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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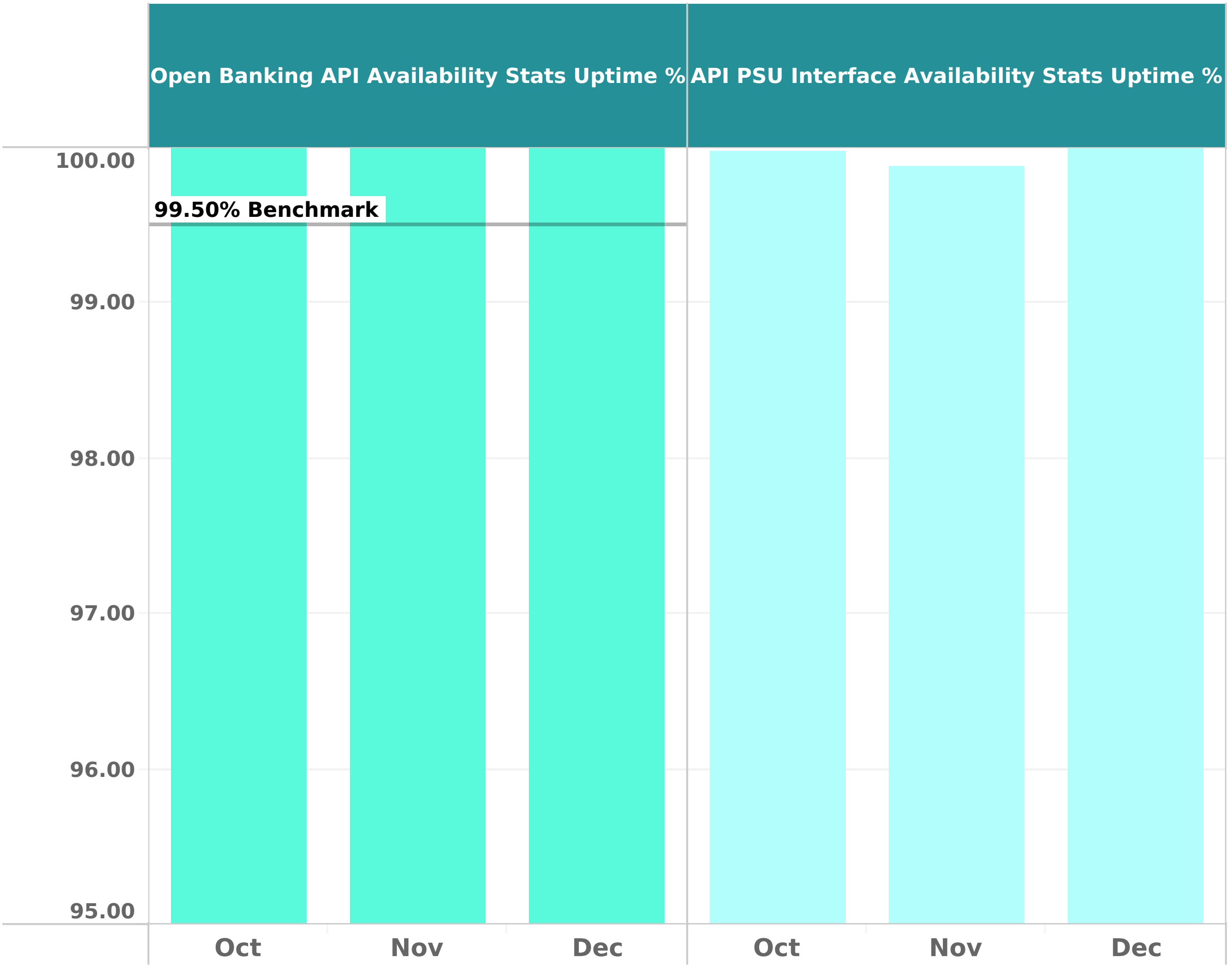
Raisin REP020 Service Availability

2024 Q4

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 01/10/2024 and 31/12/2024.

