

Q3 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
01.07.2025	0,19%	99,39%	99,65%	2.253	4.444	2.424	5.954	6.962	4.138
02.07.2025	0,12%	99,43%	99,65%	1.883	4.015	2.157	5.261	6.880	3.724
03.07.2025	0,11%	100,00%	99,77%	1.984	3.961	2.117	5.359	6.633	3.670
04.07.2025	0,10%	100,00%	99,77%	1.907	4.042	2.151	5.307	6.858	3.665
05.07.2025	0,06%	99,91%	100,00%	1.728	3.739	1.924	4.971	6.485	3.333
06.07.2025	0,06%	100,00%	100,00%	1.674	3.582	1.870	4.915	5.942	3.213
07.07.2025	0,09%	100,00%	100,00%	1.830	3.960	2.126	5.123	6.645	3.702
08.07.2025	0,09%	100,00%	99,65%	1.858	3.924	2.106	5.095	6.498	3.631
09.07.2025	0,13%	99,89%	99,91%	1.871	4.021	2.115	5.180	6.884	3.679
10.07.2025	0,26%	98,53%	99,73%	2.053	3.963	2.092	5.185	6.302	3.600
11.07.2025	0,09%	99,92%	99,65%	1.797	4.842	2.517	5.171	7.809	5.476
12.07.2025	0,07%	100,00%	99,77%	1.762	4.894	2.537	5.129	7.279	5.869
13.07.2025	0,07%	100,00%	100,00%	1.728	4.641	2.341	4.913	7.154	5.281
14.07.2025	0,08%	99,61%	100,00%	1.877	4.241	2.223	5.468	6.788	4.450
15.07.2025	0,08%	99,84%	100,00%	1.872	4.447	2.333	5.450	7.354	4.575
16.07.2025	0,11%	99,59%	99,78%	1.877	4.507	2.386	5.447	7.874	4.228
17.07.2025	0,10%	100,00%	99,77%	1.885	4.018	2.097	5.335	7.777	3.664
18.07.2025	0,09%	100,00%	99,74%	1.804	3.983	2.053	5.107	7.313	3.569
19.07.2025	0,07%	100,00%	99,72%	1.701	3.799	1.934	4.986	6.318	3.353
20.07.2025	0,42%	96,48%	97,82%	1.996	3.871	1.992	5.270	7.151	3.357
21.07.2025	0,08%	100,00%	100,00%	1.776	3.874	2.026	4.994	6.651	3.532
22.07.2025	0,09%	100,00%	100,00%	1.802	3.927	2.044	4.969	6.513	3.590
23.07.2025	0,32%	100,00%	99,76%	1.830	3.922	2.068	4.956	6.289	3.646
24.07.2025	0,50%	99,75%	n.a.	1.860	3.907	2.057	4.737	7.238	3.637
25.07.2025	0,53%	100,00%	100,00%	1.855	3.949	2.084	4.926	6.809	3.679
26.07.2025	0,41%	100,00%	99,67%	1.708	3.763	1.933	4.769	6.402	3.389
27.07.2025	0,44%	100,00%	100,00%	1.714	3.641	1.868	4.557	6.667	3.279
28.07.2025	0,47%	100,00%	100,00%	1.813	3.960	2.116	4.908	6.798	3.691
29.07.2025	0,44%	100,00%	99,78%	1.842	4.054	2.168	5.166	7.440	3.802
30.07.2025	0,21%	100,00%	99,77%	1.827	4.023	2.156	4.903	6.747	3.776
31.07.2025	0,11%	100,00%	100,00%	1.837	3.966	2.143	5.083	6.856	3.726
01.08.2025	0,11%	99,32%	n.a.	1.867	4.199	2.253	5.148	7.216	3.909
02.08.2025	0,05%	100,00%	n.a.	1.723	3.769	1.954	4.812	7.052	3.400
03.08.2025	0,05%	100,00%	n.a.	1.685	3.621	1.873	4.778	5.882	3.265
04.08.2025	0,10%	99,61%	n.a.	2.072	3.945	2.115	5.194	7.030	3.686
05.08.2025	0,11%	n.a.	100,00%	1.961	4.040	2.133	5.319	7.059	3.751
06.08.2025	0,08%	100,00%	99,65%	1.838	4.834	2.539	4.937	8.259	5.626
07.08.2025	0,07%	99,87%	99,66%	1.812	4.695	2.454	5.000	7.112	5.310
08.08.2025	0,07%	100,00%	99,69%	1.786	4.380	2.308	4.994	7.587	4.755
09.08.2025	n.a.	100,00%	99,78%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10.08.2025	0,05%	n.a.	92,76%	1.734	4.072	2.160	4.791	7.129	3.696
11.08.2025	0,09%	100,00%	100,00%	1.786	3.850	2.023	4.819	6.608	3.616
12.08.2025	0,10%	100,00%	99,88%	1.830	3.906	2.049	4.894	6.510	3.661
13.08.2025	0,09%	100,00%	99,65%	1.777	4.373	2.300	4.795	7.720	4.757
14.08.2025	0,08%	100,00%	99,76%	1.811	4.230	2.220	4.709	6.589	4.425
15.08.2025	0,08%	100,00%	100,00%	1.779	4.160	2.155	4.899	7.084	4.319
