

Quarterly Statistics About the Availability and Performance of the Online Portal (01.04.2025 - 30.06.2025)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	959	2,350	*	---	---	---
Tuesday, 1/ April 2025	1,081	2,034	-	99.79%	0.21%	0.34%
Wednesday, 2/ April 2025	1,076	1,962	-	99.98%	0.02%	0.42%
Thursday, 3/ April 2025	1,078	2,093	-	99.96%	0.04%	0.46%
Friday, 4/ April 2025	1,030	1,935	-	100.00%	0.00%	0.40%
Saturday, 5/ April 2025	997	1,676	-	100.00%	0.00%	0.41%
Sunday, 6/ April 2025	2,195	2,689	-	100.00%	0.00%	0.83%
Monday, 7/ April 2025	1,039	2,333	-	99.84%	0.16%	0.46%
Tuesday, 8/ April 2025	1,038	2,196	-	99.80%	0.20%	0.40%
Wednesday, 9/ April 2025	1,068	2,464	-	99.95%	0.05%	0.42%
Thursday, 10/ April 2025	997	2,357	-	99.99%	0.01%	0.28%
Friday, 11/ April 2025	1,055	2,491	-	99.98%	0.02%	0.40%
Saturday, 12/ April 2025	945	1,894	-	99.99%	0.01%	0.43%
Sunday, 13/ April 2025	976	2,009	-	100.00%	0.00%	0.28%
Monday, 14/ April 2025	1,073	2,545	-	99.99%	0.01%	0.24%
Tuesday, 15/ April 2025	1,103	2,403	-	99.78%	0.22%	0.42%
Wednesday, 16/ April 2025	1,129	2,287	-	99.99%	0.01%	0.46%
Thursday, 17/ April 2025	1,038	2,117	-	100.00%	0.00%	0.46%
Friday, 18/ April 2025	956	1,872	-	100.00%	0.00%	0.40%
Saturday, 19/ April 2025	906	1,764	-	100.00%	0.00%	0.38%
Sunday, 20/ April 2025	906	2,009	-	100.00%	0.00%	0.36%
Monday, 21/ April 2025	929	2,120	-	99.99%	0.01%	0.33%
Tuesday, 22/ April 2025	1,033	2,391	-	99.81%	0.19%	0.41%
Wednesday, 23/ April 2025	1,022	2,286	-	100.00%	0.00%	0.42%
Thursday, 24/ April 2025	1,018	2,473	-	100.00%	0.00%	0.40%
Friday, 25/ April 2025	1,009	2,365	-	99.97%	0.03%	0.43%
Saturday, 26/ April 2025	537	793	-	100.00%	0.00%	0.10%
Sunday, 27/ April 2025	945	2,307	-	99.93%	0.07%	0.43%
Monday, 28/ April 2025	1,429	5,959	-	99.98%	0.02%	2.18%
Tuesday, 29/ April 2025	1,151	5,285	-	99.81%	0.19%	1.54%
Wednesday, 30/ April 2025	1,319	5,984	-	99.91%	0.09%	2.92%
Thursday, 1/ May 2025	936	2,140	-	100.00%	0.00%	0.24%
Friday, 2/ May 2025	1,056	2,660	-	100.00%	0.00%	0.44%
Saturday, 3/ May 2025	969	2,130	-	100.00%	0.00%	0.39%
Sunday, 4/ May 2025	1,026	2,363	-	100.00%	0.00%	0.37%
Monday, 5/ May 2025	1,088	2,961	-	100.00%	0.00%	0.44%
Tuesday, 6/ May 2025	1,092	2,678	-	99.78%	0.22%	0.50%
Wednesday, 7/ May 2025	1,033	2,529	-	100.00%	0.00%	0.43%
Thursday, 8/ May 2025	946	2,198	-	100.00%	0.00%	0.40%
Friday, 9/ May 2025	1,136	4,656	-	99.98%	0.02%	1.49%
Saturday, 10/ May 2025	840	2,418	-	100.00%	0.00%	0.54%
Sunday, 11/ May 2025	846	3,485	-	100.00%	0.00%	0.58%
Monday, 12/ May 2025	924	2,324	-	99.91%	0.09%	0.55%
Tuesday, 13/ May 2025	920	2,154	-	99.80%	0.20%	0.54%
Wednesday, 14/ May 2025	972	2,207	-	99.95%	0.05%	0.72%
Thursday, 15/ May 2025	921	2,141	-	99.98%	0.02%	0.54%
