

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.01.2024 until 31.03.2024)

PSD2 Interface

| | Avg. Response Time per Request (in ms) | | | Uptime | Downtime | Error Rate |
|---|---|-------|-----|---------|----------|------------|
| | AIS | PIS | FCS | --- | --- | --- |
| Total average of reponse time per request | 1,015 | 1,358 | * | --- | --- | --- |
| Monday, January 1, 2024 | 984 | 847 | * | 100.00% | 0.00% | 0.34% |
| Tuesday, January 2, 2024 | 1,139 | 1,034 | * | 99.82% | 0.18% | 0.46% |
| Wednesday, January 3, 2024 | 1,138 | 997 | * | 99.90% | 0.10% | 0.55% |
| Thursday, January 4, 2024 | 1,095 | 984 | * | 100.00% | 0.00% | 0.42% |
| Friday, January 5, 2024 | 1,069 | 956 | * | 99.99% | 0.01% | 0.40% |
| Saturday, January 6, 2024 | 1,011 | 829 | * | 100.00% | 0.00% | 0.38% |
| Sunday, January 7, 2024 | 1,003 | 812 | * | 100.00% | 0.00% | 0.40% |
| Monday, January 8, 2024 | 1,100 | 975 | * | 100.00% | 0.00% | 0.42% |
| Tuesday, January 9, 2024 | 1,100 | 995 | * | 99.84% | 0.16% | 0.42% |
| Wednesday, January 10, 2024 | 1,093 | 1,205 | * | 100.00% | 0.00% | 0.41% |
| Thursday, January 11, 2024 | 1,021 | 1,225 | * | 100.00% | 0.00% | 0.42% |
| Friday, January 12, 2024 | 997 | 1,219 | * | 100.00% | 0.00% | 0.49% |
| Saturday, January 13, 2024 | 920 | 1,063 | * | 99.31% | 0.69% | 1.16% |
| Sunday, January 14, 2024 | 880 | 1,131 | * | 96.70% | 3.30% | 2.34% |
| Monday, January 15, 2024 | 1,041 | 1,316 | * | 99.95% | 0.05% | 0.45% |
| Tuesday, January 16, 2024 | 995 | 1,254 | * | 99.81% | 0.19% | 0.52% |
| Wednesday, January 17, 2024 | 1,016 | 1,120 | * | 100.00% | 0.00% | 0.48% |
| Thursday, January 18, 2024 | 1,004 | 984 | * | 99.99% | 0.01% | 0.45% |
| Friday, January 19, 2024 | 978 | 927 | * | 99.99% | 0.01% | 0.37% |
| Saturday, January 20, 2024 | 925 | 834 | * | 100.00% | 0.00% | 0.42% |
| Sunday, January 21, 2024 | 916 | 776 | * | 100.00% | 0.00% | 0.40% |
| Monday, January 22, 2024 | 1,002 | 922 | * | 100.00% | 0.00% | 0.38% |
| Tuesday, January 23, 2024 | 1,016 | 1,411 | * | 99.81% | 0.19% | 0.62% |
| Wednesday, January 24, 2024 | 987 | 980 | * | 99.99% | 0.01% | 0.40% |
| Thursday, January 25, 2024 | 1,005 | 1,063 | * | 100.00% | 0.00% | 0.37% |
