Payment Services Directive 2

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KPI & Statistics

Payment Services Directive 2

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
January 1	2069	1967	736	100%	100%	100%
January 2	2204	2002	721	100%	100%	100%
January 3	2240	2077	1002	100%	100%	100%
January 4	2298	2016	972	100%	100%	100%
January 5	2147	1911	841	100%	100%	100%
January 6	2209	2153	922	100%	100%	100%
January 7	2463	2228	1337	100%	100%	100%
January 8	2272	2158	788	100%	100%	100%
January 9	2095	1973	846	100%	100%	100%
January 10	2264	2067	1018	100%	100%	100%
January 11	2186	1992	857	100%	100%	100%
January 12	2151	1952	832	100%	100%	100%
January 13	2084	1896	708	100%	100%	100%
January 14	2062	1864	781	100%	100%	100%
January 15	2129	1904	648	100%	100%	100%
January 16	1978	1788	607	100%	100%	100%
January 17	2074	1812	706	100%	100%	100%
January 18	2057	1877	694	100%	100%	100%
January 19	2047	1803	775	100%	100%	100%
January 20	2076	1863	812	100%	100%	100%
January 21	2094	1883	946	100%	100%	100%
January 22	2050	1839	742	100%	100%	100%
January 23	2016	1813	638	100%	100%	100%
January 24	2189	1954	947	100%	100%	100%
January 25	2141	1922	812	100%	100%	100%
January 26	2163	1962	829	100%	100%	100%
January 27	2236	1956	815	100%	100%	100%
January 28	2258	2093	964	100%	100%	100%
January 29	2099	1933	655	100%	100%	100%
January 30	2059	1864	667	100%	100%	100%
January 31	2455	2226	1058	100%	100%	100%

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

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
February 1	2333	2122	1278	100%	100%	100%
February 2	2641	2469	1198	100%	100%	100%
February 3	2534	2384	1071	100%	100%	100%
February 4	2180	1990	814	100%	100%	100%
February 5	2158	1948	773	100%	100%	100%
February 6	2103	1898	713	100%	100%	100%
February 7	2215	1969	898	100%	100%	100%
February 8	2263	2035	878	100%	100%	100%
February 9	2740	2416	1052	100%	100%	100%
February 10	2242	2030	898	100%	100%	100%
February 11	2244	1400	1006	100%	100%	100%
February 12	2099	852	713	100%	100%	100%
February 13	2052	873	730	100%	100%	100%
February 14	2125	957	1039	100%	100%	100%
February 15	2216	993	847	100%	100%	100%
February 16	2279	1024	786	100%	100%	100%
February 17	2146	903	778	100%	100%	100%
February 18	2132	873	783	100%	100%	100%
February 19	2193	838	1216	100%	100%	100%
February 20	2037	798	651	100%	100%	100%
February 21	1880	856	741	100%	100%	100%
February 22	1628	890	790	100%	100%	100%
February 23	1613	860	704	100%	100%	100%
February 24	1659	896	971	100%	100%	100%
February 25	1988	1134	1247	100%	100%	100%
February 26	1671	929	783	100%	100%	100%
February 27	1575	841	737	100%	100%	100%
February 28	1720	939	1337	100%	100%	100%

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
March 1	1995	1218	1629	100%	100%	100%
March 2	1803	1071	1382	100%	100%	100%
March 3	1868	1050	1245	100%	100%	100%
March 4	1797	1056	1494	100%	100%	100%
March 5	1676	912	837	100%	100%	100%
March 6	1570	847	756	100%	100%	100%
March 7	1674	923	970	100%	100%	100%
March 8	1840	1003	1587	100%	100%	100%
March 9	1701	948	980	100%	100%	100%
March 10	1699	922	1059	100%	100%	100%
March 11	1748	985	1210	100%	100%	100%
March 12	1653	905	823	100%	100%	100%
March 13	1595	841	754	100%	100%	100%
March 14	1780	997	1166	100%	100%	100%
March 15	1830	1019	1432	100%	100%	100%
March 16	1865	1079	1201	100%	100%	100%
March 17	1942	1138	1451	100%	100%	100%
March 18	1815	1752	1134	100%	100%	100%
March 19	1653	907	764	100%	100%	100%
March 20	1554	815	767	100%	100%	100%
March 21	1821	1051	1232	100%	100%	100%
March 22	2287	1559	1411	100%	100%	100%
March 23	2949	1875	2890	100%	100%	100%
March 24	3508	2399	2757	100%	100%	100%
March 25	1948	1082	1016	100%	100%	100%
March 26	1897	1127	841	100%	100%	100%
March 27	1591	824	792	100%	100%	100%
March 28	1920	1103	1112	100%	100%	100%
March 29	1989	1119	1394	100%	100%	100%
March 30	2009	1215	1497	100%	100%	100%
March 31	2372	1522	1699	100%	100%	100%

