

Q2 2025 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	
01.04.2025	0,12%	99,36%	99,51%	1.952	n.a.	n.a.	5.724	n.a.	n.a.	
02.04.2025	0,13%	99,36%	99,51%	1.864	n.a.	n.a.	5.733	n.a.	n.a.	
03.04.2025	0,11%	99,58%	100,00%	1.857	n.a.	n.a.	5.334	n.a.	n.a.	
04.04.2025	0,10%	100,00%	99,53%	1.809	n.a.	n.a.	5.258	n.a.	n.a.	
05.04.2025	0,07%	100,00%	100,00%	1.725	n.a.	n.a.	5.187	n.a.	n.a.	
06.04.2025	0,07%	99,92%	92,62%	1.751	n.a.	n.a.	5.199	n.a.	n.a.	
07.04.2025	0,06%	100,00%	100,00%	1.824	n.a.	n.a.	5.436	n.a.	n.a.	
08.04.2025	0,11%	99,55%	99,55%	1.868	n.a.	n.a.	5.366	n.a.	n.a.	
09.04.2025	0,09%	100,00%	99,55%	1.825	n.a.	n.a.	5.367	n.a.	n.a.	
10.04.2025	0,08%	100,00%	99,53%	1.832	n.a.	n.a.	5.421	n.a.	n.a.	
11.04.2025	0,09%	100,00%	91,00%	1.835	n.a.	n.a.	5.324	n.a.	n.a.	
12.04.2025	0,41%	100,00%	n.a.	1.693	n.a.	n.a.	5.075	n.a.	n.a.	
13.04.2025	0,13%	95,77%	86,22%	1.714	n.a.	n.a.	4.968	n.a.	n.a.	
14.04.2025	0,09%	100,00%	100,00%	1.819	4.749	2.669	5.228	8.189	4.490	
15.04.2025	0,09%	99,91%	99,76%	1.844	4.824	2.690	5.277	8.453	4.538	
16.04.2025	0,09%	100,00%	99,74%	1.805	4.753	2.677	5.101	8.437	4.516	
17.04.2025	0,07%	100,00%	99,87%	1.730	4.676	2.610	4.812	8.597	4.403	
18.04.2025	0,04%	100,00%	99,76%	1.643	4.624	2.534	4.618	7.973	4.259	
19.04.2025	0,04%	100,00%	100,00%	1.645	4.539	2.525	4.664	7.892	4.236	
20.04.2025	0,07%	97,49%	98,65%	1.736	4.645	2.535	4.779	7.967	4.213	
21.04.2025	0,03%	100,00%	100,00%	1.669	4.493	2.500	4.585	7.988	4.164	
22.04.2025	0,05%	100,00%	100,00%	1.724	4.802	2.675	4.754	8.520	4.514	
23.04.2025	0,08%	100,00%	100,00%	1.720	4.779	2.675	4.755	8.120	4.537	
24.04.2025	0,21%	99,65%	99,83%	1.860	4.837	2.696	5.070	8.255	4.562	
25.04.2025	0,17%	100,00%	100,00%	1.737	4.759	2.662	5.091	8.010	4.464	
26.04.2025	0,07%	100,00%	100,00%	1.617	4.617	2.540	4.878	7.551	4.260	
27.04.2025	0,06%	100,00%	100,00%	1.580	4.478	2.478	4.715	7.355	4.138	
28.04.2025	0,08%	100,00%	100,00%	1.728	4.801	2.705	4.886	7.600	4.550	
29.04.2025	0,08%	100,00%	99,80%	1.738	4.892	2.749	5.094	7.778	4.633	
30.04.2025	0,09%	100,00%	99,80%	1.701	4.831	2.714	4.954	7.914	4.563	
01.05.2025	0,08%	100,00%	99,65%	1.651	4.560	2.551	4.871	7.762	4.219	
02.05.2025	0,05%	100,00%	100,00%	1.721	4.783	2.706	4.940	7.896	4.536	
03.05.2025	0,07%	99,41%	99,53%	1.650	4.526	2.556	4.760	7.638	4.270	
04.05.2025	0,06%	100,00%	100,00%	1.607	4.412	2.488	4.776	7.370	4.120	
05.05.2025	0,09%	100,00%	100,00%	1.782	4.798	2.715	4.950	8.003	4.565	
06.05.2025	0,10%	100,00%	99,53%	1.766	4.759	2.688	4.946	7.936	4.512	
07.05.2025	0,09%	100,00%	100,00%	1.724	4.797	2.668	4.930	8.074	4.487	
08.05.2025	0,08%	100,00%	100,00%	1.769	4.529	2.555	4.836	7.364	4.251	
09.05.2025	0,09%	100,00%	100,00%	1.742	4.187	2.642	4.951	7.350	4.441	
10.05.2025	0,07%	100,00%	100,00%	1.633	3.970	2.532	4.631	7.415	4.200	
11.05.2025	0,08%	100,00%	100,00%	1.601	4.453	2.478	4.583	7.261	4.101	
12.05.2025	0,08%	100,00%	100,00%	1.779	4.857	2.772	5.274	7.940	4.579	
13.05.2025	0,16%	100,00%	100,00%	1.717	4.680	2.691	4.827	7.914	4.499	
14.05.2025	0,08%	98,44%	97,35%	1.731	5.001	2.837	4.870	8.176	4.712	
15.05.2025	0,08%	100,00%	99,73%	1.737	4.688	2.692	4.986	8.773	4.512	
16.05.2025	0,43%	98,92%	99,20%	1.881	5.127	3.007	5.173	8.311	5.509	
