

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.07.2024 bis 30.09.2024)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1,068	1,040	*	---	---	---
Monday, 1/ July 2024	1,360	1,349	*	99.99%	0.01%	0.64%
Tuesday, 2/ July 2024	1,367	1,285	*	99.82%	0.18%	0.58%
Wednesday, 3/ July 2024	1,278	1,303	*	100.00%	0.00%	0.57%
Thursday, 4/ July 2024	1,295	1,182	*	100.00%	0.00%	0.46%
Friday, 5/ July 2024	1,214	1,046	*	100.00%	0.00%	0.57%
Saturday, 6/ July 2024	1,128	943	*	100.00%	0.00%	0.50%
Sunday, 7/ July 2024	1,154	1,009	*	100.00%	0.00%	0.40%
Monday, 8/ July 2024	1,203	1,144	*	100.00%	0.00%	0.49%
Tuesday, 9/ July 2024	1,190	1,148	*	99.80%	0.20%	0.42%
Wednesday, 10/ July 2024	1,205	1,141	*	100.00%	0.00%	1.19%
Thursday, 11/ July 2024	1,229	1,145	*	100.00%	0.00%	0.45%
Friday, 12/ July 2024	1,141	1,078	*	100.00%	0.00%	1.19%
Saturday, 13/ July 2024	1,114	961	*	100.00%	0.00%	1.00%
Sunday, 14/ July 2024	1,131	1,002	*	100.00%	0.00%	1.09%
Monday, 15/ July 2024	1,200	1,173	*	99.96%	0.04%	1.04%
Tuesday, 16/ July 2024	1,171	1,082	*	99.81%	0.19%	0.98%
Wednesday, 17/ July 2024	1,123	1,104	*	99.98%	0.02%	0.90%
Thursday, 18/ July 2024	1,162	1,175	*	99.93%	0.07%	1.38%
Friday, 19/ July 2024	1,101	1,134	*	99.99%	0.01%	0.89%
Saturday, 20/ July 2024	1,017	945	*	100.00%	0.00%	0.83%
Sunday, 21/ July 2024	1,083	1,014	*	100.00%	0.00%	0.70%
Monday, 22/ July 2024	1,114	1,155	*	100.00%	0.00%	0.66%
Tuesday, 23/ July 2024	1,134	1,134	*	99.82%	0.18%	0.76%
Wednesday, 24/ July 2024	1,119	1,067	*	100.00%	0.00%	0.68%
Thursday, 25/ July 2024	1,108	1,040	*	100.00%	0.00%	0.66%
Friday, 26/ July 2024	1,093	1,117	*	100.00%	0.00%	0.55%
Saturday, 27/ July 2024	1,001	844	*	100.00%	0.00%	0.62%
Sunday, 28/ July 2024	1,073	910	*	100.00%	0.00%	0.57%
Monday, 29/ July 2024	1,162	1,255	*	100.00%	0.00%	0.53%
Tuesday, 30/ July 2024	1,088	1,086	*	99.82%	0.18%	0.41%
Wednesday, 31/ July 2024	1,122	1,138	*	100.00%	0.00%	0.43%
Thursday, 1/ August 2024	1,100	1,093	*	99.10%	0.90%	1.03%
Friday, 2/ August 2024	1,061	1,006	*	100.00%	0.00%	0.38%
Saturday, 3/ August 2024	965	786	*	100.00%	0.00%	0.40%
Sunday, 4/ August 2024	952	867	*	100.00%	0.00%	0.33%
Monday, 5/ August 2024	1,051	1,023	*	100.00%	0.00%	0.33%
Tuesday, 6/ August 2024	1,074	1,089	*	99.80%	0.20%	0.56%
Wednesday, 7/ August 2024	1,035	1,028	*	99.95%	0.05%	0.35%
Thursday, 8/ August 2024	1,028	984	*	100.00%	0.00%	0.28%
Friday, 9/ August 2024	1,038	962	*	100.00%	0.00%	0.77%
Saturday, 10/ August 2024	950	788	*	99.83%	0.17%	2.02%
Sunday, 11/ August 2024	918	912	*	100.00%	0.00%	1.34%
Monday, 12/ August 2024	1,053	1,162	*	100.00%	0.00%	1.55%
Tuesday, 13/ August 2024	1,036	1,043	*	99.79%	0.21%	1.17%
Wednesday, 14/ August 2024	1,110	1,248	*	99.98%	0.02%	1.42%
Thursday, 15/ August 2024	988	958	*	100.00%	0.00%	0.88%
Friday, 16/ August 2024	1,040	985	*	100.00%	0.00%	0.79%
Saturday, 17/ August 2024	925	855	*	100.00%	0.00%	0.76%
Sunday, 18/ August 2024	921	885	*	100.00%	0.00%	0.70%
Monday, 19/ August 2024	1,041	1,021	*	100.00%	0.00%	0.66%
Tuesday, 20/ August 2024	1,040	1,016	*	99.81%	0.19%	0.66%
Wednesday, 21/ August 2024	1,060	1,012	*	100.00%	0.00%	0.65%
Thursday, 22/ August 2024	1,037	1,000	*	100.00%	0.00%	0.62%
Friday, 23/ August 2024	1,011	946	*	100.00%	0.00%	0.55%
Saturday, 24/ August 2024	943	860	*	100.00%	0.00%	0.56%
Sunday, 25/ August 2024	962	951	*	100.00%	0.00%	0.51%