| Friday, January 26, 2024 | 1,099 | 1,291 | * | 99.99% | 0.01% | 0.83% |
| Saturday, January 27, 2024 | 908 | 818 | * | 100.00% | 0.00% | 0.38% |
| Sunday, January 28, 2024 | 914 | 767 | * | 100.00% | 0.00% | 0.36% |
| Monday, January 29, 2024 | 1,031 | 1,097 | * | 99.97% | 0.03% | 0.41% |
| Tuesday, January 30, 2024 | 1,017 | 1,009 | * | 99.79% | 0.21% | 0.80% |
| Wednesday, January 31, 2024 | 1,032 | 1,098 | * | 100.00% | 0.00% | 0.40% |
| Thursday, February 1, 2024 | 1,021 | 1,058 | * | 99.98% | 0.02% | 0.50% |
| Friday, February 2, 2024 | 975 | 1,026 | * | 100.00% | 0.00% | 0.45% |
| Saturday, February 3, 2024 | 897 | 859 | * | 99.99% | 0.01% | 0.52% |
| Sunday, February 4, 2024 | 904 | 836 | * | 100.00% | 0.00% | 0.44% |
| Monday, February 5, 2024 | 1,022 | 1,067 | * | 100.00% | 0.00% | 0.46% |
| Tuesday, February 6, 2024 | 1,000 | 1,060 | * | 99.09% | 0.91% | 0.90% |
| Wednesday, February 7, 2024 | 1,014 | 1,193 | * | 99.99% | 0.01% | 0.57% |
| Thursday, February 8, 2024 | 988 | 1,068 | * | 100.00% | 0.00% | 0.48% |
| Friday, February 9, 2024 | 994 | 1,020 | * | 100.00% | 0.00% | 0.43% |
| Saturday, February 10, 2024 | 997 | 939 | * | 100.00% | 0.00% | 0.68% |
| Sunday, February 11, 2024 | 899 | 861 | * | 100.00% | 0.00% | 1.34% |
| Monday, February 12, 2024 | 994 | 1,252 | * | 99.99% | 0.01% | 1.30% |
| Tuesday, February 13, 2024 | 947 | 1,314 | * | 99.81% | 0.19% | 1.22% |
| Wednesday, February 14, 2024 | 962 | 1,350 | * | 100.00% | 0.00% | 1.14% |
| Thursday, February 15, 2024 | 968 | 1,308 | * | 100.00% | 0.00% | 1.00% |
| Friday, February 16, 2024 | 938 | 1,264 | * | 100.00% | 0.00% | 0.80% |
| Saturday, February 17, 2024 | 883 | 1,149 | * | 100.00% | 0.00% | 0.35% |
| Sunday, February 18, 2024 | 878 | 1,131 | * | 100.00% | 0.00% | 0.38% |
| Monday, February 19, 2024 | 919 | 1,404 | * | 100.00% | 0.00% | 0.39% |
| Tuesday, February 20, 2024 | 923 | 1,384 | * | 91.99% | 8.01% | 1.74% |
| Wednesday, February 21, 2024 | 910 | 1,394 | * | 100.00% | 0.00% | 0.62% |
| Thursday, February 22, 2024 | 936 | 1,418 | * | 100.00% | 0.00% | 0.46% |
| Friday, February 23, 2024 | 907 | 1,416 | * | 99.95% | 0.05% | 0.49% |

