



# Sharing your data and making payments through other providers

January 2024



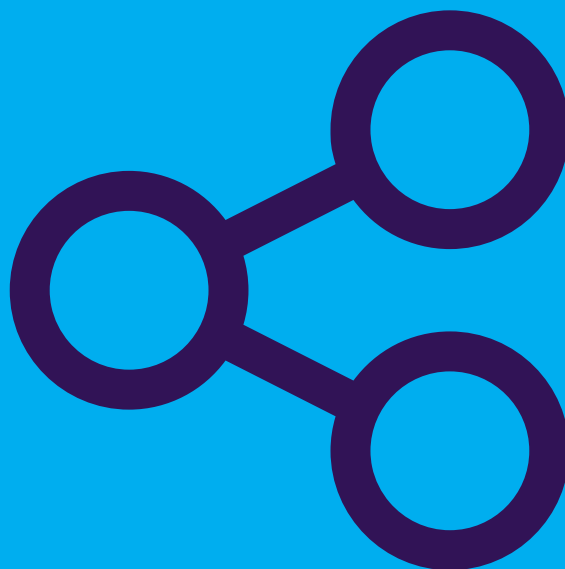
# How are we doing?

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 October 2023 to 31 December 2023 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.



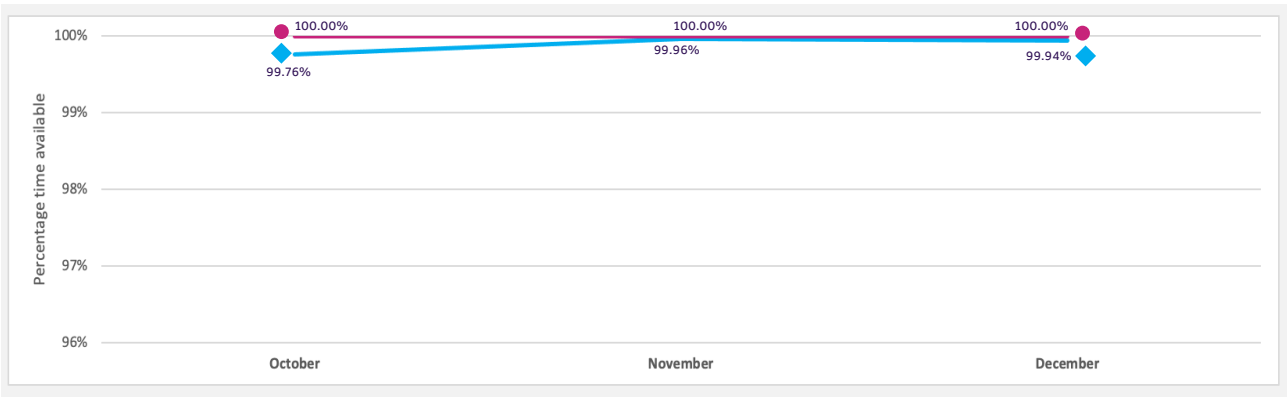


# Is our Open Banking service consistently available?

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

## P&A Summary – Availability

Availability of services	October	November	December	Average
Open Banking service	99.76%	99.96%	99.94%	99.89%
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.

