



Sharing your data and making payments through other providers

April 2024

 barclaycard | payments

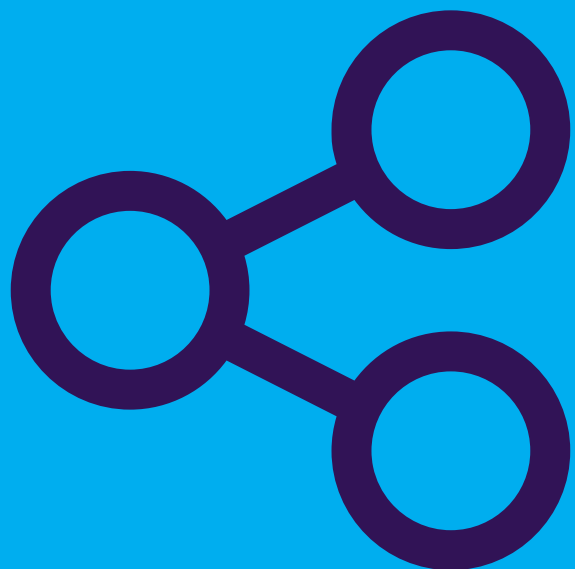
How are we doing?

Since 2018, it's been possible for you to share your Barclays data with other companies so that you can use their services and make payments through them. For example, you might want to share your Barclays data with a company that lets you operate all your accounts from one place. This is called 'Open Banking'.

So that we can make sure you're getting the best service from us when you use these companies, we've put together the data below, which tells you how well we're performing. We've measured our performance in terms of how fast the service is and whether there are any times when the service isn't available.

The metrics shown below are for the period 1 January 2024 to 31 March 2024 to align with regulatory live dates.

Most of them do this by comparing our Open Banking services to our digital banking services. By 'digital banking services', we mean BBos.



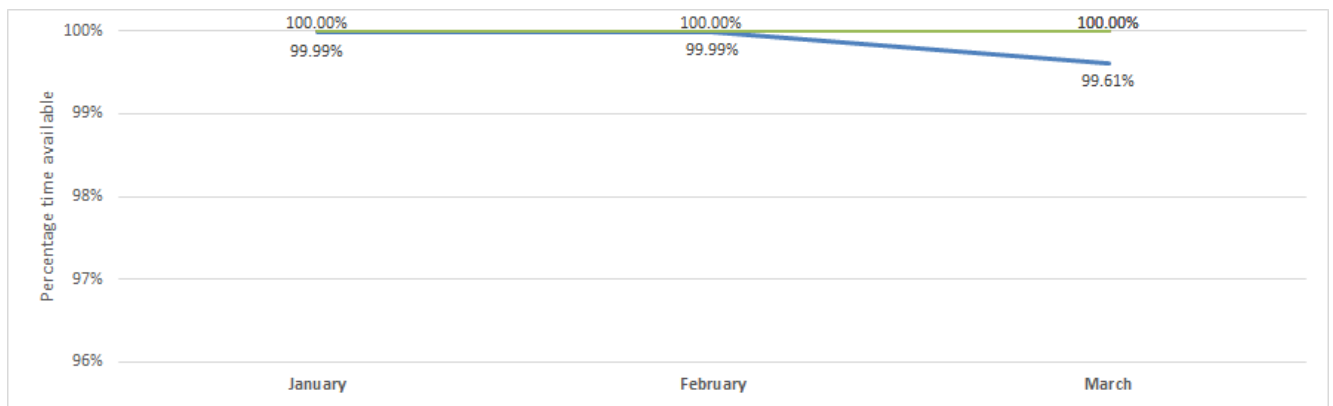


Is our Open Banking service consistently available?

This information compares the amount of time our Open Banking services are available to the amount of time our digital banking services are available.

Performance & Availability Summary: Availability

Availability of services	January	February	March	Average
Open Banking service	99.99%	99.99%	99.61%	99.86%
BBos (unplanned outages only)	100.00%	100.00%	100.00%	100.00%
BBos (planned and unplanned outages)	100.00%	100.00%	100.00%	100.00%



- ◆ Open Banking service
- BBos (availability with unplanned outages only)
- BBos (availability with planned and unplanned outages)



Sometimes we plan outages so that we can release new features or carry out maintenance. We've included all the time our Open Banking service and digital banking services weren't available in the graph, whether or not the outage was planned.

We always let our customers know when we've planned outages and we give them details of other ways of doing their day-to-day banking.

