

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.07.2023 until 30.09.2023)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	884	784	*	---	---	---
Saturday, July 1, 2023	533	973	*	100,00%	0,00%	0,15%
Sunday, July 2, 2023	519	895	*	100,00%	0,00%	0,11%
Monday, July 3, 2023	528	1.065	*	100,00%	0,00%	0,11%
Tuesday, July 4, 2023	525	1.063	*	99,15%	0,85%	0,61%
Wednesday, July 5, 2023	514	1.006	*	99,99%	0,01%	0,09%
Thursday, July 6, 2023	516	1.001	*	100,00%	0,00%	0,12%
Friday, July 7, 2023	500	1.017	*	100,00%	0,00%	0,25%
Saturday, July 8, 2023	507	921	*	100,00%	0,00%	0,23%
Sunday, July 9, 2023	488	888	*	100,00%	0,00%	0,08%
Monday, July 10, 2023	502	986	*	100,00%	0,00%	0,16%
Tuesday, July 11, 2023	506	768	*	99,81%	0,19%	0,17%
Wednesday, July 12, 2023	505	594	*	100,00%	0,00%	0,14%
Thursday, July 13, 2023	508	624	*	100,00%	0,00%	0,13%
Friday, July 14, 2023	505	583	*	100,00%	0,00%	0,19%
Saturday, July 15, 2023	496	497	*	100,00%	0,00%	0,11%
Sunday, July 16, 2023	499	480	*	99,99%	0,01%	0,12%
Monday, July 17, 2023	570	616	*	99,99%	0,01%	0,13%
Tuesday, July 18, 2023	571	644	*	99,84%	0,16%	0,26%
Wednesday, July 19, 2023	569	657	*	100,00%	0,00%	0,21%
Thursday, July 20, 2023	675	679	*	99,99%	0,01%	0,53%
Friday, July 21, 2023	952	666	*	99,93%	0,07%	0,86%
Saturday, July 22, 2023	908	570	*	99,98%	0,02%	0,55%
Sunday, July 23, 2023	895	540	*	100,00%	0,00%	0,35%
Monday, July 24, 2023	1.001	749	*	99,99%	0,01%	0,48%
Tuesday, July 25, 2023	936	702	*	99,80%	0,20%	0,53%
Wednesday, July 26, 2023	939	700	*	100,00%	0,00%	0,37%
Thursday, July 27, 2023	950	706	*	99,94%	0,06%	0,45%
Friday, July 28, 2023	922	681	*	100,00%	0,00%	0,33%
Saturday, July 29, 2023	843	569	*	100,00%	0,00%	0,30%
Sunday, July 30, 2023	846	555	*	100,00%	0,00%	0,20%
Monday, July 31, 2023	947	746	*	99,99%	0,01%	0,36%
Tuesday, August 1, 2023	946	694	*	99,83%	0,17%	0,39%
Wednesday, August 2, 2023	976	657	*	99,97%	0,03%	0,34%
Thursday, August 3, 2023	940	650	*	100,00%	0,00%	0,28%
Friday, August 4, 2023	916	658	*	100,00%	0,00%	0,28%
Saturday, August 5, 2023	868	542	*	100,00%	0,00%	0,23%
Sunday, August 6, 2023	859	546	*	100,00%	0,00%	0,24%
Monday, August 7, 2023	961	684	*	99,94%	0,06%	0,26%
Tuesday, August 8, 2023	935	676	*	99,79%	0,21%	0,35%
Wednesday, August 9, 2023	1.702	721	*	99,99%	0,01%	0,55%
Thursday, August 10, 2023	969	692	*	100,00%	0,00%	0,29%
Friday, August 11, 2023	936	653	*	100,00%	0,00%	0,81%
Saturday, August 12, 2023	885	533	*	100,00%	0,00%	0,30%
Sunday, August 13, 2023	871	539	*	100,00%	0,00%	0,27%
Monday, August 14, 2023	951	672	*	99,99%	0,01%	0,38%
Tuesday, August 15, 2023	954	685	*	99,82%	0,18%	0,42%
Wednesday, August 16, 2023	993	757	*	99,81%	0,19%	2,21%
Thursday, August 17, 2023	982	711	*	100,00%	0,00%	0,18%
Friday, August 18, 2023	939	631	*	100,00%	0,00%	0,29%
Saturday, August 19, 2023	889	535	*	100,00%	0,00%	0,52%
Sunday, August 20, 2023	876	507	*	99,98%	0,02%	0,00%
Monday, August 21, 2023	957	708	*	99,99%	0,01%	0,27%
Tuesday, August 22, 2023	959	675	*	99,78%	0,22%	0,56%
Wednesday, August 23, 2023	1.208	696	*	99,88%	0,12%	0,82%
Thursday, August 24, 2023	975	720	*	99,99%	0,01%	0,29%
Friday, August 25, 2023	964	775	*	100,00%	0,00%	0,50%
Saturday, August 26, 2023	901	629	*	100,00%	0,00%	0,54%

