

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 01/01/2025 and 31/03/2025.

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>

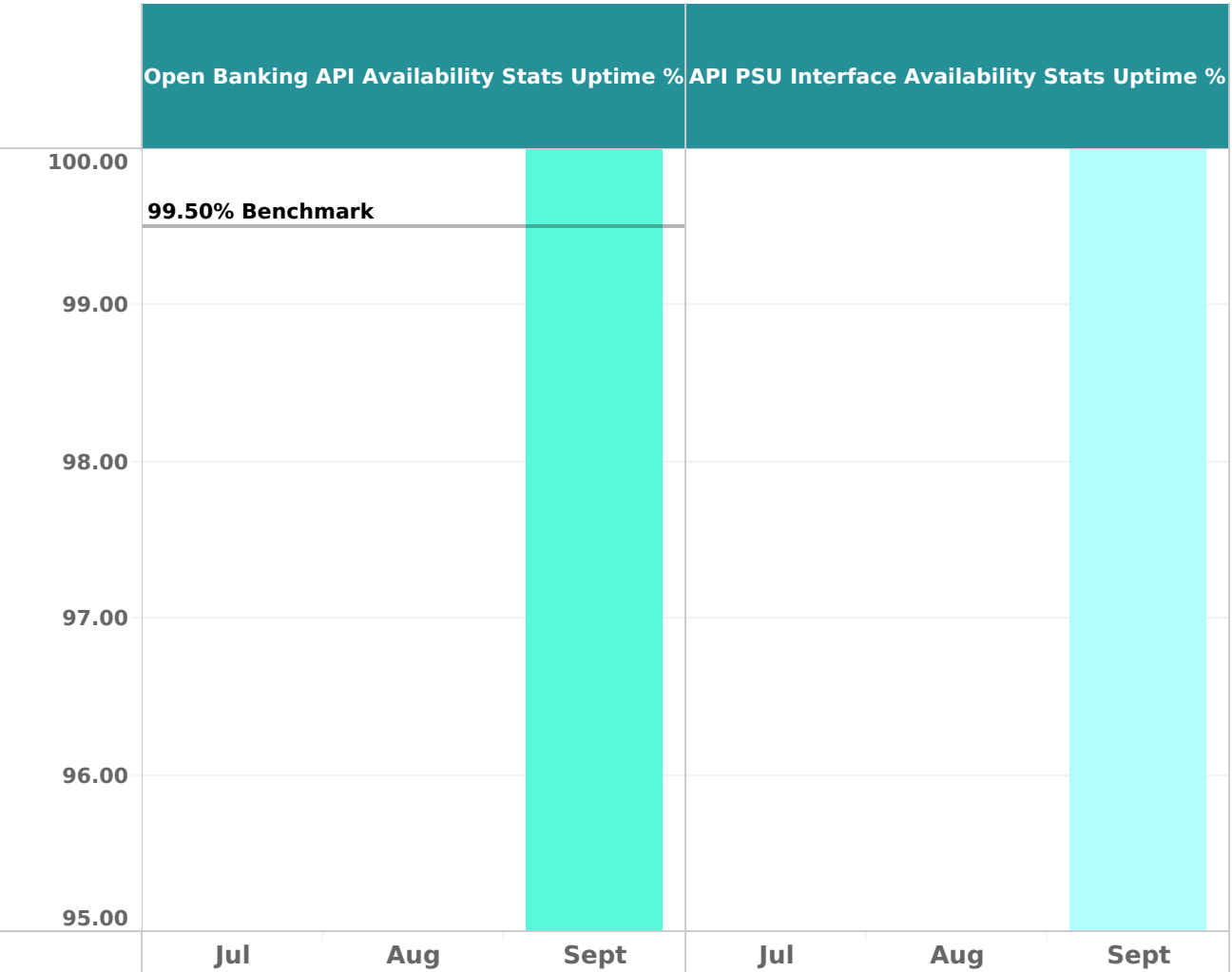
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Raisin REP020 Service Availability

2024 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 01/07/2024 and 30/09/2024.

