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 01/07/2023 and 30/09/2023.

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

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Tide REP020 service avaliability

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 01/07/2023 and 30/09/2023.

Service avaliability
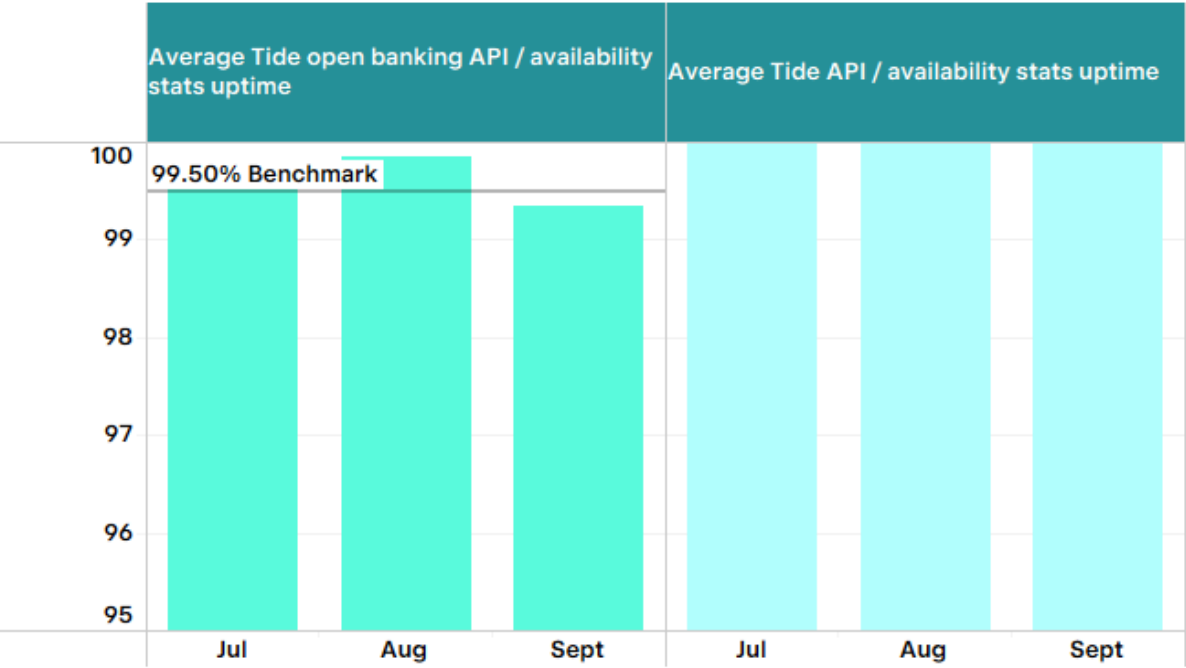
Source data

	Average Tide open banking API / availability stats uptime	Average Tide API / availability stats uptime	Planned downtime	Unplanned downtime
Jul	99.73	100.00	0 hr 0 mins	0 hr 0 mins
Aug	99.85	100.00	0 hr 0 mins	1 hr 5 mins
Sept	99.34	100.00	0 hr 0 mins	5 hr 29 mins

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Tide 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 01/07/2023 and 30/09/2023. The open banking benchmark for responding to information requests is 750 milliseconds.