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.07.2024 bis 30.09.2024)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Monday, 26/ August 2024	1,162	1,237	*	100.00%	0.00%	0.53%
Tuesday, 27/ August 2024	1,081	1,151	*	99.80%	0.20%	0.54%
Wednesday, 28/ August 2024	1,052	1,075	*	100.00%	0.00%	0.47%
Thursday, 29/ August 2024	1,149	1,165	*	99.99%	0.01%	0.43%
Friday, 30/ August 2024	1,116	1,120	*	100.00%	0.00%	0.34%
Saturday, 31/ August 2024	960	810	*	100.00%	0.00%	0.32%
Sunday, 1/ September 2024	963	879	*	100.00%	0.00%	0.35%
Monday, 2/ September 2024	1,177	1,131	*	99.99%	0.01%	0.36%
Tuesday, 3/ September 2024	1,114	1,153	*	99.80%	0.20%	0.47%
Wednesday, 4/ September 2024	1,150	1,157	*	100.00%	0.00%	0.39%
Thursday, 5/ September 2024	1,084	1,053	*	100.00%	0.00%	0.35%
Friday, 6/ September 2024	1,065	996	*	100.00%	0.00%	0.27%
Saturday, 7/ September 2024	992	859	*	100.00%	0.00%	0.30%
Sunday, 8/ September 2024	976	923	*	100.00%	0.00%	0.27%
Monday, 9/ September 2024	1,030	1,141	*	100.00%	0.00%	0.25%
Tuesday, 10/ September 2024	1,022	1,101	*	99.81%	0.19%	0.31%
Wednesday, 11/ September 2024	1,006	1,130	*	100.00%	0.00%	0.30%
Thursday, 12/ September 2024	1,145	1,252	*	99.94%	0.06%	1.69%
Friday, 13/ September 2024	1,013	1,040	*	100.00%	0.00%	0.27%
Saturday, 14/ September 2024	927	807	*	100.00%	0.00%	0.28%
Sunday, 15/ September 2024	914	915	*	100.00%	0.00%	0.26%
Monday, 16/ September 2024	1,015	1,202	*	100.00%	0.00%	0.46%
Tuesday, 17/ September 2024	974	1,065	*	99.82%	0.18%	0.37%
Wednesday, 18/ September 2024	955	1,033	*	100.00%	0.00%	0.22%
Thursday, 19/ September 2024	988	1,013	*	100.00%	0.00%	0.27%
Friday, 20/ September 2024	981	928	*	100.00%	0.00%	0.24%
Saturday, 21/ September 2024	891	705	*	99.21%	0.79%	1.21%
Sunday, 22/ September 2024	915	905	*	100.00%	0.00%	0.24%
Monday, 23/ September 2024	1,033	1,137	*	99.79%	0.21%	0.68%
Tuesday, 24/ September 2024	1,064	1,102	*	99.81%	0.19%	0.38%
Wednesday, 25/ September 2024	1,050	1,029	*	100.00%	0.00%	0.25%
Thursday, 26/ September 2024	1,069	1,121	*	100.00%	0.00%	0.30%
Friday, 27/ September 2024	1,061	1,057	*	100.00%	0.00%	0.27%
Saturday, 28/ September 2024	945	810	*	100.00%	0.00%	0.32%
Sunday, 29/ September 2024	950	880	*	100.00%	0.00%	0.24%
Monday, 30/ September 2024	1,086	1,159	*	100.00%	0.00%	0.32%

Legend

*The service was not used. As a result, no average durations can be reported.