Service Availability



Source data

	Open Banking API Availability Stats Uptime %	API PSU Interface Availability Stats Uptime %	Planned downtime	Planned downtime	Unplanned Downtime
Jul	0.00	0.00	0 hr 0 mins	0 hr 0 mins	0 hr 0 mins
Aug	0.00	0.00		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

2024 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 01/07/2024 and 30/09/2024. 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

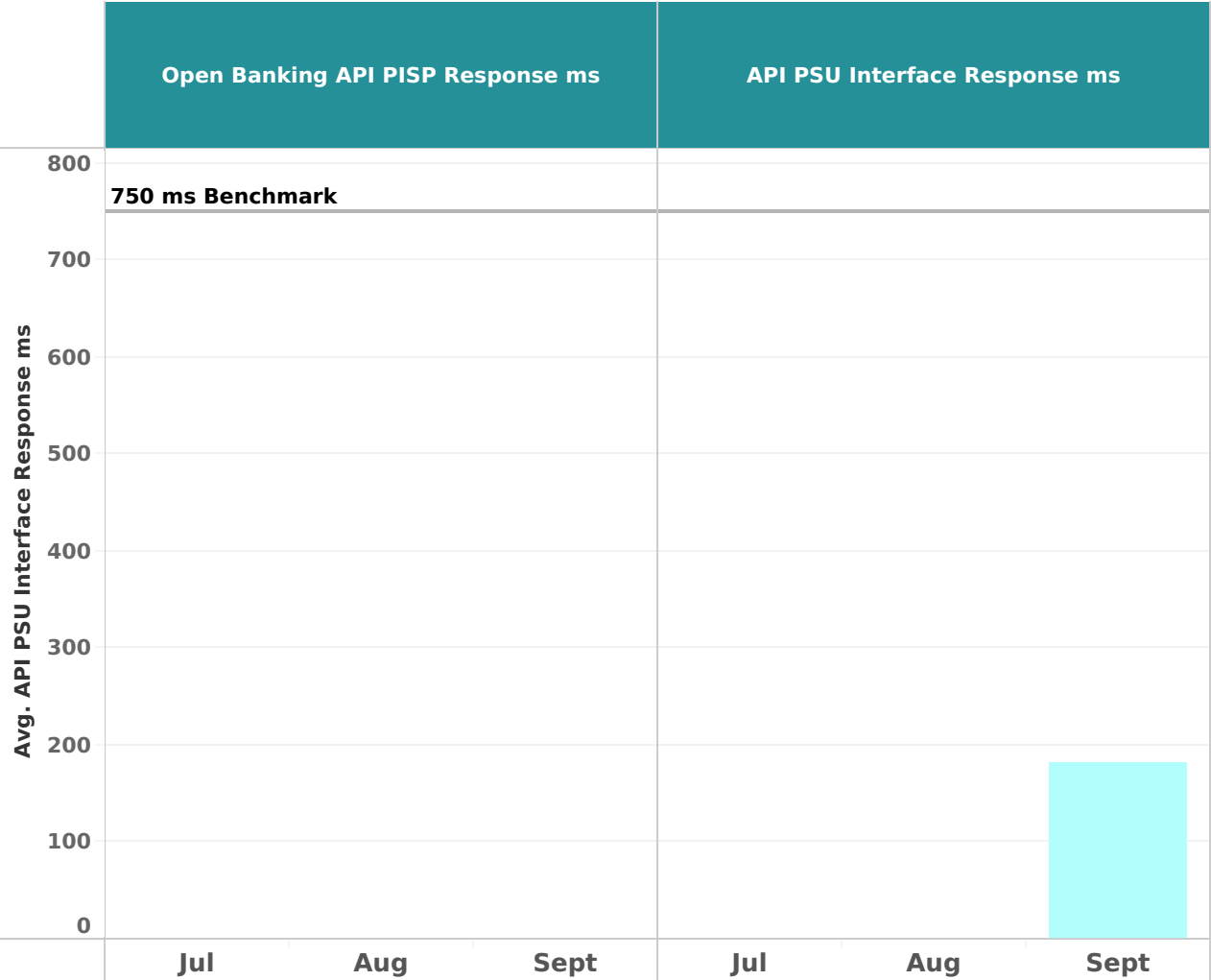
	Open Banking API AISP Response ms	API PSU Interface Response ms
Jul	0 ms	0 ms
Aug	0 ms	0 ms
Sept	12 ms	183 ms

