Payment Services Directive 2

DE | norisbank GmbH | Noris

KPI & Statistics

Payment Services Directive 2

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
January 1	1367	832	828	100%	100%	100%
January 2	1714	1260	922	98%	98%	98%
January 3	1478	914	853	100%	100%	100%
January 4	1449	893	796	100%	100%	100%
January 5	1507	937	893	98%	98%	98%
January 6	1421	837	763	95%	95%	95%
January 7	1335	856	764	99%	99%	99%
January 8	1355	917	708	100%	100%	100%
January 9	1486	860	837	100%	100%	100%
January 10	1452	909	783	100%	100%	100%
January 11	1494	896	749	100%	100%	100%
January 12	1496	904	809	100%	100%	100%
January 13	1779	1077	991	98%	98%	98%
January 14	1375	883	738	100%	100%	100%
January 15	1385	878	765	99%	99%	100%
January 16	1473	904	807	100%	100%	100%
January 17	1487	882	750	100%	100%	100%
January 18	1456	886	765	100%	100%	100%
January 19	1476	889	779	100%	100%	100%
January 20	1500	886	758	100%	100%	100%
January 21	1419	902	746	100%	100%	100%
January 22	1372	882	741	100%	98%	100%
January 23	1464	875	796	100%	100%	100%
January 24	1444	853	720	100%	100%	100%
January 25	1429	891	705	100%	100%	100%
January 26	1505	948	759	100%	100%	100%
January 27	1534	892	721	100%	100%	100%
January 28	1450	885	710	100%	100%	100%
January 29	1376	813	693	100%	100%	100%
January 30	1596	946	863	100%	100%	100%
January 31	1629	993	848	100%	100%	100%

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

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
February 1	1664	1038	837	100%	100%	100%
February 2	1594	977	790	100%	100%	100%
February 3	1508	917	801	100%	100%	100%
February 4	1509	853	755	100%	100%	100%
February 5	1360	831	711	100%	100%	100%
February 6	1515	921	808	100%	100%	100%
February 7	1487	906	762	100%	100%	100%
February 8	1555	1036	791	100%	100%	100%
February 9	1496	929	758	100%	100%	100%
February 10	1480	935	730	100%	100%	100%
February 11	1432	887	745	100%	100%	100%
February 12	1348	845	673	100%	100%	100%
February 13	1455	823	772	100%	100%	100%
February 14	1481	865	720	100%	100%	100%
February 15	1463	863	748	100%	100%	100%
February 16	1453	863	722	100%	100%	100%
February 17	1473	865	740	100%	100%	100%
February 18	1417	828	660	100%	100%	100%
February 19	2371	832	706	100%	100%	100%
February 20	1508	869	780	100%	100%	100%
February 21	1471	923	743	100%	100%	100%
February 22	1507	910	752	100%	100%	100%
February 23	1489	892	754	100%	100%	100%
February 24	1509	919	818	100%	100%	100%
February 25	1471	877	751	100%	100%	100%
February 26	1374	816	708	100%	100%	100%
February 27	1503	912	800	100%	100%	100%
February 28	1647	1003	833	100%	100%	100%

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KPI & Statistics

Payment Services Directive 2

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)
March 1	1748	1102	893	100%	100%	100%
March 2	1392	746	791	100%	100%	100%
March 3	1298	715	695	100%	100%	100%
March 4	1299	771	678	100%	100%	100%
March 5	1263	776	680	100%	100%	100%
March 6	1381	780	800	100%	100%	100%
March 7	1363	764	762	100%	100%	100%
March 8	1247	739	681	100%	100%	100%
March 9	1275	741	693	100%	100%	100%
March 10	1253	713	683	100%	100%	100%
March 11	1204	703	651	100%	100%	100%
March 12	1243	753	646	100%	100%	100%
March 13	1335	781	766	100%	100%	100%
March 14	1323	744	705	100%	100%	100%
March 15	1630	1003	890	100%	100%	100%
March 16	1333	767	733	100%	100%	100%
March 17	1294	718	682	100%	100%	100%
March 18	1245	1285	670	100%	100%	100%
March 19	1242	758	686	100%	100%	100%
March 20	1576	954	881	100%	100%	100%
March 21	1283	714	687	100%	100%	100%
March 22	1264	707	685	100%	100%	100%
March 23	1286	706	825	100%	100%	100%
March 24	1275	673	663	100%	100%	100%
March 25	1237	682	688	100%	100%	100%
March 26	1249	694	621	100%	100%	100%
March 27	1455	860	810	100%	100%	100%
March 28	1346	752	689	100%	100%	100%
March 29	1239	730	734	100%	100%	100%
March 30	1252	742	727	100%	100%	100%
March 31	1301	782	821	100%	100%	100%

