

Deutsche Bank

Payment Services Directive 2

DE | norisbank GmbH | Noris

KPI & Statistics

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
1-Jul	1255	684	632	100%	100%	100%	0.01
2-Jul	1259	653	623	100%	100%	100%	0.00
3-Jul	3082	2153	1474	100%	100%	100%	0.01
4-Jul	1371	725	712	100%	100%	100%	0.06
5-Jul	1303	691	671	100%	100%	100%	0.13
6-Jul	1313	697	646	100%	100%	100%	0.00
7-Jul	1296	685	642	100%	100%	100%	0.04
8-Jul	1272	688	597	100%	100%	100%	0.02
9-Jul	1272	693	591	100%	100%	100%	0.16
10-Jul	1400	735	679	100%	100%	100%	0.00
11-Jul	1377	728	670	100%	100%	100%	0.01
12-Jul	1467	802	724	100%	100%	100%	0.03
13-Jul	1347	696	665	100%	100%	100%	0.05
14-Jul	1322	668	661	100%	100%	100%	0.00
15-Jul	1255	665	631	100%	100%	100%	0.01
16-Jul	1234	641	576	97%	97%	97%	0.64
17-Jul	1400	708	716	100%	100%	100%	0.25
18-Jul	1339	694	653	100%	100%	100%	0.00
19-Jul	1303	641	624	100%	100%	100%	0.01
20-Jul	1299	637	639	100%	100%	100%	0.04
21-Jul	1295	629	643	100%	100%	100%	0.00
22-Jul	1255	615	596	100%	100%	100%	0.01
23-Jul	1244	619	584	100%	100%	100%	0.01
24-Jul	1319	631	647	100%	100%	100%	0.00
25-Jul	1252	599	615	99%	99%	99%	0.04
26-Jul	1532	798	771	100%	100%	100%	0.08
27-Jul	1341	650	676	100%	100%	100%	0.01
28-Jul	1305	656	636	100%	100%	100%	0.01
29-Jul	1353	746	711	100%	100%	100%	0.01
30-Jul	1311	658	661	100%	100%	100%	0.11
31-Jul	1433	646	631	100%	100%	100%	0.02

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
1-Aug	1328	677	642	100%	100%	100%	0.00
2-Aug	1294	643	628	100%	100%	100%	0.00
3-Aug	1284	651	654	100%	100%	100%	0.01
4-Aug	1288	723	689	100%	100%	100%	0.01
5-Aug	1362	645	643	100%	100%	100%	0.00
6-Aug	1400	648	643	100%	100%	100%	0.01
7-Aug	1313	699	681	100%	100%	100%	0.01
8-Aug	1296	639	633	100%	100%	100%	0.00
9-Aug	1312	638	619	100%	100%	100%	0.00
10-Aug	1309	669	657	98%	98%	98%	0.14
11-Aug	1359	627	625	100%	100%	100%	0.02
12-Aug	1320	696	681	100%	100%	100%	0.04
13-Aug	1281	681	674	100%	100%	100%	0.11
14-Aug	1376	643	635	100%	100%	100%	0.00
15-Aug	1313	696	679	100%	100%	100%	0.00
16-Aug	1342	679	672	100%	100%	100%	0.00
17-Aug	1357	643	633	100%	100%	100%	0.01
18-Aug	1301	670	647	100%	100%	100%	0.00
19-Aug	1368	664	652	100%	100%	100%	0.06
20-Aug	1317	640	638	100%	100%	100%	0.01
21-Aug	1315	696	672	99%	99%	99%	0.01
22-Aug	1333	663	656	100%	100%	100%	0.01
23-Aug	1303	644	639	100%	100%	100%	0.00
24-Aug	1337	697	677	99%	99%	99%	0.08
25-Aug	1364	661	654	100%	100%	100%	0.03
26-Aug	1313	641	630	100%	100%	100%	0.13
27-Aug	1324	679	660	100%	100%	100%	0.00
28-Aug	1324	651	644	100%	100%	100%	0.01
29-Aug	1316	659	650	100%	100%	100%	0.01
30-Aug	1364	685	669	100%	100%	100%	0.00
31-Aug	1317	652	645	100%	100%	100%	0.04