Friday, 16/ May 2025	921	2,110	-	99.88%	0.12%	0.70%
Saturday, 17/ May 2025	1,179	6,948	-	99.94%	0.06%	2.49%
Sunday, 18/ May 2025	781	1,774	-	100.00%	0.00%	0.46%
Monday, 19/ May 2025	908	2,184	-	99.95%	0.05%	0.54%
Tuesday, 20/ May 2025	901	2,198	-	99.81%	0.19%	0.43%
Wednesday, 21/ May 2025	895	2,204	-	99.99%	0.01%	0.47%
Thursday, 22/ May 2025	937	2,183	-	99.95%	0.05%	0.59%
Friday, 23/ May 2025	868	2,094	-	99.78%	0.22%	0.88%
Saturday, 24/ May 2025	775	1,709	-	99.99%	0.01%	0.63%
Sunday, 25/ May 2025	764	1,727	-	100.00%	0.00%	0.53%
Monday, 26/ May 2025	946	2,997	-	100.00%	0.00%	0.60%

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PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Tuesday, 27/ May 2025	857	2,114	-	99.80%	0.20%	0.65%
Wednesday, 28/ May 2025	1,014	2,235	-	99.98%	0.02%	0.54%
Thursday, 29/ May 2025	1,047	2,091	-	100.00%	0.00%	0.46%
Friday, 30/ May 2025	982	2,209	-	100.00%	0.00%	0.53%
Saturday, 31/ May 2025	790	1,660	-	100.00%	0.00%	0.62%
Sunday, 1/ June 2025	805	1,754	-	99.99%	0.01%	0.57%
Monday, 2/ June 2025	993	2,391	-	99.96%	0.04%	0.59%
Tuesday, 3/ June 2025	872	2,089	-	99.82%	0.18%	0.58%
Wednesday, 4/ June 2025	851	1,987	-	99.74%	0.26%	1.07%
Thursday, 5/ June 2025	827	2,139	-	100.00%	0.00%	0.53%
Friday, 6/ June 2025	815	2,012	-	99.99%	0.01%	0.52%
Saturday, 7/ June 2025	799	1,746	-	100.00%	0.00%	0.63%
Sunday, 8/ June 2025	776	1,638	-	100.00%	0.00%	0.43%
Monday, 9/ June 2025	801	1,868	-	100.00%	0.00%	0.52%
Tuesday, 10/ June 2025	840	2,033	-	99.80%	0.20%	0.45%
Wednesday, 11/ June 2025	853	1,989	-	99.97%	0.03%	0.52%
Thursday, 12/ June 2025	851	2,037	-	99.96%	0.04%	0.53%
Friday, 13/ June 2025	827	1,936	-	100.00%	0.00%	0.43%
Saturday, 14/ June 2025	772	1,665	-	100.00%	0.00%	0.39%
Sunday, 15/ June 2025	828	2,193	-	99.99%	0.01%	0.66%
Monday, 16/ June 2025	840	2,003	-	100.00%	0.00%	0.44%
Tuesday, 17/ June 2025	840	1,997	-	99.80%	0.20%	0.50%
Wednesday, 18/ June 2025	834	2,105	-	99.98%	0.02%	0.70%
Thursday, 19/ June 2025	927	1,995	-	99.94%	0.06%	0.55%
Friday, 20/ June 2025	806	1,875	-	99.99%	0.01%	0.53%
Saturday, 21/ June 2025	765	1,664	-	100.00%	0.00%	0.44%
Sunday, 22/ June 2025	766	2,950	-	100.00%	0.00%	0.58%
Monday, 23/ June 2025	823	1,986	-	99.99%	0.01%	0.50%
Tuesday, 24/ June 2025	856	2,087	-	99.08%	0.92%	1.23%
Wednesday, 25/ June 2025	931	2,135	-	99.92%	0.08%	0.62%
Thursday, 26/ June 2025	977	2,350	-	99.96%	0.04%	0.54%
Friday, 27/ June 2025	1,080	2,254	-	99.86%	0.14%	0.73%
Saturday, 28/ June 2025	803	1,709	-	99.99%	0.01%	0.50%
Sunday, 29/ June 2025	801	1,729	-	99.99%	0.01%	0.53%
Monday, 30/ June 2025	1,388	2,985	-	99.60%	0.40%	1.13%

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. 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.