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.07.2023 until 30.09.2023)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Sunday, August 27, 2023	908	622	*	100,00%	0,00%	0,25%
Monday, August 28, 2023	1.563	1.144	*	99,95%	0,05%	0,81%
Tuesday, August 29, 2023	1.007	828	*	99,81%	0,19%	0,85%
Wednesday, August 30, 2023	1.015	767	*	99,98%	0,02%	0,56%
Thursday, August 31, 2023	1.022	789	*	100,00%	0,00%	0,46%
Friday, September 1, 2023	1.015	691	*	99,99%	0,01%	0,37%
Saturday, September 2, 2023	937	646	*	100,00%	0,00%	0,38%
Sunday, September 3, 2023	935	603	*	100,00%	0,00%	0,22%
Monday, September 4, 2023	1.013	787	*	99,97%	0,03%	0,76%
Tuesday, September 5, 2023	1.013	779	*	99,81%	0,19%	0,42%
Wednesday, September 6, 2023	1.040	759	*	100,00%	0,00%	0,62%
Thursday, September 7, 2023	998	777	*	100,00%	0,00%	0,45%
Friday, September 8, 2023	1.014	737	*	99,97%	0,03%	0,53%
Saturday, September 9, 2023	939	594	*	99,99%	0,01%	0,55%
Sunday, September 10, 2023	876	561	*	99,96%	0,04%	1,11%
Monday, September 11, 2023	951	746	*	100,00%	0,00%	0,13%
Tuesday, September 12, 2023	958	735	*	99,76%	0,24%	0,33%
Wednesday, September 13, 2023	950	735	*	99,88%	0,12%	0,72%
Thursday, September 14, 2023	975	662	*	100,00%	0,00%	0,44%
Friday, September 15, 2023	963	659	*	100,00%	0,00%	0,26%
Saturday, September 16, 2023	913	567	*	100,00%	0,00%	0,21%
Sunday, September 17, 2023	754	533	*	87,45%	12,55%	25,25%
Monday, September 18, 2023	993	689	*	100,00%	0,00%	0,28%
Tuesday, September 19, 2023	1.358	1.065	*	99,75%	0,25%	1,84%
Wednesday, September 20, 2023	977	641	*	100,00%	0,00%	0,61%
Thursday, September 21, 2023	999	670	*	99,98%	0,02%	0,40%
Friday, September 22, 2023	991	738	*	99,37%	0,63%	1,16%
Saturday, September 23, 2023	1.229	6.489	*	83,15%	16,85%	36,42%
Sunday, September 24, 2023	917	522	*	99,95%	0,05%	0,38%
Monday, September 25, 2023	988	703	*	100,00%	0,00%	0,39%
Tuesday, September 26, 2023	1.180	786	*	99,79%	0,21%	0,83%
Wednesday, September 27, 2023	996	1.288	*	99,98%	0,02%	0,29%
Thursday, September 28, 2023	996	1.411	*	100,00%	0,00%	0,24%
Friday, September 29, 2023	996	740	*	100,00%	0,00%	0,29%
Saturday, September 30, 2023	945	623	*	100,00%	0,00%	0,29%

Legend

*The service has not been used. As a result, no average parameters can be shown.

Notes

- Currently, the PSD2 interface is not yet fully used by all third-party service providers as Commerzbank PSD2 API is subject to wide market usage period. As a result, there are larger time windows with little or no usage. The error rate is calculated as the rate of failed requests across all requests. This can lead to high error rates during periods of relatively low usage, even though the service is functionally available.
- The relatively high downtime and error rate on 17.09.2023 is due to a bank-wide occurring incident on that day, which is also reflected in the online portal figures.
- The relatively low performance, high downtime and error rates on 19.09.2023 is due to a network incident that occurred on the XS2A side on that day.
- The relatively low performance, high downtime and error rates on 23.09.2023 is due to an outage that occurred on the XS2A side on that day.