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.01.2024 until 31.03.2024)

PSD2 Interface

| | Avg. Response Time per Request (in ms) | | | Uptime | Downtime | Error Rate |
|------------------------------|---|-------|---|---------|----------|------------|
| Saturday, February 24, 2024 | 830 | 1,225 | * | 99.99% | 0.01% | 0.37% |
| Sunday, February 25, 2024 | 830 | 1,229 | * | 100.00% | 0.00% | 0.38% |
| Monday, February 26, 2024 | 927 | 1,552 | * | 100.00% | 0.00% | 0.56% |
| Tuesday, February 27, 2024 | 966 | 1,686 | * | 99.66% | 0.34% | 0.72% |
| Wednesday, February 28, 2024 | 973 | 1,533 | * | 99.96% | 0.04% | 0.42% |
| Thursday, February 29, 2024 | 926 | 1,529 | * | 100.00% | 0.00% | 0.36% |
| Friday, March 1, 2024 | 921 | 1,454 | * | 100.00% | 0.00% | 0.44% |
| Saturday, March 2, 2024 | 832 | 1,263 | * | 100.00% | 0.00% | 0.45% |
| Sunday, March 3, 2024 | 836 | 1,259 | * | 100.00% | 0.00% | 0.37% |
| Monday, March 4, 2024 | 941 | 1,636 | * | 99.98% | 0.02% | 0.47% |
| Tuesday, March 5, 2024 | 951 | 1,687 | * | 99.83% | 0.17% | 0.43% |
| Wednesday, March 6, 2024 | 1,033 | 1,816 | * | 99.99% | 0.01% | 0.52% |
| Thursday, March 7, 2024 | 1,036 | 1,793 | * | 100.00% | 0.00% | 0.61% |
| Friday, March 8, 2024 | 1,081 | 1,968 | * | 100.00% | 0.00% | 0.60% |
| Saturday, March 9, 2024 | 1,019 | 1,747 | * | 100.00% | 0.00% | 0.50% |
| Sunday, March 10, 2024 | 1,035 | 1,813 | * | 96.51% | 3.49% | 1.48% |
| Monday, March 11, 2024 | 1,171 | 2,080 | * | 100.00% | 0.00% | 0.53% |
| Tuesday, March 12, 2024 | 1,158 | 1,487 | * | 99.81% | 0.19% | 1.62% |
| Wednesday, March 13, 2024 | 1,116 | 1,562 | * | 99.37% | 0.63% | 1.87% |
| Thursday, March 14, 2024 | 1,145 | 1,898 | * | 100.00% | 0.00% | 1.53% |
| Friday, March 15, 2024 | 1,124 | 1,826 | * | 100.00% | 0.00% | 1.67% |
| Saturday, March 16, 2024 | 1,086 | 1,626 | * | 100.00% | 0.00% | 1.59% |
| Sunday, March 17, 2024 | 1,036 | 1,646 | * | 100.00% | 0.00% | 1.43% |
| Monday, March 18, 2024 | 1,211 | 2,052 | * | 100.00% | 0.00% | 1.67% |
| Tuesday, March 19, 2024 | 1,120 | 2,224 | * | 99.83% | 0.17% | 1.54% |
| Wednesday, March 20, 2024 | 1,108 | 1,861 | * | 99.99% | 0.01% | 1.33% |
| Thursday, March 21, 2024 | 1,156 | 1,966 | * | 99.98% | 0.02% | 1.28% |
| Friday, March 22, 2024 | 1,136 | 1,925 | * | 99.99% | 0.01% | 1.12% |
| Saturday, March 23, 2024 | 1,074 | 1,742 | * | 100.00% | 0.00% | 1.10% |
| Sunday, March 24, 2024 | 1,069 | 1,751 | * | 100.00% | 0.00% | 1.03% |
| Monday, March 25, 2024 | 1,178 | 1,997 | * | 100.00% | 0.00% | 1.05% |
| Tuesday, March 26, 2024 | 1,160 | 2,065 | * | 99.80% | 0.20% | 0.92% |
| Wednesday, March 27, 2024 | 1,209 | 2,143 | * | 99.88% | 0.12% | 0.82% |
| Thursday, March 28, 2024 | 1,181 | 2,097 | * | 99.84% | 0.16% | 5.18% |
| Friday, March 29, 2024 | 1,092 | 1,865 | * | 100.00% | 0.00% | 0.76% |
| Saturday, March 30, 2024 | 1,200 | 2,000 | * | 100.00% | 0.00% | 0.85% |
| Sunday, March 31, 2024 | 1,141 | 1,834 | * | 100.00% | 0.00% | 0.88% |

Legend

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

Notes

1. 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.
2. On 14.01., one server briefly experienced an increased rejection rate, resulting in a low downtime rate.
3. On 20.02. due to routine housekeeping, there was not enough storage capacity available in the short term, leading to a higher down time rate.
4. On 10.03. Due to a change in the central network, there was an short outage window with subsequent performance issues.
5. On 28.03., a temporary problem in the backend system led to an increased error rate.

