

Quarterly Statistics About the Availability and Performance of the Online Portal (01.07.2025 - 30.09.2025)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1,027	2,171	*	---	---	---
Tuesday, 1/ July 2025	1,547	3,514	-	99.56%	0.44%	0.21%
Wednesday, 2/ July 2025	1,147	2,508	-	99.94%	0.06%	0.65%
Thursday, 3/ July 2025	944	2,125	-	98.82%	0.01%	1.21%
Friday, 4/ July 2025	1,089	2,252	-	99.98%	0.02%	0.43%
Saturday, 5/ July 2025	938	1,814	-	100.00%	0.00%	0.06%
Sunday, 6/ July 2025	1,010	2,003	-	99.78%	0.22%	0.96%
Monday, 7/ July 2025	1,048	2,309	-	100.00%	0.00%	0.39%
Tuesday, 8/ July 2025	1,024	2,179	-	99.66%	0.34%	0.37%
Wednesday, 9/ July 2025	1,234	2,972	-	99.99%	0.01%	0.47%
Thursday, 10/ July 2025	1,035	2,221	-	100.00%	0.00%	0.41%
Friday, 11/ July 2025	1,030	2,167	-	100.00%	0.00%	0.04%
Saturday, 12/ July 2025	992	1,910	-	100.00%	0.00%	0.54%
Sunday, 13/ July 2025	1,193	2,098	-	100.00%	0.00%	0.07%
Monday, 14/ July 2025	1,296	2,476	-	100.00%	0.00%	0.52%
Tuesday, 15/ July 2025	3,929	2,284	-	99.80%	0.02%	1.03%
Wednesday, 16/ July 2025	2,394	2,336	-	100.00%	0.00%	1.03%
Thursday, 17/ July 2025	825	2,124	-	100.00%	0.00%	1.06%
Friday, 18/ July 2025	866	2,017	-	100.00%	0.00%	0.95%
Saturday, 19/ July 2025	860	1,767	-	100.00%	0.00%	1.72%
Sunday, 20/ July 2025	863	1,786	-	100.00%	0.00%	0.11%
Monday, 21/ July 2025	973	2,121	-	99.94%	0.06%	0.98%
Tuesday, 22/ July 2025	946	2,122	-	99.81%	0.19%	0.83%
Wednesday, 23/ July 2025	922	2,116	-	99.98%	0.02%	0.78%
Thursday, 24/ July 2025	919	2,105	-	99.99%	0.01%	1.01%
Friday, 25/ July 2025	903	2,148	-	100.00%	0.00%	1.01%
Saturday, 26/ July 2025	858	1,783	-	99.99%	0.01%	1.16%
Sunday, 27/ July 2025	842	1,822	-	100.00%	0.00%	1.01%
Monday, 28/ July 2025	990	2,278	-	100.00%	0.00%	0.92%
Tuesday, 29/ July 2025	1,121	2,377	-	99.77%	0.23%	1.01%
Wednesday, 30/ July 2025	942	2,272	-	99.98%	0.02%	0.86%
Thursday, 31/ July 2025	1,169	2,594	-	99.90%	0.01%	1.23%
Friday, 1/ August 2025	1,106	2,398	-	99.98%	0.02%	0.46%
Saturday, 2/ August 2025	910	1,841	-	100.00%	0.00%	0.29%
Sunday, 3/ August 2025	925	1,846	-	100.00%	0.00%	0.32%
Monday, 4/ August 2025	1,048	2,550	-	99.97%	0.03%	0.36%
Tuesday, 5/ August 2025	1,044	2,558	-	99.74%	0.26%	0.44%
Wednesday, 6/ August 2025	1,025	2,524	-	100.00%	0.00%	0.47%
Thursday, 7/ August 2025	965	2,149	-	99.97%	0.03%	0.03%
Friday, 8/ August 2025	935	2,121	-	99.99%	0.01%	0.25%
Saturday, 9/ August 2025	877	1,832	-	100.00%	0.00%	0.26%
Sunday, 10/ August 2025	841	1,812	-	100.00%	0.00%	0.28%
Monday, 11/ August 2025	972	2,168	-	100.00%	0.00%	0.32%
Tuesday, 12/ August 2025	951	2,176	-	99.78%	0.22%	0.29%
Wednesday, 13/ August 2025	867	2,147	-	100.00%	0.00%	0.19%
Thursday, 14/ August 2025	894	2,173	-	100.00%	0.00%	0.18%
Friday, 15/ August 2025	902	2,066	-	100.00%	0.00%	0.26%
Saturday, 16/ August 2025	829	1,780	-	100.00%	0.00%	0.24%
Sunday, 17/ August 2025	848	1,829	-	99.99%	0.01%	0.34%
Monday, 18/ August 2025	940	2,060	-	99.98%	0.02%	2.05%
