Q1 2026 TARGOBANK Report

Day	Availability Comparison (%)			Performance Comparison (ms)					
	Error Rate XS2A	Availability XS2A	Availability OLB / APP	Performance AIS XS2A	Performance AIS OLB	Performance AIS APP	Performance PIS XS2A	Performance PIS OLB	Performance PIS APP
01.01.2026	0,18%	99.38%	99,65%	1.916	n.a.	n.a.	6.323	n.a.	n.a.
02.01.2026	0,29%	99.38%	100,00%	2.098	4.337	2.353	7.137	4.898	4.487
03.01.2026	0,18%	99.35%	99,65%	1.821	3.908	2.060	6.186	4.425	3.959
04.01.2026	0,18%	99.70%	100,00%	1.797	3.759	1.986	6.183	4.272	3.884
05.01.2026	0,49%	99.48%	100,00%	2.291	5.041	2.896	7.316	5.668	5.148
06.01.2026	0,24%	99.32%	99,76%	2.014	4.286	2.337	6.569	4.865	4.487
07.01.2026	0,24%	99.55%	99,74%	2.115	4.424	2.420	7.273	5.042	4.536
08.01.2026	0,40%	99.04%	99,73%	2.217	4.164	2.313	6.741	4.787	4.406
09.01.2026	0,33%	98.96%	99,76%	2.068	4.106	2.264	6.456	4.636	4.318
10.01.2026	0,21%	99.48%	99,80%	1.789	3.773	2.028	6.324	4.272	3.931
11.01.2026	0,54%	n.a.	100,00%	1.697	3.440	1.898	6.343	3.938	3.775
12.01.2026	0,23%	99.60%	100,00%	1.971	4.115	2.262	6.504	4.714	4.334
13.01.2026	0,23%	99.53%	99,74%	2.000	4.193	2.282	6.823	4.750	4.344
14.01.2026	0,48%	n.a.	100,00%	2.329	4.339	2.421	8.227	4.929	4.519
15.01.2026	0,88%	n.a.	100,00%	1.971	4.013	2.295	7.198	4.609	4.410
16.01.2026	0,34%	99.63%	100,00%	1.979	3.969	2.218	7.188	4.531	4.229
17.01.2026	0,31%	99.65%	99,74%	1.849	3.717	2.041	6.882	4.265	3.950
18.01.2026	0,35%	n.a.	n.a.	1.798	3.578	1.988	6.787	4.047	3.846
19.01.2026	0,32%	n.a.	100,00%	1.910	3.977	2.217	7.317	4.476	4.260
20.01.2026	0,28%	99.38%	100,00%	1.986	4.031	2.211	6.884	4.582	4.248
21.01.2026	0,37%	99.48%	99,72%	1.946	4.022	2.198	7.101	4.532	4.242
22.01.2026	0,29%	99.04%	99,77%	2.159	4.028	2.202	7.251	4.581	4.279
23.01.2026	0,26%	99.47%	99,76%	1.930	4.034	2.197	7.005	4.568	4.194
24.01.2026	0,25%	99.52%	99,74%	1.794	3.747	2.015	6.708	4.231	3.907
25.01.2026	0,22%	99.92%	100,00%	1.717	3.577	1.943	6.440	4.019	3.783
26.01.2026	0,25%	99.71%	100,00%	1.936	4.075	2.218	6.549	4.627	4.266
27.01.2026	0,26%	99.53%	100,00%	1.976	4.169	2.244	6.924	4.807	4.296
28.01.2026	0,45%	98.63%	99,76%	2.715	5.563	2.803	8.553	6.095	5.334
29.01.2026	0,31%	98.52%	99,48%	2.275	4.291	2.365	7.428	4.902	4.470
30.01.2026	0,25%	98.74%	99,41%	2.172	4.337	2.360	7.542	4.886	4.484
31.01.2026	0,18%	99.35%	99,65%	2.094	4.109	2.228	7.339	4.657	4.157
01.02.2026	0,21%	99.97%	100,00%	1.776	3.705	1.987	6.672	4.159	3.885
02.02.2026	0,25%	98.50%	100,00%	2.175	4.480	2.435	7.892	5.095	4.693
03.02.2026	0,21%	99.29%	99,65%	2.073	4.345	2.340	7.274	4.957	4.493
04.02.2026	0,22%	99.49%	99,74%	2.175	4.412	2.396	7.836	4.998	4.528
05.02.2026	0,95%	98.27%	100,00%	4.596	6.053	3.414	7.646	6.729	5.544
06.02.2026	0,38%	99.56%	99,76%	2.021	4.337	2.295	7.229	4.856	4.333
07.02.2026	0,18%	97.64%	98,30%	1.874	4.032	2.067	7.046	4.540	3.994