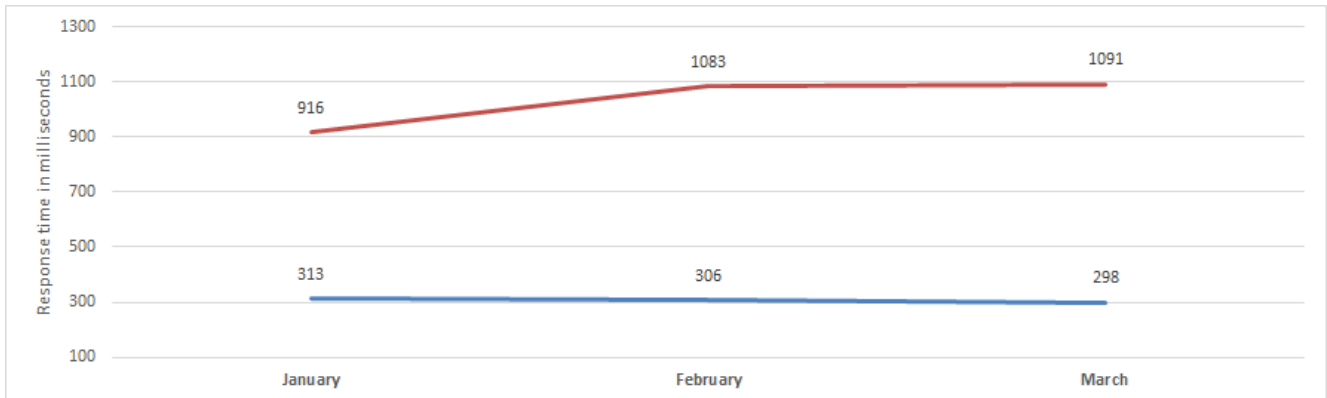


Account information performance

This information shows how quickly we provide data when we're asked for it by companies that you've authorised to request it from us. We've compared this to the amount of time it takes for you to access the same information when you use our digital banking services.

Performance & Availability Summary: AIS

Response time for data requests (in milliseconds)	January	February	March	Average
Open Banking service (latest version)	313	306	298	306
BBos	916	1083	1091	1224



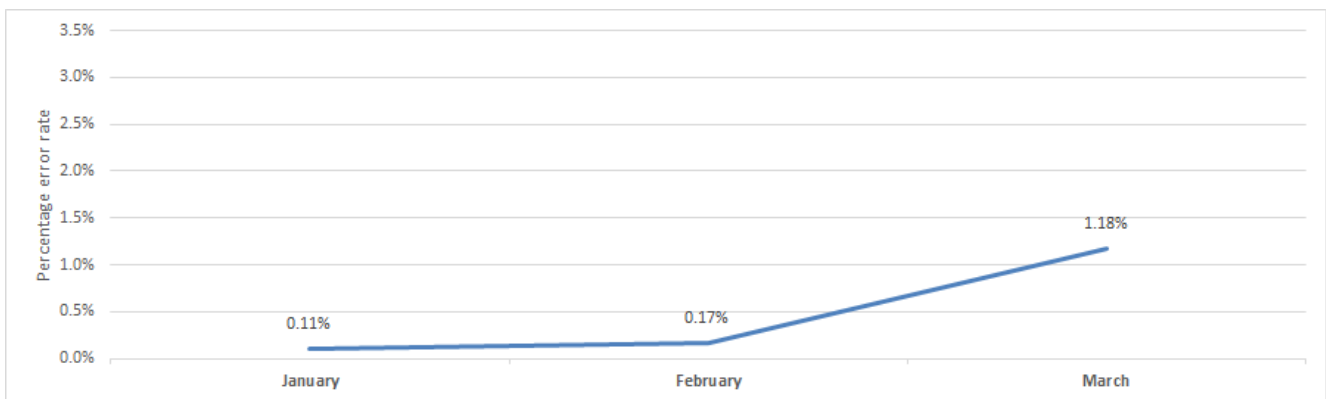
◆ Open Banking service

● BBos

This information shows the percentage of errors that occurred when we received requests from companies you asked us to share your data with or that you allowed to make a payment for you or check you had enough money available to make a payment.

Performance & Availability Summary: Error

Error rate during third-party data requests	January	February	March	Average
Open Banking service	0.11%	0.17%	1.18%	0.49%



◆ Open Banking service

See more detailed data

See the full set of figures showing how our Open Banking and digital banking services have performed every day for the last three months.





Is our Open Banking service consistently available?

Percentage time available – this information compares the amount of time our Open Banking services are available to the amount of time our digital banking services are available.