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up	
January 1	1152	2997	1037	100%	
January 2	1307	2017	1821	100%	
January 3	1230	1542	2445	100%	
January 4	1402	1803	1008	100%	
January 5	1990	2789	2014	100%	
January 6	2367	2157	1459	100%	
January 7	2882	1264	1589	100%	
January 8	2344	1238	1981	100%	
January 9	2576	2368	2723	100%	
January 10	2085	1351	1930	100%	
January 11	1870	2510	2620	100%	
January 12	2006	2944	1467	100%	
January 13	2357	2785	1305	100%	
January 14	1652	2024	1096	100%	
January 15	1718	2309	2034	100%	
January 16	1281	1261	2894	100%	
January 17	2570	1601	2258	100%	
January 18	1326	1662	1812	100%	
January 19	1004	1086	1792	100%	
January 20	1099	2982	1825	100%	
January 21	1275	1221	2711	100%	
January 22	1520	1113	1398	100%	
January 23	2414	2745	2141	100%	
January 24	1284	2303	1146	100%	
January 25	2854	2137	2397	100%	
January 26	2829	1538	2257	100%	
January 27	1561	1049	1062	100%	
January 28	2654	1691	1316	100%	
January 29	2994	2989	1848	100%	
January 30	1831	1601	1850	100%	
January 31	2528	1044	1714	100%	

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Payment Services Directive 2

Online Channel

	AIS Bal	AIS Tra	PIS Single	Up	
February 1	1616	2257	2021	100%	
February 2	1453	2334	1184	100%	
February 3	2327	1369	1334	100%	
February 4	1506	2485	2997	100%	
February 5	2150	1676	3021	100%	
February 6	1587	2337	2934	100%	
February 7	2147	2517	3046	100%	
February 8	2275	2589	3031	100%	
February 9	2278	2525	3013	100%	
February 10	2288	2431	2954	100%	
February 11	2145	2411	2975	100%	
February 12	2273	2282	2974	100%	
February 13	2080	2288	2927	100%	
February 14	2205	2491	3079	100%	
February 15	2197	2518	3082	100%	
February 16	2186	2447	2978	100%	
February 17	2190	2473	2977	100%	
February 18	2138	2347	2952	100%	
February 19	2128	2329	3027	100%	
February 20	2990	3255	2920	100%	
February 21	2446	2785	2977	100%	
February 22	2214	2554	2994	100%	
February 23	2294	2620	2993	100%	
February 24	2448	2441	2969	100%	
February 25	2283	2380	3023	100%	
February 26	2147	2336	3018	100%	
February 27	2072	2275	2935	100%	
February 28	2757	3387	3167	100%	

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up	
March 1	2629	3230	3159	100%	
March 2	2306	2706	3042	100%	
March 3	2272	2633	3023	99%	
March 4	2251	2548	3012	100%	
March 5	2120	2352	3029	100%	
March 6	2106	2381	2942	100%	
March 7	2280	2615	3025	100%	
March 8	2301	2442	3001	100%	
March 9	2155	2453	2969	100%	
March 10	2171	2427	2976	100%	
March 11	2154	2401	2978	100%	
March 12	2297	2425	2981	100%	
March 13	2096	2252	2909	100%	
March 14	2247	2458	2986	100%	
March 15	2207	2360	2983	100%	
March 16	2136	2352	2957	100%	
March 17	2150	2369	2954	100%	
March 18	2129	2348	2957	100%	
March 19	2098	2308	3035	100%	
March 20	2077	2247	2917	100%	
March 21	2229	2510	2984	100%	
March 22	2152	2376	2964	100%	
March 23	2164	2381	2954	99%	
March 24	2158	2385	2958	100%	
March 25	2169	2396	2971	100%	
March 26	2113	2316	2981	100%	
March 27	2110	2314	2921	99%	
March 28	2794	2646	3055	100%	
March 29	2303	2608	3074	100%	
March 30	2317	2614	3033	100%	
March 31	2615	2728	3101	100%	