08.02.2026	0,25%	99.90%	100,00%	1.747	3.803	1.952	6.659	4.286	3.796
09.02.2026	0,36%	99.27%	100,00%	1.954	4.319	2.250	6.902	4.892	4.342
10.02.2026	0,21%	99.57%	99,76%	2.039	4.336	2.258	7.412	4.891	4.331
11.02.2026	0,20%	99.43%	99,79%	1.960	4.254	2.205	6.966	4.831	4.273
12.02.2026	0,22%	99.59%	99,79%	1.977	4.200	2.200	6.865	4.754	4.298
13.02.2026	0,20%	99.55%	99,79%	1.945	4.158	2.185	7.009	4.642	4.210
14.02.2026	0,16%	99.56%	99,80%	1.938	4.141	2.132	7.043	4.673	4.066
15.02.2026	0,19%	n.a.	100,00%	1.619	3.775	1.959	6.755	4.285	3.844
16.02.2026	0,19%	n.a.	100,00%	1.769	4.253	2.219	6.908	4.806	4.322
17.02.2026	0,18%	n.a.	98,70%	1.879	4.184	2.182	7.107	4.733	4.233
18.02.2026	0,19%	99.40%	100,00%	1.974	4.287	2.244	7.042	4.809	4.364
19.02.2026	0,20%	99.64%	99,77%	1.956	4.168	2.195	7.114	4.675	4.252
20.02.2026	0,18%	99.33%	99,70%	1.961	4.188	2.195	6.952	4.678	4.239
21.02.2026	0,20%	99.67%	99,74%	1.938	3.920	2.035	7.129	4.379	3.967
22.02.2026	0,45%	n.a.	89,14%	2.862	4.389	2.582	7.673	4.807	4.485
23.02.2026	0,19%	99.81%	n.a.	1.966	4.176	2.201	6.779	4.785	4.328
24.02.2026	0,20%	97.57%	100,00%	2.004	4.699	2.203	6.942	5.207	4.318
25.02.2026	0,20%	99.39%	99,65%	2.095	5.155	5.590	7.210	n.a.	7.752
26.02.2026	0,31%	99.16%	100,00%	2.244	5.267	3.529	7.480	8.414	5.692
27.02.2026	0,19%	99.42%	99,69%	2.107	4.700	2.488	7.521	5.235	4.703
28.02.2026	0,16%	99.36%	99,65%	1.829	4.072	2.138	6.847	4.514	4.120
01.03.2026	0,19%	99.87%	100,00%	1.768	3.990	2.064	6.833	4.521	4.025
02.03.2026	0,22%	99.48%	100,00%	2.145	4.964	2.552	6.463	5.461	4.821
03.03.2026	0,63%	95.79%	99,30%	5.417	5.089	2.518	6.543	5.684	4.791
04.03.2026	0,20%	99.38%	99,70%	2.244	5.234	2.472	8.012	5.917	4.639
05.03.2026	0,19%	99.43%	100,00%	2.091	5.453	2.639	7.270	6.049	4.823
06.03.2026	0,19%	99.51%	100,00%	2.079	5.195	2.533	7.482	5.761	4.656
07.03.2026	0,20%	99.39%	99,67%	2.037	4.823	2.298	7.572	5.304	4.268
08.03.2026	0,17%	99.62%	100,00%	1.805	4.556	2.308	6.704	5.053	4.248
09.03.2026	0,25%	99.37%	100,00%	2.351	5.361	2.814	7.579	5.877	4.994
10.03.2026	0,17%	99.31%	100,00%	1.918	5.149	2.833	7.106	5.732	5.014
11.03.2026	0,21%	95.62%	99,74%	1.998	5.569	2.956	6.997	6.164	5.335
12.03.2026	0,18%	99.62%	100,00%	1.848	5.217	2.800	6.828	5.755	4.875
13.03.2026	0,17%	99.62%	100,00%	1.824	5.420	2.803	6.921	5.991	4.913
14.03.2026	0,52%	97.39%	100,00%	3.156	4.774	2.586	6.693	5.223	4.520
15.03.2026	0,18%	n.a.*	100,00%	1.519	4.450	2.552	6.059	4.953	4.457
16.03.2026	0,16%	n.a.*	100,00%	1.645	5.259	2.874	6.450	5.866	4.948
17.03.2026	0,16%	n.a.*	100,00%	1.684	5.115	2.798	6.986	5.648	4.924
18.03.2026	0,16%	n.a.*	100,00%	1.626	5.314	2.762	6.682	5.949	4.975
19.03.2026	0,15%	n.a.*	97,20%	1.641	4.968	2.592	6.346	5.583	4.841
20.03.2026	0,17%	n.a.*	100,00%	1.612	4.918	2.595	6.610	5.541	4.767
21.03.2026	0,21%	n.a.*	100,00%	1.737	4.365	2.430	7.125	4.877	4.357
22.03.2026	0,86%	n.a.*	95,45%	3.159	6.395	3.725	7.201	6.927	6.918