3. (Note - No downtime) 06.04.2025 - Slower response times for AIS and PIS transactions majorly affecting SCA decoupled flow.
4. 27.04.2025 - Higher failure rates and increase in response times due to a bankwide issue - <https://psd2.developer.commerzbank.com/content/disruptions-our-services-27042025>
5. 28.04.2025 - Higher failure rates and increase in response times due to a bankwide issue - <https://psd2.developer.commerzbank.com/content/disruption-psd2-services-28042025>
6. 29.04.2025 - Increased response times and failure rates due to bankwide issue - <https://psd2.developer.commerzbank.com/content/disruptions-psd2-services-29042025>
7. 30.04.2025 - Higher failure rates and increase in response times due to a bankwide issue - <https://psd2.developer.commerzbank.com/content/disruptions-psd2-services-30042025>
8. 17.05.2025 - Brief outage of PSD2 Interface and unavailability of PSD2 services

Quarterly Statistics About the Availability and Performance of the Online Portal (01.04.2025 - 30.06.2025)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1,248	5,888	*	---	---	---
Tuesday, 1/ April 2025	1,267	7,096	*	100.00%	0.00%	2.69%
Wednesday, 2/ April 2025	1,486	8,498	*	100.00%	0.00%	2.13%
Thursday, 3/ April 2025	2,239	23,488	*	100.00%	0.00%	2.52%
Friday, 4/ April 2025	1,168	3,707	*	100.00%	0.00%	1.25%
Saturday, 5/ April 2025	1,172	3,821	*	100.00%	0.00%	1.13%
Sunday, 6/ April 2025	3,469	5,730	*	84.31%	15.69%	2.91%
Monday, 7/ April 2025	1,243	4,290	*	93.40%	6.60%	2.50%
Tuesday, 8/ April 2025	2,126	43,160	*	100.00%	0.00%	3.00%
Wednesday, 9/ April 2025	1,239	4,165	*	100.00%	0.00%	1.50%
Thursday, 10/ April 2025	1,313	4,862	*	100.00%	0.00%	0.67%
Friday, 11/ April 2025	1,276	4,081	*	100.00%	0.00%	1.34%
Saturday, 12/ April 2025	1,247	3,771	*	100.00%	0.00%	0.51%
Sunday, 13/ April 2025	1,278	3,994	*	100.00%	0.00%	0.72%
Monday, 14/ April 2025	1,388	4,419	*	100.00%	0.00%	1.03%
Tuesday, 15/ April 2025	1,399	4,870	*	100.00%	0.00%	0.46%
Wednesday, 16/ April 2025	1,414	4,450	*	100.00%	0.00%	0.27%
Thursday, 17/ April 2025	1,397	4,786	*	100.00%	0.00%	0.46%
Friday, 18/ April 2025	1,311	4,007	*	100.00%	0.00%	0.29%
Saturday, 19/ April 2025	1,342	3,972	*	100.00%	0.00%	0.33%
Sunday, 20/ April 2025	1,378	4,221	*	100.00%	0.00%	0.23%
Monday, 21/ April 2025	1,354	4,337	*	100.00%	0.00%	0.25%
Tuesday, 22/ April 2025	1,409	6,857	*	100.00%	0.00%	0.44%
Wednesday, 23/ April 2025	1,392	5,128	*	100.00%	0.00%	0.27%
Thursday, 24/ April 2025	1,399	5,059	*	100.00%	0.00%	0.19%
Friday, 25/ April 2025	1,360	4,858	*	100.00%	0.00%	0.27%
Saturday, 26/ April 2025	1,327	4,393	*	100.00%	0.00%	0.19%
Sunday, 27/ April 2025	1,361	4,195	*	82.85%	17.15%	0.15%