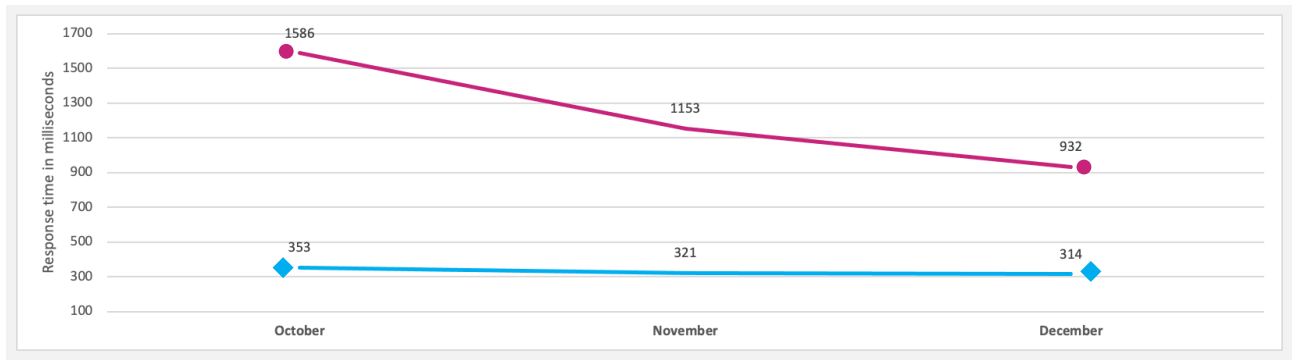


# Account information performance

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.

## P&A Summary – AIS

Response time for data requests (in milliseconds)	October	November	December	Average
Open Banking service (latest version)	353	321	314	329
BBos	1586	1153	932	1224

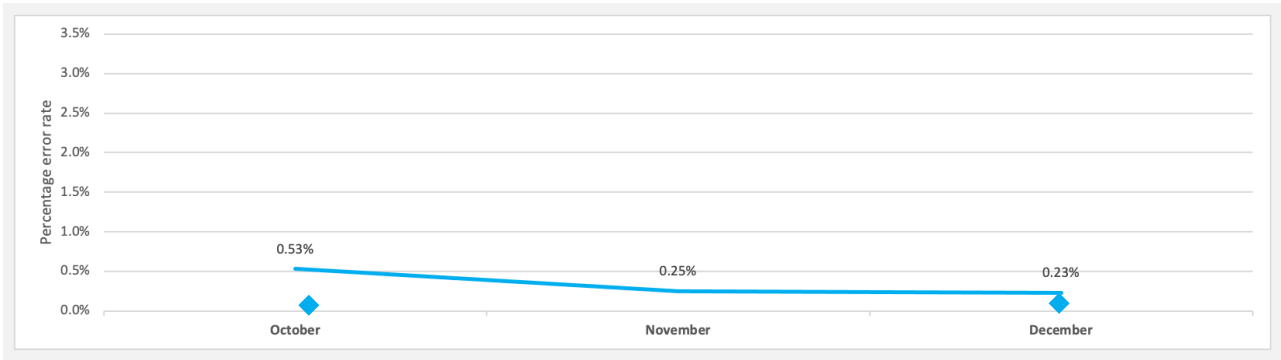


- ◆ Open Banking service
- BBos

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.

## P&A Summary – Error

Error rate during third-party data requests	October	November	December	Average
Open Banking service	0.53%	0.25%	0.23%	0.34%



