Payment Services Directive 2

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KPI & Statistics

Payment Services Directive 2

Dedicated Interface

	AIS	AIS	PIS	Up	Up	Up	
	Bal	Tra	Single	(AIS)	(PIS)	(PIIS)	ERROR_RATE
January 1, 2024	1375	761	951	100%	100%	100%	0.07
January 2, 2024	1418	749	936	100%	100%	100%	0.09
January 3, 2024	1424	765	941	100%	100%	100%	0.05
January 4, 2024	1420	773	982	100%	100%	100%	0.02
January 5, 2024	1428	777	777	100%	100%	100%	0.06
January 6, 2024	1412	791	791	100%	100%	100%	0.07
January 7, 2024	1411	801	977	100%	100%	100%	0.00
January 8, 2024	1429	754	1001	100%	100%	100%	0.04
January 9, 2024	1438	760	989	100%	100%	100%	0.08
January 10, 2024	1441	768	989	100%	100%	100%	0.05
January 11, 2024	1418	759	959	100%	100%	100%	0.16
January 12, 2024	1404	742	1091	100%	100%	100%	0.02
January 13, 2024	2413	785	1062	100%	100%	100%	0.03
January 14, 2024	1429	792	1342	100%	100%	100%	0.02
January 15, 2024	1429	766	1102	100%	100%	100%	0.01
January 16, 2024	1431	757	1098	100%	100%	100%	0.04
January 17, 2024	1423	761	1014	100%	100%	100%	0.05
January 18, 2024	1415	744	998	100%	100%	100%	0.07
January 19, 2024	1415	749	995	100%	100%	100%	0.07
January 20, 2024	1391	741	1040	100%	100%	100%	0.09
January 21, 2024	1464	844	1041	98%	98%	98%	2.57
January 22, 2024	1436	775	1160	100%	100%	100%	0.08
January 23, 2024	1433	753	1152	100%	100%	100%	0.05
January 24, 2024	1426	765	988	100%	100%	100%	0.11
January 25, 2024	1429	762	1016	100%	100%	100%	0.04
January 26, 2024	1434	764	996	100%	100%	100%	0.02
January 27, 2024	1409	779	1624	100%	100%	100%	0.34
January 28, 2024	1427	823	990	100%	100%	100%	0.04
January 29, 2024	1536	777	1152	100%	100%	100%	0.04
January 30, 2024	1450	776	1013	100%	100%	100%	0.01
January 31, 2024	1450	782	991	100%	100%	100%	0.06

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	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	ERROR_RATE
February 1, 2024	1446	779	943	100%	100%	100%	0.03
February 2, 2024	1479	804	953	100%	100%	100%	0.04
February 3, 2024	1434	804	991	100%	100%	100%	0.06
February 4, 2024	2999	842	1019	100%	100%	100%	0.00
February 5, 2024	1461	801	1654	100%	100%	100%	0.06
February 6, 2024	1471	799	1638	100%	100%	100%	0.03
February 7, 2024	1454	794	1626	100%	100%	100%	0.06
February 8, 2024	1466	810	993	100%	100%	100%	0.04
February 9, 2024	1496	841	979	100%	100%	100%	0.05
February 10, 2024	1441	810	1013	100%	100%	100%	0.05
February 11, 2024	1436	824	1037	100%	100%	100%	0.03
February 12, 2024	1463	803	1165	100%	100%	100%	0.06
February 13, 2024	1465	971	1169	100%	100%	100%	0.05
February 14, 2024	1451	774	1181	100%	100%	100%	0.05
February 15, 2024	1458	777	1071	100%	100%	100%	0.06
February 16, 2024	1460	775	1036	100%	100%	100%	0.03
February 17, 2024	1451	794	893	100%	100%	100%	0.02
February 18, 2024	1381	734	789	100%	100%	100%	0.04
February 19, 2024	1408	712	838	100%	100%	100%	0.01
February 20, 2024	1401	705	812	100%	100%	100%	0.02
February 21, 2024	1398	710	811	99%	99%	99%	0.51
February 22, 2024	1405	720	799	100%	100%	100%	0.10
February 23, 2024	1393	701	792	100%	100%	100%	0.07
February 24, 2024	1381	702	871	100%	100%	100%	0.17
February 25, 2024	1574	943	1100	100%	100%	100%	0.07
February 26, 2024	1602	897	1052	100%	100%	100%	0.09
February 27, 2024	1610	894	1000	100%	100%	100%	0.04
February 28, 2024	1611	903	1212	100%	100%	100%	0.08
February 29, 2024	1614	905	1203	100%	100%	100%	0.03

