

Vancouver's Inetco keeps eye on retail transactions

By: Greg Meckbach - ComputerWorld Canada (12 Aug 2008)

Insight 4.1 is available in beta form and is designed to monitor service level agreements and historical trends about online experiences. Find out what one ASP is using it for

[Inetco Systems Ltd.](#) is beta testing a software package designed to monitor systems for retailers sending financial transactions over their IT networks.

Insight 4.1 includes modular transaction decode tables, designed to let retailers get information on the multitude of transactions taking place in their stores.

In a "standard retail environment" it's difficult for IT staff to monitor their networks and guess what's happening, said Marc Borbas, vice-president of marketing at Vancouver-based Inetco.

"There's a cash register involved, there's a payment terminal, there's a network in the store, then there's a network link that has to go over to head office," he said. "It has to make a jump from there over to some third-party processor. So now you've got six or seven different links in there, and what we do is help them pinpoint where the bottleneck or where the problem is in that environment."

The software monitors [service level agreements](#) and gives information on transactions. It also analyzes historical trends to quickly identify issues affecting payment an online experience.

One of Inetco's beta customers is [Open Solutions Canada](#), a division of Glastonbury, Conn.-based Open Solutions Inc. Open Solutions operates data centres for banks, retailers and independent sales organizations, supporting credit card, debit card, chip and Internet payments.

Pat Cridge, senior manager of operations at Open Solutions Canada, said his company plans to install Insight version 4.1 within the next month. Though the company developed a monitoring tool in-house, Insight 4.1 will do more, Cridge said.

“We will be interrogating traffic and looking (at the) message layer for such things as key events and response times, all driving towards maximum service availability,” he said.

If something is not working, they need to find out why, Cridge said.

“We have network management tools across the enterprise, so this is more at the application layer,” he said. “This is telling us when, let’s say, an Internet banking product may be unavailable or direct EFT channels to our clients and their members are unavailable.”

And if the application meets a “key threshold” indicating a problem, “we might be in a position to respond and recover that service before a client was even aware it was impacted,” Cridge said.

In the past, IT managers in companies processing transactions often looked at statistics of network and system performance, and could infer what was happening, Borbas said.

“We’ve gotten to the point where the applications are too complicated to do that now,” he added. “One the of biggest things that’s been happening to all of our customers is as their environments have been getting more complicated whether it’s service-oriented architectures, bringing in longer network connections, et cetera. The old way they used to monitor their systems, which was kind of looking at CPU performance, and network utilization, doesn’t give them a complete picture any more of the application’s performing for the customer.”

Inetco says with Insight 4.1, users can get visibility into response times of customer-facing applications, such as bank machines, point of sale systems, kiosks or e-commerce.

Administrators can configure a Web-based dashboard and can group information by store, application, network or card type.

The price range “varies significantly, based on transaction volume,” Borbas said, adding it starts at \$20,000 to \$25,000.

“We’re talking about a fifth of the cost of a large scale enterprise solution,” Borbas said. “The problem for a lot of these IT shops is the cost of monitoring an application is almost starting to exceed the cost of the application itself. We feel there’s a fundamental economic problem there and that’s what we’re trying to solve with the Insight product.”

Insight 4.1 can also work on a Windows machine and perform “out of band” monitoring.

Open Solutions Canada plans to run Insight on Windows, allowing it to monitor its servers, Cridge said.

“We have a series of gateways where EFT traffic runs through,” he said. “It’s sitting there passively interrogating traffic on the network.”