Quarterly Statistics About the Availability and Performance of the Online Portal (01.01.2024 until 31.03.2024)

Portal Interface

| | Avg. Response Time per Request (in ms) | | | Uptime | Downtime | Error Rate |
|---|---|-------|-----|---------|----------|------------|
| Day | AIS | PIS | FCS | --- | --- | --- |
| Total average of reponse time per request | 1,091 | 1,299 | * | --- | --- | --- |
| Monday, January 1, 2024 | 1,112 | 1,261 | * | 100.00% | 0.00% | 0.10% |
| Tuesday, January 2, 2024 | 1,193 | 1,369 | * | 99.03% | 0.97% | 0.71% |
| Wednesday, January 3, 2024 | 1,119 | 1,397 | * | 100.00% | 0.00% | 0.49% |
| Thursday, January 4, 2024 | 1,034 | 1,265 | * | 100.00% | 0.00% | 0.11% |
| Friday, January 5, 2024 | 1,115 | 1,396 | * | 100.00% | 0.00% | 0.10% |
| Saturday, January 6, 2024 | 1,193 | 1,383 | * | 100.00% | 0.00% | 0.63% |
| Sunday, January 7, 2024 | 944 | 1,098 | * | 100.00% | 0.00% | 0.07% |
| Monday, January 8, 2024 | 1,278 | 1,461 | * | 100.00% | 0.00% | 0.20% |
| Tuesday, January 9, 2024 | 1,140 | 1,355 | * | 100.00% | 0.00% | 0.33% |
| Wednesday, January 10, 2024 | 1,000 | 1,203 | * | 100.00% | 0.00% | 0.35% |
| Thursday, January 11, 2024 | 1,180 | 1,412 | * | 100.00% | 0.00% | 0.14% |
| Friday, January 12, 2024 | 1,102 | 1,241 | * | 100.00% | 0.00% | 0.48% |
| Saturday, January 13, 2024 | 953 | 1,150 | * | 100.00% | 0.00% | 0.15% |
| Sunday, January 14, 2024 | 1,728 | 1,870 | * | 96.18% | 3.82% | 1.58% |
| Monday, January 15, 2024 | 1,258 | 1,371 | * | 100.00% | 0.00% | 0.14% |
| Tuesday, January 16, 2024 | 948 | 1,072 | * | 100.00% | 0.00% | 0.14% |
| Wednesday, January 17, 2024 | 756 | 965 | * | 100.00% | 0.00% | 0.33% |
| Thursday, January 18, 2024 | 1,090 | 1,274 | * | 100.00% | 0.00% | 0.47% |
| Friday, January 19, 2024 | 1,202 | 1,414 | * | 100.00% | 0.00% | 0.36% |
| Saturday, January 20, 2024 | 1,023 | 1,200 | * | 100.00% | 0.00% | 0.37% |
| Sunday, January 21, 2024 | 1,091 | 1,160 | * | 100.00% | 0.00% | 0.37% |
| Monday, January 22, 2024 | 1,221 | 1,507 | * | 100.00% | 0.00% | 0.47% |
| Tuesday, January 23, 2024 | 1,225 | 1,398 | * | 100.00% | 0.00% | 1.17% |
| Wednesday, January 24, 2024 | 987 | 1,103 | * | 100.00% | 0.00% | 0.16% |
