# **Payment Services Directive 2**

# **DE | norisbank GmbH | Noris**

# KPI & Statistics Q3 2021



Created Date: Tuesday, 12/10/2021

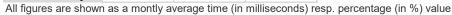


# **Payment Services Directive 2**

#### **Dedicated Interface**

July 2021	AIS Bal	AIS Tra	PIS Single
July 1	2076	2036	1028
July 2	2060	2031	1208
July 3	1991	1950	1865
July 4	1996	1936	1840
July 5	2015	1945	1768
July 6	2001	1965	1499
July 7	2011	2009	1433
July 8	2026	2105	1008
July 9	2006	2230	1562
July 10	2007	2011	1136
July 11	1997	1952	1249
July 12	1997	1978	961
July 13	2010	2059	1842
July 14	2009	2011	1351
July 15	2179	2233	1054
July 16	2012	2052	1964
July 17	16300	6421	1128
July 18	1924	1904	972
July 19	1963	2010	1361
July 20	1966	2017	1303
July 21	1977	2020	875
July 22	1978	2008	1102
July 23	1900	1903	1644
July 24	1916	1886	1246
July 25	1915	1934	1368
July 26	1938	1911	1304
July 27	1929	1934	1399
July 28	1918	1946	939
July 29	1918	1929	1059
July 30	1935	1991	1084
July 31	1914	1808	1028

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**KPI & Statistics** 



# **Payment Services Directive 2**

#### **Dedicated Interface**

August 2021	AIS Bal	AIS Tra	PIS Single
August 1	1947	1829	1047
August 2	1931	2016	1023
August 3	1940	1888	1053
August 4	1938	1839	952
August 5	1933	1871	1316
August 6	1937	1884	1276
August 7	1938	1799	1639
August 8	1939	1826	1093
August 9	1950	1885	1003
August 10	1946	1903	1245
August 11	1948	1870	1112
August 12	1953	1881	1194
August 13	2251	1926	1322
August 14	1978	1886	1386
August 15	1992	2184	1443
August 16	1998	1955	1224
August 17	2062	1999	1011
August 18	2039	2002	1180
August 19	2039	1977	1706
August 20	2020	1976	1246
August 21	2004	1895	1433
August 22	1999	1845	1546
August 23	2036	1883	992
August 24	2030	1912	1061
August 25	2038	1938	1021
August 26	2060	1975	1080
August 27	2110	1941	834
August 28	2300	1985	1320
August 29	2198	2205	1318
August 30	2237	2191	1085
August 31	2187	2200	1026

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August 31 2187 2200 1026 100%

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KPI & Statistics



# **Payment Services Directive 2**

#### **Dedicated Interface**

September 2021	AIS Bal	AIS Tra	PIS Single
September 1	2210	2175	852
September 2	2237	2233	1094
September 3	2221	2177	1607
September 4	2261	2349	1228
September 5	2237	2330	1270
September 6	2185	2206	1285
September 7	2067	2116	1297
September 8	2075	2165	1160
September 9	2175	2107	1268
September 10	2174	2026	1181
September 11	2145	1909	1526
September 12	2118	1876	961
September 13	2122	1973	880
September 14	2123	1912	888
September 15	2113	1953	1344
September 16	2258	2051	1173
September 17	2078	1889	1173
September 18	2236	1965	1166
September 19	2237	1916	1014
September 20	2289	1992	1167
September 21	2314	1953	1105
September 22	2287	1953	1003
September 23	2362	1196	1073
September 24	2173	877	860
September 25	43688	88387	1099
September 26	2081	786	1039
September 27	2086	844	1168
September 28	2083	825	819
September 29	2056	810	827
September 30	2093	874	908

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

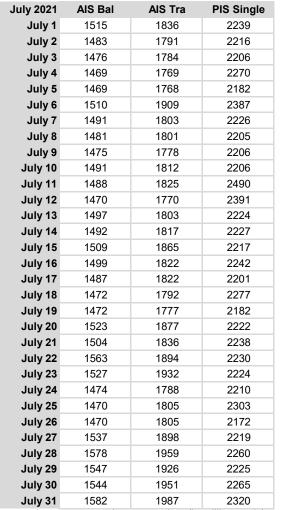
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**KPI & Statistics** 



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

#### **Online Channel**



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**KPI & Statistics** 



# **Payment Services Directive 2**

# **Online Channel**

August 2021	AIS Bal	AIS Tra	PIS Single
August 1	1469	1777	2182
August 2	1572	2879	3381
August 3	1509	1825	2241
August 4	1490	1803	2211
August 5	1485	1811	2213
August 6	1479	1789	2207
August 7	1471	1773	2251
August 8	1467	1767	2190
August 9	1487	1791	2208
August 10	1497	1811	2231
August 11	1494	1811	2214
August 12	1494	1809	2211
August 13	1468	1768	2202
August 14	1468	1767	2248
August 15	1467	1767	2179
August 16	1473	1774	2200
August 17	1477	1786	2213
August 18	1474	1779	2200
August 19	1466	1773	2187
August 20	1481	1772	2198
August 21	1470	1769	2278
August 22	1467	1767	2176
August 23	1475	1776	2198
August 24	1475	1778	2221
August 25	1489	1800	2211
August 26	1502	1814	2215
August 27	1472	1771	2194
August 28	1469	1768	2274
August 29	1468	1767	2176
August 30	1508	1805	2231
August 31	1504	1816	2262