Monday, 28/ April 2025	2,266	46,074	*	85.56%	14.44%	2.49%
Tuesday, 29/ April 2025	1,484	7,294	*	86.46%	13.54%	0.35%
Wednesday, 30/ April 2025	2,804	8,059	*	85.07%	14.93%	0.86%
Thursday, 1/ May 2025	1,252	4,085	*	100.00%	0.00%	0.28%
Friday, 2/ May 2025	1,442	4,686	*	100.00%	0.00%	0.34%
Saturday, 3/ May 2025	1,309	4,249	*	100.00%	0.00%	0.30%
Sunday, 4/ May 2025	1,365	4,958	*	100.00%	0.00%	0.25%
Monday, 5/ May 2025	1,532	6,148	*	100.00%	0.00%	0.26%
Tuesday, 6/ May 2025	1,429	4,751	*	100.00%	0.00%	0.36%
Wednesday, 7/ May 2025	1,398	4,438	*	100.00%	0.00%	0.29%
Thursday, 8/ May 2025	1,254	3,897	*	100.00%	0.00%	0.33%
Friday, 9/ May 2025	1,867	15,046	*	96.53%	3.47%	0.86%
Saturday, 10/ May 2025	1,130	23,025	*	100.00%	0.00%	0.90%
Sunday, 11/ May 2025	1,141	18,318	*	100.00%	0.00%	0.18%
Monday, 12/ May 2025	1,197	8,480	*	100.00%	0.00%	0.19%
Tuesday, 13/ May 2025	1,169	3,449	*	100.00%	0.00%	0.16%
Wednesday, 14/ May 2025	1,240	5,756	*	100.00%	0.00%	0.28%
Thursday, 15/ May 2025	1,166	3,474	*	100.00%	0.00%	0.23%
Friday, 16/ May 2025	1,150	3,394	*	100.00%	0.00%	0.21%
Saturday, 17/ May 2025	1,107	15,123	*	98.89%	1.11%	0.26%
Sunday, 18/ May 2025	1,040	3,066	*	100.00%	0.00%	0.16%
Monday, 19/ May 2025	1,154	3,272	*	100.00%	0.00%	0.19%
Tuesday, 20/ May 2025	1,170	3,448	*	100.00%	0.00%	0.17%
Wednesday, 21/ May 2025	1,178	3,356	*	100.00%	0.00%	0.25%
Thursday, 22/ May 2025	1,121	3,396	*	100.00%	0.00%	0.13%
Friday, 23/ May 2025	1,075	3,211	*	100.00%	0.00%	0.14%
Saturday, 24/ May 2025	984	2,984	*	100.00%	0.00%	0.12%
Sunday, 25/ May 2025	1,006	2,957	*	100.00%	0.00%	0.08%
Monday, 26/ May 2025	1,626	13,129	*	93.06%	6.94%	1.09%

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Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Tuesday, 27/ May 2025	1,099	3,617	*	100.00%	0.00%	0.13%
Wednesday, 28/ May 2025	1,010	3,116	*	100.00%	0.00%	0.10%
Thursday, 29/ May 2025	946	2,813	*	100.00%	0.00%	0.19%
Friday, 30/ May 2025	1,004	3,135	*	100.00%	0.00%	0.18%
Saturday, 31/ May 2025	946	2,837	*	100.00%	0.00%	0.19%
Sunday, 1/ June 2025	917	2,947	*	100.00%	0.00%	0.16%
Monday, 2/ June 2025	1,142	3,674	*	100.00%	0.00%	0.32%
Tuesday, 3/ June 2025	1,043	3,115	*	100.00%	0.00%	0.15%
Wednesday, 4/ June 2025	1,019	3,379	*	100.00%	0.00%	0.65%
Thursday, 5/ June 2025	1,120	3,141	*	100.00%	0.00%	0.33%
Friday, 6/ June 2025	1,042	3,738	*	100.00%	0.00%	0.23%
Saturday, 7/ June 2025	1,001	2,967	*	100.00%	0.00%	0.54%
Sunday, 8/ June 2025	949	2,809	*	100.00%	0.00%	0.15%
Monday, 9/ June 2025	952	2,984	*	100.00%	0.00%	0.28%
Tuesday, 10/ June 2025	986	3,016	*	100.00%	0.00%	0.16%
Wednesday, 11/ June 2025	1,010	3,017	*	100.00%	0.00%	0.20%
Thursday, 12/ June 2025	1,004	2,979	*	100.00%	0.00%	0.13%