 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 Oct 2023	100.0%	0.0%	100.00%	0.0%
2 Oct 2023	100.0%	0.0%	100.00%	0.0%
3 Oct 2023	100.0%	0.0%	100.00%	0.0%
4 Oct 2023	100.0%	0.0%	100.00%	0.0%
5 Oct 2023	100.0%	0.0%	100.00%	0.0%
6 Oct 2023	100.0%	0.0%	100.00%	0.0%
7 Oct 2023	100.0%	0.0%	100.00%	0.0%
8 Oct 2023	100.0%	0.0%	100.00%	0.0%
9 Oct 2023	100.0%	0.0%	100.00%	0.0%
10 Oct 2023	100.0%	0.0%	100.00%	0.0%
11 Oct 2023	100.0%	0.0%	100.00%	0.0%
12 Oct 2023	100.0%	0.0%	100.00%	0.0%
13 Oct 2023	100.0%	0.0%	100.00%	0.0%
14 Oct 2023	100.0%	0.0%	100.00%	0.0%
15 Oct 2023	100.0%	0.0%	100.00%	0.0%
16 Oct 2023	100.0%	0.0%	100.00%	0.0%
17 Oct 2023	100.0%	0.0%	100.00%	0.0%
18 Oct 2023	100.0%	0.0%	100.00%	0.0%
19 Oct 2023	100.0%	0.0%	100.00%	0.0%
20 Oct 2023	100.0%	0.0%	100.00%	0.0%
21 Oct 2023	100.0%	0.0%	100.00%	0.0%
22 Oct 2023	100.0%	0.0%	100.00%	0.0%
23 Oct 2023	100.0%	0.0%	100.00%	0.0%
24 Oct 2023	100.0%	0.0%	100.00%	0.0%
25 Oct 2023	100.0%	0.0%	100.00%	0.0%
26 Oct 2023	100.0%	0.0%	100.00%	0.0%
27 Oct 2023	100.0%	0.0%	100.00%	0.0%
28 Oct 2023	100.0%	0.0%	100.00%	0.0%
29 Oct 2023	93.0%	7.0%	100.00%	0.0%
30 Oct 2023	100.0%	0.0%	100.00%	0.0%
31 Oct 2023	100.0%	0.0%	100.00%	0.0%
1 Nov 2023	100.0%	0.0%	100.00%	0.0%
2 Nov 2023	100.0%	0.0%	100.00%	0.0%
3 Nov 2023	100.0%	0.0%	100.00%	0.0%
4 Nov 2023	100.0%	0.0%	100.00%	0.0%
5 Nov 2023	99.9%	0.1%	100.00%	0.0%
6 Nov 2023	100.0%	0.0%	100.00%	0.0%
7 Nov 2023	100.0%	0.0%	100.00%	0.0%
8 Nov 2023	100.0%	0.0%	100.00%	0.0%
9 Nov 2023	100.0%	0.0%	100.00%	0.0%
10 Nov 2023	100.0%	0.0%	100.00%	0.0%
11 Nov 2023	100.0%	0.0%	100.00%	0.0%
12 Nov 2023	99.5%	0.5%	100.00%	0.0%
13 Nov 2023	100.0%	0.0%	100.00%	0.0%
14 Nov 2023	100.0%	0.0%	100.00%	0.0%
15 Nov 2023	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 Nov 2023	100.0%	0.0%	100.00%	0.0%
17 Nov 2023	100.0%	0.0%	100.00%	0.0%
18 Nov 2023	100.0%	0.0%	100.00%	0.0%
19 Nov 2023	100.0%	0.0%	100.00%	0.0%
20 Nov 2023	100.0%	0.0%	100.00%	0.0%
21 Nov 2023	100.0%	0.0%	100.00%	0.0%
22 Nov 2023	100.0%	0.0%	100.00%	0.0%
23 Nov 2023	100.0%	0.0%	100.00%	0.0%
24 Nov 2023	100.0%	0.0%	100.00%	0.0%
25 Nov 2023	100.0%	0.0%	100.00%	0.0%
26 Nov 2023	100.0%	0.0%	100.00%	0.0%
27 Nov 2023	100.0%	0.0%	100.00%	0.0%
28 Nov 2023	100.0%	0.0%	100.00%	0.0%
29 Nov 2023	99.4%	0.6%	100.00%	0.0%
30 Nov 2023	100.0%	0.0%	100.00%	0.0%
1 Dec 2023	100.0%	0.0%	100.00%	0.0%
2 Dec 2023	100.0%	0.0%	100.00%	0.0%
3 Dec 2023	100.0%	0.0%	100.00%	0.0%
4 Dec 2023	99.8%	0.2%	100.00%	0.0%
5 Dec 2023	100.0%	0.0%	100.00%	0.0%
6 Dec 2023	100.0%	0.0%	100.00%	0.0%
7 Dec 2023	98.5%	1.5%	100.00%	0.0%
8 Dec 2023	100.0%	0.0%	100.00%	0.0%
9 Dec 2023	100.0%	0.0%	100.00%	0.0%
10 Dec 2023	100.0%	0.0%	100.00%	0.0%
11 Dec 2023	100.0%	0.0%	100.00%	0.0%
12 Dec 2023	100.0%	0.0%	100.00%	0.0%
13 Dec 2023	100.0%	0.0%	100.00%	0.0%
14 Dec 2023	100.0%	0.0%	100.00%	0.0%
15 Dec 2023	100.0%	0.0%	100.00%	0.0%
16 Dec 2023	100.0%	0.0%	100.00%	0.0%
17 Dec 2023	100.0%	0.0%	100.00%	0.0%
18 Dec 2023	100.0%	0.0%	100.00%	0.0%
19 Dec 2023	100.0%	0.0%	100.00%	0.0%
20 Dec 2023	100.0%	0.0%	100.00%	0.0%
21 Dec 2023	100.0%	0.0%	100.00%	0.0%
22 Dec 2023	100.0%	0.0%	100.00%	0.0%
23 Dec 2023	100.0%	0.0%	100.00%	0.0%
24 Dec 2023	100.0%	0.0%	100.00%	0.0%
25 Dec 2023	100.0%	0.0%	100.00%	0.0%
26 Dec 2023	100.0%	0.0%	100.00%	0.0%
27 Dec 2023	100.0%	0.0%	100.00%	0.0%
28 Dec 2023	100.0%	0.0%	100.00%	0.0%
29 Dec 2023	100.0%	0.0%	100.00%	0.0%
30 Dec 2023	100.0%	0.0%	100.00%	0.0%
31 Dec 2023	100.0%	0.0%	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 Oct 2023	364	1131
2 Oct 2023	373	2151
3 Oct 2023	374	2593
4 Oct 2023	377	1743
5 Oct 2023	371	1985
6 Oct 2023	361	1103
7 Oct 2023	370	879
8 Oct 2023	365	881
9 Oct 2023	362	1598
10 Oct 2023	364	829
11 Oct 2023	366	1491
12 Oct 2023	364	1204
13 Oct 2023	368	1132
14 Oct 2023	358	989
15 Oct 2023	362	1078
16 Oct 2023	357	1974
17 Oct 2023	358	2557
18 Oct 2023	357	2147
19 Oct 2023	359	2005
20 Oct 2023	331	2236
21 Oct 2023	330	1017
22 Oct 2023	331	1017
23 Oct 2023	384	3082
24 Oct 2023	325	1947
25 Oct 2023	323	1690
26 Oct 2023	319	1265
27 Oct 2023	323	1169
28 Oct 2023	373	1020
29 Oct 2023	307	1001
30 Oct 2023	343	1850
31 Oct 2023	320	2405
1 Nov 2023	327	1187
2 Nov 2023	337	1295
3 Nov 2023	332	1598
4 Nov 2023	320	1028
5 Nov 2023	351	1094
6 Nov 2023	316	1824
7 Nov 2023	321	1496
8 Nov 2023	313	1464
9 Nov 2023	313	1576
10 Nov 2023	320	1661
11 Nov 2023	306	1141
12 Nov 2023	352	1132
13 Nov 2023	323	1152
14 Nov 2023	308	1084
15 Nov 2023	316	936