Service Availability



Source data

	Open Banking API Availability Stats Uptime %	API PSU Interface Availability Stats Uptime %	Planned downtime	Unplanned Downtime
Oct	100.00	99.98	0 hr 0 mins	0 hr 0 mins
Nov	100.00	99.87	0 hr 0 mins	0 hr 54 mins
Dec	100.00	100.00	0 hr 0 mins	0 hr 0 mins

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Raisin REP020 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 01/10/2024 and 31/12/2024. The open banking benchmark for responding to information requests is 750 milliseconds.

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

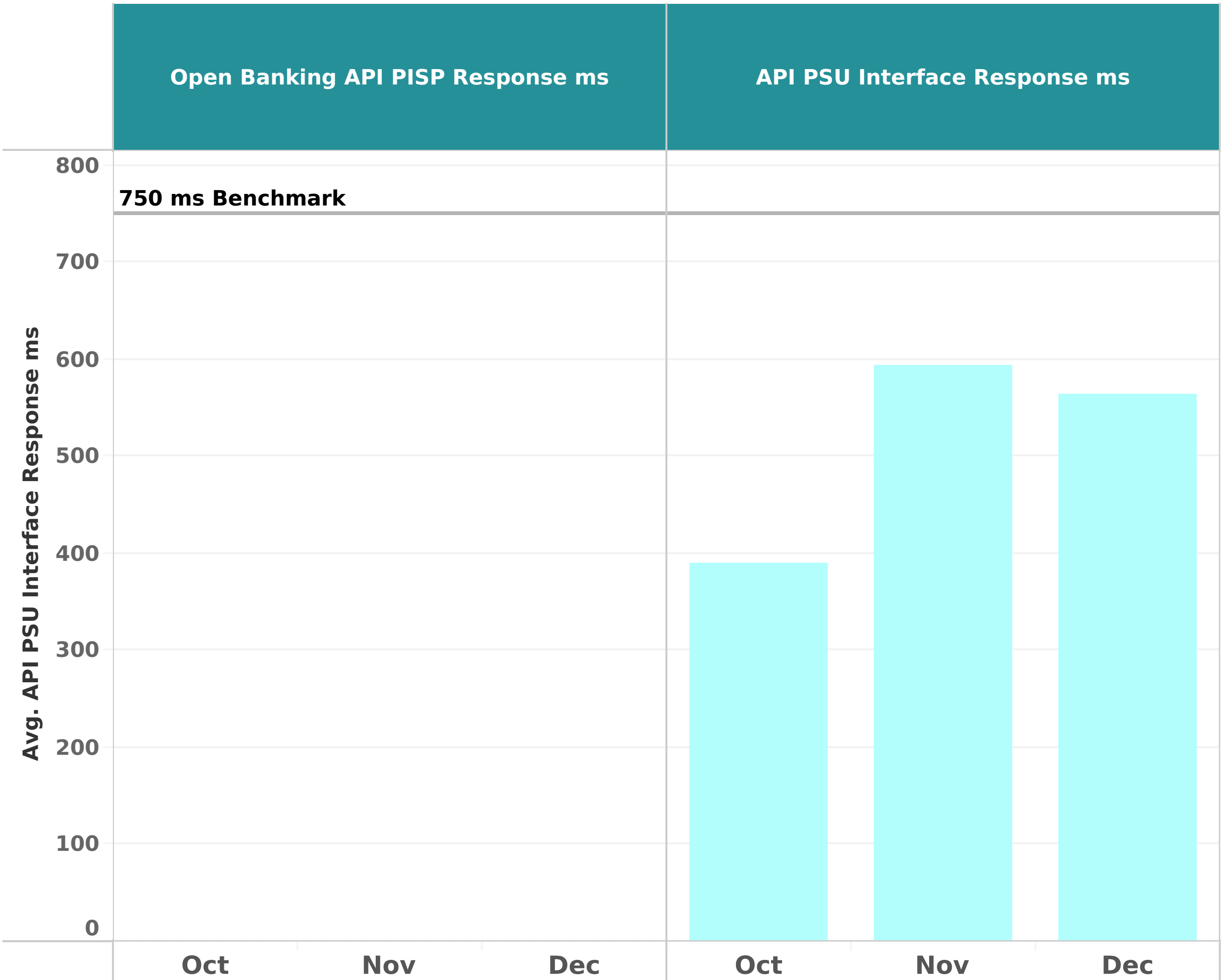
Source data

	Open Banking API AISP Response ms	API PSU Interface Response ms
Oct	45 ms	389 ms
Nov	58 ms	594 ms
Dec	77 ms	564 ms

Raisin REP020 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 01/10/2024 and 31/12/2024. 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
Oct	0 ms	389 ms
Nov	0 ms	594 ms
Dec	0 ms	564 ms

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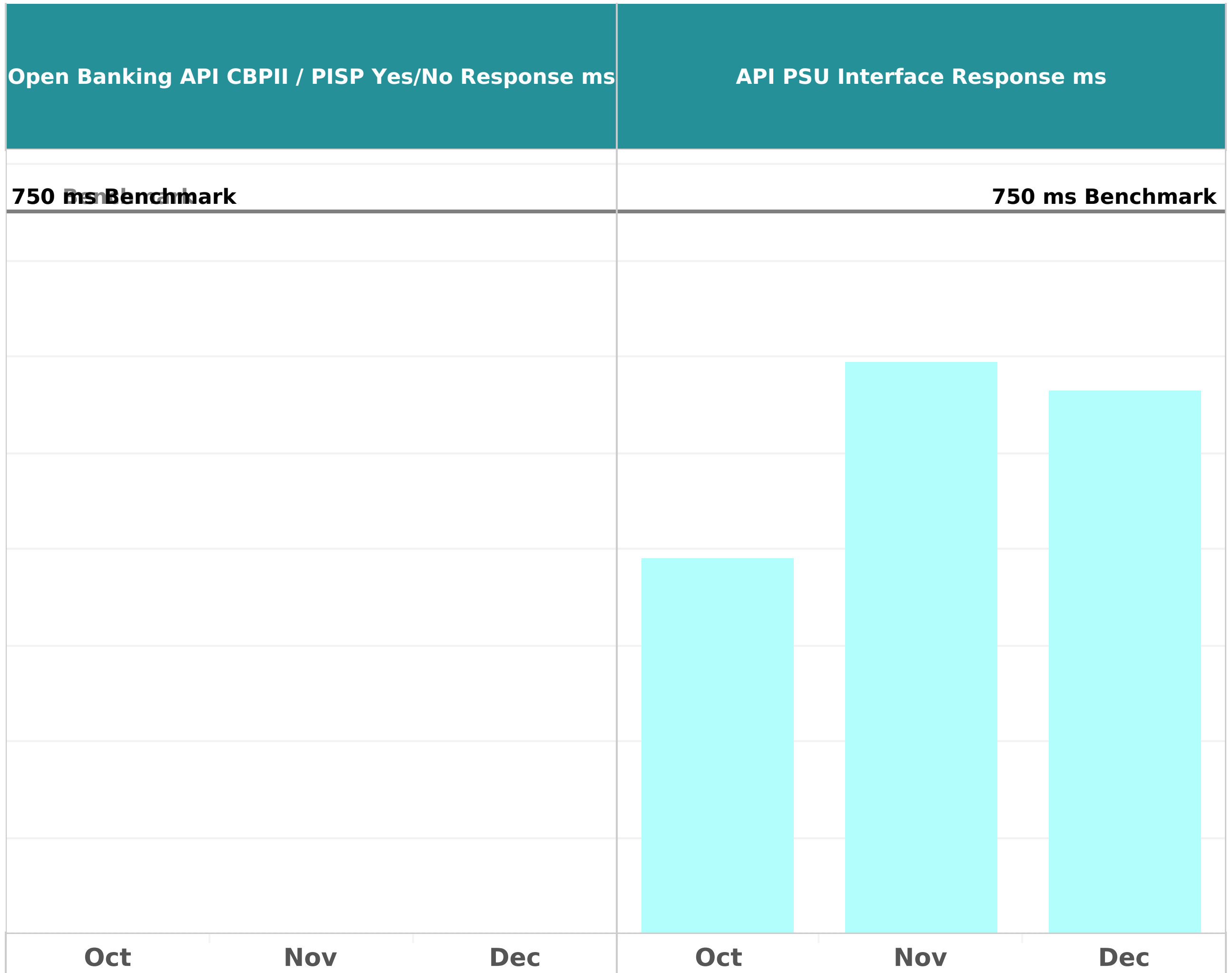
Raisin REP020 Funds Checking Service

