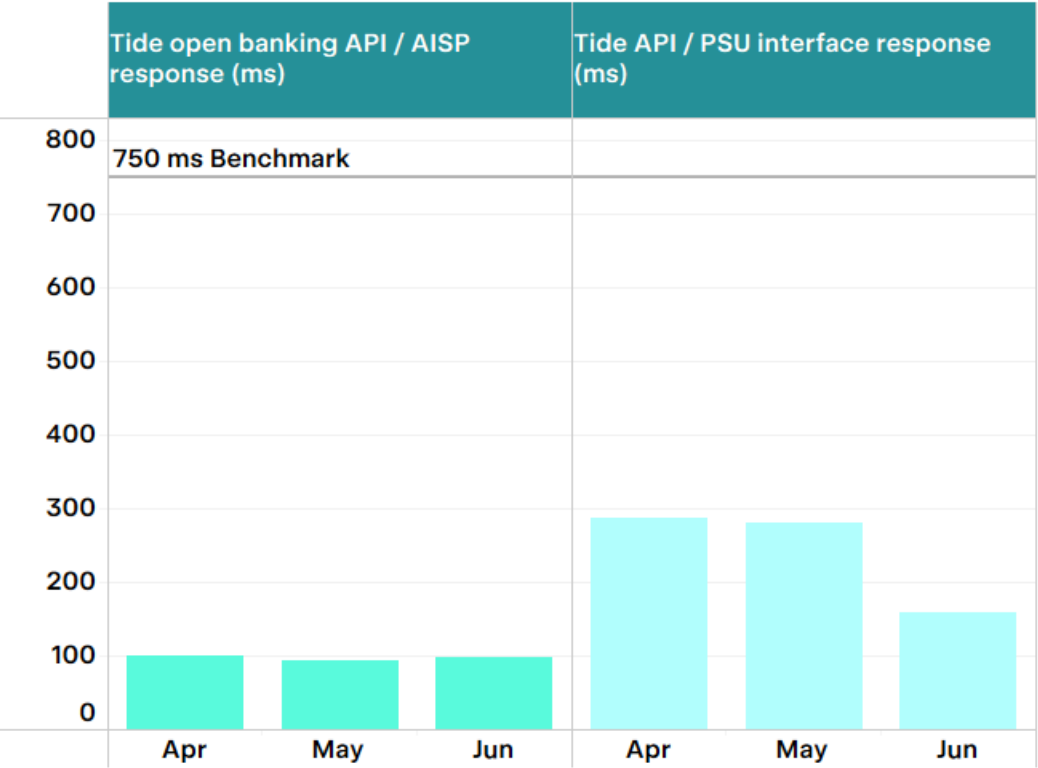
	Average Tide open banking API / availability stats uptime	Average Tide API / availability stats uptime	Planned downtime	Unplanned downtime
Apr	100.00	100.00	0 hr 0 mins	5 hr 23 mins
May	99.98	100.00	0 hr 0 mins	0 hr 9 mins
Jun	99.83	100.00	1 hr 0 mins	0 hr 46 mins

Tide REP020 account information services

2024 Q2

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 01/04/2024 and 30/06/2024. 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

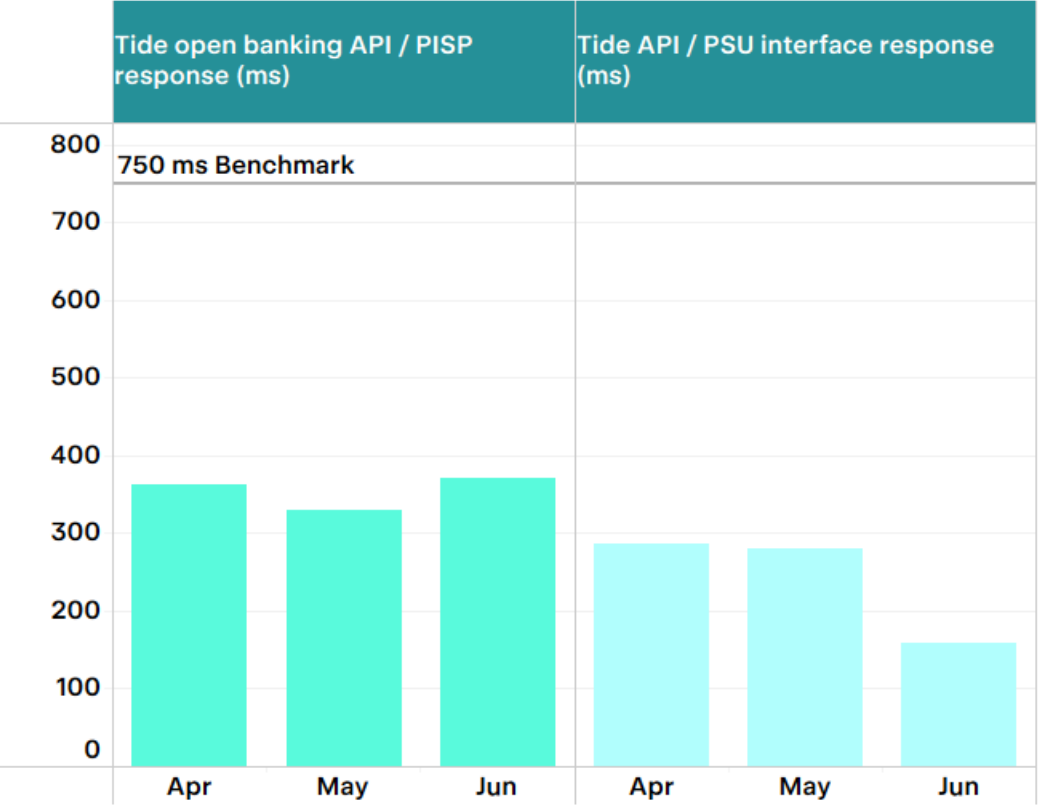
	Tide open banking API / AISP response (ms)	Tide API / PSU interface response (ms)
Apr	101 ms	286 ms
May	94 ms	280 ms
Jun	97 ms	159 ms