| Thursday, January 25, 2024 | 1,224 | 1,473 | * | 100.00% | 0.00% | 0.09% |
| Friday, January 26, 2024 | 983 | 1,153 | * | 97.22% | 2.78% | 0.25% |
| Saturday, January 27, 2024 | 1,130 | 1,333 | * | 100.00% | 0.00% | 0.37% |
| Sunday, January 28, 2024 | 1,009 | 1,088 | * | 100.00% | 0.00% | 0.15% |
| Monday, January 29, 2024 | 1,170 | 1,302 | * | 100.00% | 0.00% | 0.17% |
| Tuesday, January 30, 2024 | 1,251 | 1,379 | * | 100.00% | 0.00% | 0.43% |
| Wednesday, January 31, 2024 | 1,260 | 1,448 | * | 100.00% | 0.00% | 0.50% |
| Thursday, February 1, 2024 | 1,123 | 1,261 | * | 100.00% | 0.00% | 0.58% |
| Friday, February 2, 2024 | 1,132 | 1,275 | * | 100.00% | 0.00% | 0.14% |
| Saturday, February 3, 2024 | 796 | 952 | * | 100.00% | 0.00% | 0.16% |
| Sunday, February 4, 2024 | 1,105 | 1,343 | * | 100.00% | 0.00% | 0.10% |
| Monday, February 5, 2024 | 1,176 | 1,419 | * | 100.00% | 0.00% | 0.12% |
| Tuesday, February 6, 2024 | 1,193 | 1,339 | * | 100.00% | 0.00% | 0.89% |
| Wednesday, February 7, 2024 | 1,086 | 1,110 | * | 99.65% | 0.35% | 0.21% |
| Thursday, February 8, 2024 | 1,241 | 1,370 | * | 52.36% | 47.64% | 0.19% |
| Friday, February 9, 2024 | 884 | 996 | * | 100.00% | 0.00% | 0.26% |
| Saturday, February 10, 2024 | 1,039 | 1,196 | * | 100.00% | 0.00% | 0.53% |
| Sunday, February 11, 2024 | 833 | 1,025 | * | 100.00% | 0.00% | 0.15% |
| Monday, February 12, 2024 | 1,313 | 1,510 | * | 100.00% | 0.00% | 0.13% |
| Tuesday, February 13, 2024 | 1,067 | 1,301 | * | 100.00% | 0.00% | 0.36% |
| Wednesday, February 14, 2024 | 1,039 | 1,160 | * | 100.00% | 0.00% | 0.16% |
| Thursday, February 15, 2024 | 1,375 | 1,545 | * | 100.00% | 0.00% | 0.14% |
| Friday, February 16, 2024 | 1,081 | 1,209 | * | 100.00% | 0.00% | 0.21% |
| Saturday, February 17, 2024 | 962 | 1,115 | * | 100.00% | 0.00% | 0.15% |
| Sunday, February 18, 2024 | 1,168 | 1,242 | * | 100.00% | 0.00% | 0.12% |
| Monday, February 19, 2024 | 1,366 | 1,693 | * | 100.00% | 0.00% | 0.15% |
| Tuesday, February 20, 2024 | 950 | 1,087 | * | 100.00% | 0.00% | 0.33% |
| Wednesday, February 21, 2024 | 944 | 1,155 | * | 100.00% | 0.00% | 0.55% |
| Thursday, February 22, 2024 | 1,156 | 1,353 | * | 100.00% | 0.00% | 0.44% |
| Friday, February 23, 2024 | 1,130 | 1,235 | * | 100.00% | 0.00% | 0.26% |