2024 Q4

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 01/10/2024 and 31/12/2024. 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 CBPII / PISP Yes/No Response ms	API PSU Interface Response ms
Oct	0 ms	389 ms
Nov	0 ms	594 ms
Dec	0 ms	564 ms

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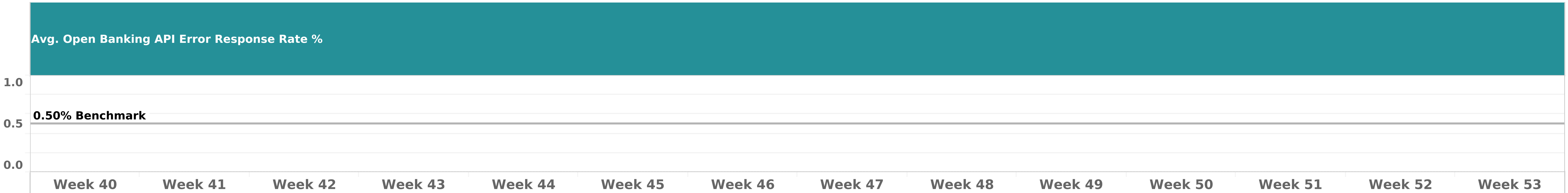
Raisin REP020 Error Rates

2024 Q4

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 01/10/2024 and 31/12/2024. The open banking benchmark for error rates is 0.50%.

Our weekly error rates (%)



Source data

Week 40	Week 41	Week 42	Week 43	Week 44	Week 45	Week 46	Week 47	Week 48	Week 49	Week 50	Week 51	Week 52	Week 53
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%