Tuesday, 19/ August 2025	891	2,117	-	99.81%	0.19%	0.02%
Wednesday, 20/ August 2025	885	2,109	-	100.00%	0.00%	0.26%
Thursday, 21/ August 2025	886	2,109	-	99.99%	0.01%	0.24%
Friday, 22/ August 2025	886	2,098	-	100.00%	0.00%	0.26%
Saturday, 23/ August 2025	769	1,813	-	100.00%	0.00%	0.15%
Sunday, 24/ August 2025	818	1,838	-	99.99%	0.01%	0.03%
Monday, 25/ August 2025	910	2,180	-	100.00%	0.00%	0.31%

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PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Tuesday, 26/ August 2025	889	2,217	-	99.81%	0.19%	0.25%
Wednesday, 27/ August 2025	910	2,194	-	100.00%	0.00%	0.21%
Thursday, 28/ August 2025	954	2,240	-	100.00%	0.00%	0.17%
Friday, 29/ August 2025	1,027	2,280	-	100.00%	0.00%	0.16%
Saturday, 30/ August 2025	882	1,877	-	100.00%	0.00%	0.16%
Sunday, 31/ August 2025	881	1,867	-	100.00%	0.00%	0.21%
Monday, 1/ September 2025	1,036	2,358	-	100.00%	0.00%	0.24%
Tuesday, 2/ September 2025	927	2,234	-	99.80%	0.02%	0.24%
Wednesday, 3/ September 2025	873	2,167	-	100.00%	0.00%	0.18%
Thursday, 4/ September 2025	902	2,133	-	100.00%	0.00%	0.21%
Friday, 5/ September 2025	903	2,131	-	100.00%	0.00%	0.21%
Saturday, 6/ September 2025	823	1,808	-	100.00%	0.00%	0.22%
Sunday, 7/ September 2025	822	1,856	-	100.00%	0.00%	0.18%
Monday, 8/ September 2025	880	2,163	-	100.00%	0.00%	0.22%
Tuesday, 9/ September 2025	889	2,165	-	99.79%	0.21%	0.25%
Wednesday, 10/ September 2025	926	2,417	-	99.99%	0.01%	0.27%
Thursday, 11/ September 2025	903	2,143	-	99.99%	0.01%	0.23%
Friday, 12/ September 2025	911	2,131	-	100.00%	0.00%	0.39%
Saturday, 13/ September 2025	854	1,880	-	100.00%	0.00%	0.23%
Sunday, 14/ September 2025	810	1,818	-	100.00%	0.00%	0.25%
Monday, 15/ September 2025	932	2,214	-	100.00%	0.00%	0.25%
Tuesday, 16/ September 2025	962	2,238	-	99.75%	0.25%	0.25%
Wednesday, 17/ September 2025	992	2,250	-	99.99%	0.01%	0.21%
Thursday, 18/ September 2025	941	2,220	-	99.98%	0.02%	0.23%
Friday, 19/ September 2025	939	2,125	-	100.00%	0.00%	0.23%
Saturday, 20/ September 2025	805	1,811	-	100.00%	0.00%	0.24%
Sunday, 21/ September 2025	780	1,744	-	97.60%	0.24%	0.86%
Monday, 22/ September 2025	923	2,402	-	99.98%	0.02%	0.25%
Tuesday, 23/ September 2025	914	2,267	-	99.81%	0.19%	0.23%
Wednesday, 24/ September 2025	915	2,249	-	100.00%	0.00%	0.22%
Thursday, 25/ September 2025	970	2,350	-	100.00%	0.00%	0.16%
Friday, 26/ September 2025	998	2,409	-	100.00%	0.00%	0.15%
Saturday, 27/ September 2025	1,882	2,587	-	99.97%	0.03%	4.25%
Sunday, 28/ September 2025	1,882	2,587	-	99.99%	0.01%	2.43%
Monday, 29/ September 2025	1,881	3,125	-	98.98%	1.02%	13.44%
Tuesday, 30/ September 2025	1,062	2,898	-	99.98%	0.02%	0.01%

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.
- 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.
- (Note - No downtime) 06.04.2025 - Slower response times for AIS and PIS transactions majorly affecting SCA decoupled flow.