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up	
January 1	1397	1632	2950	100%	
January 2	1411	1951	2598	100%	
January 3	2898	2967	2165	100%	
January 4	2063	1189	1425	100%	
January 5	1244	2736	2140	100%	
January 6	1432	2534	1094	100%	
January 7	1119	2857	2159	100%	
January 8	1129	2346	2361	100%	
January 9	1795	1496	2314	100%	
January 10	1393	2563	1068	100%	
January 11	1980	1446	1739	100%	
January 12	2554	2597	2341	100%	
January 13	1246	1577	1408	100%	
January 14	2327	2757	1425	100%	
January 15	2273	1877	2636	100%	
January 16	1518	2746	2187	100%	
January 17	2921	2589	1138	100%	
January 18	2607	2084	1547	100%	
January 19	2634	2485	1385	100%	
January 20	2030	2696	2235	100%	
January 21	1327	2802	2638	100%	
January 22	1858	1905	1273	100%	
January 23	2545	2562	2153	100%	
January 24	1704	2481	2673	100%	
January 25	2813	2921	2368	100%	
January 26	2600	2885	2753	100%	
January 27	1781	1256	2264	100%	
January 28	1809	1480	2046	100%	
January 29	2720	1710	2510	100%	
January 30	2302	2065	2430	100%	
January 31	2364	1874	1506	100%	

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up	
February 1	2034	2858	2469	100%	
February 2	1919	1736	1163	100%	
February 3	1308	1034	1975	100%	
February 4	1703	2662	2402	100%	
February 5	2980	2553	2928	100%	
February 6	2398	2181	1374	100%	
February 7	1032	1484	2704	100%	
February 8	2949	2856	2173	99%	
February 9	3092	2515	1564	100%	
February 10	2992	2859	1622	100%	
February 11	2821	2841	1554	100%	
February 12	2796	2829	1563	100%	
February 13	2794	2818	1526	100%	
February 14	3116	2865	1577	100%	
February 15	2842	2867	1596	100%	
February 16	2816	2847	1564	100%	
February 17	2796	2847	1561	100%	
February 18	2792	2858	1550	100%	
February 19	2777	2829	1591	100%	
February 20	2780	2820	1525	100%	
February 21	2233	2920	1564	100%	
February 22	2923	2857	1579	100%	
February 23	2787	2851	1553	100%	
February 24	3081	2860	1558	100%	
February 25	2967	2875	1592	100%	
February 26	2775	2843	1592	100%	
February 27	2783	2819	1528	100%	
February 28	3389	3399	1875	100%	

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up	
March 1	3034	2985	1675	100%	
March 2	2885	2921	1580	100%	
March 3	2864	2857	1569	100%	
March 4	2876	2848	1563	100%	
March 5	2782	2837	1596	100%	
March 6	2783	2809	1524	100%	
March 7	2979	2865	1573	100%	
March 8	2875	2849	1570	100%	
March 9	2872	2845	1552	100%	
March 10	2815	2845	1554	100%	
March 11	2815	2840	1557	100%	
March 12	2780	2828	1562	100%	
March 13	2800	1167	1526	100%	
March 14	2919	2865	1571	100%	
March 15	2904	2857	1583	100%	
March 16	2849	2841	1554	100%	
March 17	2863	2841	1554	100%	
March 18	2874	2842	1571	100%	
March 19	2804	2844	1610	100%	
March 20	2814	2811	1530	100%	
March 21	2841	2848	1560	100%	
March 22	2857	2840	1563	100%	
March 23	2832	2837	1554	99%	
March 24	2819	2841	1560	100%	
March 25	1928	2845	1560	100%	
March 26	2831	2829	1569	100%	
March 27	2792	2812	1527	99%	
March 28	3214	2885	1594	100%	
March 29	3017	2894	1616	100%	
March 30	2891	2885	1583	100%	
March 31	3027	2896	1631	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 where 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