16.08.2025	0,03%	100,00%	99,77%	1.766	4.328	2.226	5.091	6.657	4.704
17.08.2025	0,10%	97,42%	98,95%	1.811	3.821	1.965	4.918	6.343	3.523
18.08.2025	0,08%	100,00%	100,00%	1.861	3.929	2.083	4.987	7.426	3.668
19.08.2025	0,08%	100,00%	99,76%	1.915	4.029	2.108	5.093	6.887	3.754
20.08.2025	0,33%	98,03%	99,78%	2.578	3.958	2.082	6.104	7.126	3.696
21.08.2025	0,09%	99,65%	99,59%	1.816	3.907	2.057	4.955	6.231	3.662
22.08.2025	0,09%	100,00%	100,00%	1.837	4.126	2.148	4.995	7.228	3.977
23.08.2025	0,07%	100,00%	99,76%	1.774	3.824	1.957	4.936	6.371	3.476
24.08.2025	0,07%	100,00%	100,00%	1.737	3.720	1.879	4.775	6.526	3.354
25.08.2025	0,07%	100,00%	100,00%	1.863	3.933	2.068	5.164	7.056	3.694
26.08.2025	0,09%	99,70%	99,74%	1.903	4.082	2.135	5.040	7.220	3.816
27.08.2025	0,11%	99,86%	99,70%	1.886	4.087	2.154	5.206	6.639	3.839
28.08.2025	0,24%	99,41%	99,78%	2.104	4.107	2.171	5.530	7.244	3.856
29.08.2025	0,25%	100,00%	99,73%	2.260	4.290	2.252	5.232	7.805	3.953
30.08.2025	0,09%	99,45%	99,65%	1.778	3.924	2.020	4.919	6.942	3.595
31.08.2025	0,07%	100,00%	100,00%	1.701	3.752	1.902	4.885	6.357	3.382
01.09.2025	0,08%	100,00%	n.a.	1.895	4.177	2.172	5.077	7.606	3.893
02.09.2025	0,12%	99,30%	100,00%	1.950	4.143	2.168	5.416	7.067	3.895
03.09.2025	0,10%	99,92%	99,71%	1.901	4.079	2.120	5.302	7.639	3.808
04.09.2025	0,10%	100,00%	100,00%	1.941	4.070	2.110	5.442	7.574	3.779
05.09.2025	0,09%	99,92%	100,00%	1.926	4.098	2.119	5.111	6.978	3.809
06.09.2025	0,06%	99,92%	99,67%	1.763	3.872	1.999	4.671	6.831	3.537
07.09.2025	0,11%	96,73%	97,82%	1.811	3.796	1.937	5.086	6.582	3.421
08.09.2025	1,25%	92,53%	100,00%	1.751	4.036	2.140	4.867	7.534	3.804
09.09.2025	0,11%	99,77%	99,73%	2.016	4.130	2.168	5.449	7.541	3.867
10.09.2025	0,13%	100,00%	99,77%	1.872	4.100	2.135	5.110	8.801	3.824
11.09.2025	0,10%	100,00%	99,71%	1.904	4.122	2.166	5.144	7.668	3.852
12.09.2025	0,10%	100,00%	100,00%	1.899	4.010	2.092	5.259	7.817	3.737
14.09.2025	0,13%	95,92%	97,55%	1.791	3.840	1.979	5.138	7.026	3.450
15.09.2025	0,14%	99,73%	100,00%	1.924	4.017	2.146	5.141	8.094	3.811
16.09.2025	0,11%	99,90%	99,30%	1.841	4.028	2.119	5.141	7.871	3.777
17.09.2025	0,12%	100,00%	99,77%	1.858	4.017	2.093	5.030	8.409	3.759
18.09.2025	0,12%	99,83%	99,65%	1.889	4.077	2.126	4.917	8.139	3.860
19.09.2025	0,08%	99,89%	99,93%	1.895	4.099	2.092	4.929	7.928	3.780
20.09.2025	0,07%	100,00%	99,70%	1.769	3.874	1.956	4.861	8.662	3.518
21.09.2025	0,11%	n.a.	98,60%	1.798	3.813	1.962	4.973	8.199	3.484
22.09.2025	0,22%	n.a.	99,76%	2.164	4.454	2.430	5.247	8.602	4.224
23.09.2025	0,10%	90,55%	99,77%	2.635	4.160	2.182	7.328	8.783	3.926

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
24.09.2025	0,16%	n.a.	99,31%	2.872	4.143	2.189	7.999	7.501	3.868
25.09.2025	0,17%	99.76%	99,30%	2.813	4.133	2.190	6.665	7.744	3.849
26.09.2025	0,18%	100.00%	99,77%	2.138	4.245	2.283	5.441	8.398	3.956
27.09.2025	0,07%	99.90%	100,00%	1.861	3.875	1.984	5.284	8.469	3.499
28.09.2025	0,09%	99.89%	100,00%	1.760	3.762	1.907	4.975	7.053	3.370
29.09.2025	0,19%	99.78%	100,00%	2.119	4.442	2.397	5.382	8.767	4.165
30.09.2025	0,16%	100.00%	99,77%	2.046	4.332	2.352	5.383	7.678	4.130

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.