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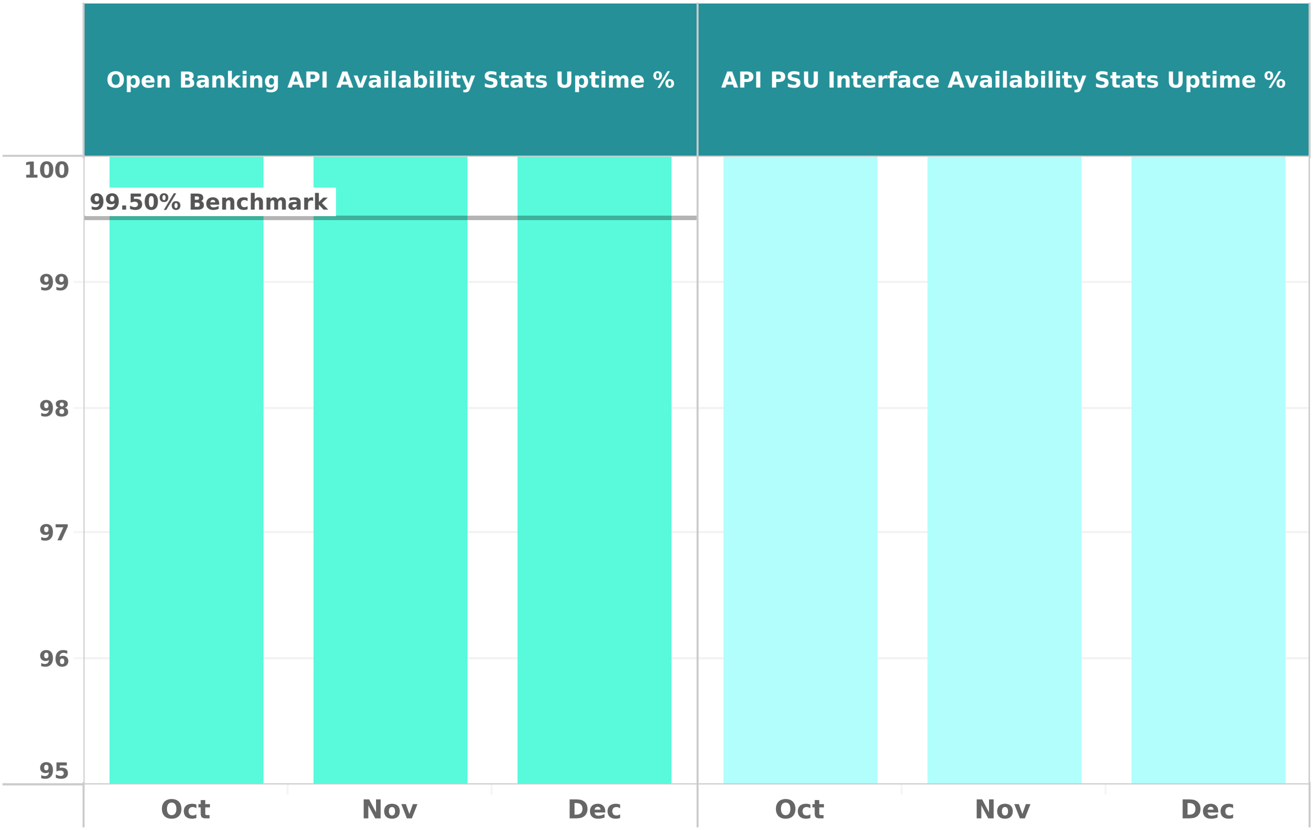
Tide REP020 Service Availability

2024 Q4

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 01/10/2024 and 31/12/2024.

Service Avaliability



Source Data

	API PSU Interface Availability Stats Uptime %	Open Banking API Availability Stats Uptime %	Planned downtime	Unplanned Downtime
Oct	100.00	100.00	0 hr 0 mins	0 hr 0 mins
Nov	100.00	100.00	0 hr 0 mins	0 hr 0 mins
Dec	100.00	100.00	0 hr 0 mins	0 hr 0 mins