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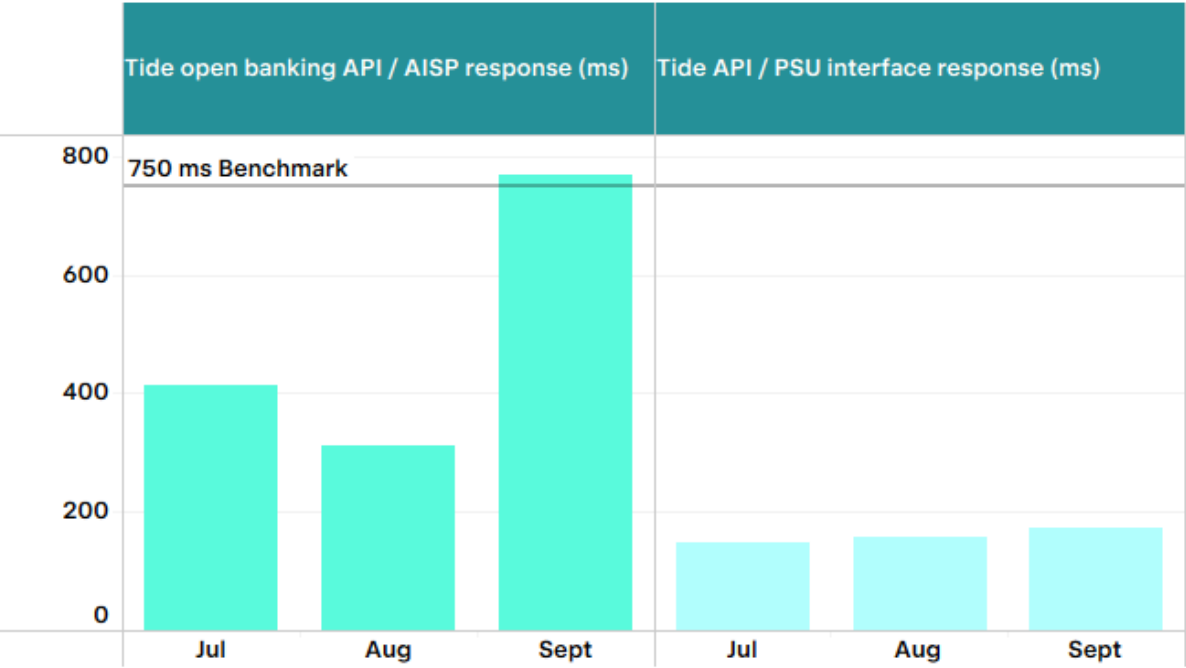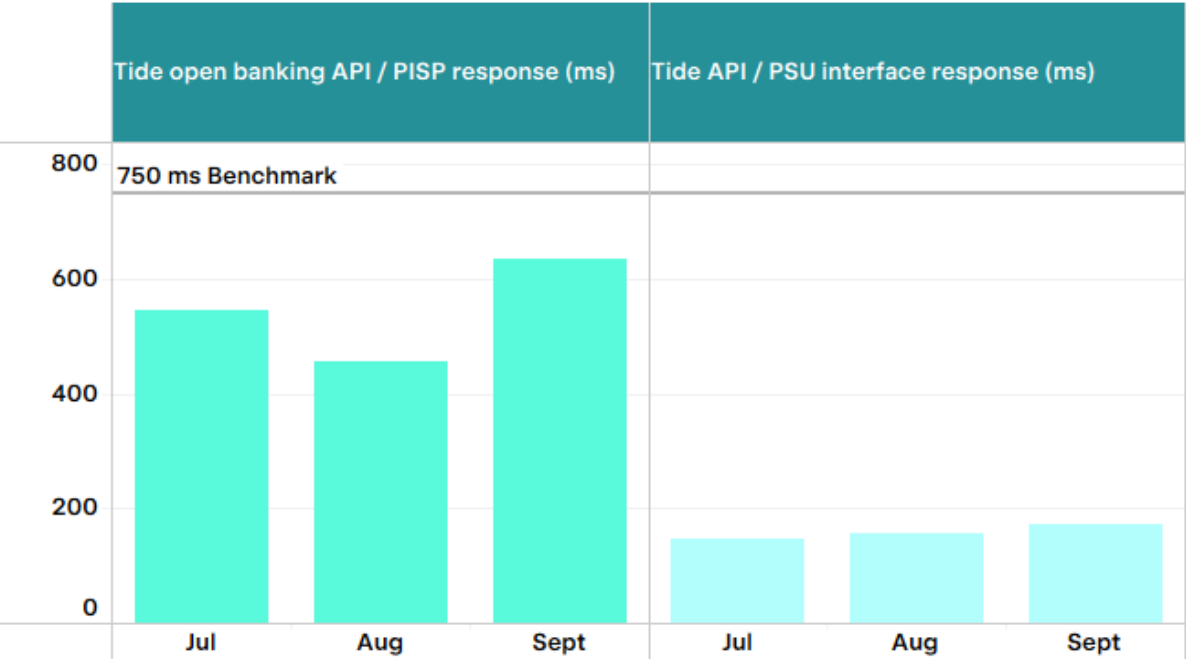

Source data

	Tide open banking API / AISP response (ms)	Tide API / PSU interface response (ms)
Jul	415 ms	147 ms
Aug	311 ms	157 ms
Sept	768 ms	172 ms

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Tide 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 01/07/2023 and 30/09/2023. The open banking benchmark for responding to payment request is 750 milliseconds.