TARGOBANK Report

	Availability Comparison (%)			Performance Comparison (ms)					
	Error Rate XS2A	Availability XS2A	Availability OLB / APP	Performance AIS XS2A	Performance AIS OLB	Performance AIS APP	Performance PIS XS2A	Performance PIS OLB	Performance PIS APP
23.03.2026	0,17%	n.a.*	100,00%	2.145	6.630	3.084	6.772	7.295	6.705
24.03.2026	0,16%	n.a.*	100,00%	1.676	4.729	2.652	6.568	5.355	4.770
25.03.2026	0,19%	n.a.*	99,65%	1.671	4.741	2.692	6.577	5.246	4.740
26.03.2026	0,30%	n.a.*	99,79%	1.894	4.884	2.729	7.165	5.458	4.769
27.03.2026	0,20%	n.a.*	99,65%	1.734	8.642	3.671	7.070	9.701	5.789
28.03.2026	0,30%	n.a.*	97,55%	1.769	4.631	2.717	7.233	5.118	4.639
29.03.2026	0,16%	n.a.*	100,00%	1.597	4.454	2.471	6.347	4.943	4.522
30.03.2026	0,18%	n.a.*	100,00%	1.819	5.463	3.928	6.782	7.608	6.077
31.03.2026	0,18%	99.25%	100,00%	1.776	4.117	2.241	6.730	4.647	4.414

* Die XS2A-Schnittstelle war im Berichtszeitraum verfügbar. Aufgrund eines technischen Problems konnten im Zeitraum vom 15.03 - 30.03 keine Werte erfasst werden.

Definitions

Error Rate XS2A | Error quotient of server errors relative to all XS2A requests (incl. errors during planned downtimes - details: https://www.bank-verlag.de/psd2-targobank).

Availability XS2A | XS2A availability (uptime) in % is measured on a use case level by an external provider (incl. network instabilities / downtimes due to maintenance work or deployments - details: https://www.bank-verlag.de/psd2-targobank).

Availability OLB / APP | The availability (uptime) in % is measured on a use case level by an external provider (incl. network instabilities). Since 13.04.21 the primary uptime tracking is run internally. Because the underlying services match, the App & Online-Banking availability are reported jointly.

Performance AIS XS2A | Average duration in ms of running through the entire process of getting account information via XS2A (incl. the consent setup every 90 days). The average response time in ms per step is summed up per day.

Performance AIS OLB | Average duration in ms of running through the entire process of getting account information via the Online-Banking (incl. the 90-day TAN exemption for the login). The average response time in ms per step is summed up per day.

Performance AIS APP | Average duration in ms of running through the entire process of getting account information via the TARGOBANK Mobile App. The average response time in ms per step is summed up per day.

Performance PIS XS2A | Average duration in ms of running through the entire process of setting up a SEPA payment which is the most popular PIS use case. The average response time in ms per step is summed up per day.