

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.10.2024 bis 31.12.2024)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	995	1,206	*	---	---	---
Tuesday, 1/ October 2024	1,200	1,096	-	99.72%	0.28%	0.40%
Wednesday, 2/ October 2024	1,091	1,015	-	99.98%	0.02%	0.32%
Thursday, 3/ October 2024	1,020	955	-	100.00%	0.00%	0.22%
Friday, 4/ October 2024	1,072	1,002	-	100.00%	0.00%	0.23%
Saturday, 5/ October 2024	984	819	-	96.93%	3.07%	2.38%
Sunday, 6/ October 2024	1,035	931	-	100.00%	0.00%	0.20%
Monday, 7/ October 2024	1,075	1,179	-	99.98%	0.02%	0.42%
Tuesday, 8/ October 2024	1,019	1,137	-	99.82%	0.18%	0.32%
Wednesday, 9/ October 2024	1,111	1,182	-	100.00%	0.00%	0.43%
Thursday, 10/ October 2024	983	1,008	-	100.00%	0.00%	0.20%
Friday, 11/ October 2024	945	961	-	100.00%	0.00%	0.19%
Saturday, 12/ October 2024	872	767	-	100.00%	0.00%	0.20%
Sunday, 13/ October 2024	892	826	-	100.00%	0.00%	0.19%
Monday, 14/ October 2024	986	1,052	-	99.89%	0.11%	0.30%
Tuesday, 15/ October 2024	1,035	1,064	-	99.14%	0.86%	0.39%
Wednesday, 16/ October 2024	973	998	-	98.58%	1.42%	0.21%
Thursday, 17/ October 2024	935	1,039	-	99.96%	0.04%	1.31%
Friday, 18/ October 2024	885	1,004	-	100.00%	0.00%	1.55%
Saturday, 19/ October 2024	814	776	-	100.00%	0.00%	1.51%
Sunday, 20/ October 2024	848	901	-	100.00%	0.00%	1.58%
Monday, 21/ October 2024	911	1,167	-	99.97%	0.03%	1.48%
Tuesday, 22/ October 2024	902	1,106	-	99.63%	0.37%	2.49%
Wednesday, 23/ October 2024	918	1,197	-	100.00%	0.00%	1.56%
Thursday, 24/ October 2024	933	1,104	-	100.00%	0.00%	1.54%
Friday, 25/ October 2024	908	1,024	-	99.98%	0.02%	1.66%
Saturday, 26/ October 2024	784	763	-	100.00%	0.00%	1.56%
Sunday, 27/ October 2024	867	805	-	99.99%	0.01%	1.57%
Monday, 28/ October 2024	948	1,061	-	99.93%	0.07%	1.53%
Tuesday, 29/ October 2024	987	1,075	-	97.24%	2.76%	2.52%
Wednesday, 30/ October 2024	1,005	1,099	-	99.94%	0.06%	4.68%
Thursday, 31/ October 2024	903	1,283	-	99.99%	0.01%	1.20%
Friday, 1/ November 2024	881	898	-	100.00%	0.00%	1.30%
Saturday, 2/ November 2024	820	745	-	100.00%	0.00%	1.39%
Sunday, 3/ November 2024	855	889	-	99.98%	0.02%	1.40%
Monday, 4/ November 2024	956	1,160	-	99.97%	0.03%	1.50%
Tuesday, 5/ November 2024	950	1,086	-	99.81%	0.19%	1.54%
Wednesday, 6/ November 2024	1,113	1,365	-	98.06%	1.94%	6.21%
Thursday, 7/ November 2024	913	1,036	-	100.00%	0.00%	1.41%
Friday, 8/ November 2024	935	1,139	-	100.00%	0.00%	1.50%
Saturday, 9/ November 2024	830	832	-	100.00%	0.00%	1.58%
Sunday, 10/ November 2024	885	910	-	99.97%	0.03%	1.55%
Monday, 11/ November 2024	935	1,195	-	99.98%	0.02%	1.61%
Tuesday, 12/ November 2024	920	1,179	-	99.98%	0.02%	1.53%
Wednesday, 13/ November 2024	926	1,207	-	100.00%	0.00%	1.41%
Thursday, 14/ November 2024	941	1,165	-	99.97%	0.03%	1.56%
Friday, 15/ November 2024	907	1,114	-	100.00%	0.00%	1.46%
Saturday, 16/ November 2024	825	963	-	100.00%	0.00%	1.48%
Sunday, 17/ November 2024	871	1,007	-	100.00%	0.00%	1.47%
Monday, 18/ November 2024	944	1,301	-	99.98%	0.02%	1.74%
Tuesday, 19/ November 2024	926	1,241	-	99.82%	0.18%	1.49%
Wednesday, 20/ November 2024	1,086	1,655	-	99.86%	0.14%	1.68%
Thursday, 21/ November 2024	1,043	1,440	-	100.00%	0.00%	1.44%
Friday, 22/ November 2024	1,062	1,343	-	100.00%	0.00%	1.51%
Saturday, 23/ November 2024	974	1,121	-	100.00%	0.00%	1.39%
Sunday, 24/ November 2024	1,005	1,163	-	99.99%	0.01%	1.54%
Monday, 25/ November 2024	1,084	1,447	-	100.00%	0.00%	1.44%