## How long it has taken us to respond to payment requests

Tide open banking API / PISP response (ms)	Tide API / PSU interface response (ms)

Source data

	Tide open banking API / PISP response (ms)	Tide API / PSU interface response (ms)
Jul	546 ms	147 ms
Aug	455 ms	157 ms
Sept	633 ms	172 ms

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Tide REP020 funds checking service

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 01/07/2023 and 30/09/2023. 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

| | Tide open banking API / yes or no response | Tide API / PSU interface response (ms) |
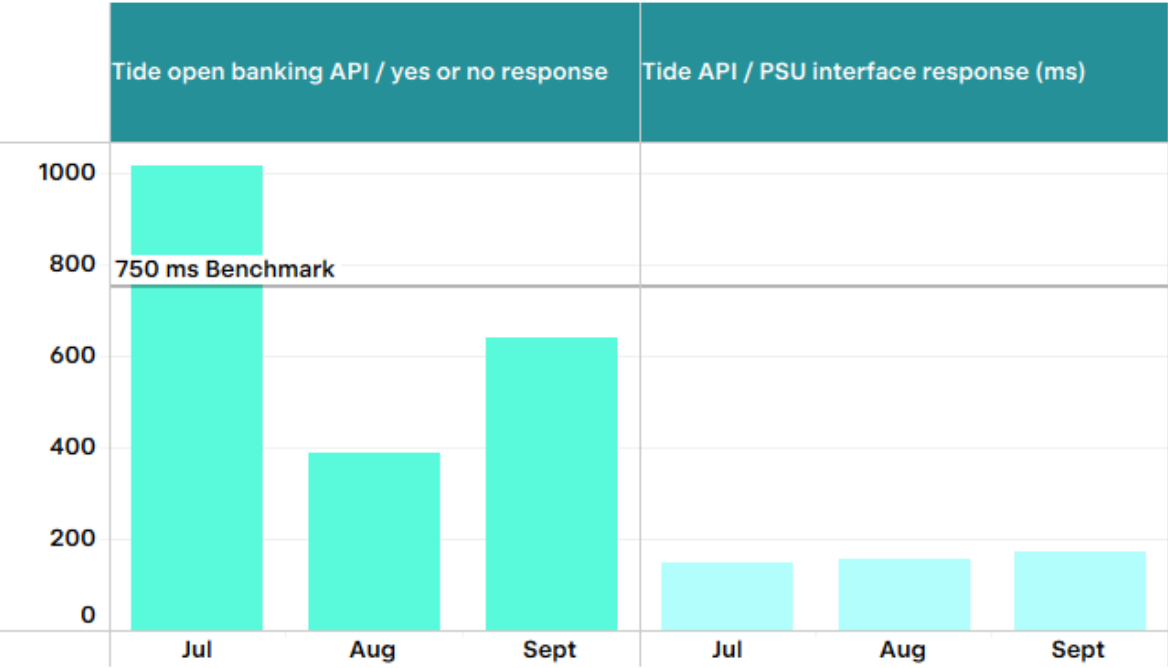
Source data

	Tide open banking API / yes or no response	Tide API / PSU interface response (ms)
Jul	1,016 ms	147 ms
Aug	387 ms	157 ms
Sept	639 ms	172 ms

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Tide REP020 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, 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 01/07/2023 and 30/09/2023. The open banking benchmark for error rates is 0.50%.

Our weekly error rates (%)

Average Tide open banking API / error response rate

0.50% Benchmark
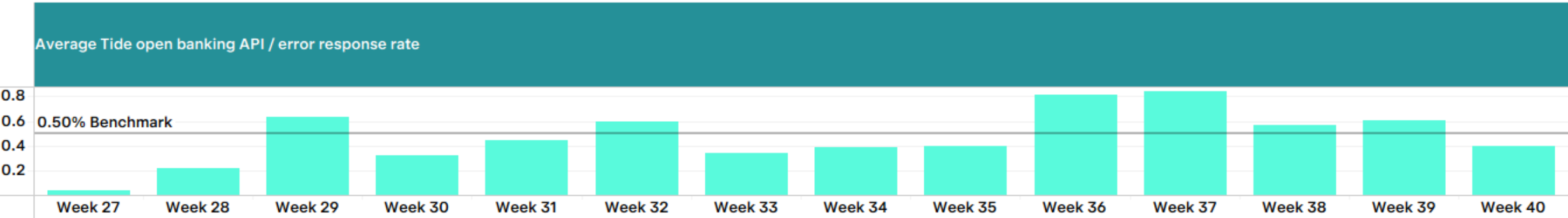
Source data

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
0.04%	0.22%	0.64%	0.33%	0.45%	0.60%	0.34%	0.39%	0.40%	0.81%	0.84%	0.56%	0.61%	0.39%

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