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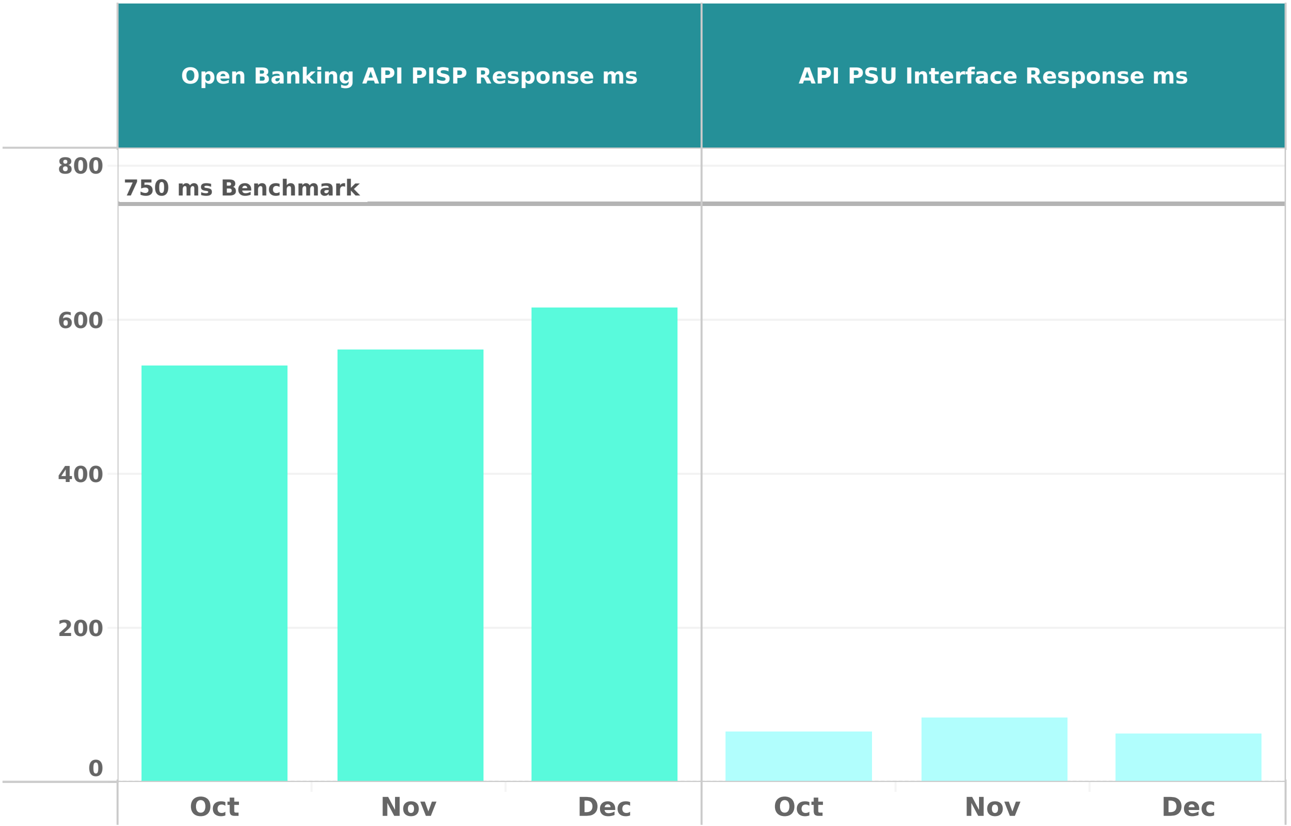
Tide REP020 Account Information Services

2024 Q4

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 01/10/2024 and 31/12/2024. 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
Oct	540.77 ms	64.10 ms
Nov	560.57 ms	82.97 ms
Dec	615.52 ms	63.52 ms