Quarterly Statistics About the Availability and Performance of the Online Portal (01.07.2023 until 30.09.2023)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1.206	1.124	*	---	---	---
Saturday, July 1, 2023	1.381	1.221	*	100,00%	0,00%	0,00%
Sunday, July 2, 2023	2.019	1.141	*	100,00%	0,00%	0,00%
Monday, July 3, 2023	1.213	1.129	*	100,00%	0,00%	0,00%
Tuesday, July 4, 2023	1.429	1.160	*	100,00%	0,00%	0,00%
Wednesday, July 5, 2023	1.305	1.297	*	100,00%	0,00%	0,00%
Thursday, July 6, 2023	1.078	1.160	*	100,00%	0,00%	0,00%
Friday, July 7, 2023	1.862	1.341	*	100,00%	0,00%	0,00%
Saturday, July 8, 2023	963	1.102	*	100,00%	0,00%	0,00%
Sunday, July 9, 2023	1.612	2.345	*	100,00%	0,00%	0,00%
Monday, July 10, 2023	1.389	897	*	100,00%	0,00%	0,00%
Tuesday, July 11, 2023	1.419	1.073	*	100,00%	0,00%	0,00%
Wednesday, July 12, 2023	1.853	1.140	*	100,00%	0,00%	0,38%
Thursday, July 13, 2023	1.089	1.009	*	100,00%	0,00%	0,02%
Friday, July 14, 2023	2.214	1.268	*	100,00%	0,00%	0,04%
Saturday, July 15, 2023	1.139	1.143	*	100,00%	0,00%	0,29%
Sunday, July 16, 2023	1.415	1.169	*	100,00%	0,00%	0,02%
Monday, July 17, 2023	1.438	1.453	*	100,00%	0,00%	0,13%
Tuesday, July 18, 2023	1.229	1.368	*	100,00%	0,00%	0,25%
Wednesday, July 19, 2023	2.577	1.047	*	100,00%	0,00%	0,05%
Thursday, July 20, 2023	1.196	789	*	100,00%	0,00%	0,42%
Friday, July 21, 2023	1.536	1.136	*	100,00%	0,00%	0,99%
Saturday, July 22, 2023	7.340	880	*	100,00%	0,00%	0,34%
Sunday, July 23, 2023	1.402	1.214	*	100,00%	0,00%	0,05%
Monday, July 24, 2023	1.880	1.309	*	100,00%	0,00%	0,56%
Tuesday, July 25, 2023	1.579	1.407	*	100,00%	0,00%	0,04%
Wednesday, July 26, 2023	1.260	1.117	*	100,00%	0,00%	0,08%
Thursday, July 27, 2023	1.099	1.096	*	100,00%	0,00%	0,11%
Friday, July 28, 2023	1.205	1.198	*	100,00%	0,00%	0,06%
Saturday, July 29, 2023	1.183	1.071	*	100,00%	0,00%	0,31%
Sunday, July 30, 2023	3.034	1.158	*	100,00%	0,00%	0,05%
Monday, July 31, 2023	1.308	1.310	*	100,00%	0,00%	0,07%
Tuesday, August 1, 2023	1.228	1.356	*	100,00%	0,00%	0,16%
Wednesday, August 2, 2023	1.144	1.231	*	100,00%	0,00%	0,30%
Thursday, August 3, 2023	1.002	1.037	*	100,00%	0,00%	0,25%
Friday, August 4, 2023	1.136	1.178	*	100,00%	0,00%	0,76%
Saturday, August 5, 2023	1.002	1.029	*	100,00%	0,00%	0,31%
Sunday, August 6, 2023	989	1.040	*	100,00%	0,00%	0,09%
Monday, August 7, 2023	1.377	1.294	*	97,22%	2,78%	0,29%
Tuesday, August 8, 2023	959	989	*	100,00%	0,00%	0,32%
Wednesday, August 9, 2023	1.121	1.203	*	100,00%	0,00%	0,60%
Thursday, August 10, 2023	994	1.085	*	100,00%	0,00%	0,28%
Friday, August 11, 2023	1.071	1.235	*	100,00%	0,00%	0,14%
Saturday, August 12, 2023	936	1.011	*	100,00%	0,00%	0,08%
Sunday, August 13, 2023	1.148	1.283	*	100,00%	0,00%	0,09%
Monday, August 14, 2023	1.160	1.166	*	100,00%	0,00%	0,07%
Tuesday, August 15, 2023	977	1.064	*	100,00%	0,00%	1,07%
Wednesday, August 16, 2023	884	1.097	*	96,88%	3,13%	1,05%
Thursday, August 17, 2023	1.197	1.339	*	100,00%	0,00%	0,28%
Friday, August 18, 2023	1.047	1.327	*	100,00%	0,00%	0,74%
Saturday, August 19, 2023	830	959	*	100,00%	0,00%	0,32%
Sunday, August 20, 2023	2.158	1.157	*	100,00%	0,00%	1,50%
Monday, August 21, 2023	1.014	1.239	*	100,00%	0,00%	0,16%
Tuesday, August 22, 2023	1.038	1.327	*	88,19%	11,81%	0,30%
Wednesday, August 23, 2023	892	1.166	*	100,00%	0,00%	0,27%
Thursday, August 24, 2023	973	1.320	*	100,00%	0,00%	0,12%
Friday, August 25, 2023	927	914	*	100,00%	0,00%	0,57%