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
1-Sep	1307	666	656	100%	100%	100%	0.01
2-Sep	1344	687	673	100%	100%	100%	0.00
3-Sep	1310	652	644	100%	100%	100%	0.00
4-Sep	1347	659	644	100%	100%	100%	0.00
5-Sep	1346	677	662	100%	100%	100%	0.01
6-Sep	1307	648	642	100%	100%	100%	0.02
7-Sep	1345	672	655	100%	100%	100%	0.00
8-Sep	1317	675	662	100%	100%	100%	0.02
9-Sep	1326	648	642	100%	100%	100%	0.01
10-Sep	1348	678	663	100%	100%	100%	0.01
11-Sep	1309	674	663	99%	99%	99%	0.06
12-Sep	1330	647	639	100%	100%	100%	0.01
13-Sep	1342	672	656	100%	100%	100%	0.03
14-Sep	1317	667	656	100%	100%	100%	0.01
15-Sep	1340	651	643	100%	100%	100%	0.02
16-Sep	1326	676	660	100%	100%	100%	0.04
17-Sep	1317	665	654	100%	100%	100%	0.05
18-Sep	1350	655	647	100%	100%	100%	0.00
19-Sep	1317	681	665	100%	100%	100%	0.02
20-Sep	1324	664	654	100%	100%	100%	0.00
21-Sep	1340	654	643	100%	100%	100%	0.02
22-Sep	1312	677	661	100%	100%	100%	0.04
23-Sep	1342	659	651	100%	100%	100%	0.46
24-Sep	1335	659	647	100%	100%	100%	0.69
25-Sep	1316	676	661	100%	100%	100%	0.00
26-Sep	1342	657	649	100%	100%	100%	0.02
27-Sep	1319	664	652	97%	97%	97%	0.12
28-Sep	1329	677	663	100%	100%	100%	0.00
29-Sep	1344	656	647	100%	100%	100%	0.02
30-Sep	1314	663	650	99%	99%	99%	0.03

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up		
July 1	2153	2755	3009	100%		
July 2	2057	2436	2933	100%		
July 3	2453	3014	3313	100%		
July 4	2248	2751	3049	100%		
July 5	2202	2644	3014	100%		
July 6	2260	2671	3006	100%		
July 7	2201	2426	2979	100%		
July 8	2084	2436	2978	100%		
July 9	2081	2443	2920	100%		
July 10	2154	2611	3008	100%		
July 11	2118	2428	3008	100%		
July 12	2186	2453	3015	100%		
July 13	2077	2381	2977	100%		
July 14	2337	2626	2977	100%		
July 15	2122	2454	2986	100%		
July 16	2147	2346	2915	100%		
July 17	2162	2503	2999	100%		
July 18	2122	2510	2979	100%		
July 19	2254	2559	2972	100%		
July 20	2197	2486	2959	100%		
July 21	2132	2399	2953	100%		
July 22	2052	2683	2999	100%		
July 23	2107	2377	2913	100%		
July 24	2168	2536	2976	100%		
July 25	2121	2423	3010	100%		
July 26	2179	2410	2996	100%		
July 27	2183	2461	3014	100%		
July 28	2413	2736	2998	100%		
July 29	2080	2330	2992	100%		
July 30	2096	2382	2914	100%		
July 31	2453	2827	3180	100%		

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up		
August 1	2366	2641	3149	100%		
August 2	2200	2525	2982	100%		
August 3	2189	2572	2963	100%		
August 4	2120	2459	2949	100%		
August 5	2143	2414	2987	100%		
August 6	2174	2434	2921	100%		
August 7	2157	2575	2965	100%		
August 8	2115	2498	2962	100%		
August 9	2238	2523	2960	100%		
August 10	2123	2502	2942	100%		
August 11	2155	2545	2944	100%		
August 12	2084	2421	2962	100%		
August 13	2085	2440	2915	100%		
August 14	2125	2555	2956	100%		
August 15	2177	2546	2965	100%		
August 16	2137	2493	2945	100%		
August 17	2146	2443	3003	100%		
August 18	2149	2557	2937	100%		
August 19	2134	2462	3000	100%		
August 20	2141	2378	2909	100%		
August 21	2278	2584	2971	100%		
August 22	2064	2336	2950	100%		
August 23	2179	2377	2947	100%		
August 24	2233	2615	2976	100%		
August 25	2093	2380	2942	100%		
August 26	2057	2485	3155	100%		
August 27	2108	2459	3018	100%		
August 28	2279	2724	3205	100%		
August 29	2321	2579	3151	100%		
August 30	2428	2734	2999	100%		
August 31	2249	2556	2995	100%		

