

Deutsche Bank

Payment Services Directive 2

DE | Deutsche Bank AG | Postbank

KPI & Statistics

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	ERROR_RATE
July 1, 2023	0	0	0	0%	0%	0%	0.00
July 2, 2023	0	0	0	0%	0%	0%	0.00
July 3, 2023	3218	2962	224	85%	85%	85%	0.01
July 4, 2023	815	879	177	100%	100%	100%	0.00
July 5, 2023	825	889	173	100%	100%	100%	0.01
July 6, 2023	802	863	177	100%	100%	100%	0.00
July 7, 2023	817	878	188	100%	100%	100%	0.00
July 8, 2023	808	862	210	100%	100%	100%	0.00
July 9, 2023	2150	870	196	100%	100%	100%	0.00
July 10, 2023	831	892	177	100%	100%	100%	0.02
July 11, 2023	833	895	179	100%	100%	100%	0.01
July 12, 2023	820	878	182	100%	100%	100%	0.00
July 13, 2023	820	1016	2727	100%	100%	100%	0.00
July 14, 2023	815	872	188	100%	100%	100%	0.00
July 15, 2023	821	872	212	100%	100%	100%	0.01
July 16, 2023	820	842	192	97%	97%	97%	0.40
July 17, 2023	784	845	168	100%	100%	100%	0.01
July 18, 2023	797	859	175	100%	100%	100%	0.01
July 19, 2023	788	1290	171	100%	100%	100%	0.01
July 20, 2023	792	853	173	100%	100%	100%	0.00
July 21, 2023	808	872	182	100%	100%	100%	0.01
July 22, 2023	768	825	195	100%	100%	100%	0.01
July 23, 2023	2221	1761	192	100%	100%	100%	0.01
July 24, 2023	770	828	162	100%	100%	100%	0.01
July 25, 2023	775	830	167	99%	99%	99%	0.20
July 26, 2023	779	836	171	100%	100%	100%	0.20
July 27, 2023	779	839	172	100%	100%	100%	0.00
July 28, 2023	854	896	183	100%	100%	100%	0.00
July 29, 2023	721	997	190	100%	100%	100%	0.00
July 30, 2023	856	1001	183	100%	100%	100%	0.00
July 31, 2023	906	970	174	100%	100%	100%	0.00

All figures are shown as a monthly 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)	ERROR_RATE
August 1, 2023	914	906	190	100%	100%	100%	0.00
August 2, 2023	818	1056	175	100%	100%	100%	0.00
August 3, 2023	1138	895	174	100%	100%	100%	0.00
August 4, 2023	768	871	179	100%	100%	100%	0.00
August 5, 2023	902	859	193	100%	100%	100%	0.00
August 6, 2023	749	1328	200	100%	100%	100%	0.00
August 7, 2023	893	853	188	100%	100%	100%	0.00
August 8, 2023	703	923	173	100%	100%	100%	0.00
August 9, 2023	1030	854	176	100%	100%	100%	0.30
August 10, 2023	984	856	180	98%	98%	98%	0.30
August 11, 2023	898	869	167	100%	100%	100%	0.00
August 12, 2023	934	921	194	100%	100%	100%	0.00
August 13, 2023	909	930	198	100%	100%	100%	0.00
August 14, 2023	831	1130	181	100%	100%	100%	0.00
August 15, 2023	745	853	172	100%	100%	100%	0.00
August 16, 2023	927	872	173	100%	100%	100%	0.00
August 17, 2023	1189	825	172	100%	100%	100%	0.01
August 18, 2023	859	1761	178	100%	100%	100%	0.00
August 19, 2023	850	828	189	100%	100%	100%	0.00
August 20, 2023	840	830	194	100%	100%	100%	0.00
August 21, 2023	888	836	177	99%	99%	99%	0.20
August 22, 2023	741	839	165	100%	100%	100%	0.01
August 23, 2023	751	896	169	100%	100%	100%	0.00
August 24, 2023	991	997	172	99%	99%	99%	0.20
August 25, 2023	714	1001	178	100%	100%	100%	0.05
August 26, 2023	893	970	187	100%	100%	100%	0.12
August 27, 2023	968	847	186	100%	100%	100%	0.00
August 28, 2023	727	879	178	100%	100%	100%	0.01
August 29, 2023	704	943	174	100%	100%	100%	0.00
August 30, 2023	869	1026	171	100%	100%	100%	0.00
August 31, 2023	704	907	177	100%	100%	100%	0.00