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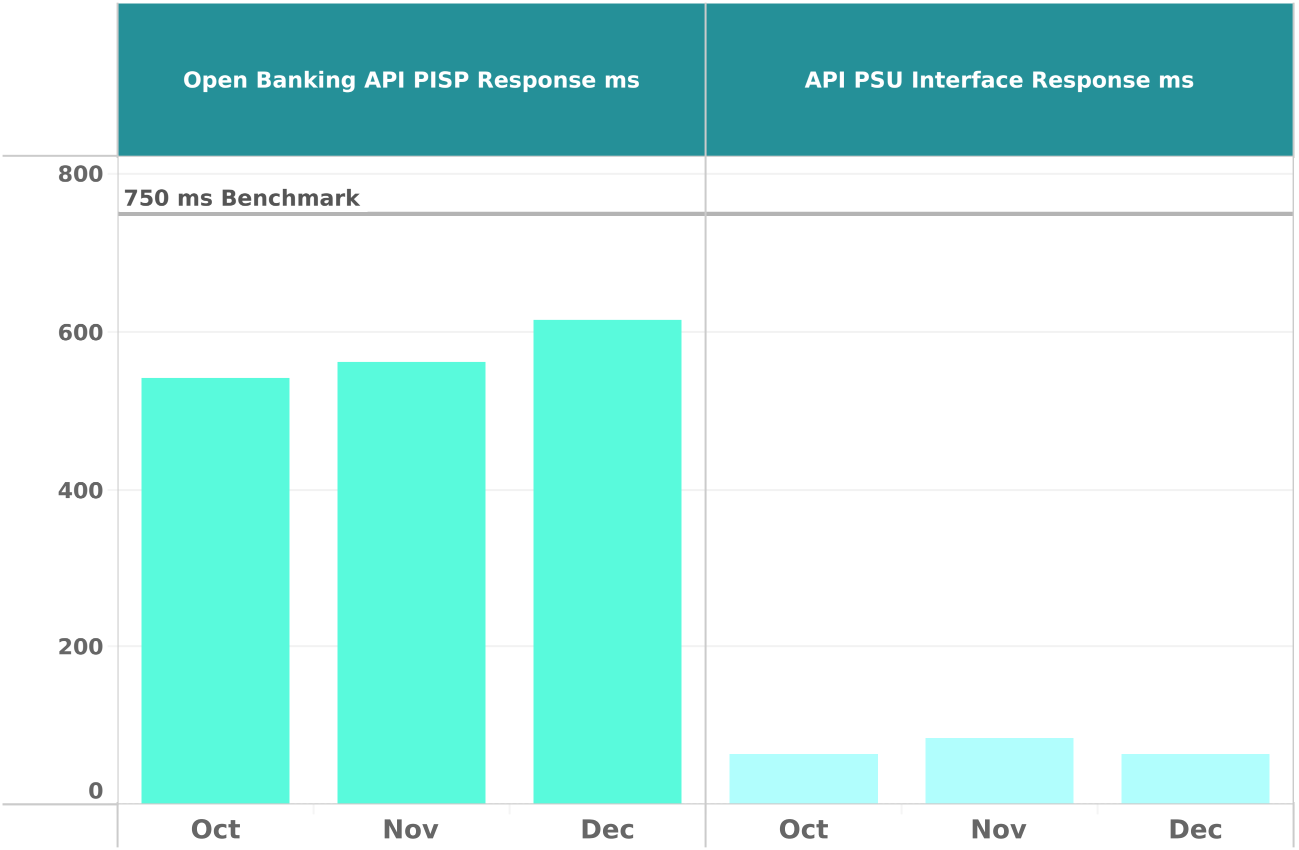
Tide REP020 Payment Services

2024 Q4

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 01/10/2024 and 31/12/2024. 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
Oct	540.77 ms	64.10 ms
Nov	560.57 ms	82.97 ms
Dec	615.52 ms	63.52 ms