Tide REP020 payment services

2024 Q2

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 01/04/2024 and 30/06/2024. 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

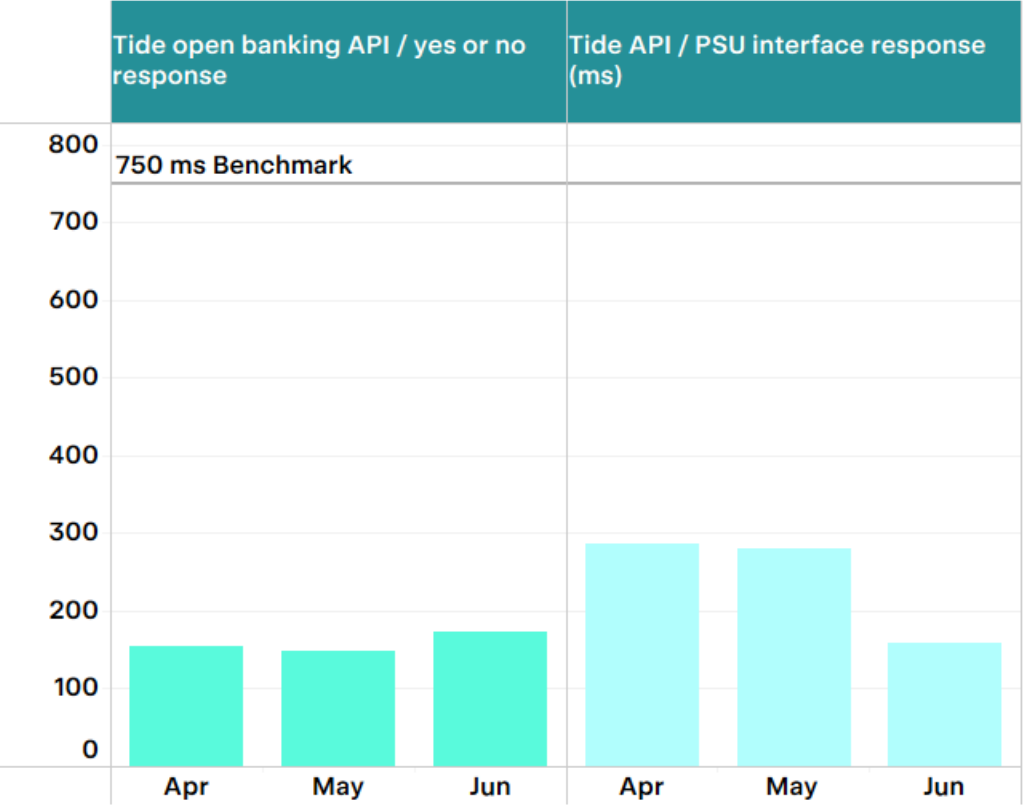
	Tide open banking API / PISP response (ms)	Tide API / PSU interface response (ms)
Apr	363 ms	286 ms
May	329 ms	280 ms
Jun	371 ms	159 ms

Tide REP020 funds checking service

2024 Q2

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 01/04/2024 and 30/06/2024. 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

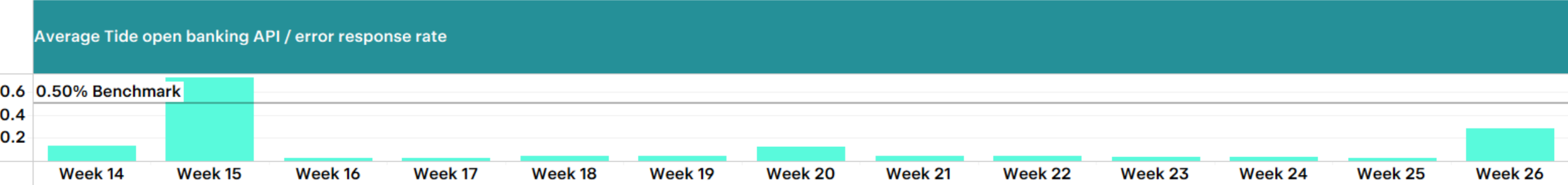
	Tide open banking API / yes or no response	Tide API / PSU interface response (ms)
Apr	154 ms	286 ms
May	148 ms	280 ms
Jun	173 ms	159 ms

Tide REP020 error rates

2024 Q2

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 01/04/2024 and 30/06/2024. The open banking benchmark for error rates is 0.50%.

Our weekly error rates (%)



Source data

Week 14	Week 15	Week 16	Week 17	Week 18	Week 19	Week 20	Week 21	Week 22	Week 23	Week 24	Week 25	Week 26
0.13%	0.72%	0.03%	0.03%	0.04%	0.04%	0.12%	0.05%	0.04%	0.04%	0.04%	0.03%	0.29%