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.10.2024 bis 31.12.2024)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Tuesday, 26/ November 2024	1,111	1,485	-	99.81%	0.19%	1.44%
Wednesday, 27/ November 2024	1,123	1,544	-	100.00%	0.00%	1.32%
Thursday, 28/ November 2024	1,177	1,587	-	100.00%	0.00%	1.29%
Friday, 29/ November 2024	1,147	1,518	-	99.00%	0.10%	1.20%
Saturday, 30/ November 2024	974	1,163	-	100.00%	0.00%	1.20%
Sunday, 1/ December 2024	1,015	1,234	-	99.99%	0.01%	1.22%
Monday, 2/ December 2024	1,185	1,674	-	99.98%	0.02%	1.17%
Tuesday, 3/ December 2024	1,281	1,615	-	99.72%	0.28%	1.24%
Wednesday, 4/ December 2024	1,164	1,498	-	99.92%	0.08%	1.25%
Thursday, 5/ December 2024	1,103	1,531	-	99.93%	0.07%	1.92%
Friday, 6/ December 2024	1,093	1,473	-	99.98%	0.02%	1.15%
Saturday, 7/ December 2024	996	1,168	-	99.99%	0.01%	0.97%
Sunday, 8/ December 2024	998	1,248	-	100.00%	0.00%	1.04%
Monday, 9/ December 2024	1,141	1,711	-	99.99%	0.01%	1.53%
Tuesday, 10/ December 2024	1,099	1,523	-	99.79%	0.21%	1.21%
Wednesday, 11/ December 2024	1,141	1,544	-	99.98%	0.02%	1.18%
Thursday, 12/ December 2024	1,206	1,564	-	99.81%	0.19%	1.65%
Friday, 13/ December 2024	1,060	1,500	-	99.96%	0.04%	1.30%
Saturday, 14/ December 2024	940	1,191	-	100.00%	0.00%	1.03%
Sunday, 15/ December 2024	1,007	1,270	-	100.00%	0.00%	1.10%
Monday, 16/ December 2024	1,127	1,720	-	99.99%	0.01%	1.30%
Tuesday, 17/ December 2024	1,147	1,713	-	99.73%	0.27%	1.32%
Wednesday, 18/ December 2024	1,076	1,584	-	99.94%	0.06%	1.22%
Thursday, 19/ December 2024	1,090	1,554	-	100.00%	0.00%	1.22%
Friday, 20/ December 2024	1,050	1,455	-	99.98%	0.02%	1.20%
Saturday, 21/ December 2024	942	1,115	-	100.00%	0.00%	1.13%
Sunday, 22/ December 2024	987	1,142	-	99.99%	0.01%	1.15%
Monday, 23/ December 2024	1,016	1,416	-	99.97%	0.03%	1.11%
Tuesday, 24/ December 2024	922	1,146	-	99.82%	0.18%	1.22%
Wednesday, 25/ December 2024	899	1,109	-	100.00%	0.00%	1.08%
Thursday, 26/ December 2024	910	1,183	-	100.00%	0.00%	1.11%
Friday, 27/ December 2024	1,018	1,427	-	99.93%	0.07%	1.17%
Saturday, 28/ December 2024	942	1,181	-	100.00%	0.00%	1.06%
Sunday, 29/ December 2024	1,003	1,305	-	100.00%	0.00%	1.00%
Monday, 30/ December 2024	1,069	1,655	-	100.00%	0.00%	1.05%
Tuesday, 31/ December 2024	940	1,221	-	99.84%	0.16%	1.17%

Legend

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

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. 05.10.2024 - Planned internal outage. Announcement made on the Developer Portal.
3. 22.10.2024 - Partial outage of PSD2 relevant payment services. Information provided via our Developer Portal.
4. 29.10.2024 - Partial outage of PSD2 relevant payment services. Information provided via our Developer Portal.
5. 30.10.2024 - Partial outage of PSD2 relevant payment services. Information provided via our Developer Portal.
6. 6.11.2024 - Outage of PSD2 XS2A services. Information provided via our Developer Portal.

