

Deutsche Bank

Payment Services Directive 2

DE | Deutsche Bank AG | DB

KPI & Statistics

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
January 1	1345	798	798	100%	100%	100%
January 2	1639	1207	959	98%	98%	98%
January 3	1504	890	902	100%	100%	100%
January 4	1458	875	815	100%	100%	100%
January 5	1500	984	824	98%	98%	98%
January 6	1408	839	676	95%	95%	95%
January 7	1321	797	957	99%	99%	99%
January 8	1338	794	673	100%	100%	100%
January 9	1421	846	696	100%	100%	100%
January 10	1412	823	765	100%	100%	100%
January 11	1409	826	793	100%	100%	100%
January 12	1607	880	752	100%	100%	100%
January 13	1851	1104	1190	98%	98%	98%
January 14	1332	801	748	100%	100%	100%
January 15	1322	796	746	99%	99%	100%
January 16	1477	864	849	100%	100%	100%
January 17	1437	836	785	100%	100%	100%
January 18	1429	1706	859	100%	100%	100%
January 19	1429	859	843	100%	100%	100%
January 20	1423	822	793	100%	100%	100%
January 21	1376	821	748	100%	100%	100%
January 22	1319	796	742	100%	98%	100%
January 23	1410	818	831	100%	100%	100%
January 24	1415	839	755	100%	100%	100%
January 25	1372	812	741	100%	100%	100%
January 26	1481	853	830	100%	100%	100%
January 27	1461	2177	793	100%	100%	100%
January 28	1388	840	743	100%	100%	100%
January 29	1314	776	710	100%	100%	100%
January 30	1561	933	1041	100%	100%	100%
January 31	1525	921	875	100%	100%	100%

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
February 1	1544	956	885	100%	100%	100%
February 2	1524	908	906	100%	100%	100%
February 3	1430	849	816	100%	100%	100%
February 4	1367	826	831	100%	100%	100%
February 5	1330	816	745	100%	100%	100%
February 6	1432	853	858	100%	100%	100%
February 7	1441	888	740	100%	100%	100%
February 8	1444	907	849	100%	100%	100%
February 9	1426	840	884	100%	100%	100%
February 10	1426	839	799	100%	100%	100%
February 11	1363	811	741	100%	100%	100%
February 12	1304	745	760	100%	100%	100%
February 13	1413	772	745	100%	100%	100%
February 14	1397	794	705	100%	100%	100%
February 15	1401	806	716	100%	100%	100%
February 16	1408	837	756	100%	100%	100%
February 17	1394	814	774	100%	100%	100%
February 18	1375	779	722	100%	100%	100%
February 19	1336	816	714	100%	100%	100%
February 20	1395	817	826	100%	100%	100%
February 21	1444	867	748	100%	100%	100%
February 22	1457	871	844	100%	100%	100%
February 23	1415	827	713	100%	100%	100%
February 24	1495	854	721	100%	100%	100%
February 25	1414	829	892	100%	100%	100%
February 26	1357	815	740	100%	100%	100%
February 27	1437	858	831	100%	100%	100%
February 28	1580	992	921	100%	100%	100%

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
March 1	1690	1082	923	100%	100%	100%
March 2	1404	770	838	100%	100%	100%
March 3	1283	691	741	100%	100%	100%
March 4	1241	733	739	100%	100%	100%
March 5	1231	739	713	100%	100%	100%
March 6	1336	759	797	100%	100%	100%
March 7	1345	748	842	100%	100%	100%
March 8	1236	720	738	100%	100%	100%
March 9	1227	720	734	100%	100%	100%
March 10	1232	727	758	100%	100%	100%
March 11	1188	691	688	100%	100%	100%
March 12	1226	710	687	100%	100%	100%
March 13	1331	748	775	100%	100%	100%
March 14	1231	748	713	100%	100%	100%
March 15	1575	994	879	100%	100%	100%
March 16	1282	763	721	100%	100%	100%
March 17	1260	741	645	100%	100%	100%
March 18	1205	718	667	100%	100%	100%
March 19	1212	1834	695	100%	100%	100%
March 20	1521	952	899	100%	100%	100%
March 21	1249	711	685	100%	100%	100%
March 22	1271	739	671	100%	100%	100%
March 23	1271	780	650	100%	100%	100%
March 24	1215	707	620	100%	100%	100%
March 25	1200	722	665	100%	100%	100%
March 26	1212	711	621	100%	100%	100%
March 27	1452	864	816	100%	100%	100%
March 28	1325	778	702	100%	100%	100%
March 29	1300	726	741	100%	100%	100%
March 30	1323	790	719	100%	100%	100%
March 31	1395	919	745	100%	100%	100%