Date	Open Banking service		BBos	
	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)
1 Jan 2024	100.0%	0.0%	100.00%	0.0%
2 Jan 2024	100.0%	0.0%	100.00%	0.0%
3 Jan 2024	100.0%	0.0%	100.00%	0.0%
4 Jan 2024	100.0%	0.0%	100.00%	0.0%
5 Jan 2024	100.0%	0.0%	100.00%	0.0%
6 Jan 2024	100.0%	0.0%	100.00%	0.0%
7 Jan 2024	100.0%	0.0%	100.00%	0.0%
8 Jan 2024	100.0%	0.0%	100.00%	0.0%
9 Jan 2024	100.0%	0.0%	100.00%	0.0%
10 Jan 2024	100.0%	0.0%	100.00%	0.0%
11 Jan 2024	100.0%	0.0%	100.00%	0.0%
12 Jan 2024	100.0%	0.0%	100.00%	0.0%
13 Jan 2024	100.0%	0.0%	100.00%	0.0%
14 Jan 2024	100.0%	0.0%	100.00%	0.0%
15 Jan 2024	100.0%	0.0%	100.00%	0.0%
16 Jan 2024	100.0%	0.0%	100.00%	0.0%
17 Jan 2024	100.0%	0.0%	100.00%	0.0%
18 Jan 2024	100.0%	0.0%	100.00%	0.0%
19 Jan 2024	100.0%	0.0%	100.00%	0.0%
20 Jan 2024	100.0%	0.0%	100.00%	0.0%
21 Jan 2024	100.0%	0.0%	100.00%	0.0%
22 Jan 2024	100.0%	0.0%	100.00%	0.0%
23 Jan 2024	100.0%	0.0%	100.00%	0.0%
24 Jan 2024	100.0%	0.0%	100.00%	0.0%
25 Jan 2024	99.9%	0.1%	100.00%	0.0%
26 Jan 2024	100.0%	0.0%	100.00%	0.0%
27 Jan 2024	100.0%	0.0%	100.00%	0.0%
28 Jan 2024	100.0%	0.0%	100.00%	0.0%
29 Jan 2024	100.0%	0.0%	100.00%	0.0%
30 Jan 2024	100.0%	0.0%	100.00%	0.0%
31 Jan 2024	100.0%	0.0%	100.00%	0.0%
1 Feb 2024	100.0%	0.0%	100.00%	0.0%
2 Feb 2024	100.0%	0.0%	100.00%	0.0%
3 Feb 2024	100.0%	0.0%	100.00%	0.0%
4 Feb 2024	100.0%	0.0%	100.00%	0.0%
5 Feb 2024	100.0%	0.0%	100.00%	0.0%
6 Feb 2024	100.0%	0.0%	100.00%	0.0%
7 Feb 2024	100.0%	0.0%	100.00%	0.0%
8 Feb 2024	100.0%	0.0%	100.00%	0.0%
9 Feb 2024	100.0%	0.0%	100.00%	0.0%
10 Feb 2024	100.0%	0.0%	100.00%	0.0%
11 Feb 2024	100.0%	0.0%	100.00%	0.0%
12 Feb 2024	100.0%	0.0%	100.00%	0.0%
13 Feb 2024	100.0%	0.0%	100.00%	0.0%
14 Feb 2024	100.0%	0.0%	100.00%	0.0%
15 Feb 2024	100.0%	0.0%	100.00%	0.0%



Is our Open Banking service consistently available?

Percentage time available – continued.