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**KPI & Statistics** 



# **Payment Services Directive 2**

#### **Online Channel**

September 2021	AIS Bal	AIS Tra	PIS Single
September 1	1515	1836	2239
September 2	1483	1791	2216
September 3	1476	1784	2206
September 4	1469	1769	2270
September 5	1469	1768	2182
September 6	1510	1909	2387
September 7	1491	1803	2226
September 8	1481	1801	2205
September 9	1475	1778	2206
September 10	1491	1812	2206
September 11	1488	1825	2490
September 12	1470	1770	2391
September 13	1497	1803	2224
September 14	1492	1817	2227
September 15	1509	1865	2217
September 16	1499	1822	2242
September 17	1487	1822	2201
September 18	1472	1792	2277
September 19	1472	1777	2182
September 20	1523	1877	2222
September 21	1504	1836	2238
September 22	1563	1894	2230
September 23	1527	1932	2224
September 24	1474	1788	2210
September 25	1470	1805	2303
September 26	1470	1805	2172
September 27	1537	1898	2219
September 28	1578	1959	2260
September 29	1547	1926	2225
September 30	1544	1951	2265

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**KPI & Statistics** 



# **Payment Services Directive 2**

#### **Mobile Channel**

July 2021	AIS Bal	AIS Tra	PIS Single
July 1	2838	2838	1567
July 2	2747	2747	1552
July 3	2721	2721	1605
July 4	2731	2731	1530
July 5	2813	2813	1550
July 6	2739	2739	1583
July 7	2751	2751	1557
July 8	2742	2742	1559
July 9	2724	2724	1541
July 10	2742	2742	1536
July 11	2723	2723	1589
July 12	2974	2974	1535
July 13	2795	2795	1562
July 14	2729	2729	1559
July 15	2734	2734	1549
July 16	2815	2815	1541
July 17	2718	2718	1655
July 18	2723	2723	1527
July 19	2750	2750	1540
July 20	2727	2727	1557
July 21	2731	2731	1544
July 22	2733	2733	1543
July 23	2725	2725	1544
July 24	2717	2717	1593
July 25	2737	2737	1525
July 26	2744	2744	1560
July 27	2731	2731	1591
July 28	2747	2747	1561
July 29	2727	2727	1548
July 29	2908	2908	1698
July 31	2717	2717	1595

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KPI & Statistics

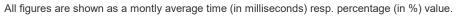


# **Payment Services Directive 2**

# **Mobile Channel**

August 2021	AIS Bal	AIS Tra	PIS Single
August 1	2732	2803	1539
August 2	2969	3386	1529
August 3	2726	2855	1726
August 4	2738	2839	1572
August 5	2733	2834	1553
August 6	2731	2832	1553
August 7	2717	2856	1613
August 8	2729	2833	1529
August 9	2733	2827	1546
August 10	2724	2836	1563
August 11	2723	2823	1549
August 12	2721	2825	1551
August 13	2724	2824	1545
August 14	2718	2854	1604
August 15	2723	2807	1530
August 16	2738	2832	1551
August 17	2721	2835	1567
August 18	2747	2821	1552
August 19	2739	2817	1540
August 20	2717	2823	1548
August 21	2719	2872	1639
August 22	2728	2847	1533
August 23	2752	2833	1548
August 24	2722	2839	1557
August 25	2721	2830	1550
August 26	2721	2834	1557
August 27	2734	2840	1552
August 28	2720	2891	1642
August 29	2737	2812	1534
August 30	2862	2937	1598
August 31	2740	2885	1578

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# **Payment Services Directive 2**

#### **Mobile Channel**

September 2021	AIS Bal	AIS Tra	PIS Single
September 1	2739	2867	1561
September 2	2721	2834	1544
September 3	2747	2823	1542
September 4	2725	2860	1627
September 5	2731	2802	1529
September 6	2806	2959	1582
September 7	2722	2832	1565
September 8	2731	2819	1544
September 9	2725	2819	1540
September 10	2719	2819	1548
September 11	2724	2855	1715
September 12	2734	2809	1643
September 13	2751	2836	1556
September 14	2728	2845	1575
September 15	2735	2830	1555
September 16	2721	2828	1563
September 17	2722	2828	1554
September 18	2720	2884	1649
September 19	2734	2803	1532
September 20	2839	2830	1562
September 21	2738	2839	1579
September 22	2756	2829	1561
September 23	2794	2816	1549
September 24	2722	2813	1561
September 25	2730	2877	1663
September 26	2734	2825	1527
September 27	2769	2827	1555
September 28	2736	2847	1576
September 29	2730	2845	1548
September 30	2743	2863	1580

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**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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