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KPI & Statistics

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up		
January 1	2484	2345	2954	100%		
January 2	2719	2145	2998	100%		
January 3	2489	2694	2905	100%		
January 4	2141	2835	2917	100%		
January 5	2002	2451	2983	98%		
January 6	2187	2093	2916	95%		
January 7	1921	2734	2971	100%		
January 8	1804	2365	2912	100%		
January 9	2937	2463	2999	100%		
January 10	2414	2553	2860	100%		
January 11	2546	2590	2957	100%		
January 12	1859	2263	2947	100%		
January 13	2423	2263	2839	98%		
January 14	2774	2614	2938	100%		
January 15	2982	2856	2997	100%		
January 16	2204	2751	2960	100%		
January 17	1985	2281	2994	100%		
January 18	2479	2071	2948	100%		
January 19	2151	2827	2983	100%		
January 20	1941	2584	2938	100%		
January 21	1977	2476	2882	100%		
January 22	2737	2590	2861	100%		
January 23	2051	2228	2905	100%		
January 24	1909	2953	2923	100%		
January 25	2740	2714	2803	100%		
January 26	2659	2548	2890	100%		
January 27	2683	2577	2857	100%		
January 28	2909	2698	2893	100%		
January 29	2271	2040	2867	100%		
January 30	2753	2371	2961	100%		
January 31	2112	2249	2857	100%		

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up		
February 1	2398	2990	2812	100%		
February 2	2785	2569	2833	100%		
February 3	2306	2864	2895	100%		
February 4	1898	2876	2936	100%		
February 5	2314	2344	2939	100%		
February 6	2825	2981	2973	100%		
February 7	1837	2940	2856	100%		
February 8	2806	2958	2876	100%		
February 9	2725	2328	2869	100%		
February 10	2553	2016	2834	100%		
February 11	2847	2527	2906	100%		
February 12	2226	2364	2807	100%		
February 13	2141	2680	2831	100%		
February 14	2962	2828	3060	100%		
February 15	2497	2976	3081	100%		
February 16	2267	2706	2994	100%		
February 17	2267	2736	2998	100%		
February 18	2223	2664	3037	100%		
February 19	2234	2598	2935	100%		
February 20	2440	2884	2993	100%		
February 21	2306	2751	2995	100%		
February 22	2284	2708	2978	100%		
February 23	2309	2774	3000	100%		
February 24	2332	2784	3024	100%		
February 25	2205	2512	3023	100%		
February 26	2239	2578	2936	100%		
February 27	2483	3002	3102	100%		
February 28	2564	3098	3143	100%		

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up		
March 1	2470	2918	3094	100%		
March 2	2352	2817	2922	100%		
March 3	2289	2725	2981	100%		
March 4	2266	2580	3004	100%		
March 5	2226	2608	2933	100%		
March 6	2333	2788	3011	100%		
March 7	2339	2853	3008	100%		
March 8	2393	2901	3129	100%		
March 9	2402	2816	2998	100%		
March 10	2315	2769	2984	100%		
March 11	2315	2611	2983	100%		
March 12	2210	2586	2931	99%		
March 13	2515	2956	3007	100%		
March 14	2388	2962	2985	100%		
March 15	3005	3669	3100	100%		
March 16	2564	3108	2984	100%		
March 17	2457	2921	2971	100%		
March 18	2358	2852	3277	100%		
March 19	2382	2834	2926	100%		
March 20	2988	3923	3072	100%		
March 21	2524	3090	2968	100%		
March 22	2508	3041	2963	100%		
March 23	2438	2863	2943	100%		
March 24	2615	3117	2991	100%		
March 25	2343	2777	2957	100%		
March 26	2333	2821	2907	99%		
March 27	2742	3348	3005	100%		
March 28	2569	3102	2994	100%		
March 29	2540	3022	2982	100%		
March 30	2573	3089	2991	100%		
March 31	2708	3191	3019	100%		

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
January 1	2706	2810	2955	100%		
January 2	2802	2955	2702	100%		
January 3	2738	2956	2563	100%		
January 4	2943	2924	2880	100%		
January 5	2838	2980	2015	98%		
January 6	2738	2835	1747	95%		
January 7	2865	2889	1869	100%		
January 8	2823	2935	2168	100%		
January 9	2760	2928	2167	100%		
January 10	2789	2997	1798	100%		
January 11	2939	2981	2987	100%		
January 12	2982	2925	2149	100%		
January 13	2709	2881	2301	98%		
January 14	2820	2945	1673	100%		
January 15	2807	2916	2235	100%		
January 16	2822	2933	1968	100%		
January 17	2923	2990	2664	100%		
January 18	2819	2958	2701	100%		
January 19	2854	2973	1810	100%		
January 20	2784	2876	2773	100%		
January 21	2848	2848	2032	100%		
January 22	2844	2864	1709	100%		
January 23	2763	2887	2232	100%		
January 24	2784	2979	2649	100%		
January 25	2828	2815	1508	100%		
January 26	2994	2817	2234	100%		
January 27	2805	2818	2251	100%		
January 28	2707	2819	2985	100%		
January 29	2903	2898	2766	100%		
January 30	2966	2982	2189	100%		
January 31	2948	2994	2787	100%		