- 03.07.2024 - Planned database maintenance
- 18.08.2025 - Configurational issues leading to increased failure rate in both AIS and PIS flows
- 27.09.2025 - Higher Error rates for PIS services due to a bank-wide issue in the backend payment processing system
- 28.09.2025 - Higher Error rates for PIS services due to a bank-wide issue in the backend payment processing system
- 29.09.2025 - Higher Error rates for PIS services due to a bank-wide issue in the backend payment processing system

Quarterly Statistics About the Availability and Performance of the Online Portal (01.07.2025 - 30.09.2025)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	921	2,989	*	---	---	---
Tuesday, 1/ July 2025	1,129	3,768	*	100.00%	0.00%	0.45%
Wednesday, 2/ July 2025	1,033	3,345	*	100.00%	0.00%	0.52%
Thursday, 3/ July 2025	1,000	3,051	*	100.00%	0.00%	0.36%
Friday, 4/ July 2025	933	2,999	*	100.00%	0.00%	0.28%
Saturday, 5/ July 2025	867	2,747	*	100.00%	0.00%	0.35%
Sunday, 6/ July 2025	875	2,856	*	100.00%	0.00%	0.35%
Monday, 7/ July 2025	950	3,011	*	100.00%	0.00%	1.10%
Tuesday, 8/ July 2025	993	2,987	*	100.00%	0.00%	0.35%
Wednesday, 9/ July 2025	1,048	3,173	*	100.00%	0.00%	0.34%
Thursday, 10/ July 2025	985	3,046	*	100.00%	0.00%	0.33%
Friday, 11/ July 2025	976	2,930	*	100.00%	0.00%	0.29%
Saturday, 12/ July 2025	985	2,770	*	100.00%	0.00%	0.28%
Sunday, 13/ July 2025	1,203	3,065	*	100.00%	0.00%	0.47%
Monday, 14/ July 2025	1,179	3,417	*	100.00%	0.00%	0.59%
Tuesday, 15/ July 2025	988	2,921	*	100.00%	0.00%	0.32%
Wednesday, 16/ July 2025	1,018	2,982	*	100.00%	0.00%	0.40%
Thursday, 17/ July 2025	906	2,769	*	100.00%	0.00%	0.29%
Friday, 18/ July 2025	901	2,743	*	100.00%	0.00%	0.39%
Saturday, 19/ July 2025	834	2,661	*	100.00%	0.00%	0.41%
Sunday, 20/ July 2025	826	2,630	*	100.00%	0.00%	0.30%
Monday, 21/ July 2025	1,055	2,995	*	100.00%	0.00%	0.47%
Tuesday, 22/ July 2025	916	2,824	*	100.00%	0.00%	0.34%
Wednesday, 23/ July 2025	893	2,833	*	100.00%	0.00%	0.39%
Thursday, 24/ July 2025	907	2,943	*	87.64%	12.36%	0.46%
Friday, 25/ July 2025	865	2,984	*	98.96%	1.04%	0.41%
Saturday, 26/ July 2025	813	2,647	*	100.00%	0.00%	0.29%
Sunday, 27/ July 2025	827	3,071	*	100.00%	0.00%	0.37%
Monday, 28/ July 2025	916	3,932	*	100.00%	0.00%	0.34%
Tuesday, 29/ July 2025	928	3,477	*	100.00%	0.00%	0.29%
Wednesday, 30/ July 2025	922	2,974	*	100.00%	0.00%	0.35%
Thursday, 31/ July 2025	913	4,464	*	100.00%	0.00%	0.36%
Friday, 1/ August 2025	920	4,592	*	100.00%	0.00%	0.41%
Saturday, 2/ August 2025	816	2,805	*	100.00%	0.00%	0.39%
Sunday, 3/ August 2025	813	2,817	*	100.00%	0.00%	0.41%
Monday, 4/ August 2025	1,051	3,260	*	100.00%	0.00%	0.49%
Tuesday, 5/ August 2025	913	5,322	*	100.00%	0.00%	0.43%
Wednesday, 6/ August 2025	944	5,719	*	100.00%	0.00%	0.39%
Thursday, 7/ August 2025	912	2,955	*	100.00%	0.00%	0.32%
Friday, 8/ August 2025	921	3,003	*	97.92%	2.08%	0.32%
Saturday, 9/ August 2025	841	2,738	*	100.00%	0.00%	0.41%
Sunday, 10/ August 2025	861	2,833	*	100.00%	0.00%	0.39%
Monday, 11/ August 2025	1,012	3,151	*	100.00%	0.00%	0.34%
Tuesday, 12/ August 2025	886	2,804	*	100.00%	0.00%	0.31%
Wednesday, 13/ August 2025	858	2,786	*	100.00%	0.00%	0.34%
Thursday, 14/ August 2025	893	2,823	*	100.00%	0.00%	0.39%
Friday, 15/ August 2025	879	2,706	*	100.00%	0.00%	0.35%
Saturday, 16/ August 2025	827	2,641	*	100.00%	0.00%	0.35%
Sunday, 17/ August 2025	830	3,171	*	100.00%	0.00%	0.36%
Monday, 18/ August 2025	924	2,955	*	100.00%	0.00%	0.36%
Tuesday, 19/ August 2025	900	2,777	*	100.00%	0.00%	0.35%
Wednesday, 20/ August 2025	918	2,832	*	100.00%	0.00%	0.33%
Thursday, 21/ August 2025	960	2,922	*	100.00%	0.00%	0.30%