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	ERROR_RATE
September 1, 2023	818	867	194	100%	100%	100%	0.00
September 2, 2023	767	870	196	100%	100%	100%	0.00
September 3, 2023	817	1008	179	100%	100%	100%	0.00
September 4, 2023	856	874	192	100%	100%	100%	0.15
September 5, 2023	1436	876	197	100%	100%	100%	0.00
September 6, 2023	844	858	191	100%	100%	100%	0.00
September 7, 2023	870	1223	183	100%	100%	100%	0.00
September 8, 2023	820	865	176	100%	100%	100%	0.00
September 9, 2023	820	860	178	100%	100%	100%	0.00
September 10, 2023	815	898	185	100%	100%	100%	0.00
September 11, 2023	821	852	190	99%	99%	99%	0.20
September 12, 2023	820	876	197	100%	100%	100%	0.00
September 13, 2023	784	875	189	100%	100%	100%	0.00
September 14, 2023	797	900	176	100%	100%	100%	0.00
September 15, 2023	788	900	171	100%	100%	100%	0.00
September 16, 2023	792	1058	173	100%	100%	100%	0.01
September 17, 2023	808	895	176	100%	100%	100%	0.00
September 18, 2023	768	850	182	100%	100%	100%	0.00
September 19, 2023	892	828	187	100%	100%	100%	0.00
September 20, 2023	770	830	187	100%	100%	100%	0.00
September 21, 2023	775	834	177	100%	100%	100%	0.00
September 22, 2023	779	863	165	100%	100%	100%	0.01
September 23, 2023	779	917	169	100%	100%	100%	0.10
September 24, 2023	854	920	172	100%	100%	100%	0.10
September 25, 2023	721	933	178	100%	100%	100%	0.00
September 26, 2023	856	997	187	100%	100%	100%	0.00
September 27, 2023	906	1001	186	97%	97%	97%	3.00
September 28, 2023	790	970	178	100%	100%	100%	0.00
September 29, 2023	816	865	188	100%	100%	100%	0.00
September 30, 2023	772	922	183	99%	99%	99%	0.20

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KPI & Statistics

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Online/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
July 1, 2023	800	2921	900	0%		
July 2, 2023	800	1267	900	0%		
July 3, 2023	914	1564	1558	85%		
July 4, 2023	914	2915	1526	100%		
July 5, 2023	922	1593	1544	100%		
July 6, 2023	909	1869	1504	100%		
July 7, 2023	912	2182	1523	100%		
July 8, 2023	1793	2235	1516	100%		
July 9, 2023	1775	2243	1564	100%		
July 10, 2023	923	1179	1544	100%		
July 11, 2023	924	1610	1549	100%		
July 12, 2023	915	2039	1553	100%		
July 13, 2023	915	2130	1528	100%		
July 14, 2023	914	2471	1528	100%		
July 15, 2023	902	1681	1498	100%		
July 16, 2023	1798	2580	1473	100%		
July 17, 2023	916	1383	1512	100%		
July 18, 2023	915	2763	1497	100%		
July 19, 2023	912	2822	1494	100%		
July 20, 2023	913	2183	1457	100%		
July 21, 2023	916	2306	1463	100%		
July 22, 2023	1781	2966	1433	100%		
July 23, 2023	900	2307	1452	100%		
July 24, 2023	914	2001	1481	100%		
July 25, 2023	913	2925	1488	100%		
July 26, 2023	914	2823	1484	100%		
July 27, 2023	917	1012	1473	100%		
July 28, 2023	916	2074	1475	100%		
July 29, 2023	908	2472	1480	100%		
July 30, 2023	906	2432	1456	100%		
July 31, 2023	918	2085	1483	100%		

The backend services for online banking and Mobile banking are same. Hence, the data for both the channels are identical.