17.05.2025	0,09%	99,23%	97,55%	1.632	4.602	2.607	4.782	7.734	4.500	
18.05.2025	0,23%	93,09%	95,93%	1.897	4.374	2.673	5.367	7.811	4.441	
19.05.2025	0,06%	100,00%	100,00%	1.697	4.487	2.676	4.703	7.422	4.557	
20.05.2025	0,12%	99,67%	99,74%	1.705	4.741	2.705	4.844	8.005	4.623	
21.05.2025	0,09%	100,00%	99,80%	1.747	4.946	2.779	4.748	8.120	4.911	
22.05.2025	0,08%	100,00%	99,79%	1.749	4.888	2.733	4.973	8.198	4.762	
23.05.2025	0,09%	99,65%	99,80%	1.718	4.718	2.651	4.808	7.783	4.441	
24.05.2025	0,05%	100,00%	100,00%	1.672	4.585	2.561	4.720	7.430	4.261	
25.05.2025	0,07%	100,00%	100,00%	1.663	4.488	2.505	4.715	7.402	4.145	
26.05.2025	0,08%	100,00%	100,00%	1.804	4.748	2.671	5.004	7.917	4.484	
27.05.2025	0,11%	100,00%	100,00%	1.798	4.856	2.724	5.260	7.967	4.566	
28.05.2025	0,09%	100,00%	100,00%	1.875	4.875	2.734	5.225	8.263	4.596	
29.05.2025	0,12%	99,67%	99,76%	1.705	4.573	2.555	4.835	7.610	4.221	
30.05.2025	0,07%	100,00%	100,00%	1.804	4.752	2.683	5.170	8.383	4.489	
31.05.2025	0,09%	99,32%	99,65%	1.777	4.634	2.594	5.093	7.725	4.256	
01.06.2025	0,05%	100,00%	100,00%	1.729	4.516	2.522	4.983	7.380	4.144	
02.06.2025	0,08%	100,00%	100,00%	1.867	4.885	2.763	5.275	8.109	4.606	
03.06.2025	0,11%	99,11%	100,00%	2.017	4.895	2.756	5.366	8.391	4.635	
04.06.2025	0,08%	100,00%	99,76%	1.813	4.826	2.741	5.130	7.937	4.582	
05.06.2025	0,16%	99,72%	100,00%	1.933	4.849	2.738	5.183	8.086	4.584	
06.06.2025	0,12%	100,00%	100,00%	1.829	4.815	2.754	5.064	7.824	4.582	
07.06.2025	0,07%	100,00%	100,00%	1.669	4.593	2.555	4.860	7.593	4.245	
08.06.2025	0,10%	100,00%	100,00%	1.690	4.512	2.488	5.018	7.340	4.128	
09.06.2025	0,09%	100,00%	100,00%	1.689	4.556	2.531	4.918	7.392	4.207	
10.06.2025	0,10%	100,00%	99,74%	1.825	4.853	2.701	5.139	7.868	4.535	
11.06.2025	0,08%	100,00%	99,74%	1.805	4.013	2.649	5.040	6.250	4.447	
12.06.2025	0,08%	100,00%	99,76%	1.830	3.887	2.645	5.095	5.929	4.446	
13.06.2025	0,09%	100,00%	99,79%	1.824	3.849	2.623	5.207	6.186	4.388	
15.06.2025	0,16%	95,78%	97,34%	1.916	3.732	2.586	5.201	5.851	4.213	
16.06.2025	0,09%	100,00%	90,72%	1.834	3.892	2.657	5.102	6.061	4.457	
17.06.2025	0,09%	100,00%	98,69%	1.796	3.868	2.640	5.083	6.078	4.427	
18.06.2025	0,09%	100,00%	100,00%	1.831	3.900	2.129	5.154	6.078	3.693	
19.06.2025	0,09%	100,00%	100,00%	1.790	3.829	1.994	5.112	6.916	3.478	
20.06.2025	0,08%	100,00%	100,00%	1.828	3.827	2.007	5.191	6.784	3.492	
21.06.2025	0,06%	100,00%	99,81%	1.779	3.747	1.889	5.068	6.601	3.288	
22.06.2025	0,06%	100,00%	100,00%	1.695	3.607	1.826	4.829	6.257	3.178	
23.06.2025	0,07%	100,00%	100,00%	1.850	3.867	2.036	5.060	7.195	3.523	

TARGOBANK Report

Availability Comparison (%)

Performance Comparison (ms)

	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
24.06.2025	0,09%	100.00%	99,77%	1.858	3.970	2.084	5.072	6.518	3.648
25.06.2025	0,11%	100.00%	99,78%	1.848	3.953	2.087	5.161	6.896	3.639
26.06.2025	0,18%	99.77%	99,59%	1.972	3.969	2.107	5.146	7.141	3.704
27.06.2025	0,15%	100.00%	99,51%	1.887	4.002	2.127	5.085	6.878	3.719
28.06.2025	0,06%	100.00%	99,77%	1.699	3.709	1.885	4.601	6.902	3.307
29.06.2025	0,07%	100.00%	n.a.	1.658	3.608	1.829	4.888	5.878	3.197
30.06.2025	0,13%	100.00%	100,00%	1.928	4.079	2.196	5.219	6.934	3.818

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.