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.
- On 10.08.2024 higher error rate due to a change in the internal system

Quarterly Statistics About the Availability and Performance of the Online Portal (01.07.2024 - 30.09.2024)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	686	1,128	*	---	---	---
Monday, 1/ July 2024	1,140	1,695	*	100.00%	0.00%	1.25%
Tuesday, 2/ July 2024	1,009	1,620	*	100.00%	0.00%	1.28%
Wednesday, 3/ July 2024	1,140	1,782	*	100.00%	0.00%	0.09%
Thursday, 4/ July 2024	707	1,202	*	100.00%	0.00%	0.20%
Friday, 5/ July 2024	1,031	1,509	*	100.00%	0.00%	0.14%
Saturday, 6/ July 2024	1,285	1,748	*	100.00%	0.00%	0.14%
Sunday, 7/ July 2024	1,015	1,366	*	100.00%	0.00%	0.13%
Monday, 8/ July 2024	1,043	1,477	*	100.00%	0.00%	0.12%
Tuesday, 9/ July 2024	1,126	1,710	*	100.00%	0.00%	0.17%
Wednesday, 10/ July 2024	613	1,052	*	100.00%	0.00%	1.21%
Thursday, 11/ July 2024	1,079	1,691	*	100.00%	0.00%	0.69%
Friday, 12/ July 2024	969	1,621	*	100.00%	0.00%	0.35%
Saturday, 13/ July 2024	928	1,548	*	100.00%	0.00%	0.10%
Sunday, 14/ July 2024	926	1,461	*	100.00%	0.00%	0.08%
Monday, 15/ July 2024	1,045	1,735	*	100.00%	0.00%	0.37%
Tuesday, 16/ July 2024	928	1,613	*	100.00%	0.00%	0.13%
Wednesday, 17/ July 2024	1,030	1,582	*	100.00%	0.00%	0.24%
Thursday, 18/ July 2024	674	1,083	*	100.00%	0.00%	0.96%
Friday, 19/ July 2024	705	1,294	*	100.00%	0.00%	0.52%
Saturday, 20/ July 2024	959	1,709	*	100.00%	0.00%	0.52%
Sunday, 21/ July 2024	875	1,409	*	100.00%	0.00%	0.37%
Monday, 22/ July 2024	972	1,591	*	100.00%	0.00%	0.13%
Tuesday, 23/ July 2024	1,037	1,586	*	100.00%	0.00%	0.11%
Wednesday, 24/ July 2024	945	1,522	*	100.00%	0.00%	0.17%
Thursday, 25/ July 2024	909	1,372	*	100.00%	0.00%	0.11%
Friday, 26/ July 2024	720	1,120	*	100.00%	0.00%	0.15%
Saturday, 27/ July 2024	558	964	*	100.00%	0.00%	0.13%
Sunday, 28/ July 2024	451	829	*	100.00%	0.00%	0.11%
Monday, 29/ July 2024	684	1,140	*	100.00%	0.00%	0.23%
Tuesday, 30/ July 2024	446	805	*	100.00%	0.00%	0.10%
Wednesday, 31/ July 2024	467	833	*	100.00%	0.00%	0.12%
Thursday, 1/ August 2024	553	883	*	100.00%	0.00%	0.09%
Friday, 2/ August 2024	435	745	*	100.00%	0.00%	0.11%
Saturday, 3/ August 2024	440	698	*	100.00%	0.00%	0.13%
Sunday, 4/ August 2024	539	680	*	100.00%	0.00%	0.22%
Monday, 5/ August 2024	427	727	*	100.00%	0.00%	0.09%
Tuesday, 6/ August 2024	427	763	*	100.00%	0.00%	0.37%
Wednesday, 7/ August 2024	642	1,056	*	100.00%	0.00%	0.12%
Thursday, 8/ August 2024	682	1,021	*	100.00%	0.00%	2.28%
Friday, 9/ August 2024	496	786	*	100.00%	0.00%	0.54%
Saturday, 10/ August 2024	682	915	*	100.00%	0.00%	0.95%
Sunday, 11/ August 2024	573	838	*	100.00%	0.00%	0.08%
Monday, 12/ August 2024	875	1,258	*	100.00%	0.00%	2.47%
Tuesday, 13/ August 2024	645	1,215	*	100.00%	0.00%	0.18%
Wednesday, 14/ August 2024	756	1,216	*	95.63%	4.38%	0.58%
Thursday, 15/ August 2024	639	1,252	*	100.00%	0.00%	0.10%
Friday, 16/ August 2024	717	1,158	*	100.00%	0.00%	0.08%
Saturday, 17/ August 2024	494	909	*	100.00%	0.00%	0.13%