Friday, 22/ August 2025	955	2,849	*	100.00%	0.00%	0.40%
Saturday, 23/ August 2025	850	2,699	*	100.00%	0.00%	0.38%
Sunday, 24/ August 2025	842	2,998	*	100.00%	0.00%	0.29%
Monday, 25/ August 2025	949	3,110	*	100.00%	0.00%	0.39%

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Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Tuesday, 26/ August 2025	975	2,844	*	100.00%	0.00%	0.38%
Wednesday, 27/ August 2025	895	2,866	*	100.00%	0.00%	0.33%
Thursday, 28/ August 2025	918	2,824	*	100.00%	0.00%	0.39%
Friday, 29/ August 2025	925	2,826	*	100.00%	0.00%	0.34%
Saturday, 30/ August 2025	855	2,625	*	100.00%	0.00%	0.40%
Sunday, 31/ August 2025	844	2,621	*	100.00%	0.00%	0.45%
Monday, 1/ September 2025	958	3,170	*	100.00%	0.00%	0.41%
Tuesday, 2/ September 2025	1,052	3,104	*	100.00%	0.00%	0.47%
Wednesday, 3/ September 2025	902	2,815	*	100.00%	0.00%	0.31%
Thursday, 4/ September 2025	899	2,792	*	100.00%	0.00%	0.35%
Friday, 5/ September 2025	905	2,754	*	100.00%	0.00%	0.29%
Saturday, 6/ September 2025	844	2,567	*	100.00%	0.00%	0.33%
Sunday, 7/ September 2025	852	2,724	*	100.00%	0.00%	0.27%
Monday, 8/ September 2025	956	2,860	*	100.00%	0.00%	0.33%
Tuesday, 9/ September 2025	919	2,676	*	100.00%	0.00%	0.39%
Wednesday, 10/ September 2025	922	3,512	*	99.65%	0.35%	0.35%
Thursday, 11/ September 2025	923	2,805	*	100.00%	0.00%	0.37%
Friday, 12/ September 2025	932	2,721	*	98.33%	1.67%	0.29%
Saturday, 13/ September 2025	854	2,696	*	100.00%	0.00%	0.45%
Sunday, 14/ September 2025	859	2,572	*	100.00%	0.00%	0.27%
Monday, 15/ September 2025	930	2,842	*	100.00%	0.00%	0.38%
Tuesday, 16/ September 2025	891	2,650	*	100.00%	0.00%	0.34%
Wednesday, 17/ September 2025	904	2,713	*	100.00%	0.00%	0.35%
Thursday, 18/ September 2025	913	2,763	*	100.00%	0.00%	0.33%
Friday, 19/ September 2025	914	2,745	*	100.00%	0.00%	0.39%
Saturday, 20/ September 2025	869	2,566	*	100.00%	0.00%	0.39%
Sunday, 21/ September 2025	850	2,522	*	100.00%	0.00%	0.29%
Monday, 22/ September 2025	926	2,820	*	100.00%	0.00%	0.83%
Tuesday, 23/ September 2025	1,310	3,079	*	100.00%	0.00%	1.21%
Wednesday, 24/ September 2025	867	2,710	*	100.00%	0.00%	0.42%
Thursday, 25/ September 2025	880	2,763	*	100.00%	0.00%	0.35%
Friday, 26/ September 2025	852	2,891	*	100.00%	0.00%	0.54%
Saturday, 27/ September 2025	786	2,688	*	100.00%	0.00%	0.33%
Sunday, 28/ September 2025	780	2,627	*	100.00%	0.00%	0.29%
Monday, 29/ September 2025	890	2,949	*	100.00%	0.00%	0.31%
Tuesday, 30/ September 2025	839	3,718	*	100.00%	0.00%	0.88%

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. 24.07.2025 - Issues with the log in on online portal, leading to increased failure rate
5. 25.07.2025 - Issues with the log in on online portal, leading to increased failure rate
6. 10.08.2025 - Higher response times on requests, leading to an increased failure rate
7. 10.09.2025 - disruptions on the log in step due to increased response times
8. 12.09.2025 - disruptions on the log in step due to increased response times
9. 27.09.2025 - Disruptions in the push TAN functionalities impacted the PIS flow for some users. However, the issue was not widespread, and a workaround was implemented to address the affected cases.
10. 28.09.2025 - Disruptions in the push TAN functionalities impacted the PIS flow for some users. However, the issue was not widespread, and a workaround was implemented to address the affected cases.
11. 29.09.2025 - Disruptions in the push TAN functionalities impacted the PIS flow for some users. However, the issue was not widespread, and a workaround was implemented to address the affected cases.