Quarterly Statistics About the Availability and Performance of the Online Portal (01.10.2024 - 31.12.2024)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1,081	4,746	*	---	---	---
Tuesday, 1/ October 2024	1,864	4,779	*	56.94%	43.06%	1.20%
Wednesday, 2/ October 2024	1,223	4,662	*	100.00%	0.00%	0.58%
Thursday, 3/ October 2024	1,001	4,612	*	100.00%	0.00%	0.64%
Friday, 4/ October 2024	1,145	4,538	*	100.00%	0.00%	0.51%
Saturday, 5/ October 2024	1,103	4,360	*	100.00%	0.00%	0.50%
Sunday, 6/ October 2024	1,014	6,050	*	100.00%	0.00%	1.28%
Monday, 7/ October 2024	1,188	5,062	*	100.00%	0.00%	1.36%
Tuesday, 8/ October 2024	2,077	5,188	*	100.00%	0.00%	0.86%
Wednesday, 9/ October 2024	2,636	6,072	*	100.00%	0.00%	1.20%
Thursday, 10/ October 2024	2,090	3,799	*	100.00%	0.00%	2.76%
Friday, 11/ October 2024	896	2,928	*	100.00%	0.00%	0.03%
Saturday, 12/ October 2024	834	2,851	*	100.00%	0.00%	0.02%
Sunday, 13/ October 2024	831	2,857	*	100.00%	0.00%	0.03%
Monday, 14/ October 2024	1,034	3,236	*	100.00%	0.00%	0.06%
Tuesday, 15/ October 2024	2,102	30,634	*	100.00%	0.00%	4.46%
Wednesday, 16/ October 2024	853	3,630	*	98.47%	1.53%	0.05%
Thursday, 17/ October 2024	885	3,769	*	100.00%	0.00%	0.05%
Friday, 18/ October 2024	835	3,604	*	100.00%	0.00%	0.05%
Saturday, 19/ October 2024	762	3,416	*	100.00%	0.00%	0.05%
Sunday, 20/ October 2024	806	3,506	*	100.00%	0.00%	0.02%
Monday, 21/ October 2024	863	3,670	*	100.00%	0.00%	0.05%
Tuesday, 22/ October 2024	853	3,864	*	97.92%	2.08%	0.06%
Wednesday, 23/ October 2024	937	4,325	*	100.00%	0.00%	0.12%
Thursday, 24/ October 2024	982	3,936	*	100.00%	0.00%	0.10%
Friday, 25/ October 2024	914	3,916	*	100.00%	0.00%	0.11%
Saturday, 26/ October 2024	851	3,739	*	100.00%	0.00%	0.11%
Sunday, 27/ October 2024	817	3,483	*	100.00%	0.00%	0.36%
Monday, 28/ October 2024	1,433	5,680	*	96.46%	3.54%	3.85%
Tuesday, 29/ October 2024	1,957	4,746	*	99.31%	0.69%	2.31%
Wednesday, 30/ October 2024	993	5,291	*	82.22%	17.78%	4.83%
Thursday, 31/ October 2024	827	3,829	*	100.00%	0.00%	0.09%
Friday, 1/ November 2024	901	3,754	*	100.00%	0.00%	0.07%
Saturday, 2/ November 2024	790	3,687	*	100.00%	0.00%	0.20%
Sunday, 3/ November 2024	755	3,797	*	100.00%	0.00%	0.09%
Monday, 4/ November 2024	877	4,023	*	100.00%	0.00%	0.12%
Tuesday, 5/ November 2024	862	4,012	*	100.00%	0.00%	0.09%
Wednesday, 6/ November 2024	1,109	5,743	*	77.22%	22.78%	3.93%
Thursday, 7/ November 2024	864	3,837	*	100.00%	0.00%	0.09%
Friday, 8/ November 2024	878	3,763	*	100.00%	0.00%	0.09%
Saturday, 9/ November 2024	766	3,613	*	100.00%	0.00%	0.08%
Sunday, 10/ November 2024	784	3,759	*	100.00%	0.00%	0.60%
Monday, 11/ November 2024	850	4,329	*	100.00%	0.00%	0.62%
Tuesday, 12/ November 2024	864	4,308	*	100.00%	0.00%	0.31%
Wednesday, 13/ November 2024	859	3,870	*	100.00%	0.00%	0.06%
Thursday, 14/ November 2024	1,000	3,754	*	95.63%	4.38%	0.08%
Friday, 15/ November 2024	974	3,704	*	100.00%	0.00%	0.11%
Saturday, 16/ November 2024	848	3,515	*	100.00%	0.00%	0.07%
Sunday, 17/ November 2024	838	3,497	*	100.00%	0.00%	0.07%
Monday, 18/ November 2024	1,041	3,785	*	100.00%	0.00%	0.09%
Tuesday, 19/ November 2024	993	3,935	*	94.24%	5.76%	0.07%
Wednesday, 20/ November 2024	1,081	4,588	*	97.85%	2.15%	0.97%
Thursday, 21/ November 2024	1,250	7,291	*	100.00%	0.00%	0.62%
Friday, 22/ November 2024	2,046	4,403	*	100.00%	0.00%	1.38%
Saturday, 23/ November 2024	1,002	3,778	*	100.00%	0.00%	0.11%
