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Online banking sites failing in 24/7 access

Unacceptable downtime levels in UK online banks



Written by [Lara Williams](#) **Computing**, 23 Jun 2006

Some 65 per cent of top online banks in the UK have more than one hour downtime a month.

Out of the 26 banking sites involved in the study only three achieved perfect availability - measuring an uptime of 99.9 percent or higher.

Only Intelligent Finance, Northern Rock and Ulster Bank achieved 100 per cent availability. Standard Charter and Citibank were the worst performers being unavailable for an equivalent of 2.3 and 2.6 days per month respectively.

Mark Pors, chief technology of web site monitor WatchMouse, which carried out the research said: 'Nowadays 24-hour availability is achievable, so there is no need for a site being down.'

'Many companies and individuals rely on Internet banking for all their transactions which means the Internet banking site is the only way to access their funds.'

Online performance of French Internet banks was better than the UK with 40 per cent of banks with a 99.9 per cent uptime.

Pors says it is unacceptable that urgent payments are delayed because of down time on banking sites.

Many sites in the study had a peak in traffic at certain times but Pors says this is not a valid reason for downtime. 'Large online brokers in the US, for example, all achieve an uptime in excess of 99.9 per cent,' he said.

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