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	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	ERROR_RATE
March 1, 2024	1612	898	1175	100%	100%	100%	0.03
March 2, 2024	1535	856	1019	100%	100%	100%	0.05
March 3, 2024	1550	909	1038	100%	100%	100%	0.04
March 4, 2024	1598	896	1112	100%	100%	100%	0.06
March 5, 2024	1595	891	1094	100%	100%	100%	0.05
March 6, 2024	1517	833	943	100%	100%	100%	0.03
March 7, 2024	1478	794	938	100%	100%	100%	0.10
March 8, 2024	1488	801	944	100%	100%	100%	0.06
March 9, 2024	1615	955	1025	100%	100%	100%	0.13
March 10, 2024	1479	846	911	100%	100%	100%	0.03
March 11, 2024	1502	814	969	100%	100%	100%	0.43
March 12, 2024	1489	792	942	100%	100%	100%	0.04
March 13, 2024	1491	797	958	100%	100%	100%	0.02
March 14, 2024	1490	792	934	100%	100%	100%	0.06
March 15, 2024	1496	793	938	100%	100%	100%	0.04
March 16, 2024	1468	781	938	100%	100%	100%	0.31
March 17, 2024	1290	758	1188	92%	98%	98%	2.38
March 18, 2024	1498	762	1084	100%	100%	100%	0.51
March 19, 2024	1266	772	838	100%	100%	100%	0.84
March 20, 2024	1329	780	1044	100%	100%	100%	0.08
March 21, 2024	1228	790	1043	100%	100%	100%	0.02
March 22, 2024	1223	782	1039	100%	100%	100%	0.07
March 23, 2024	1210	772	979	100%	100%	100%	0.06
March 24, 2024	1307	761	994	100%	100%	100%	0.09
March 25, 2024	1343	751	1040	100%	100%	100%	0.07
March 26, 2024	1239	745	1041	100%	100%	100%	0.10
March 27, 2024	1449	778	1160	99%	99%	99%	0.67
March 28, 2024	1383	787	1152	100%	100%	100%	0.10
March 29, 2024	1220	791	988	100%	100%	100%	0.03
March 30, 2024	1254	758	1016	100%	100%	100%	0.02
March 31, 2024	1213	762	996	100%	100%	100%	0.09

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up
January 1, 2024	2397	2791	2914	100%
January 2, 2024	2820	3327	3139	100%
January 3, 2024	2521	2927	3004	100%
January 4, 2024	2584	3015	3008	100%
January 5, 2024	2394	2791	2959	100%
January 6, 2024	2351	2730	2959	100%
January 7, 2024	2329	2756	2909	100%
January 8, 2024	2460	2850	2980	100%
January 9, 2024	2421	2739	2985	100%
January 10, 2024	2438	2769	2975	100%
January 11, 2024	2603	3042	3002	100%
January 12, 2024	2391	2716	2952	100%
January 13, 2024	2336	2609	2956	100%
January 14, 2024	2351	2686	2908	100%
January 15, 2024	2583	3029	3025	100%
January 16, 2024	2445	2799	2997	100%
January 17, 2024	2496	2900	2981	100%
January 18, 2024	2417	2719	2964	100%
January 19, 2024	2454	2799	2967	100%
January 20, 2024	2337	2631	2955	100%
January 21, 2024	2873	2795	2992	100%
January 22, 2024	2498	2802	3007	100%
January 23, 2024	2494	2813	3009	100%
January 24, 2024	2523	2892	2985	100%
January 25, 2024	2607	3095	3008	100%
January 26, 2024	2435	2712	2966	100%
January 27, 2024	2308	2639	2993	100%
January 28, 2024	2329	2708	2911	100%
January 29, 2024	2685	3190	3107	100%
January 30, 2024	2650	3070	3072	100%
January 31, 2024	2613	3017	3067	100%