Raisin REP020 Payment Services

2024 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 01/07/2024 and 30/09/2024. 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

	Open Banking API PISP Response ms	API PSU Interface Response ms
Jul	0 ms	0 ms
Aug	0 ms	0 ms
Sept	0 ms	183 ms

Raisin REP020 Funds Checking Service

2024 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 01/07/2024 and 30/09/2024. 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

Open Banking API CBPII / PISP Yes/No Response ms	API PSU Interface Response ms
750 ms Benchmark	750 ms Benchmark
Jul	Jul
Aug	Aug
Sept	Sept

Source data

	Open Banking API CBP11 / PISP Yes/No Response ms	API PSU Interface Response ms
Jul	0 ms	0 ms
Aug	0 ms	0 ms
Sept	0 ms	183 ms

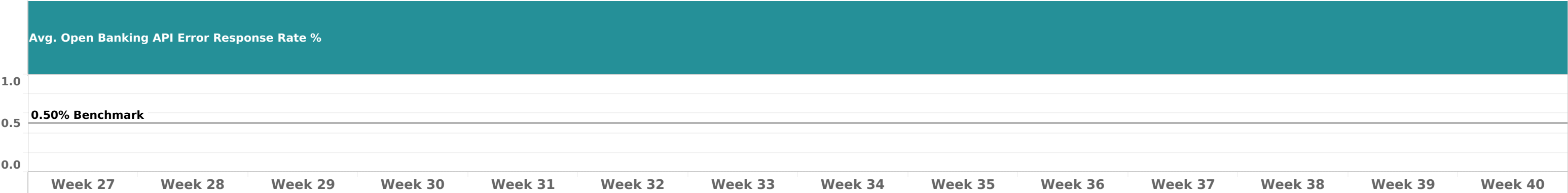
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Raisin REP020 Error Rates

2024 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 01/07/2024 and 30/09/2024. The open banking benchmark for error rates is 0.50%.

Our weekly error rates (%)