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

KPI & Statistics

Payment Services Directive 2

Online Channel

	AIS Bal	AIS Tra	PIS Single	Up	
January 1	1946	2502	2823	100%	
January 2	2510	2490	2839	100%	
January 3	2599	2747	2887	100%	
January 4	2072	2288	2943	100%	
January 5	2750	2322	2988	98%	
January 6	1984	2653	2840	95%	
January 7	2969	2497	2920	100%	
January 8	2472	2565	2995	100%	
January 9	2367	2044	2949	100%	
January 10	1989	2185	2937	100%	
January 11	2797	2483	2920	100%	
January 12	2376	2344	2827	100%	
January 13	1842	2429	2808	98%	
January 14	2129	2136	2949	100%	
January 15	2276	2639	2821	100%	
January 16	2464	2885	2904	100%	
January 17	2798	2765	2804	100%	
January 18	2862	2351	2954	100%	
January 19	2217	2480	2843	100%	
January 20	2667	2821	2974	100%	
January 21	2710	2287	2802	100%	
January 22	2016	2903	2818	100%	
January 23	1980	2569	2857	100%	
January 24	1849	2612	2897	100%	
January 25	2471	2203	2954	100%	
January 26	2867	2369	2996	100%	
January 27	1904	2817	2881	100%	
January 28	2807	2227	2968	100%	
January 29	2841	2918	2933	100%	
January 30	2061	2210	2910	100%	
January 31	2417	2727	2936	100%	

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KPI & Statistics

Payment Services Directive 2

Online Channel

	AIS Bal	AIS Tra	PIS Single	Up	
February 1	2731	2629	2924	100%	
February 2	1893	2635	2988	100%	
February 3	2119	2391	2865	100%	
February 4	2715	2478	2921	100%	
February 5	2910	2251	2806	100%	
February 6	2499	2701	2943	100%	
February 7	1868	2148	2983	100%	
February 8	2184	2600	2963	100%	
February 9	2095	2753	2827	100%	
February 10	2085	2843	2822	100%	
February 11	2026	2345	2913	100%	
February 12	2479	2895	2892	100%	
February 13	2597	2666	2969	100%	
February 14	1818	2791	3058	100%	
February 15	2314	2794	3077	100%	
February 16	2115	2508	2998	100%	
February 17	2066	2470	3004	100%	
February 18	2036	2435	3022	100%	
February 19	2003	2336	2931	100%	
February 20	2125	2524	3003	100%	
February 21	2169	2537	3007	100%	
February 22	2101	2488	2974	100%	
February 23	2168	2561	3000	100%	
February 24	2196	2529	3012	100%	
February 25	2024	2359	3020	100%	
February 26	2057	2374	2932	100%	
February 27	2338	2717	3086	100%	
February 28	2445	2910	3152	100%	

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up	
March 1	2271	2708	3099	100%	
March 2	2191	2566	2841	100%	
March 3	2114	2521	2979	100%	
March 4	2065	2325	2995	100%	
March 5	2084	2412	2929	100%	
March 6	2190	2471	3012	100%	
March 7	2164	2605	3010	100%	
March 8	2216	2569	3139	100%	
March 9	2202	2566	2990	100%	
March 10	2202	2612	2977	100%	
March 11	2019	2326	2971	100%	
March 12	2115	2383	2926	99%	
March 13	2319	2648	3011	100%	
March 14	2205	2672	2980	100%	
March 15	2228	2660	3104	100%	
March 16	2067	2479	2988	100%	
March 17	2107	2428	2963	100%	
March 18	2091	2436	3300	100%	
March 19	2082	2350	2925	100%	
March 20	2233	2691	3080	100%	
March 21	2171	2499	2967	100%	
March 22	2172	2549	2949	100%	
March 23	2063	2443	2943	100%	
March 24	2176	2693	2970	100%	
March 25	2040	2407	2955	100%	
March 26	2064	2326	2903	99%	
March 27	2094	2461	3008	100%	
March 28	2197	2537	2995	100%	
March 29	2129	2509	2976	100%	
March 30	2156	2526	2992	100%	
March 31	2170	2463	3028	100%	