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up
February 1, 2024	2531	2900	3016	100%
February 2, 2024	2403	2826	2978	100%
February 3, 2024	2337	2709	3009	100%
February 4, 2024	2328	2709	2918	100%
February 5, 2024	2450	2851	2991	100%
February 6, 2024	2469	2822	2999	100%
February 7, 2024	2560	2967	2997	100%
February 8, 2024	2376	2717	2966	100%
February 9, 2024	2381	2686	2964	100%
February 10, 2024	2301	2527	2987	100%
February 11, 2024	2336	2667	2913	100%
February 12, 2024	2437	2779	2968	100%
February 13, 2024	2441	2800	2994	100%
February 14, 2024	2412	2701	2958	100%
February 15, 2024	2532	2811	2978	100%
February 16, 2024	2450	2759	2959	100%
February 17, 2024	2313	2602	2991	100%
February 18, 2024	2318	2723	2911	100%
February 19, 2024	2429	2830	2989	100%
February 20, 2024	2388	2787	2989	100%
February 21, 2024	2540	2866	2995	100%
February 22, 2024	2641	2974	2984	100%
February 23, 2024	2414	2739	2959	100%
February 24, 2024	2678	2867	3031	100%
February 25, 2024	2360	2665	2927	100%
February 26, 2024	2506	2823	3026	100%
February 27, 2024	2546	2930	3048	100%
February 28, 2024	2635	3027	3042	100%
February 29, 2024	2630	3004	3077	100%

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up
March 1, 2024	2613	3022	3027	100%
March 2, 2024	2361	2707	3002	100%
March 3, 2024	2334	2747	2916	100%
March 4, 2024	2629	3140	3035	100%
March 5, 2024	2508	2964	3007	100%
March 6, 2024	2391	2753	2970	100%
March 7, 2024	2816	2867	2967	100%
March 8, 2024	2601	2775	2982	100%
March 9, 2024	2481	2752	3014	100%
March 10, 2024	2498	2709	2907	100%
March 11, 2024	2560	2793	2974	100%
March 12, 2024	2495	2764	2972	100%
March 13, 2024	2577	2717	2966	100%
March 14, 2024	2411	2621	2946	100%
March 15, 2024	2680	2902	3002	100%
March 16, 2024	2322	2490	2995	100%
March 17, 2024	2329	2514	2907	100%
March 18, 2024	2451	2626	2970	100%
March 19, 2024	2395	2620	2964	100%
March 20, 2024	2432	2704	2964	100%
March 21, 2024	2342	2607	2939	100%
March 22, 2024	2469	2759	2961	100%
March 23, 2024	2327	2559	2952	100%
March 24, 2024	2335	2558	2904	100%
March 25, 2024	2436	2733	2971	100%
March 26, 2024	2416	2752	2985	100%
March 27, 2024	2487	2757	3081	100%
March 28, 2024	2420	2771	3015	100%
March 29, 2024	2300	2578	2917	100%
March 30, 2024	2403	2576	2984	100%
March 31, 2024	2301	2566	2917	99%