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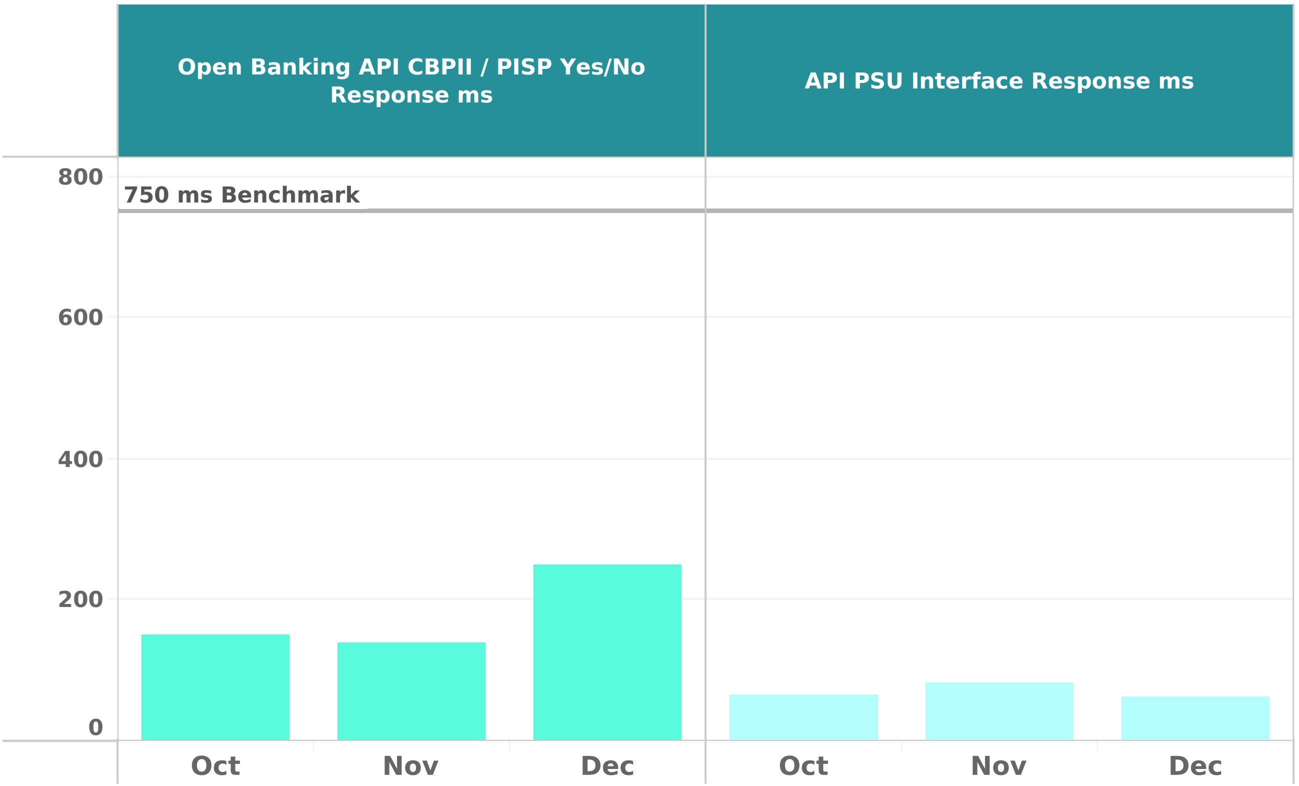
Tide REP020 Funds Checking Service

2024 Q4

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 01/10/2024 and 31/12/2024. 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 CBPII / PISP Yes/No Response ms	API PSU Interface Response ms
Oct	150.77 ms	64.10 ms
Nov	140.20 ms	82.97 ms
Dec	250.29 ms	63.52 ms

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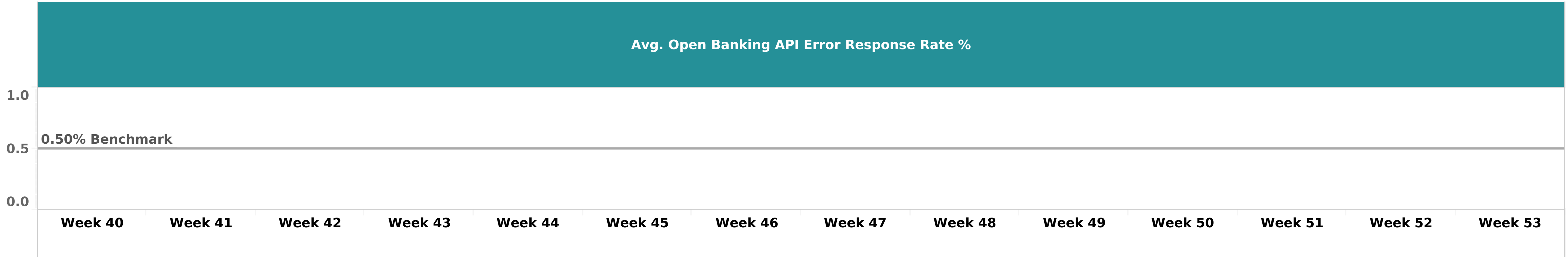
Tide REP020 Error Rates

2024 Q4

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 01/10/2024 and 31/12/2024. The Open Banking benchmark for error rates is 0.50%.

Our weekly error rates (%)



Source Data

Week 40	Week 41	Week 42	Week 43	Week 44	Week 45	Week 46	Week 47	Week 48	Week 49	Week 50	Week 51	Week 52	Week 53
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%

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