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up	
January 1	2748	2865	1790	100%	
January 2	2765	2874	1529	100%	
January 3	2816	2859	2086	100%	
January 4	2954	2952	2793	100%	
January 5	2849	2879	1649	98%	
January 6	2992	2802	1506	95%	
January 7	2736	2856	1670	100%	
January 8	2830	2965	2109	100%	
January 9	2702	2844	2339	100%	
January 10	2834	2899	2132	100%	
January 11	2845	2935	2795	100%	
January 12	2851	2870	1996	100%	
January 13	2946	2868	1806	98%	
January 14	2830	2854	2960	100%	
January 15	2721	2807	2181	100%	
January 16	2851	2878	2484	100%	
January 17	2757	2967	2087	100%	
January 18	2976	2954	1776	100%	
January 19	2852	2861	1805	100%	
January 20	2729	2867	2303	100%	
January 21	2863	2953	2416	100%	
January 22	2956	2839	2252	100%	
January 23	2754	2900	1617	100%	
January 24	2993	2993	2802	100%	
January 25	2961	2912	2162	100%	
January 26	2906	2933	1784	100%	
January 27	2795	2828	2373	100%	
January 28	2896	2924	1893	100%	
January 29	2736	2972	2451	100%	
January 30	2739	2901	2192	100%	
January 31	2913	2888	1947	100%	

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up	
February 1	2895	2871	2378	100%	
February 2	2750	2868	2307	100%	
February 3	2735	2996	2594	100%	
February 4	2861	2938	2642	100%	
February 5	2814	2908	2418	100%	
February 6	2872	2863	2012	100%	
February 7	2741	2975	1756	100%	
February 8	2856	2844	1967	100%	
February 9	2856	2965	2764	100%	
February 10	2855	2913	2119	100%	
February 11	2813	2822	2904	100%	
February 12	2702	2862	2301	100%	
February 13	2713	2843	2302	100%	
February 14	2757	2837	1641	100%	
February 15	2767	2920	1622	100%	
February 16	2775	2844	1574	100%	
February 17	2753	2839	1579	100%	
February 18	2746	2834	1628	100%	
February 19	2745	2814	1558	100%	
February 20	2748	2849	1579	100%	
February 21	2751	2846	1618	100%	
February 22	2752	2831	1587	100%	
February 23	2755	2837	1586	100%	
February 24	2759	2848	1588	100%	
February 25	2737	2835	1609	100%	
February 26	2751	2808	1535	100%	
February 27	2782	2929	1665	100%	
February 28	2814	2927	1672	100%	

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up	
March 1	2792	2849	1618	100%	
March 2	2760	2830	1579	100%	
March 3	2756	2826	1570	100%	
March 4	2735	2833	1601	100%	
March 5	2753	2817	1548	100%	
March 6	2774	2844	1603	100%	
March 7	2769	2841	1594	100%	
March 8	3226	3060	2012	100%	
March 9	2764	2834	1566	100%	
March 10	2752	2831	1577	100%	
March 11	2737	2823	1587	100%	
March 12	2731	2809	1548	99%	
March 13	2834	2823	1588	100%	
March 14	2732	2822	1586	100%	
March 15	2762	2820	1604	100%	
March 16	2764	2819	1569	100%	
March 17	2757	2815	1559	100%	
March 18	2737	2821	1634	100%	
March 19	2849	2800	1536	100%	
March 20	2965	2966	1620	100%	
March 21	2740	2817	1568	100%	
March 22	2741	2814	1542	100%	
March 23	2779	2820	1546	100%	
March 24	2743	2821	1570	100%	
March 25	2734	2819	1574	100%	
March 26	2752	2805	1533	99%	
March 27	2777	2831	1594	100%	
March 28	2745	2832	1585	100%	
March 29	2747	2831	1571	100%	
March 30	2786	2832	1590	100%	
March 31	2757	2842	1589	100%	

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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: 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

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Business date	error rate in %
	0.0
01-02-2023	
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	0.1
17-02-2023	0.18
18-02-2023	0.08
19-02-2023	0.04
20-02-2023	0.14
21-02-2023	0.15
22-02-2023	0.11
23-02-2023	0.08
24-02-2023	0.08
25-02-2023	0.06
26-02-2023	0.06
27-02-2023	0.12
28-02-2023	0.16

Business date	error rate in %
01-03-2023	0.1
02-03-2023	0.09
03-03-2023	0.0
04-03-2023	0.0
05-03-2023	0.01
06-03-2023	0.1
07-03-2023	0.01
08-03-2023	0.03
09-03-2023	0.04
10-03-2023	0.07
11-03-2023	0.06
12-03-2023	0.06
13-03-2023	0.05
14-03-2023	0.05
15-03-2023	0.03
16-03-2023	0.05
17-03-2023	0.04
18-03-2023	0.03
19-03-2023	0.03
20-03-2023	0.04
21-03-2023	0.02
22-03-2023	0.0
23-03-2023	0.04
24-03-2023	0.07
25-03-2023	0.05
26-03-2023	0.04
27-03-2023	0.08
28-03-2023	0.05
29-03-2023	0.7
30-03-2023	0.62
31-03-2023	0.54