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Mobile Channel

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	AIS Bal	AIS Tra	PIS Single	Up
January 1, 2024	2794	2829	1558	100%
January 2, 2024	2986	3016	1703	100%
January 3, 2024	2793	2903	1620	100%
January 4, 2024	2830	2888	1601	100%
January 5, 2024	2817	2864	1575	100%
January 6, 2024	2804	2844	1585	100%
January 7, 2024	2805	2830	1547	100%
January 8, 2024	2989	2869	1594	100%
January 9, 2024	2882	2875	1610	100%
January 10, 2024	2826	2871	1602	100%
January 11, 2024	2852	2874	1596	100%
January 12, 2024	2854	2866	1575	100%
January 13, 2024	2808	2848	1582	100%
January 14, 2024	2815	2857	1531	100%
January 15, 2024	2912	2917	1629	100%
January 16, 2024	2934	2903	1605	100%
January 17, 2024	2984	2926	1589	100%
January 18, 2024	2861	2863	1554	100%
January 19, 2024	2885	2855	1568	100%
January 20, 2024	2805	2835	1575	100%
January 21, 2024	2826	2980	1530	100%
January 22, 2024	3018	2862	1613	100%
January 23, 2024	2877	2862	1620	100%
January 24, 2024	2953	2848	1572	100%
January 25, 2024	2984	2962	1586	100%
January 26, 2024	2862	2859	1575	100%
January 27, 2024	2798	2868	1600	100%
January 28, 2024	2800	2813	1547	100%
January 29, 2024	2987	2993	1691	100%
January 30, 2024	2859	2945	1669	100%
January 31, 2024	2891	2976	1656	100%

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
February 1, 2024	2713	2951	1604	100%
February 2, 2024	2856	2867	1594	100%
February 3, 2024	2806	2850	1618	100%
February 4, 2024	2804	2816	1545	100%
February 5, 2024	2990	2879	1580	100%
February 6, 2024	3010	2882	1615	100%
February 7, 2024	3002	2905	1586	100%
February 8, 2024	2957	2903	1566	100%
February 9, 2024	2873	2902	1575	100%
February 10, 2024	2796	2890	1607	100%
February 11, 2024	2808	2878	1532	100%
February 12, 2024	3144	2934	1585	100%
February 13, 2024	2950	2929	1611	100%
February 14, 2024	2921	2932	1585	100%
February 15, 2024	3135	2925	1602	100%
February 16, 2024	3051	2911	1576	100%
February 17, 2024	2811	2884	1613	100%
February 18, 2024	2814	2875	1542	100%
February 19, 2024	3006	2922	1627	100%
February 20, 2024	2763	2901	1617	100%
February 21, 2024	2949	2942	1588	100%
February 22, 2024	3143	2863	1570	100%
February 23, 2024	2871	2893	1577	100%
February 24, 2024	2963	2845	1586	100%
February 25, 2024	2815	2815	1537	100%
February 26, 2024	2955	2885	1633	100%
February 27, 2024	2936	2907	1635	100%
February 28, 2024	2850	2895	1619	100%
February 29, 2024	2957	2993	1659	100%

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
March 1, 2024	2743	2856	1607	100%
March 2, 2024	2931	2855	1597	100%
March 3, 2024	2816	2817	1527	100%
March 4, 2024	2983	2896	1635	100%
March 5, 2024	2871	2920	1604	100%
March 6, 2024	2886	2863	1590	100%
March 7, 2024	2842	2857	1565	100%
March 8, 2024	2829	2855	1589	100%
March 9, 2024	2809	2966	1603	100%
March 10, 2024	2952	2824	1526	100%
March 11, 2024	2900	2866	1594	100%
March 12, 2024	2882	2860	1576	100%
March 13, 2024	2925	2864	1578	100%
March 14, 2024	2857	2858	1575	100%
March 15, 2024	2852	2874	1594	100%
March 16, 2024	2808	2849	1627	100%
March 17, 2024	2819	2875	1529	100%
March 18, 2024	2930	2869	1605	100%
March 19, 2024	2846	2865	1579	100%
March 20, 2024	2868	2852	1557	100%
March 21, 2024	3037	2849	1562	100%
March 22, 2024	2914	2806	1563	100%
March 23, 2024	2815	2830	1576	100%
March 24, 2024	2792	2820	1525	100%
March 25, 2024	2913	2871	1573	100%
March 26, 2024	2862	2880	1603	100%
March 27, 2024	2876	2967	1760	100%
March 28, 2024	2831	2918	1608	100%
March 29, 2024	2805	2825	1532	100%
March 30, 2024	2790	2836	1583	100%
March 31, 2024	2799	2815	1517	99%

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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: 1794 ms AIS Tra: 1949 ms PIS Single: 2738ms

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