Sunday, 18/ August 2024	637	1,079	*	100.00%	0.00%	0.06%
Monday, 19/ August 2024	669	1,198	*	100.00%	0.00%	0.98%
Tuesday, 20/ August 2024	483	880	*	100.00%	0.00%	0.59%
Wednesday, 21/ August 2024	539	870	*	100.00%	0.00%	0.16%
Thursday, 22/ August 2024	512	867	*	100.00%	0.00%	0.21%
Friday, 23/ August 2024	693	1,307	*	100.00%	0.00%	0.06%
Saturday, 24/ August 2024	1,803	2,217	*	100.00%	0.00%	2.72%
Sunday, 25/ August 2024	610	1,001	*	100.00%	0.00%	0.08%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.07.2024 - 30.09.2024)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Monday, 26/ August 2024	590	1,004	*	100.00%	0.00%	0.09%
Tuesday, 27/ August 2024	540	1,023	*	100.00%	0.00%	0.23%
Wednesday, 28/ August 2024	637	1,154	*	100.00%	0.00%	0.13%
Thursday, 29/ August 2024	475	838	*	100.00%	0.00%	0.82%
Friday, 30/ August 2024	778	1,142	*	100.00%	0.00%	0.15%
Saturday, 31/ August 2024	653	1,028	*	100.00%	0.00%	0.14%
Sunday, 1/ September 2024	410	771	*	100.00%	0.00%	0.12%
Monday, 2/ September 2024	1,507	2,030	*	100.00%	0.00%	2.00%
Tuesday, 3/ September 2024	532	899	*	100.00%	0.00%	0.13%
Wednesday, 4/ September 2024	637	1,186	*	100.00%	0.00%	0.19%
Thursday, 5/ September 2024	512	874	*	100.00%	0.00%	0.18%
Friday, 6/ September 2024	695	1,291	*	100.00%	0.00%	0.43%
Saturday, 7/ September 2024	772	1,419	*	100.00%	0.00%	1.87%
Sunday, 8/ September 2024	457	825	*	100.00%	0.00%	0.13%
Monday, 9/ September 2024	513	923	*	100.00%	0.00%	0.23%
Tuesday, 10/ September 2024	477	869	*	100.00%	0.00%	0.23%
Wednesday, 11/ September 2024	499	889	*	100.00%	0.00%	0.40%
Thursday, 12/ September 2024	547	932	*	96.25%	3.75%	2.20%
Friday, 13/ September 2024	520	898	*	100.00%	0.00%	0.14%
Saturday, 14/ September 2024	479	832	*	100.00%	0.00%	0.32%
Sunday, 15/ September 2024	486	880	*	100.00%	0.00%	0.18%
Monday, 16/ September 2024	551	1,334	*	100.00%	0.00%	0.48%
Tuesday, 17/ September 2024	573	941	*	100.00%	0.00%	0.43%
Wednesday, 18/ September 2024	480	801	*	100.00%	0.00%	0.47%
Thursday, 19/ September 2024	462	777	*	100.00%	0.00%	0.32%
Friday, 20/ September 2024	421	702	*	100.00%	0.00%	0.15%
Saturday, 21/ September 2024	390	713	*	100.00%	0.00%	0.70%
Sunday, 22/ September 2024	423	752	*	100.00%	0.00%	0.22%
Monday, 23/ September 2024	431	798	*	100.00%	0.00%	0.20%
Tuesday, 24/ September 2024	460	956	*	100.00%	0.00%	0.28%
Wednesday, 25/ September 2024	427	791	*	100.00%	0.00%	0.22%
Thursday, 26/ September 2024	448	799	*	100.00%	0.00%	0.16%
Friday, 27/ September 2024	438	774	*	100.00%	0.00%	0.20%
Saturday, 28/ September 2024	418	759	*	100.00%	0.00%	0.14%
Sunday, 29/ September 2024	418	792	*	100.00%	0.00%	0.12%
Monday, 30/ September 2024	514	894	*	100.00%	0.00%	0.20%

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 1. 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.
5. On 14.08.2024 higher error rate due to log in issues to the Online Portal
6. On 12.09.2024 higher error rates due to log in issues to the Online Portal