Date	Open Banking service		BBos	
	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)
16 Feb 2024	100.0%	0.0%	100.00%	0.0%
17 Feb 2024	100.0%	0.0%	100.00%	0.0%
18 Feb 2024	100.0%	0.0%	100.00%	0.0%
19 Feb 2024	100.0%	0.0%	100.00%	0.0%
20 Feb 2024	100.0%	0.0%	100.00%	0.0%
21 Feb 2024	100.0%	0.0%	100.00%	0.0%
22 Feb 2024	100.0%	0.0%	100.00%	0.0%
23 Feb 2024	100.0%	0.0%	100.00%	0.0%
24 Feb 2024	100.0%	0.0%	100.00%	0.0%
25 Feb 2024	100.0%	0.0%	100.00%	0.0%
26 Feb 2024	100.0%	0.0%	100.00%	0.0%
27 Feb 2024	99.9%	0.1%	100.00%	0.0%
28 Feb 2024	100.0%	0.0%	100.00%	0.0%
29 Feb 2024	100.0%	0.0%	100.00%	0.0%
1 Mar 2024	100.0%	0.0%	100.00%	0.0%
2 Mar 2024	100.0%	0.0%	100.00%	0.0%
3 Mar 2024	100.0%	0.0%	100.00%	0.0%
4 Mar 2024	100.0%	0.0%	100.00%	0.0%
5 Mar 2024	99.9%	0.1%	100.00%	0.0%
6 Mar 2024	99.9%	0.1%	100.00%	0.0%
7 Mar 2024	99.9%	0.1%	100.00%	0.0%
8 Mar 2024	99.9%	0.1%	100.00%	0.0%
9 Mar 2024	100.0%	0.0%	100.00%	0.0%
10 Mar 2024	100.0%	0.0%	100.00%	0.0%
11 Mar 2024	99.9%	0.1%	100.00%	0.0%
12 Mar 2024	100.0%	0.0%	100.00%	0.0%
13 Mar 2024	100.0%	0.0%	100.00%	0.0%
14 Mar 2024	99.9%	0.1%	100.00%	0.0%
15 Mar 2024	100.0%	0.0%	100.00%	0.0%
16 Mar 2024	100.0%	0.0%	100.00%	0.0%
17 Mar 2024	99.2%	0.8%	100.00%	0.0%
18 Mar 2024	100.0%	0.0%	100.00%	0.0%
19 Mar 2024	100.0%	0.0%	100.00%	0.0%
20 Mar 2024	99.9%	0.1%	100.00%	0.0%
21 Mar 2024	100.0%	0.0%	100.00%	0.0%
22 Mar 2024	100.0%	0.0%	100.00%	0.0%
23 Mar 2024	100.0%	0.0%	100.00%	0.0%
24 Mar 2024	94.7%	5.3%	100.00%	0.0%
25 Mar 2024	99.9%	0.1%	100.00%	0.0%
26 Mar 2024	99.9%	0.1%	100.00%	0.0%
27 Mar 2024	99.9%	0.1%	100.00%	0.0%
28 Mar 2024	100.0%	0.0%	100.00%	0.0%
29 Mar 2024	100.0%	0.0%	100.00%	0.0%
30 Mar 2024	100.0%	0.0%	100.00%	0.0%
31 Mar 2024	94.9%	5.1%	100.00%	0.0%



Account information performance

Response time in milliseconds – this information shows how quickly we provide data when we're asked for it by companies that you've authorised to request it from us. We've compared this to the amount of time it takes for you to access the same information when you use our digital banking services.

Date	Open Banking Service v3.1	BBOS
1 Jan 2024	300	896
2 Jan 2024	305	912
3 Jan 2024	312	899
4 Jan 2024	311	871
5 Jan 2024	305	860
6 Jan 2024	306	918
7 Jan 2024	337	837
8 Jan 2024	306	866
9 Jan 2024	308	877
10 Jan 2024	306	862
11 Jan 2024	305	873
12 Jan 2024	305	811
13 Jan 2024	302	891
14 Jan 2024	335	807
15 Jan 2024	308	791
16 Jan 2024	304	817
17 Jan 2024	307	805
18 Jan 2024	308	1087
19 Jan 2024	308	961
20 Jan 2024	306	852
21 Jan 2024	335	866
22 Jan 2024	310	1022
23 Jan 2024	309	1007
24 Jan 2024	313	1019
25 Jan 2024	314	1093
26 Jan 2024	310	980
27 Jan 2024	309	865
28 Jan 2024	346	903
29 Jan 2024	323	1077
30 Jan 2024	324	1107
31 Jan 2024	322	976
1 Feb 2024	317	1097
2 Feb 2024	317	969
3 Feb 2024	313	877
4 Feb 2024	344	862
5 Feb 2024	304	1019
6 Feb 2024	298	1049
7 Feb 2024	387	1002
8 Feb 2024	347	1031
9 Feb 2024	303	1026
10 Feb 2024	270	837
11 Feb 2024	321	1075
12 Feb 2024	298	1009
13 Feb 2024	301	1043
14 Feb 2024	300	1322
15 Feb 2024	299	1373



Account information performance

Response time in milliseconds – continued.