Source data

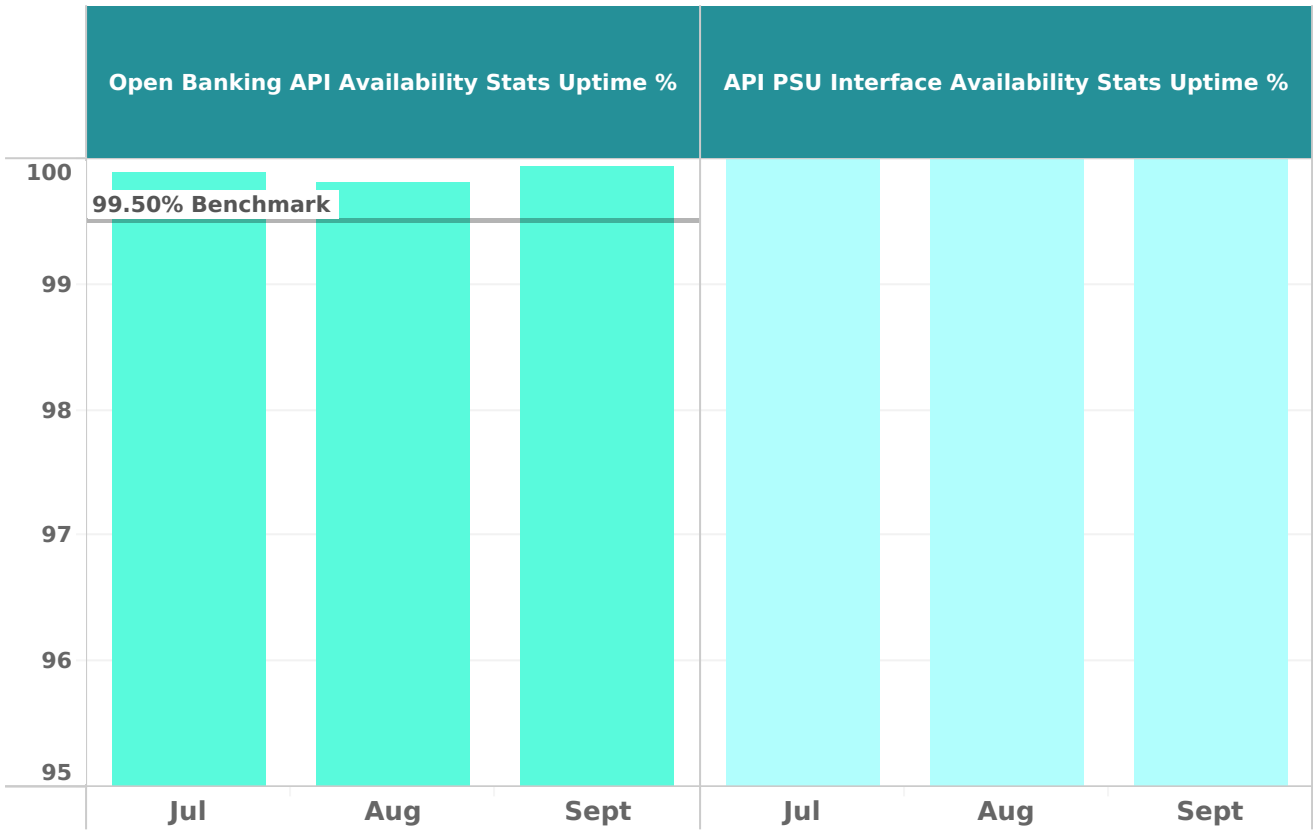
Week 27	Week 28	Week 29	Week 30	Week 31	Week 32	Week 33	Week 34	Week 35	Week 36	Week 37	Week 38	Week 39	Week 40
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Tide REP020 Service Availability

2024 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 01/07/2024 and 30/09/2024.

