# **Payment Services Directive 2**

# **DE | Deutsche Bank AG | DB**

# KPI & Statistics Q3 2021



Created Date: Tuesday, 12/10/2021



## **Payment Services Directive 2**

#### **Dedicated Interface**

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July 2021	AIS Bal	AIS Tra	PIS Single
July 1	2031	1942	1030
July 2	2080	1837	1137
July 3	2024	1995	2164
July 4	2013	1906	1302
July 5	2011	1830	1005
July 6	2021	1896	1039
July 7	2000	1943	1109
July 8	2009	1822	1076
July 9	2019	1941	1085
July 10	1999	1812	1068
July 11	2002	1970	1753
July 12	2027	1841	922
July 13	1996	1792	971
July 14	1924	1816	916
July 15	1929	1924	1313
July 16	2017	1874	987
July 17	2038	1844	1602
July 18	1978	1752	1475
July 19	1917	1858	1110
July 20	1919	1779	966
July 21	1936	1813	1007
July 22	1921	1830	1160
July 23	1914	1878	1131
July 24	12266	1865	1198
July 25	1939	1827	1301
July 26	1975	1996	1110
July 27	1980	1848	1053
July 28	2117	1762	1074
July 29	1996	1763	986
July 30	1932	1811	1006
July 31	1936	2742	1083

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All figures are shown as a montly average time (in milliseconds) resp. percentage (in %) value.
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**KPI & Statistics** 



#### **Payment Services Directive 2**

#### **Dedicated Interface**

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August 2021	AIS Bal	AIS Tra	PIS Single
August 1	1931	1782	1059
August 2	1971	1813	978
August 3	1949	1781	960
August 4	1955	1754	917
August 5	1971	1749	1017
August 6	1955	1719	1031
August 7	1946	1609	1060
August 8	1973	1661	1215
August 9	1972	1639	906
August 10	1965	1660	1020
August 11	1963	1695	933
August 12	1952	2227	962
August 13	1964	1729	941
August 14	1980	1790	1159
August 15	2097	1861	1275
August 16	2018	2018	949
August 17	1987	1809	986
August 18	2001	1835	1034
August 19	2039	1859	1195
August 20	2040	1813	1027
August 21	2040	1768	1185
August 22	2033	1754	1118
August 23	2036	1766	1001
August 24	2025	1778	927
August 25	2028	1830	996
August 26	2028	1814	980
August 27	2043	1917	1083
August 28	2075	2058	1379
August 29	2296	1924	1096
August 30	2107	1947	878
August 31	2187	1996	944

Up (AIS)	Up (PIS)	Up (PIIS)
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#### **Payment Services Directive 2**

#### **Dedicated Interface**

September 2021	AIS Bal	AIS Tra	PIS Single
September 1	2198	1968	1077
September 2	2205	2045	1016
September 3	2175	1790	1072
September 4	2191	1829	1425
September 5	2210	1797	1605
September 6	2149	1996	1090
September 7	2062	1961	1105
September 8	2075	1891	1086
September 9	2128	1884	1102
September 10	2186	2272	1048
September 11	2186	1946	1039
September 12	2181	1914	1288
September 13	2152	1940	935
September 14	2156	1973	918
September 15	2126	2137	1068
September 16	2221	1988	1006
September 17	2066	1749	988
September 18	2206	855	1080
September 19	2196	2185	1107
September 20	2206	834	1097
September 21	2290	1862	939
September 22	2347	897	1055
September 23	2287	1955	1379
September 24	2123	40047	919
September 25	2213	893	1004
September 26	2061	1819	997
September 27	2112	1597	894
September 28	2090	1924	827
September 29	2073	856	775
September 30	2066	907	820
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**KPI & Statistics** 