Quarterly Statistics About the Availability and Performance of the Online Portal (01.01.2024 until 31.03.2024)

Portal Interface

| | Avg. Response Time per Request (in ms) | | | Uptime | Downtime | Error Rate |
|------------------------------|---|-------|---|---------|----------|------------|
| Saturday, February 24, 2024 | 989 | 1,110 | * | 100.00% | 0.00% | 0.05% |
| Sunday, February 25, 2024 | 1,090 | 1,270 | * | 100.00% | 0.00% | 0.09% |
| Monday, February 26, 2024 | 1,130 | 1,412 | * | 100.00% | 0.00% | 0.30% |
| Tuesday, February 27, 2024 | 1,028 | 1,231 | * | 100.00% | 0.00% | 0.15% |
| Wednesday, February 28, 2024 | 1,222 | 1,543 | * | 100.00% | 0.00% | 0.22% |
| Thursday, February 29, 2024 | 1,084 | 1,381 | * | 100.00% | 0.00% | 0.19% |
| Friday, March 1, 2024 | 1,309 | 1,554 | * | 100.00% | 0.00% | 0.30% |
| Saturday, March 2, 2024 | 1,109 | 1,227 | * | 100.00% | 0.00% | 0.39% |
| Sunday, March 3, 2024 | 981 | 1,120 | * | 100.00% | 0.00% | 0.07% |
| Monday, March 4, 2024 | 1,039 | 1,259 | * | 100.00% | 0.00% | 0.40% |
| Tuesday, March 5, 2024 | 1,174 | 1,476 | * | 100.00% | 0.00% | 0.22% |
| Wednesday, March 6, 2024 | 843 | 1,037 | * | 100.00% | 0.00% | 0.27% |
| Thursday, March 7, 2024 | 1,298 | 1,520 | * | 100.00% | 0.00% | 0.19% |
| Friday, March 8, 2024 | 1,367 | 1,617 | * | 100.00% | 0.00% | 0.22% |
| Saturday, March 9, 2024 | 1,032 | 1,146 | * | 100.00% | 0.00% | 0.15% |
| Sunday, March 10, 2024 | 1,158 | 1,420 | * | 100.00% | 0.00% | 0.10% |
| Monday, March 11, 2024 | 1,176 | 1,458 | * | 100.00% | 0.00% | 0.25% |
| Tuesday, March 12, 2024 | 862 | 1,136 | * | 97.57% | 2.43% | 0.53% |
| Wednesday, March 13, 2024 | 1,075 | 1,454 | * | 100.00% | 0.00% | 0.33% |
| Thursday, March 14, 2024 | 755 | 1,019 | * | 100.00% | 0.00% | 0.66% |
| Friday, March 15, 2024 | 1,097 | 1,454 | * | 100.00% | 0.00% | 0.10% |
| Saturday, March 16, 2024 | 783 | 1,158 | * | 100.00% | 0.00% | 0.13% |
| Sunday, March 17, 2024 | 887 | 1,232 | * | 100.00% | 0.00% | 0.11% |
| Monday, March 18, 2024 | 1,084 | 1,502 | * | 100.00% | 0.00% | 0.51% |
| Tuesday, March 19, 2024 | 1,082 | 1,502 | * | 100.00% | 0.00% | 1.40% |
| Wednesday, March 20, 2024 | 1,079 | 1,265 | * | 100.00% | 0.00% | 0.60% |
| Thursday, March 21, 2024 | 902 | 1,243 | * | 100.00% | 0.00% | 0.34% |
| Friday, March 22, 2024 | 944 | 1,358 | * | 100.00% | 0.00% | 0.26% |
| Saturday, March 23, 2024 | 925 | 1,273 | * | 100.00% | 0.00% | 0.71% |
| Sunday, March 24, 2024 | 954 | 1,224 | * | 74.51% | 25.49% | 0.10% |
| Monday, March 25, 2024 | 735 | 1,075 | * | 99.51% | 0.49% | 0.30% |
| Tuesday, March 26, 2024 | 841 | 1,207 | * | 100.00% | 0.00% | 0.08% |
| Wednesday, March 27, 2024 | 939 | 1,343 | * | 100.00% | 0.00% | 0.16% |
| Thursday, March 28, 2024 | 1,066 | 1,599 | * | 98.68% | 1.32% | 0.16% |
| Friday, March 29, 2024 | 1,010 | 1,392 | * | 100.00% | 0.00% | 0.11% |
| Saturday, March 30, 2024 | 1,037 | 1,482 | * | 100.00% | 0.00% | 0.38% |
| Sunday, March 31, 2024 | 770 | 1,082 | * | 100.00% | 0.00% | 0.15% |

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.
2. 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.
3. 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.
4. Within maintenance windows, customer processes may not be finalized and end in time-outs. These increased process durations are included in the reported figures.
5. Figures for downtimes also include maintenance work, time windows with significant failure response rates, and significantly increased average durations.
6. 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.
7. Partial downtime only and login problems for the downtime dates of 02.01., 26.01., 07.02., 12.03., 28.03.
8. On 08.02. the downtime figure only affected AIS.