Sunday, 24/ November 2024	919	4,115	*	100.00%	0.00%	0.06%
Monday, 25/ November 2024	1,228	4,317	*	97.78%	2.22%	0.10%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.10.2024 - 31.12.2024)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Tuesday, 26/ November 2024	1,095	4,318	*	100.00%	0.00%	0.15%
Wednesday, 27/ November 2024	1,102	4,287	*	100.00%	0.00%	0.13%
Thursday, 28/ November 2024	1,187	8,732	*	100.00%	0.00%	0.59%
Friday, 29/ November 2024	1,486	4,625	*	100.00%	0.00%	0.11%
Saturday, 30/ November 2024	956	3,884	*	100.00%	0.00%	0.06%
Sunday, 1/ December 2024	895	3,775	*	100.00%	0.00%	0.07%
Monday, 2/ December 2024	1,105	4,704	*	100.00%	0.00%	0.15%
Tuesday, 3/ December 2024	1,153	7,260	*	100.00%	0.00%	0.68%
Wednesday, 4/ December 2024	1,071	4,016	*	100.00%	0.00%	0.15%
Thursday, 5/ December 2024	1,107	4,081	*	100.00%	0.00%	0.12%
Friday, 6/ December 2024	1,071	4,149	*	100.00%	0.00%	0.20%
Saturday, 7/ December 2024	918	3,834	*	100.00%	0.00%	0.12%
Sunday, 8/ December 2024	879	3,741	*	100.00%	0.00%	0.21%
Monday, 9/ December 2024	1,036	3,947	*	100.00%	0.00%	0.15%
Tuesday, 10/ December 2024	1,071	3,972	*	100.00%	0.00%	0.11%
Wednesday, 11/ December 2024	1,219	4,180	*	100.00%	0.00%	0.35%
Thursday, 12/ December 2024	1,191	5,328	*	98.54%	1.46%	1.23%
Friday, 13/ December 2024	1,264	14,043	*	96.25%	3.75%	1.18%
Saturday, 14/ December 2024	934	3,949	*	100.00%	0.00%	0.03%
Sunday, 15/ December 2024	923	3,862	*	100.00%	0.00%	0.06%
Monday, 16/ December 2024	1,171	5,881	*	100.00%	0.00%	0.93%
Tuesday, 17/ December 2024	1,147	4,191	*	100.00%	0.00%	0.15%
Wednesday, 18/ December 2024	1,096	3,788	*	100.00%	0.00%	0.11%
Thursday, 19/ December 2024	1,096	3,848	*	100.00%	0.00%	0.14%
Friday, 20/ December 2024	1,050	3,784	*	100.00%	0.00%	0.09%
Saturday, 21/ December 2024	939	3,571	*	100.00%	0.00%	0.08%
Sunday, 22/ December 2024	935	3,536	*	100.00%	0.00%	0.06%
Monday, 23/ December 2024	1,047	3,594	*	100.00%	0.00%	0.09%
Tuesday, 24/ December 2024	930	3,489	*	100.00%	0.00%	0.05%
Wednesday, 25/ December 2024	930	3,494	*	100.00%	0.00%	0.05%
Thursday, 26/ December 2024	1,047	5,533	*	100.00%	0.00%	0.72%
Friday, 27/ December 2024	1,419	16,267	*	100.00%	0.00%	3.49%
Saturday, 28/ December 2024	912	3,621	*	100.00%	0.00%	0.12%
Sunday, 29/ December 2024	936	3,558	*	100.00%	0.00%	0.09%
Monday, 30/ December 2024	1,073	3,798	*	100.00%	0.00%	0.20%
Tuesday, 31/ December 2024	922	3,571	*	100.00%	0.00%	0.06%

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. 22.10.2024 - Partial outage of PSD2 relevant payment services. Information provided via our Developer Portal.
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. 01.10.2024 - Large downtime due to login issues.
6. 15.10.2024 - Issues for login for some customers.
7. 28.10.2024 - Higher error rate due to partial unavailability of login.
8. 29.10.2024 - Higher error rate due to partial unavailability of login.
9. 30.10.2024 - Higher error rate due to partial unavailability of login.
10. 06.11.2024 - Larger downtime due to PK login issues.
11. 19.11.2024 - Slight downtime due to partial unavailability of login to the portal.
12. 20.11.2024 - Slight downtime due to partial unavailability of login to the portal.
13. 22.11.2024 - Slightly higher error rate due to login issues to the portal.
14. 12.12.2024 - Increased error rate due to partial unavailability of login to the portal.