Friday, 13/ June 2025	982	2,958	*	100.00%	0.00%	0.15%
Saturday, 14/ June 2025	910	2,814	*	100.00%	0.00%	0.15%
Sunday, 15/ June 2025	923	4,452	*	100.00%	0.00%	0.34%
Monday, 16/ June 2025	948	3,078	*	100.00%	0.00%	0.14%
Tuesday, 17/ June 2025	931	2,936	*	100.00%	0.00%	0.15%
Wednesday, 18/ June 2025	924	3,393	*	100.00%	0.00%	0.14%
Thursday, 19/ June 2025	875	2,827	*	100.00%	0.00%	0.13%
Friday, 20/ June 2025	895	2,797	*	100.00%	0.00%	0.16%
Saturday, 21/ June 2025	879	2,729	*	100.00%	0.00%	0.14%
Sunday, 22/ June 2025	1,593	8,868	*	100.00%	0.00%	0.80%
Monday, 23/ June 2025	944	2,954	*	100.00%	0.00%	0.20%
Tuesday, 24/ June 2025	950	2,914	*	100.00%	0.00%	0.14%
Wednesday, 25/ June 2025	959	2,946	*	100.00%	0.00%	0.17%
Thursday, 26/ June 2025	943	2,932	*	100.00%	0.00%	0.21%
Friday, 27/ June 2025	934	2,872	*	100.00%	0.00%	0.20%
Saturday, 28/ June 2025	862	2,692	*	100.00%	0.00%	0.25%
Sunday, 29/ June 2025	862	2,721	*	100.00%	0.00%	0.30%
Monday, 30/ June 2025	1,106	3,286	*	100.00%	0.00%	0.19%

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. 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.
4. 03.04.2025 - (Note - no downtime) Short interruptions with high response times for a short period affecting the overall PIS response time (very low impact on the client directly)
5. 06.04.2025 - (Note - no downtime) Inconsistency of the startpage, finance overview and transaction overview in Online Portal.
6. 08.04.2025 - (Note - no downtime) Short interruptions with high response times for a short period affecting the overall PIS response time (very low impact on the client directly)
7. 27.04.2025 - Outage of Online portal due to planned downtime for maintenance activities
8. 28.04.2025 - Issues with log in for users to the online portal & disruptions in payment services via online portal
9. 29.04.2025 -Issues with core functions of the SEPA Transfer product in Online Portal
10. 30.04.2025 - Increased response time and high rate of log in issues to online portal
11. 09.05.2025 - Issues with log in, resulting in longer response times and short outage
12. 10.05.2025 - (Note - no downtime) Short interruptions with high response times for a short period affecting the overall PIS response time (very low impact on the client directly)
13. 11.05.2025 - (Note - no downtime) Short interruptions with high response times for a short period affecting the overall PIS response time (very low impact on the client directly)
14. 17.05.2025 - Issues with log in, resulting in longer response times and short outage
15. 26.05.2025 - Partial log in availability, resulting in longer response times and short period of outage