Service Availability



Source Data

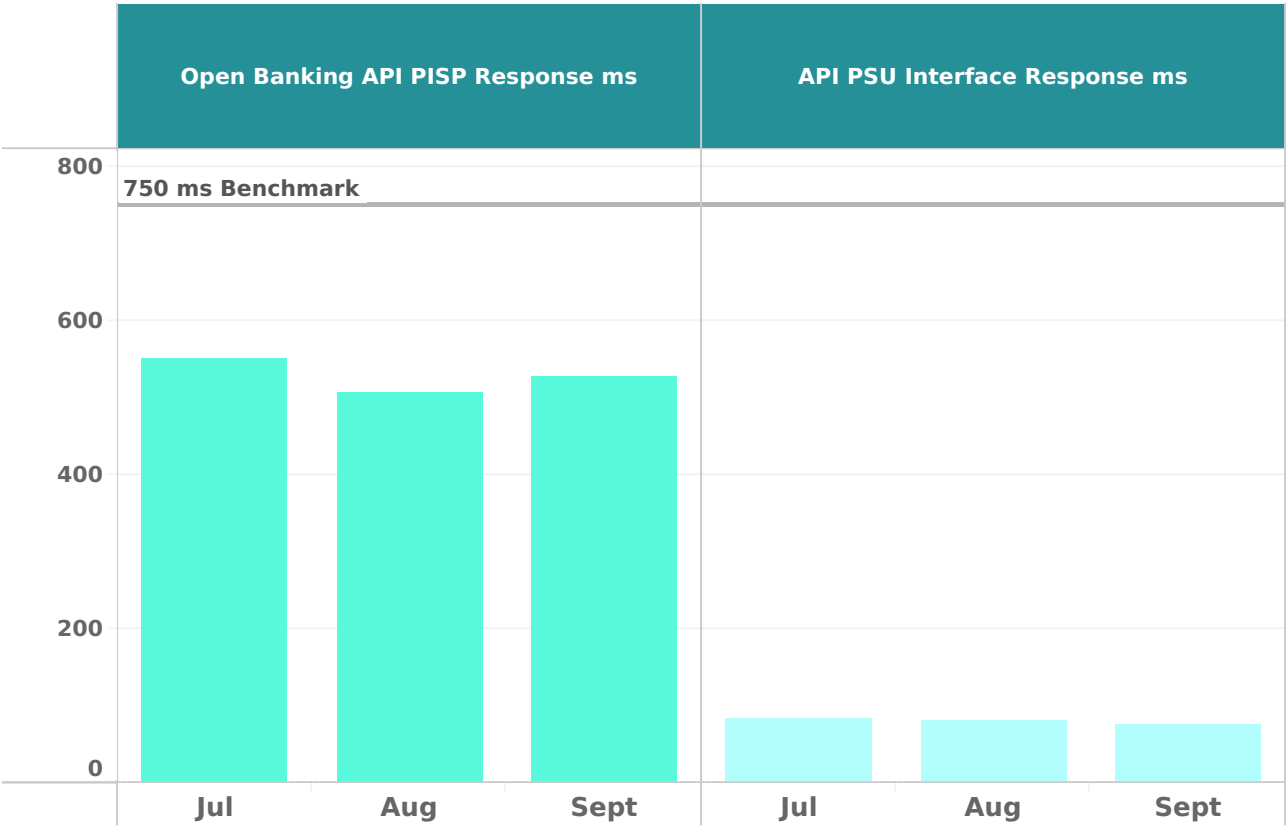
	API PSU Interface Availability Stats Uptime %	Open Banking API Availability Stats Uptime %	Planned downtime	Unplanned Downtime
Jul	100.00	99.89	1 hr 0 mins	0 hr 25 mins
Aug	100.00	99.82	0 hr 30 mins	0 hr 52 mins
Sept	100.00	99.94	0 hr 30 mins	3 hr 10 mins

Tide REP020 Account Information Services

2024 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 01/07/2024 and 30/09/2024. 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