#### **Payment Services Directive 2**

#### **Online Channel**

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July 2021	AIS Bal	AIS Tra	PIS Single
July 1	1728	2065	2314
July 2	1662	1983	2236
July 3	1627	1937	2272
July 4	1626	1946	2188
July 5	1723	2007	2263
July 6	1708	2044	2274
July 7	1677	2026	2256
July 8	1667	2008	2242
July 9	1624	1938	2211
July 10	1706	1997	2231
July 11	1633	1961	2206
July 12	1701	2040	2252
July 13	1634	1956	2223
July 14	1629	1956	2211
July 15	1628	1951	2216
July 16	1618	1934	2202
July 17	1627	1934	2311
July 18	1599	1909	2174
July 19	1656	1969	2231
July 20	1634	1949	2225
July 21	1622	1939	2203
July 22	1657	1994	2226
July 23	1616	1928	2212
July 24	1607	1911	2233
July 25	1607	1917	2173
July 26	1640	1956	2376
July 27	1628	1981	2373
July 28	1695	2125	2492
July 29	1631	1966	2380
July 30	1728	3829	4616
July 31	1631	1987	2320

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**KPI & Statistics** 



#### **Payment Services Directive 2**

#### **Online Channel**

August 2021	AIS Bal	AIS Tra	PIS Single
August 1	1615	1919	2259
August 2	1747	3161	2178
August 3	1669	2003	2203
August 4	1639	1964	2212
August 5	1633	1973	2193
August 6	1623	1936	2184
August 7	1624	1937	2193
August 8	1703	2014	2283
August 9	1636	1946	2176
August 10	1648	1969	2200
August 11	1648	1976	2223
August 12	1644	1981	2220
August 13	1605	1916	2222
August 14	1611	1929	2197
August 15	1615	1923	2291
August 16	1627	1937	2176
August 17	1621	1937	2243
August 18	1617	1923	2269
August 19	1614	1918	2182
August 20	1615	1924	3613
August 21	1606	1913	2249
August 22	1605	1912	2217
August 23	1624	1929	2215
August 24	1615	1945	2204
August 25	1644	1975	2263
August 26	1656	1990	2190
August 27	1613	1926	2212
August 28	1609	1913	2231
August 29	1607	1917	2219
August 30	1669	1979	2212
August 31	1675	2004	2194

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#### **Payment Services Directive 2**

#### **Online Channel**

September 2021	AIS Bal	AIS Tra	PIS Single
September 1	1691	2021	2225
September 2	1638	1962	2230
September 3	1619	1930	2216
September 4	1612	1925	2228
September 5	1651	1914	2205
September 6	1671	2090	2279
September 7	1641	1962	2185
September 8	1626	1945	2222
September 9	1620	1941	2231
September 10	1655	1993	2236
September 11	1646	1973	2231
September 12	1611	1928	2203
September 13	1638	1974	2314
September 14	1645	1984	2173
September 15	1663	2022	2223
September 16	1642	1998	2262
September 17	1627	1978	2230
September 18	1625	1964	2268
September 19	1621	1955	2248
September 20	1707	2047	2215
September 21	1660	2035	2204
September 22	1719	2145	2281
September 23	1702	2123	2186
September 24	1628	1988	2407
September 25	1618	1935	2234
September 26	1621	1969	2207
September 27	1691	2076	2209
September 28	1738	2168	2210
September 29	1702	2127	2474
September 30	1724	2157	2351

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#### **Payment Services Directive 2**

#### **Mobile Channel**

July 2021	AIS Bal	AIS Tra	PIS Single
July 1	2931	2964	1566
July 2	2842	2874	1549
July 3	2784	2879	1611
July 4	2798	2831	1529
July 5	2944	2887	1546
July 6	2829	2886	1578
July 7	2854	2858	1554
July 8	2840	2847	1537
July 9	2809	2843	1532
July 10	2773	2871	1594
July 11	2790	2831	1528
July 12	3022	2864	1549
July 13	2871	2865	1560
July 14	2807	2854	1550
July 15	2809	2849	1543
July 16	2873	2839	1536
July 17	2774	2895	1660
July 18	2788	2807	1524
July 19	2847	2850	1540
July 20	2808	2848	1552
July 21	2820	2839	1539
July 22	2830	2849	1535
July 23	2816	2851	1535
July 24	2782	2862	1593
July 25	2801	2806	1522
July 26	2834	2986	1551
July 27	2800	2992	1587
July 28	2828	3016	1562
July 29	2807	3025	1546
July 29	2962	3767	1708
July 31	2775	2873	1604