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

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KPI & Statistics

Online/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
August 1, 2023	913	1958	1504	100%		
August 2, 2023	919	2268	1471	100%		
August 3, 2023	918	1591	1467	100%		
August 4, 2023	916	2616	1482	100%		
August 5, 2023	906	2815	1490	100%		
August 6, 2023	906	1563	1478	100%		
August 7, 2023	912	2407	1459	100%		
August 8, 2023	914	2406	1449	100%		
August 9, 2023	916	1186	1466	100%		
August 10, 2023	917	2284	1473	100%		
August 11, 2023	919	1663	1463	100%		
August 12, 2023	910	2233	1457	100%		
August 13, 2023	904	1908	1454	100%		
August 14, 2023	921	1358	1473	100%		
August 15, 2023	920	1305	1472	100%		
August 16, 2023	921	1625	1472	100%		
August 17, 2023	919	2619	1476	100%		
August 18, 2023	916	2309	1475	100%		
August 19, 2023	1795	2040	1458	100%		
August 20, 2023	1791	1091	1442	100%		
August 21, 2023	912	1132	1460	100%		
August 22, 2023	907	1154	1457	100%		
August 23, 2023	905	2558	1450	100%		
August 24, 2023	910	1999	1450	100%		
August 25, 2023	909	1588	1446	100%		
August 26, 2023	903	1275	1440	100%		
August 27, 2023	913	1958	1504	100%		
August 28, 2023	919	2268	1471	100%		
August 29, 2023	918	1591	1467	100%		
August 30, 2023	916	2616	1482	100%		
August 31, 2023	906	2815	1490	100%		

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Online/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up		
September 1, 2023	1752	1601	1443	100%		
September 2, 2023	1696	2020	1433	100%		
September 3, 2023	1681	1257	1455	100%		
September 4, 2023	1733	1157	1461	100%		
September 5, 2023	1485	1709	1413	100%		
September 6, 2023	1496	2981	1422	100%		
September 7, 2023	870	1451	1426	100%		
September 8, 2023	1483	1219	1424	100%		
September 9, 2023	1432	1405	1423	100%		
September 10, 2023	1434	1854	1434	100%		
September 11, 2023	1479	2235	1430	100%		
September 12, 2023	1487	2524	1438	100%		
September 13, 2023	1523	2086	1430	100%		
September 14, 2023	1756	2324	1470	100%		
September 15, 2023	1757	2541	1462	100%		
September 16, 2023	1692	1625	1466	100%		
September 17, 2023	1687	2170	1473	100%		
September 18, 2023	1767	1413	1473	100%		
September 19, 2023	1781	1354	1467	100%		
September 20, 2023	902	1991	1455	100%		
September 21, 2023	1797	2014	1455	100%		
September 22, 2023	1775	2535	1458	100%		
September 23, 2023	901	2783	1562	100%		
September 24, 2023	1712	1409	1459	100%		
September 25, 2023	902	2319	1475	100%		
September 26, 2023	903	2963	1468	100%		
September 27, 2023	907	2471	1461	100%		
September 28, 2023	915	2013	1477	100%		
September 29, 2023	917	2442	1487	100%		
September 30, 2023	901	2911	1473	100%		

The backend services for online banking and Mobile banking are same. Hence, the data for both the channels are identical.

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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: 800 ms

AIS Tra: 800 ms

PIS Single: 900
ms

Mobile Channel

AIS Bal: 800 ms

AIS Tra: 800 ms

PIS Single: 900
ms