Date	Open Banking Service v3.1	BBOS
16 Feb 2024	297	1244
17 Feb 2024	304	1306
18 Feb 2024	331	947
19 Feb 2024	291	1446
20 Feb 2024	295	1454
21 Feb 2024	294	1148
22 Feb 2024	289	1132
23 Feb 2024	291	1109
24 Feb 2024	288	777
25 Feb 2024	323	755
26 Feb 2024	288	1150
27 Feb 2024	292	1222
28 Feb 2024	294	1158
29 Feb 2024	289	965
1 Mar 2024	295	912
2 Mar 2024	280	917
3 Mar 2024	322	895
4 Mar 2024	276	1421
5 Mar 2024	274	1373
6 Mar 2024	277	1055
7 Mar 2024	282	1270
8 Mar 2024	281	1259
9 Mar 2024	326	910
10 Mar 2024	353	854
11 Mar 2024	277	1341
12 Mar 2024	363	835
13 Mar 2024	278	1310
14 Mar 2024	282	1290
15 Mar 2024	276	1286
16 Mar 2024	275	908
17 Mar 2024	480	944
18 Mar 2024	276	743
19 Mar 2024	287	1333
20 Mar 2024	273	1335
21 Mar 2024	278	769
22 Mar 2024	273	1311
23 Mar 2024	267	940
24 Mar 2024	308	892
25 Mar 2024	274	1396
26 Mar 2024	403	844
27 Mar 2024	320	1380
28 Mar 2024	289	1414
29 Mar 2024	267	943
30 Mar 2024	263	889
31 Mar 2024	270	868



Successful requests from other companies

Percentage error rate – this information shows the percentage of errors that occurred when we received requests from companies you asked us to share your data with or that you allowed to make a payment for you or check you had enough money available to make a payment.

Date	Open Banking Service
1 Jan 2024	0.1%
2 Jan 2024	0.1%
3 Jan 2024	0.2%
4 Jan 2024	0.2%
5 Jan 2024	0.1%
6 Jan 2024	0.1%
7 Jan 2024	0.1%
8 Jan 2024	0.1%
9 Jan 2024	0.1%
10 Jan 2024	0.1%
11 Jan 2024	0.1%
12 Jan 2024	0.1%
13 Jan 2024	0.1%
14 Jan 2024	0.1%
15 Jan 2024	0.2%
16 Jan 2024	0.1%
17 Jan 2024	0.1%
18 Jan 2024	0.1%
19 Jan 2024	0.1%
20 Jan 2024	0.1%
21 Jan 2024	0.1%
22 Jan 2024	0.1%
23 Jan 2024	0.1%
24 Jan 2024	0.2%
25 Jan 2024	0.1%
26 Jan 2024	0.1%
27 Jan 2024	0.1%
28 Jan 2024	0.2%
29 Jan 2024	0.1%
30 Jan 2024	0.1%
31 Jan 2024	0.1%
1 Feb 2024	0.1%
2 Feb 2024	0.1%
3 Feb 2024	0.1%
4 Feb 2024	0.2%
5 Feb 2024	0.2%
6 Feb 2024	0.1%
7 Feb 2024	0.3%
8 Feb 2024	0.2%
9 Feb 2024	0.1%
10 Feb 2024	0.1%
11 Feb 2024	0.2%
12 Feb 2024	0.1%
13 Feb 2024	0.2%
14 Feb 2024	0.1%
15 Feb 2024	0.1%

Date	Open Banking Service
16 Feb 2024	0.1%
17 Feb 2024	0.2%
18 Feb 2024	0.2%
19 Feb 2024	0.1%
20 Feb 2024	0.1%
21 Feb 2024	0.2%
22 Feb 2024	0.2%
23 Feb 2024	0.1%
24 Feb 2024	0.2%
25 Feb 2024	0.2%
26 Feb 2024	0.2%
27 Feb 2024	0.2%
28 Feb 2024	0.2%
29 Feb 2024	0.3%
1 Mar 2024	0.2%
2 Mar 2024	0.1%
3 Mar 2024	0.2%
4 Mar 2024	0.1%
5 Mar 2024	0.1%
6 Mar 2024	0.1%
7 Mar 2024	0.1%
8 Mar 2024	0.1%
9 Mar 2024	1.5%
10 Mar 2024	3.6%
11 Mar 2024	0.1%
12 Mar 2024	0.3%
13 Mar 2024	0.1%
14 Mar 2024	0.2%
15 Mar 2024	0.1%
16 Mar 2024	0.1%
17 Mar 2024	3.5%
18 Mar 2024	0.1%
19 Mar 2024	0.2%
20 Mar 2024	0.1%
21 Mar 2024	0.1%
22 Mar 2024	0.0%
23 Mar 2024	0.1%
24 Mar 2024	13.3%
25 Mar 2024	0.3%
26 Mar 2024	2.1%
27 Mar 2024	0.6%
28 Mar 2024	0.1%
29 Mar 2024	0.1%
30 Mar 2024	0.1%
31 Mar 2024	9.5%

Thank you