Saturday, August 26, 2023	946	1.180	*	100,00%	0,00%	0,13%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.07.2023 until 30.09.2023)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Sunday, August 27, 2023	1.126	1.308	*	100,00%	0,00%	0,22%
Monday, August 28, 2023	2.221	3.235	*	96,74%	3,26%	0,81%
Tuesday, August 29, 2023	1.124	1.251	*	100,00%	0,00%	0,53%
Wednesday, August 30, 2023	1.229	1.427	*	100,00%	0,00%	0,46%
Thursday, August 31, 2023	1.072	1.442	*	100,00%	0,00%	0,26%
Friday, September 1, 2023	1.667	1.291	*	100,00%	0,00%	0,79%
Saturday, September 2, 2023	906	1.095	*	100,00%	0,00%	0,09%
Sunday, September 3, 2023	955	1.301	*	100,00%	0,00%	0,07%
Monday, September 4, 2023	1.192	1.398	*	100,00%	0,00%	0,64%
Tuesday, September 5, 2023	850	1.044	*	100,00%	0,00%	0,50%
Wednesday, September 6, 2023	967	1.374	*	100,00%	0,00%	0,13%
Thursday, September 7, 2023	1.065	1.318	*	100,00%	0,00%	0,25%
Friday, September 8, 2023	1.041	1.234	*	100,00%	0,00%	0,38%
Saturday, September 9, 2023	943	1.096	*	100,00%	0,00%	0,09%
Sunday, September 10, 2023	627	793	*	100,00%	0,00%	0,14%
Monday, September 11, 2023	697	839	*	100,00%	0,00%	0,13%
Tuesday, September 12, 2023	692	812	*	100,00%	0,00%	0,14%
Wednesday, September 13, 2023	668	805	*	100,00%	0,00%	0,11%
Thursday, September 14, 2023	763	902	*	100,00%	0,00%	0,27%
Friday, September 15, 2023	650	813	*	100,00%	0,00%	0,30%
Saturday, September 16, 2023	674	787	*	100,00%	0,00%	0,28%
Sunday, September 17, 2023	573	697	*	77,99%	22,01%	3,78%
Monday, September 18, 2023	832	904	*	100,00%	0,00%	0,28%
Tuesday, September 19, 2023	735	851	*	100,00%	0,00%	0,30%
Wednesday, September 20, 2023	675	789	*	100,00%	0,00%	0,22%
Thursday, September 21, 2023	659	752	*	100,00%	0,00%	0,23%
Friday, September 22, 2023	653	760	*	100,00%	0,00%	0,25%
Saturday, September 23, 2023	598	676	*	100,00%	0,00%	0,22%
Sunday, September 24, 2023	585	704	*	100,00%	0,00%	0,21%
Monday, September 25, 2023	606	713	*	100,00%	0,00%	0,28%
Tuesday, September 26, 2023	632	750	*	100,00%	0,00%	0,26%
Wednesday, September 27, 2023	601	706	*	100,00%	0,00%	0,21%
Thursday, September 28, 2023	644	760	*	100,00%	0,00%	0,23%
Friday, September 29, 2023	619	722	*	100,00%	0,00%	0,29%
Saturday, September 30, 2023	583	691	*	100,00%	0,00%	0,10%

Legend

* The comparative values for the FCS in the online portal are not given, as this service is not offered in the Commerzbank portal.

Notes

1. The measured values reflect figures of the Online Banking Portal (Web Access) and are based on the process of obtaining the same information from the PSD2 interface. The KPIs do not reflect the actual performance of the entire Commerzbank online portal, but rather reflect the comparable end-to-end process of the respective service to the PSD2 interface.
 2. Since the respective services do not differ between online and mobile banking, in terms of back-end processing and thus the measuring points, we do not disclose the statistics separately.
 3. Within maintenance windows, customer processes may not be finalized and end in time-outs. These increased process durations are included in the reported figures.
 4. Figures for downtimes also include maintenance work, time windows with significant failure response rates, and significantly increased average durations.
- Maintenance work usually takes place in time slots with very little customer usage. This can lead to high error rates during periods of relatively low usage, even though the service is functionally available.