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Online Channel

	AIS Bal	AIS Tra	PIS Single	Up		
September 1	2157	2522	2967	100%		
September 2	2029	2343	2972	100%		
September 3	2104	2484	2906	100%		
September 4	2179	2464	2978	100%		
September 5	2180	2523	2970	100%		
September 6	2139	2500	2947	100%		
September 7	2649	2707	2958	100%		
September 8	2667	2828	2949	100%		
September 9	2742	2916	2959	100%		
September 10	2687	3669	2908	100%		
September 11	2606	3317	2980	100%		
September 12	2956	3272	2998	100%		
September 13	2331	2805	2948	100%		
September 14	2323	2945	2953	100%		
September 15	2501	3086	2948	100%		
September 16	2342	2511	2983	100%		
September 17	2665	2900	2913	100%		
September 18	2532	2895	2957	100%		
September 19	2234	2650	2945	100%		
September 20	2491	2671	2946	100%		
September 21	2716	2752	2968	100%		
September 22	2504	2982	2936	100%		
September 23	2231	2900	3332	100%		
September 24	2702	3316	3006	99%		
September 25	2468	3128	2968	100%		
September 26	2480	2683	2977	100%		
September 27	2412	2798	2975	100%		
September 28	2899	3013	2979	100%		
September 29	2873	2985	2998	100%		
September 30	2748	3161	2981	100%		

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
July 1	2746	2849	1604	100%		
July 2	2769	2816	1544	100%		
July 3	3005	3071	1770	100%		
July 4	2763	2919	1647	100%		
July 5	2767	2849	1603	100%		
July 6	2754	2854	1577	100%		
July 7	2748	2846	2030	100%		
July 8	2828	2834	2975	100%		
July 9	2765	2825	1525	100%		
July 10	2805	2970	1594	100%		
July 11	2762	2859	1605	100%		
July 12	2802	2850	1566	100%		
July 13	2755	2850	1576	100%		
July 14	2749	2844	1554	100%		
July 15	2759	2833	1593	100%		
July 16	2754	2812	1538	100%		
July 17	2804	2863	1582	100%		
July 18	2779	2850	1591	100%		
July 19	2755	2840	1566	100%		
July 20	2784	2839	1559	100%		
July 21	2749	2836	1571	100%		
July 22	2753	2832	1594	100%		
July 23	2915	2812	1516	100%		
July 24	2777	2870	1589	100%		
July 25	2754	2860	1608	100%		
July 26	2773	2853	1574	100%		
July 27	2773	2877	1620	100%		
July 28	2754	2888	1597	100%		
July 29	2727	2853	1594	100%		
July 30	2731	2832	1536	100%		
July 31	2869	3088	1724	100%		

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
August 1	2896	2926	1627	100%		
August 2	2735	2891	1590	100%		
August 3	2753	2877	1567	100%		
August 4	2753	2864	1579	100%		
August 5	2735	2858	1595	100%		
August 6	2728	2835	1547	100%		
August 7	2759	2876	1584	100%		
August 8	2728	2873	1579	100%		
August 9	2736	2870	1578	100%		
August 10	2750	2864	1566	100%		
August 11	2730	2864	1565	100%		
August 12	2731	2849	1591	100%		
August 13	2730	2838	1537	100%		
August 14	2738	2879	1580	100%		
August 15	2731	2879	1581	100%		
August 16	2775	2868	1566	100%		
August 17	2733	2862	1596	100%		
August 18	2732	2860	1562	100%		
August 19	2730	2862	1608	100%		
August 20	2739	2826	1530	100%		
August 21	2737	2859	1570	100%		
August 22	2729	2857	1575	100%		
August 23	2730	2853	1587	100%		
August 24	2737	2849	1580	100%		
August 25	2733	2848	1559	100%		
August 26	3212	2834	1794	100%		
August 27	2752	2795	1773	100%		
August 28	3342	3003	1959	100%		
August 29	3287	2970	1879	100%		
August 30	3070	2864	1705	100%		
August 31	3082	2884	1698	100%		

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Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
September 1	3066	2859	1672	100%		
September 2	3041	2819	1692	100%		
September 3	3061	2799	1630	100%		
September 4	2791	2998	1697	100%		
September 5	3081	2850	1684	100%		
September 6	2930	2833	1620	100%		
September 7	2742	2825	1552	100%		
September 8	2746	2821	1571	100%		
September 9	2724	2811	1576	100%		
September 10	2728	2812	1534	100%		
September 11	2756	2860	1590	100%		
September 12	2729	2832	1578	100%		
September 13	2722	2824	1573	100%		
September 14	2730	2826	1585	100%		
September 15	2730	2826	1566	100%		
September 16	2723	2816	1598	100%		
September 17	2726	2797	1543	100%		
September 18	2746	2835	1600	100%		
September 19	2728	2837	1591	100%		
September 20	2727	2830	1583	100%		
September 21	2727	2819	1579	100%		
September 22	2725	2816	1567	100%		
September 23	2814	2823	1585	100%		
September 24	2727	2979	1548	100%		
September 25	2736	2843	1561	100%		
September 26	2725	2840	1598	100%		
September 27	2963	2864	1572	100%		
September 28	2728	2964	1594	100%		
September 29	2748	2873	1611	100%		
September 30	2725	2829	1589	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