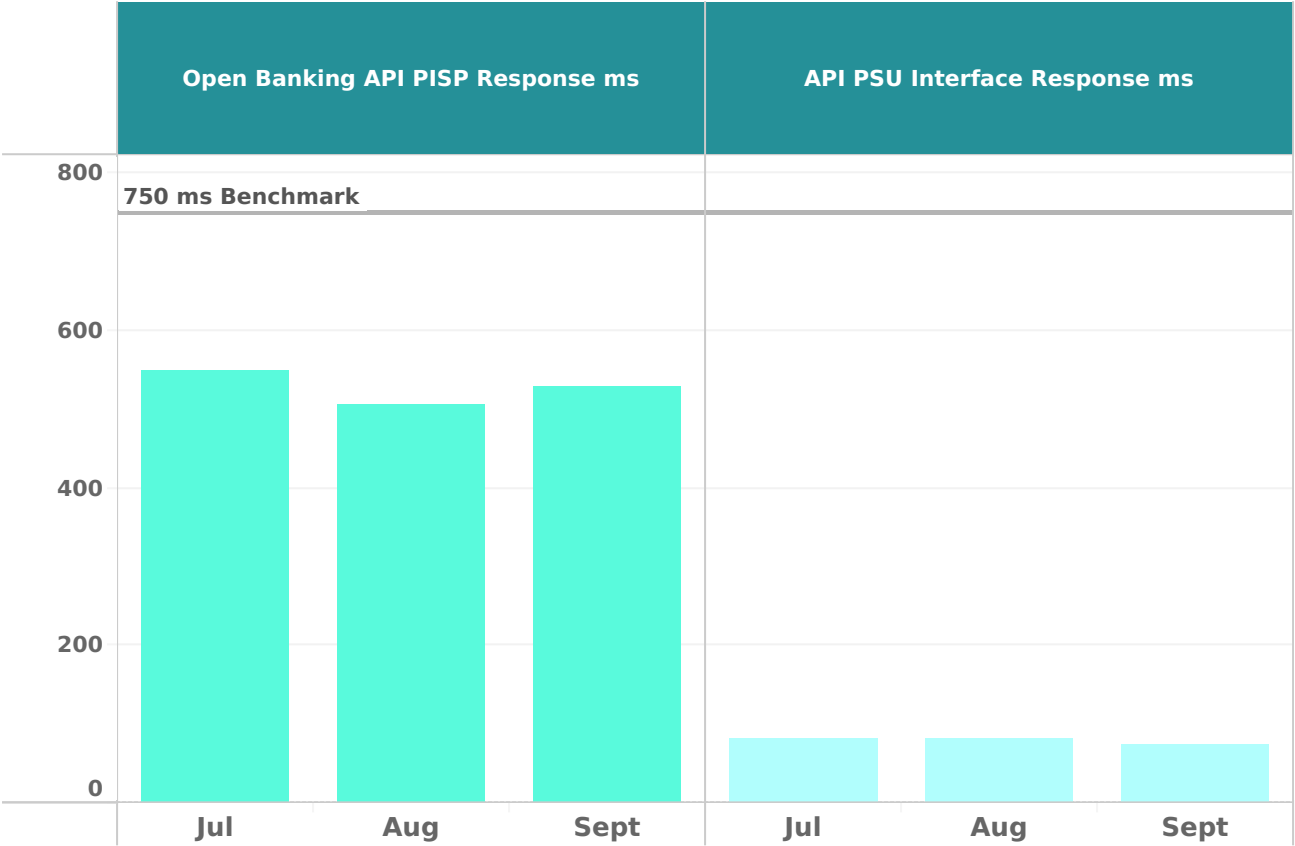
	Open Banking API PISP Response ms	API PSU Interface Response ms
Jul	549.84 ms	82.00 ms
Aug	505.58 ms	81.84 ms
Sept	528.80 ms	74.60 ms

Tide REP020 Payment Services

2024 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 01/07/2024 and 30/09/2024. The Open Banking benchmark for responding to payment request is 750 milliseconds.

