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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 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 block 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 time which were added to the KPIs shown in the previous page:

Online Channel  
AIS Bal: 800 ms  
AIS Tra: 800 ms  
PIS Single: 900 ms

Mobile Channel  
AIS Bal: 800 ms  
AIS Tra: 800 ms  
PIS Single: 900 ms