# Account information performance

Response time in milliseconds – continued.

Date	Open Banking service v3.1	BBos
16 Nov 2023	307	970
17 Nov 2023	318	857
18 Nov 2023	312	907
19 Nov 2023	344	977
20 Nov 2023	318	997
21 Nov 2023	316	1027
22 Nov 2023	317	988
23 Nov 2023	300	949
24 Nov 2023	304	916
25 Nov 2023	312	926
26 Nov 2023	348	948
27 Nov 2023	317	948
28 Nov 2023	318	922
29 Nov 2023	323	1738
30 Nov 2023	319	865
1 Dec 2023	324	900
2 Dec 2023	312	877
3 Dec 2023	366	893
4 Dec 2023	321	904
5 Dec 2023	327	915
6 Dec 2023	327	1364
7 Dec 2023	335	1610
8 Dec 2023	300	1080
9 Dec 2023	319	825
10 Dec 2023	372	799
11 Dec 2023	316	835
12 Dec 2023	305	1101
13 Dec 2023	307	835
14 Dec 2023	304	864
15 Dec 2023	300	827
16 Dec 2023	296	827
17 Dec 2023	331	815
18 Dec 2023	300	864
19 Dec 2023	300	850
20 Dec 2023	300	872
21 Dec 2023	301	866
22 Dec 2023	303	894
23 Dec 2023	302	883
24 Dec 2023	332	959
25 Dec 2023	295	956
26 Dec 2023	298	956
27 Dec 2023	301	947
28 Dec 2023	304	925
29 Dec 2023	306	892
30 Dec 2023	303	878
31 Dec 2023	342	894