How long it has taken us to respond to payment requests



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Source Data

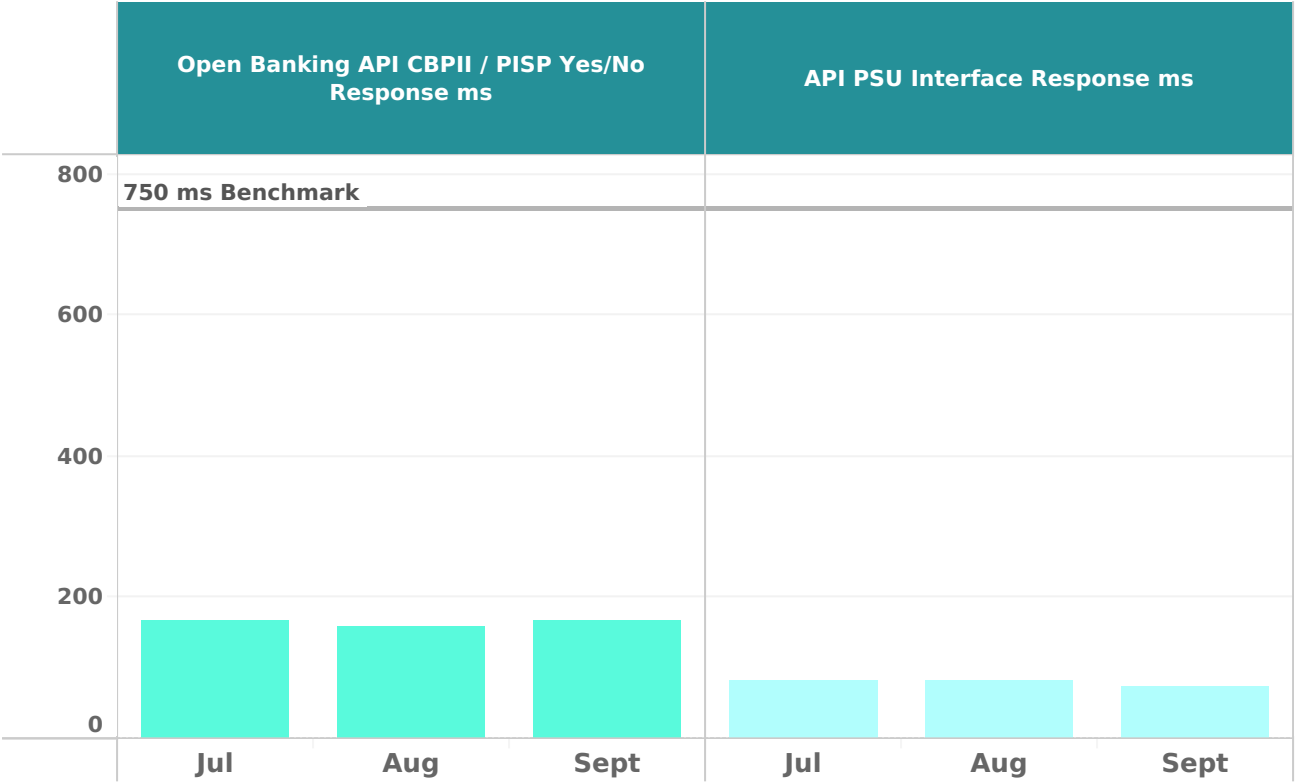
	Open Banking API PISP Response ms	API PSU Interface Response ms
Jul	549.84 ms	82.00 ms
Aug	505.58 ms	81.84 ms
Sept	528.80 ms	74.60 ms

Tide REP020 Funds Checking Service

2024 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 01/07/2024 and 30/09/2024. 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

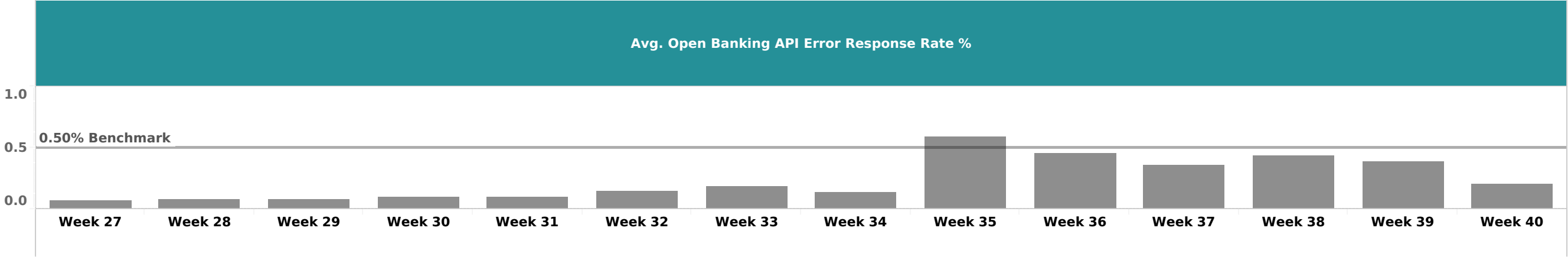
	Open Banking API CBP II / PISP Yes/No Response ms	API PSU Interface Response ms
Jul	166.16 ms	82.00 ms
Aug	157.97 ms	81.84 ms
Sept	166.10 ms	74.60 ms

Tide REP020 Error Rates

2024 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 01/07/2024 and 30/09/2024. 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
0.07%	0.08%	0.08%	0.10%	0.09%	0.14%	0.18%	0.13%	0.59%	0.45%	0.36%	0.43%	0.39%	0.20%