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KPI & Statistics



#### **Payment Services Directive 2**

#### **Mobile Channel**

August 2021	AIS Bal	AIS Tra	PIS Single
August 1	2797	2809	1525
August 2	3103	3404	1734
August 3	2799	2865	1570
August 4	2834	2847	1548
August 5	2832	2845	1536
August 6	2819	2841	1551
August 7	2789	2865	1616
August 8	2805	2842	1524
August 9	2828	2835	1541
August 10	2815	2845	1559
August 11	2809	2831	1544
August 12	2804	2834	1541
August 13	2810	2833	1542
August 14	2783	2863	1610
August 15	2787	2812	1523
August 16	2818	2841	1544
August 17	2796	2846	1562
August 18	2844	2830	1541
August 19	2853	2826	1535
August 20	2790	2831	1540
August 21	2780	2879	1641
August 22	2793	2859	1528
August 23	2863	2842	1543
August 24	2803	2848	1558
August 25	2794	2839	1546
August 26	2787	2846	1551
August 27	2798	2851	1551
August 28	2778	2901	1654
August 29	2808	2818	1529
August 30	2936	2944	1606
August 31	2823	2895	1582

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All figures are shown as a montly average time (in milliseconds) resp. percentage (in %) value.

 $Find \ more \ information \ on \ our \ KPIs \ here: \ https://www.deutsche-bank.de/pk/lp/xs2a/psd2-statistics.standalone.html$ 

**KPI & Statistics** 



#### **Payment Services Directive 2**

#### **Mobile Channel**

September 2021	AIS Bal	AIS Tra	PIS Single
September 1	2821	2877	1559
September 2	2794	2843	1538
September 3	2822	2832	1537
September 4	2784	2871	1629
September 5	2797	2808	1523
September 6	2928	2972	1598
September 7	2797	2840	1565
September 8	2819	2827	1541
September 9	2802	2828	1537
September 10	2794	2827	1541
September 11	2792	2861	1689
September 12	2800	2816	1587
September 13	2839	2846	1553
September 14	2797	2854	1570
September 15	2816	2839	1548
September 16	2796	2838	1556
September 17	2796	2836	1550
September 18	2784	2889	1636
September 19	2804	2808	1531
September 20	3026	2838	1560
September 21	2840	2851	1568
September 22	2871	2838	1554
September 23	2938	2824	1544
September 24	2796	2822	1547
September 25	2794	2885	1666
September 26	2807	2824	1523
September 27	2870	2836	1560
September 28	2813	2859	1584
September 29	2794	2854	1546
September 30	2798	2872	1575

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All figures are shown as a montly average time (in milliseconds) resp. percentage (in %) value.

Find more information on our KPIs here: https://www.deutsche-bank.de/pk/lp/xs2a/psd2-statistics.standalone.html

**KPI & Statistics** 



# **Payment Services Directive 2**



#### Annex: Non comparability of client channel functionality

The latest NISP - NextGenPSD2 Implementation Support Program - introduced a method to enhance the comparability of API services and client channel applications within their Compliance paper v1.4.

This has been implemented for this region as some formatting e.g. on IBANs and other payment data are performed in the related online / mobile channels already in the frontend. Those checks are included on the middleware of the API channel which lead to a systematic uncomparability between online / mobile and API channels in the chosen performance measurement approach.

Therefore it has been introduced as best practice to add the measured performance of the online channels additional time blocks which is equivalent to the medium performance of the checks in the API channel, to make the overall performance figures comparable.

Several random tests considering different users and accounts have been carried out, resulting in the following average load times which where added to the KPIs shown in the previous page:

Online Channel AIS Bal: 1356 ms AIS Tra: 1655 ms PIS Single: 1997 ms

Mobile Channel AIS Bal: 2684 ms AIS Tra: 2717 ms PIS Single: 1404 ms

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