# 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 Oct 2023	0.1%
2 Oct 2023	0.1%
3 Oct 2023	0.1%
4 Oct 2023	0.0%
5 Oct 2023	0.1%
6 Oct 2023	0.1%
7 Oct 2023	0.2%
8 Oct 2023	0.1%
9 Oct 2023	0.1%
10 Oct 2023	0.1%
11 Oct 2023	0.0%
12 Oct 2023	0.0%
13 Oct 2023	0.2%
14 Oct 2023	0.1%
15 Oct 2023	0.1%
16 Oct 2023	0.1%
17 Oct 2023	0.1%
18 Oct 2023	0.1%
19 Oct 2023	0.1%
20 Oct 2023	0.0%
21 Oct 2023	0.1%
22 Oct 2023	0.1%
23 Oct 2023	1.2%
24 Oct 2023	0.0%
25 Oct 2023	0.0%
26 Oct 2023	0.1%
27 Oct 2023	0.0%
28 Oct 2023	1.1%
29 Oct 2023	10.8%
30 Oct 2023	0.7%
31 Oct 2023	0.3%
1 Nov 2023	0.1%
2 Nov 2023	0.2%
3 Nov 2023	0.1%
4 Nov 2023	0.0%
5 Nov 2023	0.2%
6 Nov 2023	0.0%
7 Nov 2023	0.1%
8 Nov 2023	0.0%
9 Nov 2023	0.0%
10 Nov 2023	0.0%
11 Nov 2023	0.0%
12 Nov 2023	0.4%
13 Nov 2023	0.1%
14 Nov 2023	0.0%
15 Nov 2023	0.0%

Date	Open Banking service
16 Nov 2023	0.0%
17 Nov 2023	0.0%
18 Nov 2023	0.0%
19 Nov 2023	0.1%
20 Nov 2023	0.1%
21 Nov 2023	0.1%
22 Nov 2023	0.3%
23 Nov 2023	0.1%
24 Nov 2023	0.1%
25 Nov 2023	0.1%
26 Nov 2023	0.2%
27 Nov 2023	0.1%
28 Nov 2023	0.1%
29 Nov 2023	1.1%
30 Nov 2023	3.5%
1 Dec 2023	0.2%
2 Dec 2023	0.1%
3 Dec 2023	0.2%
4 Dec 2023	0.4%
5 Dec 2023	0.1%
6 Dec 2023	0.1%
7 Dec 2023	2.2%
8 Dec 2023	0.5%
9 Dec 2023	0.4%
10 Dec 2023	0.6%
11 Dec 2023	0.3%
12 Dec 2023	0.1%
13 Dec 2023	0.2%
14 Dec 2023	0.1%
15 Dec 2023	0.1%
16 Dec 2023	0.1%
17 Dec 2023	0.1%
18 Dec 2023	0.1%
19 Dec 2023	0.1%
20 Dec 2023	0.1%
21 Dec 2023	0.1%
22 Dec 2023	0.1%
23 Dec 2023	0.1%
24 Dec 2023	0.1%
25 Dec 2023	0.1%
26 Dec 2023	0.1%
27 Dec 2023	0.1%
28 Dec 2023	0.1%
29 Dec 2023	0.1%
30 Dec 2023	0.1%
31 Dec 2023	0.2%

Thank you