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
February 1	2934	2823	1576	100%		
February 2	2851	2974	2489	100%		
February 3	2746	2851	2055	100%		
February 4	2960	2836	1940	100%		
February 5	2912	2865	2143	100%		
February 6	2854	2930	1754	100%		
February 7	2854	2872	1932	100%		
February 8	2908	2910	1591	100%		
February 9	2719	2942	2532	100%		
February 10	2933	2887	1784	100%		
February 11	2964	2931	2118	100%		
February 12	2978	2967	2339	100%		
February 13	2926	2979	1770	100%		
February 14	2809	2983	1649	100%		
February 15	2819	2937	1623	100%		
February 16	2841	2854	1570	100%		
February 17	2803	2850	1577	100%		
February 18	2800	2842	1634	100%		
February 19	2791	2819	1562	100%		
February 20	2793	2859	1578	100%		
February 21	2798	2856	1597	100%		
February 22	2802	2842	1577	100%		
February 23	2803	2849	1585	100%		
February 24	2811	2862	1595	100%		
February 25	2779	2844	1609	100%		
February 26	2803	2814	1539	100%		
February 27	2833	2946	1663	100%		
February 28	2857	2982	1670	100%		

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
March 1	2869	2860	1605	100%		
March 2	2815	2840	1574	100%		
March 3	2808	2836	1564	100%		
March 4	2776	2840	1600	100%		
March 5	2798	2823	1548	100%		
March 6	2839	2855	1599	100%		
March 7	2829	2851	1583	100%		
March 8	3290	3155	2087	100%		
March 9	2814	2842	1564	100%		
March 10	2802	2841	1575	100%		
March 11	2779	2829	1586	100%		
March 12	2769	2816	1548	99%		
March 13	2917	2833	1575	100%		
March 14	2766	2832	1577	100%		
March 15	2825	2828	1591	100%		
March 16	2821	2828	1562	100%		
March 17	2813	2823	1557	100%		
March 18	2789	2828	1626	100%		
March 19	2763	2805	1536	100%		
March 20	2873	2817	1598	100%		
March 21	2788	2826	1563	100%		
March 22	2789	2822	1538	100%		
March 23	2856	2830	1540	100%		
March 24	2788	2830	1567	100%		
March 25	2775	2826	1569	100%		
March 26	2801	2811	1533	99%		
March 27	2840	2841	1583	100%		
March 28	2788	2844	1580	100%		
March 29	2789	2843	1573	100%		
March 30	2860	2844	1585	100%		
March 31	2808	2851	1575	100%		

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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 were added to the KPIs shown in the previous page:

Online Channel AIS

Bal: 1794 ms AIS

Tra: 1949 ms PIS

Single: 2738 ms

Mobile Channel AIS

Bal: 2684 ms AIS

Tra: 2717 ms PIS

Single: 1404 ms

Error Response Rate for dedicated Interface

Business date	error rate in %
01-01-2023	0.0
02-01-2023	0.0
03-01-2023	0.0
04-01-2023	0.0
05-01-2023	0.0
06-01-2023	0.0
07-01-2023	0.0
08-01-2023	0.0
09-01-2023	0.0
10-01-2023	0.0
11-01-2023	0.0
12-01-2023	0.0
13-01-2023	0.0
14-01-2023	0.0
15-01-2023	0.0
16-01-2023	0.0
17-01-2023	0.0
18-01-2023	0.0
19-01-2023	0.0
20-01-2023	0.0
21-01-2023	0.0
22-01-2023	0.0
23-01-2023	0.0
24-01-2023	0.0
25-01-2023	0.0
26-01-2023	0.0
27-01-2023	0.0
28-01-2023	0.0
29-01-2023	0.0
30-01-2023	0.0
31-01-2023	0.0

Business date	error rate in %
01-02-2023	0.0
02-02-2023	0.0
03-02-2023	0.0
04-02-2023	0.0
05-02-2023	0.0
06-02-2023	0.0
07-02-2023	0.0
08-02-2023	0.0
09-02-2023	0.0
10-02-2023	0.0
11-02-2023	0.0
12-02-2023	0.0
13-02-2023	0.0
14-02-2023	0.0
15-02-2023	0.0
16-02-2023	0.11
17-02-2023	0.07
18-02-2023	0.03
19-02-2023	0.01
20-02-2023	0.06
21-02-2023	0.09
22-02-2023	0.08
23-02-2023	0.09
24-02-2023	0.12
25-02-2023	0.09
26-02-2023	0.06
27-02-2023	0.13
28-02-2023	0.13

Business date	error rate in %
01-03-2023	0.0
02-03-2023	0.08
03-03-2023	0.0
04-03-2023	0.0
05-03-2023	0.04
06-03-2023	0.07
07-03-2023	0.06
08-03-2023	0.06
09-03-2023	0.04
10-03-2023	0.05
11-03-2023	0.03
12-03-2023	0.08
13-03-2023	0.08
14-03-2023	0.06
15-03-2023	0.0
16-03-2023	0.05
17-03-2023	0.03
18-03-2023	0.01
19-03-2023	0.02
20-03-2023	0.07
21-03-2023	0.04
22-03-2023	0.05
23-03-2023	0.08
24-03-2023	0.07
25-03-2023	0.03
26-03-2023	0.06
27-03-2023	0.07
28-03-2023	0.04
29-03-2023	0.07
30-03-2023	0.05
31-03-2023	0.04